OXFORD®
LIFE INSURANCE COMPANY
2721 NORTH CENTRAL AVENUE • PHOENIX, AZ 85004

ADVANCED COMPENSATION ADDENDUM
ARIZONA
MARICOPA COUNTY

This Advance Compensation Addendum (the "Addendum") hereby supplements the Producer Agreement between Oxford Life Insurance Company, an insurance company domiciled in Arizona (the "Company") and _____, ("You", "Your" or any derivative thereof referring to the individual, corporation or other entity contracting with the Company under the Producer Agreement) (collectively "the Parties"). This Addendum shall take effect as of the date signed by the Company ("Effective Date"). The Company may alter or modify or withdraw this Addendum at any time. Any changes shall apply only to Policies with an application signed date on or after the effective date of the change and will automatically be incorporated into this Addendum.

The Parties would like to supplement the Producer Agreement to provide for the advancing of certain commissions on certain Policies of the Company.

1. Compensation Advance. It is agreed that, at Your request and with approval by your immediate upline, the Company may, in its sole discretion, annualize and advance unearned portions of the first-year commission on certain Policies that are selected by the Company and that are solicited by You or Your downline and considered issued by the Company ("Advances"). Oxford Life in its sole discretion will determine which policies will qualify for Advances. Such policies will be considered issued when approved by the Company. The Company may make additional Policies available for Advances or discontinue Advances on certain Policies in Its sole discretion.

Advances will only be paid to You for those Policies that are paying a monthly premium by electronic funds transfers or bank drafts.

Advances will not be paid on policies insuring You, Your family, Your relatives or any other contracted agent of Oxford Life. An Advance by the Company will be considered Indebtedness as defined in Section 7 of the Producer Agreement.

Advances are subject to all provisions of the Producer Agreement. The Company shall have absolute and complete discretion to withhold payment of any or all Advances to You. Advances may be withheld for any reason, including but not limited to; (i) doubts that a policy will be issued or accepted, (ii) failure to submit appropriate premium with applications, or (iii) Indebtedness.

2. **Advance Amount**. The amount of the Advance, if approved by the Company and your Upline, will be set at 75% for Medicare Supplement and either 50% or 75% for Life (select one below):

_____ Fifty percent (50%) (6 months)

_____ Seventy-five percent (75%) (9 months)

The above marked percentages will be the percentage of the total first-year compensation payable to You, based upon the monthly premium for any eligible policy.

3. Chargebacks. In the event You receive an Advance, or any payment from a Policy, and that Policy is refunded, rescinded, lapses, surrenders, is not taken or canceled during any period of time for which You received an Advance, payment of commissions on that Policy, You agree to immediately remit payment in full on the unearned portion of the Advance or commission to the Company to immediately credit any Indebtedness ("Chargeback").

4. Offset, Liens and Recovery. Pursuant to Section 7 of the Producer Agreement, You grant the Company a first lien, valid and superior to all other liens, and the first right of offset, against all compensation payable to You, from the Company or any of its affiliates, associates or subsidiary companies under this Addendum, the Producer Agreement or any other supplements thereto between You and the Company, to secure repayment on all payments due or to become due to You under this Addendum. This lien right and right of first offset are not intended to be exclusive to any other remedy available to the Company, any remedy at law or equity shall be cumulative and in addition to, not exclusive of or in substitution for, any rights or remedies otherwise available to the Company. Selection of any one or more remedies shall not constitute a waiver of the Company's right to pursue other available remedies. Further, in order to secure Indebtedness, You hereby grant a security interest and superior lien in favor of the Company for all Advances and Commissions paid to You and currently due, or that will become due to You by the Company, from any and all other interested parties including but not limited to insurance companies.

5. Interest. The Advance shall be deemed a loan to You, repayable by You to the Company upon demand. If the Advance has not been repaid at the time this Addendum is terminated, You agree to pay interest on the unpaid balance from the time of termination until paid in full. The interest rate charged to your Indebtedness is set forth in the Producer Agreement. No such rate, however, will exceed the maximum interest rate permitted by law. Interest will be calculated and added to Your Indebtedness on a monthly basis.

6. Representations and Warranties. Pursuant to Section 9 of the Producer Agreement and by executing this Addendum, You warrant and represent that: (i) have not assigned, transferred, mortgaged or otherwise encumbered any compensation payable under the Producer Agreement to any other party unless provided by the Producer Agreement, and (ii) a party to any civil or criminal action or proceeding which could have an adverse effect the reputation of the Company or Company's business, or performance by You under this Addendum and Producer Agreement. If any such suits or proceedings are initiated or threatened while this Addendum is in effect, You shall promptly notify the Company by providing notice as provided in Section 24 of the Producer Agreement.

7. Termination. This Addendum may be terminated by either party or upline, without cause, by providing Notice of termination as provided in Section 24 of the Producer Agreement. Termination of this Addendum does not terminate Your Producer Agreement with the Company, however termination of Your Producer Agreement shall immediately terminate this Addendum and will immediately terminate the Company's obligations under this Addendum. You grant the Company the right to terminate this Addendum without notice upon Your failure to remedy any Indebtedness within thirty (30) days or upon You filing for Bankruptcy. Termination of this Addendum will not constitute a waiver or termination of the Company's rights under this Addendum or Producer Agreement as provided in Section 7 of the Producer Agreement.

If You are a corporation, partnership, or limited liability company, the individual signing below certifies, represents and warrants that You have full authority to authorize this Addendum and are bound by its terms.

By signing below, I represent and warrant that I have fully read and understand the terms and conditions of this Addendum, as well as their effect upon the Producer Agreement, and that I voluntarily and freely enter into this Addendum.

Agent or Agency:	Immediate Upline:
Agency Name:_____	Agency Name:_____
Agent_____	Agent:_____
Printed Name:_____	Printed Name:_____
Date: _____	Date: _____

Accepted and Agreed By:
Oxford Life Insurance Company

By: _____

Title: Shawn Mora, Chief Sales Officer

Effective Date: On File