

CENTRAL STATES HEALTH & LIFE CO.OF OMAHA
CREDIT INSURANCE DIVISION
AMENDMENT
to
GENERAL AGENT'S AGREEMENT

This is an Amendment to the General Agent's Agreement ("Agreement") dated **xx, 20__**, by and between **CENTRAL STATES HEALTH & LIFE CO. OF OMAHA** ("Company") and, **xx** ("General Agent"), and is effective as of **xx, 20__**.

The following paragraph is added as Section 7(c) of the Agreement:

Notwithstanding any provision in this Agreement to the contrary and to insure such refunds are readily available, it is agreed the Company shall withhold **x**% of the General Agent's monthly Administration Fee. Each quarter interest shall accumulate on the amount withheld using the Company's formula. The interest rate shall be the market rate for 3-month U.S. Treasury Bills maturing on the closest day after the end of the quarter, as reported in the Wall Street Journal. The General Agent remains responsible for any cancellations and refunds not paid from the Administration Fee withheld. Upon termination of the Agreement and when all premiums are earned on the business under the Agreement, any remaining funds withheld for payment of refunds shall be paid to General Agent. When the amount of the fund equals approximately three (3) months of the average Administration Fee, the Company may discontinue withholding the monthly percentage. If monthly withholding ceases, interest will continue to be paid and accumulate within the fund.

CENTRAL STATES HEALTH & LIFE CO. OF OMAHA

xx

By: _____

By: _____

Name: Jeffrey J. Wanning

Name: _____

Title: Sr. Vice President

Title: _____

Date: _____

Date: _____

Witness: _____

Witness: _____