COMPENSATION SCHEDULE - ER2



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EQUIS REPRESENTATIVE 2 COMPENSATION SCHEDULE TERM, UL, FINAL EXPENSE, ACCIDENTAL & WHOLE LIFE PRODUCTS

AMERICAN GENERAL		LIFE
AIG GIWL		45%
AMERICAN EQUITY	ANNUITY	LIFE
Foundation Gold		1.55%
Trandition Gold		1.15%
Retirement Gold, Bonus Gold, Benefit Gold, Advantage Gold, Premier Eagle 12		1.5%
MYGA		2.25%
AMERICO		LIFE
HMS 125		75%
HMS 125 15 Year		60%
HMS 150		85%
HMS ADB		40%
HMS Plus Payment Protector 15 Year		60%
HMS Plus Payment Protector		75%
HMS ADB/ROP		
Ages 20-29 = 25%		
Ages 30-39 = 40% Ages 40-50 = 45%		
•	_	
Eagle Premier		
Ages 50-59 = 45% Ages 60-80 = 65%		
Ages 81-85*= 45%		
Eagle Premier Guaranteed Issue		
Ages 50-74 = 15%		
Ages 76-80 = 15%		

AMERITAS	IUL	ANNUITY	LIFE
Ameritas Excel Plus			
Year 1			70%
Years 2-10			1.25%
Years 11+			0.25%
Ameritas Excel Index			
Year 1			60%
Years 2-10			1.25%
Years 11+			0.25%
Ameritas Excel Essential			
Year 1			70%
Years 2-10			1.25%
Years 11+			0.25%
Flex Living Benefits Term			
10 Year Base			60%
Renewal Years 2-10 = 1.25%			
15 Year Base			65%
Renewal Years 2-10 = 1.25%			750/
20-30 Year Base Renewal Years 2-10 = 1.25%			75%
ATHENE		IUL	LIFE
Ascent 10 Bonus 2.0, Ascent Pro 10 Bonus, Ascent Pro 10 Bonus Select,			5.25%
Performance Elite 10, Performance Elite 10 Pro, Performance Elite 10 Select,			
Performance Elite 15, Benefit 10, Benefit 10 Pro,			
Benefit 10 Select			
Benefit 10 Select Performance Elite 7			3.75%
			3.75% 1.75%

1.05%

Max Rate 3

COLUMBIAN FINANCIAL GROUP	LIFE
Safe Shield Term	65%
Dignified Choice - Classic I, Elite and Select Benefit	
Age 0-80 Renewal Year 2 = 5.2% Renewal Years 3-5 = 1.25%	62.5%
Age 81-85 <i>Renewal Year 2 = 2.2%</i>	42.5%
Dignified Choice - Classic II or Advantage Graded Benefit	
Age 0-80 Renewal Year 2 = 5.2% Renewal Years 3-5 = 1.25%	32.5%
Age 81-85 <i>Renewal Year</i> 2 = 2.2%	12.5%
Dignified Choice - Classic Security Graded Benefit	
Ages 45-70 Renewal Years 2-4 = 2.2% Renewal Years 5 = 1.25% Renewal Years 6-10 = 1%	0%
Ages 71-80 Renewal Years 2-4 = 2.2% Renewal Years 5 = 1.25% Renewal Years 6-10 = 1%	0%



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GPM	LIFE
GPM Term with Living Benefit & Equity Prote	ector
20/30 Year	65%
15 Year 50-250K	65%
15 Year 250,001 +	60%
10 Year 50-250K	65%
10 Year 250,001 +	55%
GPM UL with Living Benefit	
Target Premium	65%
GPM Final Expense	
Ages 50-79 FYC	59%
Ages 80-85 FYC	34%
GREAT WESTERN	LIFE
Guaranteed Issue	45%
FIDELITY & GUARANTY LIFE	LIFE
FG Life Choice (EIUL3)	
Ages 0-17	
Year $1 = 65\%$	
Years 2-10 = 1%	
Excess 1st Year = 1%	
Ages 18-75	
Year 1 = 70% Year 2-10 = 1.75%	
Excess 1st Year = 1%	
FG Life Elite (MEIUL3)	
Ages 0-17	
Year 1 = 65%	
Years 2-10 = 1%	
Excess 1st Year = 1%	
Ages 18-75	
Year 1 = 75% Years 2-10 = 1.75%	
Years 2-10 = 1.75% Excess 1st Year = 1%	

