COMPENSATION SCHEDULE - NM

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NATIONAL MANAGER COMPENSATION SCHEDULE

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

AMERICAN GENERAL	LIFE
AIG GIWL	50%

AMERICAN EQUITY	ANNUITY	LIFE
Foundation Gold		3.95%
Trandition Gold		3%
Retirement Gold, Bonus Gold, Benefit Gold, Advantage Gold, Premier Eagle 12		4%
MYGA		2.5%

AMERICO	LIFE
HMS 125	100%
HMS 125 15 Year	85%
HMS 150	110%
HMS ADB	65%
HMS Plus Payment Protector 15 Year	85%
HMS Plus Payment Protector	100%

HMS ADE	A/ROP	
Ages 20-2 Ages 30-3 Ages 40-5	39 = 60%	

Ages 50-59 = 70% Ages 60-80 = 90%

Eagle Premier

Ages 81-85*= 75%

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 Renewal Years 2-10 = 2.5%			80%
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	90%
Dignified Choice - Classic I, Elite and Select Benefit	
Ages 0-80 Renewal Year 2 = 7% Renewal Years 3-5 = 3% Renewal Years 6-10 = 1% Renewal Years 11+ = 0.5%	80%
Ages 81-85 Renewal Year 2 = 4% Renewal Years 3-5 = 2% Renewal Years 6-10 = 0.5% Renewal Years 11+ = 0.5%	60%
Dignified Choice - Classic II or Advantage Graded Benefit	
Ages 0-80 Renewal Year 2 = 7% Renewal Years 3-5 = 3% Renewal Years 6-10 = 1% Renewal Years 11+ = 0.5%	50%
Ages 81-85 Renewal Year 2 = 4% Renewal Years 3-5 = 2% Renewal Years 6-10 = 0.5% Renewal Years 11+ = 0.5%	30%
Dignified Choice - Classic Security Graded Benefit	
Ages 45-70 Renewal Years 2-4 = 4% Renewal Year 5 = 3% Renewal Years 6-10 = 1.5%	10%
Ages 71-80 Renewal Years 2-4 = 4% Renewal Year 5 = 3% Renewal Years 6-10 = 1.5%	0%



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

GPM	LIFE
GPM Term with Living Benefit & Equity Protector	
20/30 Year	90%
15 Year 50-250K	90%
15 Year 250,001 +	85%
10 Year 50-250K	90%
10 Year 250,001 +	80%
GPM UL with Living Benefit	
Target Premium	90%
GPM Final Expense	
Ages 50-79 FYC	83%
Ages 80-85 FYC	47%
ODE AT WESTERN	
GREAT WESTERN	LIFE
Guaranteed Issue	50%
FIDELITY & GUARANTY LIFE	LIFE
FG Life Choice (EIUL3)	
Ages 0-17	
Year 1 = 77.5%	
Years 2-10 = 2% Excess 1st Year = 2%	
Ages 18-75	
Year 1 = 95%	
Year 2-10 = 3%	
Excess 1st Year = 2%	
FG Life Elite (MEIUL3)	
Ages 0-17	
Year 1 = 77.5% Years 2-10 = 2%	
Excess 1st Year = 2%	
Ages 18-75	
Year 1 = 100%	
Years 2-10 = 3%	
Excess 1st Year = 2%	

FORESTERS	LIFE
Strong Foundation	95%
Strong Foundation 10 Year	85%
Prepared Accidental Death	90%
Smart UL* (Target Premium)	80%
PlanRight	
Level/Graded Ages 50-80*	85%
Level/Graded Ages 81-85* *Renewal Years 2-5 = 3.25% Years 6-10 = 1.5% Years 11+ = 0.8%	55%
PlanRight Modified* *Renewal Years 2-5 = 1.75% Years 6-10 = 1% Years 11+ = 0.8%	37.5%
Your Term	
Your Term 10 Year	70%
Your Term 15/20/25/30	75%
MUTUAL OF OMAHA	LIFE
MUTUAL OF OMAHA Accidental Death	LIFE 68%
Accidental Death	68%
Accidental Death Children Whole Life	68%
Accidental Death Children Whole Life Term Life	68% 65%
Accidental Death Children Whole Life Term Life Term Life Express	68% 65% 100%
Accidental Death Children Whole Life Term Life Term Life Express Term Life Express 10 Year Term Life Answers 20 & 30 Term Life Answers 15	68% 65% 100% 80%
Accidental Death Children Whole Life Term Life Term Life Express Term Life Express 10 Year Term Life Answers 20 & 30	68% 65% 100% 80% 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	68% 65% 100% 80% 65% 57%
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 Final Expense Graded	68% 65% 100% 80% 65% 57% 49%
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	68% 65% 100% 80% 65% 57% 49%
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 Final Expense Graded Final Expense (Ages 45-80) Final Expense (Ages 81-85) *Renewal Year 2-5 = 2%	68% 65% 100% 80% 65% 57% 49%
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 Final Expense Graded Final Expense (Ages 45-80) Final Expense (Ages 81-85) *Renewal Year 2-5 = 2% Guaranteed UL	68% 65% 100% 80% 65% 57% 49%
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 Final Expense Graded Final Expense (Ages 45-80) Final Expense (Ages 81-85) *Renewal Year 2-5 = 2% Guaranteed UL Guaranteed UL Express	68% 65% 100% 80% 65% 57% 49%
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 Final Expense Graded Final Expense (Ages 45-80) Final Expense (Ages 81-85) *Renewal Year 2-5 = 2% Guaranteed UL	68% 65% 100% 80% 65% 57% 49% 77% 86% 48%

NATIONAL LIFE GROUP	IUL	LIFE
Flex Life And Provider		
First Year Up To CTP Vested		92%
Renewal/Excess (Includes First Year Excess)		
Years 1-10 Vested		2.5%
Years 11+ Non-Vested		1.75%
OXFORD LIFE		LIFE
Assurance*		80%
*Renewal Years 2-5 = 2% Years 6-10 = 0.5%		
10413 0-10 - 0.070		
PHOENIX HOME LIFE		LIFE
Remembrance Final Expense		70%
Simplicity UL*		70%
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%
BOYAL MEIGUBOBO		
ROYAL NEIGHBORS		LIFE
Whole Life		65%
Jet Term Life		74.5%
TRANSAMERICA		LIFE
Immediate Solution		80%
*Renewal Years 2-10 = 5%		
Years 11+ = 1.25%		
Term Life		
Trendsetter Super 10		65%
Trendsetter Super 15		70%
Trendsetter 20/25/30		75%
Trendsetter LB 10/15/20/25/30		80%

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