

COMPENSATION SCHEDULE - NMD

www.equisfinancial.com



AMERICAN GENERAL **LIFE**

AIG GIWL 55%

AMERICAN EQUITY **ANNUITY** **LIFE**

Foundation Gold 5.3%

Trandition Gold 4.1%

Retirement Gold, Bonus Gold, 5.5%

Benefit Gold, Advantage Gold,

Premier Eagle 12

MYGA 2.75%

AMERICO **LIFE**

HMS 125 115%

HMS 125 15 Year 100%

HMS 150 125%

HMS ADB 80%

HMS Plus Payment Protector 15 Year 100%

HMS Plus Payment Protector 115%

HMS ADB/ROP

Ages 20-29 = 55%

Ages 30-39 = 75%

Ages 40-50 = 80%

Eagle Premier

Ages 50-59 = 85%

Ages 60-80 = 105%

Ages 81-85* = 90%

Eagle Premier Guaranteed Issue

Ages 50-74 = 22.5%

Ages 76-80 = 22.5%

AMERITAS **IUL** **ANNUITY** **LIFE**

Ameritas Excel Plus

Year 1 100%

Years 2-10 3%

Years 11+ 0.75%

Ameritas Excel Index

Year 1 75%

Years 2-10 3%

Years 11+ 0.75%

Ameritas Excel Essential

Year 1 90%

Years 2-10 3%

Years 11+ 0.75%

Flex Living Benefits Term

10 Year Base 87.5%

Renewal Years 2-10 = 3%

15 Year Base 95%

Renewal Years 2-10 = 3%

20-30 Year Base 105%

Renewal Years 2-10 = 3%

ATHENE **IUL** **LIFE**

Ascent 10 Bonus 2.0, 6.5%

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 5%

Max Rate 7 2.5%

Max Rate 5 2%

Max Rate 3 1.3%

COLUMBIAN FINANCIAL GROUP **LIFE**

Safe Shield Term 105%

Dignified Choice -

Classic I, Elite and Select Benefit

Ages 0-80 95%

Renewal Year 2 = 8.5%

Renewal Years 3-5 = 4.5%

Renewal Years 6-10 = 0.8%

Renewal Years 11+ = 0.8%

Ages 81-85 75%

Renewal Year 2 = 5.5%

Renewal Years 3-5 = 3.5%

Renewal Years 6-10 = 1.75%

Renewal Years 11+ = 0.8%

Dignified Choice - Classic II or

Advantage Graded Benefit

Ages 0-80 65%

Renewal Year 2 = 8.5%

Renewal Years 3-5 = 4.5%

Renewal Years 6-10 = 1.75%

Renewal Years 11+ = 0.8%

Ages 81-85 45%

Renewal Year 2 = 5.5%

Renewal Years 3-5 = 3.5%

Renewal Years 6-10 = 1.75%

Renewal Years 11+ = 0.8%

Dignified Choice -

Classic Security Graded Benefit

Ages 45-70 25%

Renewal Years 2-4 = 5.5%

Renewal Year 5 = 4.5%

Renewal Years 6-10 = 1.8%

Renewal Years 11+ = 0.3%

Ages 71-80 15%

Renewal Years 2-4 = 5.5%

Renewal Year 5 = 4.5%

Renewal Years 6-10 = 1.8%

Renewal Years 11+ = 0.3%

GPM	LIFE
GPM Term with Living Benefit & Equity Protector	
20/30 Year	105%
15 Year 50-250K	105%
15 Year 250,001 +	100%
10 Year 50-250K	105%
10 Year 250,001 +	95%
<i>Renewal Years 2-10 = 1%</i>	
GPM UL with Living Benefit	
Target Premium	105%
<i>1 Year Excess of Target = 1%</i>	
<i>Renewal Years 2-10 = 1%</i>	
GPM Final Expense	
