

COMPENSATION SCHEDULE - SM

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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%

Trandition Gold 1.5%

Retirement Gold, Bonus Gold, 2%

Benefit Gold, Advantage Gold,

Premier Eagle 12

MYGA 2.25%

AMERICO LIFE

HMS 125 80%

HMS 125 15 Year 65%

HMS 150 90%

HMS ADB 45%

HMS Plus Payment Protector 15 Year 65%

HMS Plus Payment Protector 80%

HMS ADB/ROP

Ages 20-29 = 25%

Ages 30-39 = 42.5%

Ages 40-50 = 47.5%

Eagle Premier

Ages 50-59 = 50%

Ages 60-80 = 70%

Ages 81-85* = 55%

Eagle Premier Guaranteed Issue

Ages 50-74 = 15%

Ages 76-80 = 15%

AMERITAS IUL ANNUITY LIFE

Ameritas Excel Plus

Year 1 75%

Years 2-10 1.5%

Years 11+ 0.5%

Ameritas Excel Index

Year 1 62.5%

Years 2-10 1.5%

Years 11+ 0.5%

Ameritas Excel Essential

Year 1 75%

Years 2-10 1.5%

Years 11+ 0.5%

Flex Living Benefits Term

10 Year Base 65%

Renewal Years 2-10 = 1.5%

15 Year Base 70%

Renewal Years 2-10 = 1.5%

20-30 Year Base 80%

Renewal Years 2-10 = 1.5%

ATHENE IUL LIFE

Ascent 10 Bonus 2.0, 5.25%

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 3.75%

Max Rate 7 1.75%

Max Rate 5 1.25%

Max Rate 3 1.05%

COLUMBIAN FINANCIAL GROUP LIFE

Safe Shield Term 70%

Dignified Choice -

Classic I, Elite and Select Benefit

Ages 0-80 63.5%

Renewal Year 2 = 5.3%

Renewal Years 3-5 = 1.3%

Ages 81-85 43.5%

Renewal Year 2 = 2.3%

Dignified Choice - Classic II or

Advantage Graded Benefit

Ages 0-80 33.5%

Renewal Year 2 = 5.3%

Renewal Years 3-5 = 1.3%

Ages 81-85 13.5%

Renewal Year 2 = 2.3%

Dignified Choice -

Classic Security Graded Benefit

Age 45-70 0%

Renewal Years 2-4 = 2.3%

Renewal Year 5 = 1.3%

Renewal Years 6-10 = 1%

Age 71-80 0%

Renewal Years 2-4 = 2.3%

Renewal Year 5 = 1.3%

Renewal Years 6-10 = 1%



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

GPM LIFE

GPM Term with Living Benefit & Equity Protector

20/30 Year	70%
15 Year 50-250K	70%
15 Year 250,001 +	65%
10 Year 50-250K	70%
10 Year 250,001 +	60%

GPM UL with Living Benefit

Target Premium	70%
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GPM Final Expense

Ages 50-79 FYC	64%
Ages 80-85 FYC	36%

GREAT WESTERN LIFE

Guaranteed Issue	45%
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FIDELITY & GUARANTY LIFE LIFE

FG Life Choice (EIUL3)

Ages 0-17	Year 1 = 67.5%
Years 2-10 = 1%	
Excess 1st Year = 1%	

Ages 18-75	Year 1 = 75%
Year 2-10 = 2%	
Excess 1st Year = 1%	

FG Life Elite (MEIUL3)

Ages 0-17	Year 1 = 67.5%
Years 2-10 = 1%	
Excess 1st Year = 1%	

Ages 18-75	Year 1 = 80%
Years 2-10 = 2%	
Excess 1st Year = 1%	

FORESTERS LIFE

Strong Foundation	75%
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Strong Foundation 10 Year	65%
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Prepared Accidental Death	70%
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Smart UL* (Target Premium)	70%
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PlanRight

Level/Graded Ages 50-80*	65%
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Level/Graded Ages 81-85*	35%
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*Renewal Years 2-5 = 1.5%
 Years 6-10 = 0.65%
 Years 11+ = 0.4%

PlanRight Modified*	27.5%
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*Renewal Years 2-5 = 0.75%
 Years 6-10 = 0.6%
 Years 11+ = 0.4%

Your Term

Your Term 10 Year	50%
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Your Term 15/20/25/30	55%
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MUTUAL OF OMAHA LIFE

Accidental Death	45%
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Children Whole Life	49%
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Term Life

Term Life Express	80%
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Term Life Express 10 Year	60%
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Term Life Answers 20 & 30	47%
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Term Life Answers 15	41%
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Term Life Answers 10	35%
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Final Expense

Final Expense Graded	64%
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Final Expense (ages 45-80)	70%
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Final Expense (ages 81-85)	39%
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Guaranteed UL

Guaranteed UL Express	55%
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Guaranteed UL < 500,000	50%
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Guaranteed UL > 500,000	47%
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NATIONAL LIFE GROUP IUL LIFE

Flex Life And Provider

First Year Up To CTP Vested	75%
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Renewal/Excess (Includes First Year Excess)

Years 1-10 Vested	1.75%
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Years 11+ Non-Vested	1.5%
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OXFORD LIFE LIFE

Assurance*	60%
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*Renewal Years 2-5 = 2%

Years 6-10 = 0.5%

PHOENIX HOME LIFE LIFE

Remembrance Final Expense	50%
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Simplicity UL*	55%
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Safe Harbor

Safe Harbor SI Term Express 10	35%
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Safe Harbor SI Term Express 15	50%
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Safe Harbor SI Term Express 20 & 30	60%
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Personal Protection Choice Annuity

Ages 0 - 75	5%
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Ages 76 - 80	3.5%
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ROYAL NEIGHBORS LIFE

Whole Life	50%
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Jet Term Life	60%
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TRANSAMERICA LIFE

Immediate Solution	60%
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*Renewal Years 2-10 = 4.5%

Years 11+ = 1%

Term Life

Trendsetter Super 10	45%
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Trendsetter Super 15	50%
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Trendsetter 20/25/30	55%
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Trendsetter LB 10/15/20/25/30	60%
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