Commission Advance
Addendum

02-050-1 (07/15)

AMERICO

COMMISSION ADVANCE ADDENDUM FOR: _____

Agent's Name (please print)

This ADDENDUM supplements and is part of the AGENT AGREEMENT (AGREEMENT) between you and Americo Financial Life and Annuity Insurance Company, Great Southern Life Insurance Company, and The Ohio State Life Insurance Company and any other companies as may be designated from time to time, (individually and collectively, the Company, we, us, or our) pursuant to which you or your agents solicit applications for our insurance, annuities, riders and other contracts (policies).

1. ADVANCE COMMISSION REQUEST

You hereby request us to make advances of commissions to be earned under the AGREEMENT ("advance commissions"). As consideration for our payment to you of advance commissions subject to the terms and conditions of this ADDENDUM, you (a) represent to us that any advances hereunder are solely for business purposes, and (b) agree to the terms and conditions of the ADDENDUM.

2. COMPANY'S RIGHTS

The Company reserves the right to:

A. determine the amount of any advance commissions payable to you, which may vary by product, product line, Independent Marketing Organization ("IMO"), Agent or other criteria at the Company's sole discretion,
B. decline an advance commission to you at our sole discretion,
C. establish a maximum amount of advance commissions that may be outstanding at any time,
D. establish a maximum advance commission on a policy,
E. with written notice to you, or your recruiting agency or your Independent Marketing Organization, assess a service charge at a rate to be determined, not to exceed 10% per annum, on the outstanding balance in your commission account, for providing annualization of commissions,
F. charge interest on the outstanding balance at a rate to be determined, not to exceed 8% per annum, and
G. upon termination of the Agreement of this Addendum, to demand immediate repayment of any outstanding commission advances which have been paid to you.

3. ADVANCES ON INSURANCE PREMIUMS

For purposes of this ADDENDUM, advance commissions will be a percentage of the expected commissions of an insurance contract for which the premiums are to be paid to us during the advance period, reduced by a service charge, if any, in accordance with Paragraph 2E. The advance commissions will be calculated in accordance with the following guidelines, subject to the Company's rights in Paragraph 2:

A. Any unearned advance commissions on a policy will be charged back and offset against any monies payable to you, under the following conditions:
   1. If any policies that advance commissions have been paid on terminates for any reason.
   2. At the end of the advance period, if there are any unearned advance commissions remaining.
B. Advance commissions will not be made on controlled business. "Controlled business" means policies insuring or owned by you, your immediate family (spouses, children or stepchildren, parents or stepparents, siblings, or your spouse's parents or stepparents, grandparents), any agent of ours, or partner, corporate director, officer, employee, or any family member thereof. You must give written notice of any controlled business along with any application for such business.

4. INDEBTEDNESS

The amount of advance commissions paid to you and any interest thereon is indebtedness as contemplated in Paragraph 3.C of the AGREEMENT. Any advance commissions charged back in accordance with Paragraph 3.A. of this ADDENDUM shall be a general indebtedness, and you agree to reimburse us for all attorney's fees and other collection costs as permitted by law and all such amounts shall become indebtedness hereunder.

In order to secure the full and prompt payment of any and all indebtedness due from you or your agents to us or guaranteed by you, the Company will have a security interest and first lien on any monies due at any time under the SCHEDULE OF COMMISSIONS or any applicable addendum. In addition to any statutory or other legal basis, the Company will have the right of offset and, at any time, may deduct from any monies, or other rights due you, such indebtedness together with interest at the maximum rate allowed by the law of your state and any attorneys' fees and collection costs incurred by us. Any compensation due to you from any of our companies is subject to a similar security interest and may be offset against any indebtedness owed by you to any of our other companies.

5. TERMINATION OF ADDENDUM

This ADDENDUM of the AGREEMENT may be terminated with or without terminating the AGREEMENT itself, by you, your recruiting agent, Independent Marketing Organization, or us at any time. Notification by you or us of termination of the AGREEMENT will also immediately terminate the Company's obligations under this ADDENDUM.

_____	_____	_____
Agent's Name (please print)	Agent Number	Date

By: _____

Agent's Signature (1)

(1) If partnership, a general agent must sign. If corporation, an authorized executive officer must sign.