

COMPENSATION SCHEDULE - ER1

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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	70%
HMS 125 15 Year	60%
HMS 150	80%
HMS ADB	40%
HMS Plus Payment Protector 15 Year	60%
HMS Plus Payment Protector	70%
HMS ADB/ROP	
Ages 20-29 = 25%	
Ages 30-39 = 37.50%	
Ages 40-50 = 42.50%	
Eagle Premier	
Ages 50-59 = 40%	
Ages 60-80 = 60%	
Ages 81-85* = 40%	
Eagle Premier Guaranteed Issue	
Ages 50-74 = 15%	
Ages 76-80 = 15%	

AMERITAS	IUL	ANNUITY	LIFE
Ameritas Excel Plus			
Year 1			65%
Years 2-10			1.25%
Years 11+			0.25%
Ameritas Excel Index			
Year 1			57.5%
Years 2-10			1.25%
Years 11+			0.25%
Ameritas Excel Essential			
Year 1			65%
Years 2-10			1.25%
Years 11+			0.25%
Flex Living Benefits Term			
10 Year Base			55%
Renewal Years 2-10 = 1.25%			
15 Year Base			60%
Renewal Years 2-10 = 1.25%			
20-30 Year Base			70%
Renewal Years 2-10 = 1.25%			

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	60%
Dignified Choice - Classic I, Elite and Select Benefit	
Ages 0-80	60%
Renewal Year 2 = 5%	
Renewal Years 3-5 = 1%	
Age 81-85	40%
Renewal Year 2 = 2%	
Dignified Choice - Classic II or Advantage Graded Benefit	
Age 0-80	30%
Renewal Year 2 = 5%	
Renewal Years 3-5 = 1%	
Age 81-85	10%
Renewal Year 2 = 2%	
Dignified Choice - Classic Security Graded Benefit	
Ages 45-70	0%
Renewal Years 2-4 = 2%	
Renewal Years 5 = 1%	
Renewal Years 6-10 = 1%	
Age 71-80	0%
Renewal Years 2-4 = 2%	
Renewal Years 5 = 1%	
Renewal Years 6-10 = 1%	

GPM	LIFE
GPM Term with Living Benefit & Equity Protector	
20/30 Year	60%
15 Year 50-250K	60%
15 Year 250,001 +	55%
10 Year 50-250K	60%
10 Year 250,001 +	50%
GPM UL with Living Benefit	
Target Premium	60%
GPM Final Expense	
Age 50-79 FYC	55%
Age 80-85 FYC	31%

GREAT WESTERN	LIFE
Guaranteed Issue	45%

FIDELITY & GUARANTY LIFE	LIFE
FG Life Choice (EIUL3)	
Ages 0-17	
Year 1 = 62.5%	
Years 2-10 = 1%	
Excess 1st Year = 1%	
Ages 18-75	
Year 1 = 65%	
Years 2-10 = 1.5%	
Excess 1st Year = 1%	
FG Life Elite (MEIUL3)	
Ages 0-17	
Year 1 = 62.5%	
Years 2-10 = 1%	
Excess 1st Year = 1%	
Ages 18-75	
Year 1 = 70%	
Years 2-10 = 1.5%	
Excess 1st Year = 1%	

FORESTERS	LIFE
Strong Foundation	65%
Strong Foundation 10 Year	55%
Prepared Accidental Death	60%
Smart UL* (Target Premium)	65%
PlanRight	
Level/Graded Ages 50-80*	60%
Level/Graded Ages 81-85*	30%
PlanRight Modified*	25%
Your Term	
Your Term 10 Year	40%
Your Term 15/20/25/30	45%

MUTUAL OF OMAHA	LIFE
Accidental Death	45%
Children Whole Life	41%
Term Life	
Term Life Express	70%
Term Life Express 10 Year	50%
Term Life Answers 20 & 30	40%
Term Life Answers 15	35%
Term Life Answers 10	30%
Final Expense	
Final Expense Graded	58%
Final Expense (ages 45-80)	61%
Final Expense (ages 81-85)	34%
Guaranteed UL	
Guaranteed UL Express	50%
Guaranteed UL < 500,000	42%
Guaranteed UL > 500,000	40%

NATIONAL LIFE GROUP	IUL	LIFE
Flex Life And Provider		
First Year Up To CTP Vested		65%
Renewal/Excess (Includes First Year Excess)		
Years 1-10 Vested		0%
Years 11+ Non-Vested		0%

OXFORD LIFE	LIFE
Assurance*	50%
*Renewal Years 2-5 = 2%	
Years 6-10 = 0.5%	

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	50%
*Renewal Years 2-10 = 3.5%	
Years 11+ = 1%	
Term Life	
Trendsetter Super 10	35%
Trendsetter Super 15	40%
Trendsetter 20/25/30	45%
Trendsetter LB 10/15/20/25/30	50%