COMPENSATION SCHEDULE - SSM

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SENIOR SALES MANAGER COMPENSATION SCHEDULE

TERM, UL, FINAL EXPENSE, ACCIDENTAL & WHOLE LIFE PRODUCTS

AMERICAN GENERAL	LIFE
AIG GIWL	45%

AMERICAN EQUITY	ANNUITY	LIFE
Foundation Gold		2.5%
Trandition Gold	ion Gold	1.85%
Retirement Gold, Bonus Gold, Benefit Gold, Advantage Gold, Premier Eagle 12		2.5%
MYGA		2.25%

AMERICO	LIFE
HMS 125	85%
HMS 125 15 Year	70%
HMS 150	95%
HMS ADB	50%
HMS Plus Payment Protector 15 Year	70%
HMS Plus Payment Protector	85%
HMC ADD/DOD	

HIVIS AUD/KUP
Ages 20-29 = 27.5%
Ages 30-39 = 45%
Ages 40-50 = 50%

Eagle Premier

Ages 50-59 = 55% Ages 60-80 = 75% Ages 81-85*= 60%

Eagle Premier Guaranteed Issue

Ages 50-74 = 15% Ages 76-80 = 15%

AMERITAS	IUL	ANNUITY	LIFE
Ameritas Excel Plus			
Year 1			80%
Years 2-10			2%
Years 11+			0.75%
Ameritas Excel Index			
Year 1			65%
Years 2-10			2%
Years 11+			0.75%
Ameritas Excel Essential			
Year 1			80%
Years 2-10			2%
Years 11+			0.75%
Flex Living Benefits Term			
10 Year Base Renewal Years 2-10 = 2%			70%
15 Year Base Renewal Years 2-10 = 2%			75%
20-30 Year Base Renewal Years 2-10 = 2%			85%
ATHENE			

ATHENE	IUL	LIFE
Ascent 10 Bonus 2.0, Ascent Pro 10 Bonus, Ascent Pro 10 Bonus Select, Performance Elite 10, Performance Elite 10 Pro, Performance Elite 10 Select, Performance Elite 15, Benefit 10, Benefit 10 Pro, Benefit 10 Select		5.25%
Performance Elite 7		3.75%
Max Rate 7		1.75%
Max Rate 5		1.25%
Max Rate 3		1.05%

COLUMBIAN FINANCIAL GROUP	LIFE
Safe Shield Term	75%
Dignified Choice - Classic I, Elite and Select Benefit	
Ages 0-80 Renewal Year 2 = 5.5% Renewal Years 3-5 = 1.5% Renewal Years 6-10 = 0.25% Renewal Years 11+ = 0.2%	65%
Ages 81-85 Renewal Year 2 = 2.5% Renewal Years 3-5 = 0.5% Renewal Years 6-10 = 0.2% Renewal Years 11+ = 0.2%	45%
Dignified Choice - Classic II or Advantage Graded Benefit	
Ages 0-80 Renewal Year 2 = 5.5% Renewal Years 3-5 = 1.5% Renewal Years 6-10 = 0.25% Renewal Years 11+ = 0.2%	35%
Ages 81-85 Renewal Year 2 = 2.5% Renewal Years 3-5 = 0.5% Renewal Years 6-10 = 0.2% Renewal Years 11+ = 0.2%	15%
Dignified Choice - Classic Security Graded Benefit	
Ages 45-70 Renewal Years 2-4 = 2.5% Renewal Year 5 = 1.5% Renewal Years 6-10 = 1.2%	0%
Ages 71-80 Renewal Years 2-4 = 2.5% Renewal Year 5 = 1.5% Renewal Years 6-10 = 1.2%	0%

