COMPENSATION SCHEDULE - RM

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REGIONAL MANAGER COMPENSATION SCHEDULE

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

AMERICAN GENERAL	LIFE
AIG GIWL	50%

AMERICAN EQUITY	ANNUITY	LIFE
Foundation Gold		3.5%
Trandition Gold		2.65%
Retirement Gold, Bonus Gold, Benefit Gold, Advantage Gold, Premier Eagle 12		3.5%
MYGA		2.5%

AMERICO	LIFE
HMS 125	95%
HMS 125 15 Year	80%
HMS 150	105%
HMS ADB	60%
HMS Plus Payment Protector 15 Year	80%
HMS Plus Payment Protector	95%

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HMS ADB/ROP	
Ages 20-29 = 35% Ages 30-39 = 55% Ages 40-50 = 60%	

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Acce 50 50 - 650/	
Ages 50-59 = 65%	

Ages 60-80 = 85%

Fagle Premier

Ages 81-85*= 70%

Eagle Premier Guaranteed Issue

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

AMERITAS	IUL	ANNUITY	LIFE
Ameritas Excel Plus			
Year 1			90%
Years 2-10			2.5%
Years 11+			0.75%
Ameritas Excel Index			
Year 1			70%
Years 2-10			2.5%
Years 11+			0.75%
Ameritas Excel Essential			
Year 1			85%
Years 2-10			2.5%
Years 11+			0.75%
Flex Living Benefits Term			
10 Year Base			80%
Renewal Years 2-10 = 2.5%			
15 Year Base Renewal Years 2-10 = 2.5%			85%
20-30 Year Base Renewal Years 2-10 = 2.5%			95%

ATHENE	IUL	LIFE
Ascent 10 Bonus 2.0,		6%
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		
Performance Elite 7		4.5%
Max Rate 7		2%
Max Rate 5		1.5%
Max Rate 3		1.1%

COLUMBIAN FINANCIAL GROUP	LIFE
Safe Shield Term	85%
Dignified Choice - Classic I, Elite and Select Benefit	
Ages 0-80 Renewal Year 2 = 6.5% Renewal Years 3-5 = 2.5% Renewal Years 6-10 = 0.75% Renewal Years 11+ = 0.4%	75%
Ages 81-85 Renewal Year 2 = 3.5% Renewal Years 3-5 = 1.5% Renewal Years 6-10 = 0.4% Renewal Years 11+ = 0.4%	55%
Dignified Choice - Classic II or Advantage Graded Benefit	
Ages 0-80 Renewal Year 2 = 6.5% Renewal Years 3-5 = 2.5% Renewal Years 6-10 = 0.75% Renewal Years 11+ = 0.4%	45%
Ages 81-85 Renewal Year 2 = 3.5% Renewal Years 3-5 = 1.5% Renewal Years 6-10 = 0.4% Renewal Years 11+ = 0.4%	25%
Dignified Choice - Classic Security Graded Benefit	
Ages 45-70 Renewal Years 2-4 = 3.5% Renewal Year 5 = 2.5% Renewal Years 6-10 = 1.4%	5%
Ages 71-80 Renewal Years 2-4 = 3.5% Renewal Year 5 = 2.5% Renewal Years 6-10 = 1.4%	0%

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

GPM	LIFE
GPM Term with Living Benefit & Equity Protector	
20/30 Year	85%
15 Year 50-250K	85%
15 Year 250,001 +	80%
10 Year 50-250K	85%
10 Year 250,001 +	75%
GPM UL with Living Benefit	
Target Premium	85%
GPM Final Expense	
Ages 50-79 FYC	78%
Ages 80-85 FYC	44%
ODE AT WESTERN	
GREAT WESTERN	LIFE
Guaranteed Issue	50%
FIDELITY & GUARANTY LIFE	LIFE
FG Life Choice (EIUL3)	
Ages 0-17	
Year 1 = 75%	
Years 2-10 = 1.75% Excess 1st Year = 1.75%	
Ages 18-75	
Year 1 = 90%	
Year 2-10 = 2.75%	
Excess 1st Year = 1.75%	
FG Life Elite (MEIUL3)	
Ages 0-17	
Year 1 = 75% Years 2-10 = 1.75%	
Excess 1st Year = 1.75%	
Ages 18-75	
Year 1 = 95%	
Years 2-10 = 2.75%	
Excess 1st Year = 1.75%	

FORESTERS	LIFE
Strong Foundation	90%
Strong Foundation 10 Year	80%
Prepared Accidental Death	85%
Smart UL* (Target Premium)	77.5%
PlanRight	
Level/Graded Ages 50-80*	80%
Level/Graded Ages 81-85* *Renewal Years 2-5 = 2.25% Years 6-10 = 1.25% Years 11+ = 0.7%	50%
PlanRight Modified* *Renewal Years 2-5 = 1.5% Years 6-10 = 0.9% Years 11+ = 0.37%	35%
Your Term	
Your Term 10 Year	65%
Your Term 15/20/25/30	70%
MUTUAL OF OMAHA	LIFE
Accidental Death	59%
Children Whole Life	61%
Term Life	
Term Life Express	95%
Term Life Express 10 Year	75%
Term Life Answers 20 & 30	62%
Term Life Answers 15	54%
Term Life Answers 10	46%
Final Expense	= 101
Final Expense Graded	74%
Final Expense (Ages 45-80)	82%
Final Expense (Ages 81-85) *Renewal Year 2-5 = 2%	45%
Guaranteed UL	
Guaranteed UL Express	70%
Guaranteed UL < 500.000	62%
Guaranteed UL > 500.000	58%

NATIONAL LIFE GROUP	IUL LIFE
Flex Life And Provider	
First Year Up To CTP Vested	90%
Renewal/Excess (Includes First Year Excess)	
Years 1-10 Vested	2.5%
Years 11+ Non-Vested	1.75%
OVEODD LIFE	LIEE
OXFORD LIFE	LIFE
Assurance* *Renewal Years 2-5 = 2%	75%
Years 6-10 = 0.5%	
PHOENIX HOME LIFE	LIFE
Remembrance Final Expense	70%
Simplicity UL*	65%
Safe Harbor	
Safe Harbor SI Term Express 10	55%
Safe Harbor SI Term Express 15	70%
Safe Harbor SI Term Express 20 & 30	80%
Personal Protection Choice Annuity	
Ages 0 - 75	6.75%
Ages 76 - 80	4.5%
ROYAL NEIGHBORS	LIFE
Whole Life	60%
Jet Term Life	70%
Jet leilli Lile	1070
TRANSAMERICA	LIFE
Immediate Solution	75%
*Renewal Years 2-10 = 5%	
Years 11+ = 1.25%	
Term Life	C00/
Trendsetter Super 10	60%
Trendsetter Super 15 Trendsetter 20/25/30	65% 70%
Trendsetter LB 10/15/20/25/30	70% 75%
Henuseller LD 10/15/20/25/30	15%

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