Ages 50-79 FYC	96%
<i>Renewal Years 2-5 = 2%</i>	
<i>Renewal Years 5-10 = 1.5%</i>	
<i>Renewal Years 10+ = 1%</i>	
Ages 80-85 FYC	54.5%
<i>Renewal Years 2-5 = 1.5%</i>	
<i>Renewal Years 5-10 = 1.5%</i>	
<i>Renewal Years 10+ = 1%</i>	
GREAT WESTERN	LIFE
Guaranteed Issue	55%
FIDELITY & GUARANTY LIFE	LIFE
FG Life Choice (EIUL3)	
Ages 0-17	
Year 1 = 85%	
Years 2-10 = 2.75%	
Excess 1st Year = 2.75%	
Ages 18-75	
Year 1 = 110%	
Year 2-10 = 4%	
Excess 1st Year = 2.75%	
FG Life Elite (MEIUL3)	
Ages 0-17	
Year 1 = 85%	
Years 2-10 = 2.75%	
Excess 1st Year = 2.75%	
Ages 18-75	
Year 1 = 115%	
Years 2-10 = 4%	
Excess 1st Year = 2.75%	

FORESTERS	LIFE
Strong Foundation	110%
Strong Foundation 10 Year	100%
Prepared Accidental Death	105%
Smart UL* (Target Premium)	90%
<i>*Excess of Target = 1.5%</i>	
<i>*Renewal Years 2-5 = 1.5%</i>	
PlanRight	
Level/Graded Ages 50-80*	100%
Level/Graded Ages 81-85*	70%
<i>*Renewal Years 2-5 = 4.75%</i>	
<i>Years 6-10 = 3%</i>	
<i>Years 11+ = 1.1%</i>	
PlanRight Modified*	45%
<i>*Renewal Years 2-5 = 2.25%</i>	
<i>Years 6-10 = 1.5%</i>	
<i>Years 11+ = 1%</i>	
Your Term	
Your Term 10 Year	82%
Your Term 15/20/25/30	90%
MUTUAL OF OMAHA	LIFE
Accidental Death	82%
Children Whole Life	81%
Term Life	
Term Life Express	115%
Term Life Express 10 Year	95%
Term Life Answers 20 & 30	80%
Term Life Answers 15	70%
Term Life Answers 10	60%
Final Expense	
Final Expense Graded	90%
Final Expense (Ages 45-80)	100%
Final Expense (Ages 81-85)	60%
<i>*Renewal Year 2-5 = 3%</i>	
<i>Years 6-10 = 1%</i>	
Guaranteed UL	
Guaranteed UL Express	90%
Guaranteed UL < 500.000	77%
Guaranteed UL > 500.000	73%

NATIONAL LIFE GROUP	IUL	LIFE
Flex Life And Provider		
First Year Up To CTP Vested		100%
Renewal/Excess (Includes First Year Excess)		
Years 1-10 Vested		3%
Years 11+ Non-Vested		2%
OXFORD LIFE	LIFE	
Assurance*		95%
<i>*Renewal Years 2-5 = 4%</i>		
<i>Years 6-10 = 1%</i>		
PHOENIX HOME LIFE	LIFE	
Remembrance Final Expense		100%
Simplicity UL*		85%
<i>*Excess of Target = 0.5%</i>		
Safe Harbor		
Safe Harbor SI Term Express 10		75%
Safe Harbor SI Term Express 15		90%
Safe Harbor SI Term Express 20 & 30		100%
Personal Protection Choice Annuity		
Ages 0 - 75		7.75%
Ages 76 - 80		5.5%
ROYAL NEIGHBORS	LIFE	
Whole Life		80%
Jet Term Life		85%
TRANSAMERICA	LIFE	
Immediate Solution		95%
<i>*Renewal Years 2-10 = 7%</i>		
<i>Years 11+ = 1.25%</i>		
Term Life		
Trendsetter Super 10		80%
Trendsetter Super 15		85%
Trendsetter 20/25/30		90%
Trendsetter LB 10/15/20/25/30		95%