2 EQUIS FINANCIAL THE AGENT'S COMPANY REVISED 10/17/2019



SENIOR SALES MANAGER COMPENSATION SCHEDULE TERM, UL, FINAL EXPENSE, ACCIDENTAL & WHOLE LIFE PRODUCTS

GPM	LIFE
GPM Term with Living Benefit & Equity Protector	
20/30 Year	75%
15 Year 50-250K	75%
15 Year 250,001 +	70%
10 Year 50-250K	75%
10 Year 250,001 +	65%
GPM UL with Living Benefit	
Target Premium	75%
GPM Final Expense	
Ages 50-79 FYC	69%
Ages 80-85 FYC	39%
GREAT WESTERN	LIFE
Guaranteed Issue	45%
FIDELITY & GUARANTY LIFE	LIFE
FG Life Choice (EIUL3)	
Ages 0-17	
Year 1 = 70%	
Years 2-10 = 1.25%	
Excess 1st Year = 1.25%	
Ages 18-75	
Year 1 = 80% Year 2-10 = 2.25%	
Excess 1st Year = 1.25%	
FG Life Elite (MEIUL3)	
Ages 0-17	
Year 1 = 70%	
Years 2-10 = 1.25%	
Excess 1st Year = 1.25%	
Ages 18-75	
Year 1 = 85% Years 2-10 = 2.25%	
Excess 1st Year = 1.25%	
EXCOCCION 1.20/0	

FORESTERS	LIFE
Strong Foundation	80%
Strong Foundation 10 Year	70%
Prepared Accidental Death	75%
Smart UL* (Target Premium)	72.5%
PlanRight	
Level/Graded Ages 50-80*	70%
Level/Graded Ages 81-85* *Renewal Years 2-5 = 1.25% Years 6-10 = 0.5% Years 11+ = 0.3%	40%
PlanRight Modified* *Renewal Years 2-5 = 0.5% Years 6-10 = 0.5% Years 11+ = 0.3%	30%
Your Term	
Your Term 10 Year	55%
Your Term 15/20/25/30	60%
MUTUAL OF OMAHA	LIFE
Accidental Death	50%
Children Whole Life	53%
Term Life	
Term Life Express	85%
Term Life Express 10 Year	65%
Term Life Answers 20 & 30	51%
Term Life Answers 15	45%
Term Life Answers 10	38%
Final Expense	
Tillal Experise	
Final Expense Graded	67%
·	67% 74%
Final Expense Graded Final Expense (ages 45-80) Final Expense (ages 81-85)	
Final Expense Graded Final Expense (ages 45-80) Final Expense (ages 81-85) Guaranteed UL	74% 41%
Final Expense Graded Final Expense (ages 45-80) Final Expense (ages 81-85) Guaranteed UL Guaranteed UL Express	74% 41% 60%
Final Expense Graded Final Expense (ages 45-80) Final Expense (ages 81-85) Guaranteed UL	74% 41%

NATIONAL LIFE GROUP	IUL	LIFE
Flex Life And Provider		
First Year Up To CTP Vested		80%
Renewal/Excess (Includes First Year Excess)		
Years 1-10 Vested		2%
Years 11+ Non-Vested		1.5%
OXFORD LIFE		LIFE
Assurance* *Renewal Years 2-5 = 2%		65%
Years 6-10 = 0.5%		
PHOENIX HOME LIFE		LIFE
Remembrance Final Expense		50%
Simplicity UL*		55%
Safe Harbor		
Safe Harbor SI Term Express 10		45%
Safe Harbor SI Term Express 15		60%
Safe Harbor SI Term Express 20 & 30		70%
Personal Protection Choice Annuity		
Ages 0 - 75		5%
Ages 76 - 80		3.5%
ROYAL NEIGHBORS		LIFE
Whole Life		50%
Jet Term Life		60%
TRANSAMERICA		LIFE
Immediate Solution		65%
*Renewal Years 2-10 = 4%		
Years 11+ = 1%		
Term Life Transporter Super 10		50%
Trendsetter Super 10 Trendsetter Super 15		60%
Trendsetter 20/25/30		65%
Trendsetter LB 10/15/20/25/30		70%
11011000tto1 ED 10/10/20/20/00		10/0

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