FORESTERS	LIFE
Strong Foundation	70%
Strong Foundation 10 Year	60%
Prepared Accidental Death	65%
Smart UL* (Target Premium)	67.5%
PlanRight	
Level/Graded Ages 50-80*	60%
Level/Graded Ages 81-85* *Renewal Years 2-5 = 1.25% Years 6-10 = 0.5% Years 11+ = 0.3%	30%
PlanRight Modified* *Renewal Years 2-5 = 0.5% Years 6-10 = 0.5% Years 11+ = 0.3%	25%
Your Term	
Your Term 10 Year	45%
Your Term 15/20/25/30	50%
MUTUAL OF OMAHA	LIFE
MUTUAL OF OMAHA Accidental Death	LIFE 45%
Accidental Death	45%
Accidental Death Children Whole Life	45%
Accidental Death Children Whole Life Term Life	45% 40%
Accidental Death Children Whole Life Term Life Term Life Express	45% 40% 75%
Accidental Death Children Whole Life Term Life Term Life Express Term Life Express 10 Year	45% 40% 75% 55%
Accidental Death Children Whole Life Term Life Term Life Express Term Life Express 10 Year Term Life Answers 20 & 30	45% 40% 75% 55% 44%
Accidental Death Children Whole Life Term Life Term Life Express Term Life Express 10 Year Term Life Answers 20 & 30 Term Life Answers 15	45% 40% 75% 55% 44% 38%
Accidental Death Children Whole Life Term Life Term Life Express Term Life Express 10 Year Term Life Answers 20 & 30 Term Life Answers 15 Term Life Answers 10	45% 40% 75% 55% 44% 38%
Accidental Death Children Whole Life Term Life Term Life Express Term Life Express 10 Year Term Life Answers 20 & 30 Term Life Answers 15 Term Life Answers 10 Final Expense	45% 40% 75% 55% 44% 38% 33% 61% 65%
Accidental Death Children Whole Life Term Life Term Life Express Term Life Express 10 Year Term Life Answers 20 & 30 Term Life Answers 15 Term Life Answers 15 Term Life Answers 10 Final Expense Final Expense Graded Final Expense (ages 45-80) Final Expense (ages 81-85)	45% 40% 75% 55% 44% 38% 33%
Accidental Death Children Whole Life Term Life Term Life Express Term Life Express 10 Year Term Life Answers 20 & 30 Term Life Answers 15 Term Life Answers 15 Final Expense Final Expense Graded Final Expense (ages 45-80)	45% 40% 75% 55% 44% 38% 33% 61% 65%
Accidental Death Children Whole Life Term Life Term Life Express Term Life Express 10 Year Term Life Answers 20 & 30 Term Life Answers 20 & 30 Term Life Answers 15 Term Life Answers 15 Final Expense (ages 45-80) Final Expense (ages 45-80) Final Expense (ages 81-85) Guaranteed UL Guaranteed UL Express	45% 40% 75% 55% 44% 38% 33% 61% 65%
Accidental Death Children Whole Life Term Life Term Life Express Term Life Express 10 Year Term Life Answers 20 & 30 Term Life Answers 15 Term Life Answers 15 Term Life Answers 10 Final Expense Final Expense Graded Final Expense (ages 45-80) Final Expense (ages 81-85) Guaranteed UL	45% 40% 75% 55% 44% 38% 33% 61% 65% 36%

NATIONAL LIFE GROUP	IUL	LIFE
Flex Life And Provider		
First Year Up To CTP Vested		70%
Renewal/Excess (Includes First Year Excess)		
Years 1-10 Vested		1.5%
Years 11+ Non-Vested		0.25%
OXFORD LIFE		LIFE
Assurance* *Renewal Years 2-5 = 2% Years 6-10 = 0.5%		55%
PHOENIX HOME LIFE		LIFE
Remembrance Final Expense		50%
Simplicity UL*		50%
Safe Harbor		
Safe Harbor SI Term Express 10		35%
Safe Harbor SI Term Express 15		50%
Safe Harbor SI Term Express 20 & 30		60%
Personal Protection Choice Annuity		
Ages 0 - 75		5%
Ages 76 - 80		3.5%
ROYAL NEIGHBORS		LIFE
Whole Life		45%
Jet Term Life		55%
TRANSAMERICA		LIFE
Immediate Solution *Renewal Years 2-10 = 4% Years 11+ = 1%		55%
Term Life		
Trendsetter Super 10		40%
Trendsetter Super 15		45%
Trendsetter 20/25/30		50%

Trendsetter LB 10/15/20/25/30

55%