



**EMPOWER BROKERAGE INC  
6030 LAKE WORTH BLVD  
FT WORTH TX 76135**

Mail No. - J396

Date - 04/30/2009

**SPECIAL BULLETIN**

**RE: Amendment to Distributor's Agreement**

Enclosed is an Amendment to your Distributor's Agreement. Please place this in your file.

Please note the Distributor numbers listed below. The enclosed amendment applies only to those Distributor numbers listed below.

Should you have any questions, please let us know.

Thank you.

*Maileene Albertson*

Manager of Agent Services

NAME - EMPOWER BROKERAGE INC

SOCIAL SECURITY OR FEDERAL ID NO. - 26-0536858

DISTRIBUTOR ACCOUNT NUMBERS

NW28

**(Products with their respective rates follow.)**

1515 South 75th Street Omaha, NE 68124 ph 402-391-6900 fax 402-391-6489  
mail address: P.O. Box 3477 Omaha, NE 68103 www.gomedico.com

## AMENDMENT TO DISTRIBUTOR AGREEMENT

### HEALTH INSURANCE COMPENSATION SCHEDULE

This Amendment will form a part of the Distributor Agreement to which it is attached and incorporated by this reference between you (the distributor) on the one part, and Medico™ Insurance Company (MEDICO) on the other part.

WITH RESPECT TO ANY POLICIES OR RIDERS DESCRIBED HEREIN, THIS AMENDED COMPENSATION SCHEDULE SUPERSEDES ALL PREVIOUS HEALTH COMPENSATION SCHEDULES THAT ARE A PART OF THE DISTRIBUTOR AGREEMENT.

#### Percentage of Premiums Received by the Company as Shown Below

Product Descriptions Policy Types and Forms	1st Year	2nd Year and After	All other Durations and Percentages	
<b>Medicare Supplement</b>				
A10 (ID, NM, SC, UT) <sup>1, 2, 3, 4</sup> Issue Ages: 65-79  80-99			1st thru 6th Years           24.00% 7th thru 10th Years        4.00% 11th Year and After         0.00%	
			1st thru 6th Years           12.00% 7th thru 10th Years        4.00% 11th Year and After         0.00%	
	A10 (KY, OK, OR, SD) <sup>1, 2, 3, 4</sup> Issue Ages: 00-64  65-79  80-99			1st thru 6th Years           9.00% 7th thru 10th Years        2.00% 11th Year and After         0.00%
				1st thru 6th Years           24.00% 7th thru 10th Years        4.00% 11th Year and After         0.00%
				1st thru 6th Years           12.00% 7th thru 10th Years        4.00% 11th Year and After         0.00%
		A11 (IA, NE) <sup>1, 2, 3, 4</sup> Issue Ages: 65-79  80-99		
				1st thru 6th Years           12.00% 7th thru 10th Years        4.00% 11th Year and After         0.00%

(More information exists, next page please.)

## AMENDMENT TO DISTRIBUTOR AGREEMENT

## HEALTH INSURANCE COMPENSATION SCHEDULE (Continued)

## Percentage of Premiums Received by the Company as Shown Below

Product Descriptions Policy Types and Forms	1st Year	2nd Year and After	All other Durations and Percentages
A11 (MO) <sup>1, 2, 3, 4</sup> Issue Ages: 00-64  65-99			1st thru 6th Years 9.00% 7th thru 10th Years 2.00% 11th Year and After 0.00% 1st thru 6th Years 21.00% 7th thru 10th Years 4.00% 11th Year and After 0.00%
<b>Dental/Vision/Hearing</b>			
A18 (AR, AL, DC, ID, KS, LA, MS, MO, NE, NM, ND, OH, OK, PA, SC, TX, WI, WV, WY) <sup>1, 2</sup> Issue Ages: 18-74 75-84	70.00% 60.00%	9.00% 8.00%	
A18 (AZ, DE, IA, IN, KY, ME, MI, OR, TN, UT, WA) <sup>1, 2</sup> Issue Ages: 18-74 75-84	55.00% 50.00%	5.00% 5.00%	
A18 (CO, SD) <sup>1, 2</sup>	32.00%	4.00%	
<b>Indemnity</b>			
A12 (AR, NE, OK) <sup>1, 2</sup> Issue Ages: 18-84			1st Year 60.00% 2nd thru 6th Years 10.00% 7th Year and After 5.00%

All rider forms have the same commission rate as the policies to which they are attached unless specifically stated otherwise in the Commission Schedule.

<sup>1</sup> No policy fee shall be collected on this policy form.

<sup>2</sup> Commission will be paid on the original premium only. No commission will be paid on any premium increase.

<sup>3</sup> No commission will be paid on premium attributed to Part B Deductible coverage.

(More information exists, next page please.)

**AMENDMENT TO DISTRIBUTOR AGREEMENT**

**HEALTH INSURANCE COMPENSATION SCHEDULE (Continued)**

<sup>4</sup> You will reimburse us any commissions you receive on premiums which are returned by us as required by state regulations concerning Loss Ratio Standards and Refund or Credit of Premium.