

COMPENSATION SCHEDULE - DM

www.equisfinancial.com



AMERICAN GENERAL LIFE

AIG GIWL 50%

AMERICAN EQUITY ANNUITY LIFE

Foundation Gold 3%

Trandition Gold 2.25%

Retirement Gold, Bonus Gold, 3%

Benefit Gold, Advantage Gold,
Premier Eagle 12

MYGA 2.5%

AMERICO LIFE

HMS 125 90%

HMS 125 15 Year 75%

HMS 150 100%

HMS ADB 55%

HMS Plus Payment Protector 15 Year 75%

HMS Plus Payment Protector 90%

HMS ADB/ROP

Ages 20-29 = 30%

Ages 30-39 = 50%

Ages 40-50 = 55%

Eagle Premier

Ages 50-59 = 60%

Ages 60-80 = 80%

Ages 81-85* = 65%

Eagle Premier Guaranteed Issue

Ages 50-74 = 15%

Ages 76-80 = 15%

AMERITAS IUL ANNUITY LIFE**Ameritas Excel Plus**

Year 1 85%

Years 2-10 2.25%

Years 11+ 0.75%

Ameritas Excel Index

Year 1 67.5%

Years 2-10 2.25%

Years 11+ 0.75%

Ameritas Excel Essential

Year 1 82.5%

Years 2-10 2.25%

Years 11+ 0.75%

Flex Living Benefits Term

10 Year Base 75%

Renewal Years 2-10 = 2.25%

15 Year Base 80%

Renewal Years 2-10 = 2.25%

20-30 Year Base 90%

Renewal Years 2-10 = 2.25%

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 80%

Dignified Choice -

Classic I, Elite and Select Benefit

Ages 0-80 70%

Renewal Year 2 = 6%

Renewal Year 3-5 = 2%

Renewal Year 6-10 = 0.5%

Renewal Year 11+ = 0.3%

Ages 81-85 50%

Renewal Year 2 = 3%

Renewal Year 3-5 = 1%

Renewal Year 6-10 = 0.3%

Renewal Year 11+ = 0.3%

Dignified Choice - Classic II or

Advantage Graded Benefit

Age 0-80 40%

Renewal Year 2 = 6%

Renewal Years 3-5 = 2%

Renewal Years 6-10 = 0.5%

Renewal Years 11+ = 0.3%

Age 81-85 20%

Renewal Year 2 = 3%

Renewal Years 3-5 = 1%

Renewal Years 6-10 = 0.3%

Renewal Years 11+ = 0.3%

Dignified Choice -

Classic Security Graded Benefit

Age 45-70 0%

Renewal Years 2-4 = 3%

Renewal Year 5 = 2%

Renewal Years 6-10 = 1.3%

Age 71-80 0%

Renewal Years 2-4 = 3%

Renewal Year 5 = 2%

Renewal Years 6-10 = 1.3%

GPM **LIFE****GPM Term with Living Benefit & Equity Protector**

20/30 Year	80%
15 Year 50-250K	80%
15 Year 250,001 +	75%
10 Year 50-250K	80%
10 Year 250,001 +	70%

GPM UL with Living Benefit

Target Premium	80%
----------------	-----

GPM Final Expense

Ages 50-79 FYC	73%
Ages 80-85 FYC	42%

GREAT WESTERN **LIFE**

Guaranteed Issue	50%
------------------	-----

FIDELITY & GUARANTY LIFE **LIFE****FG Life Choice (EIUL3)**

Ages 0-17	
Year 1 = 72.5%	
Years 2-10 = 1.5%	
Excess 1st Year = 1.5%	

Ages 18-75	
Year 1 = 85%	
Year 2-10 = 2.50%	
Excess 1st Year = 1.50%	

FG Life Elite (MEIUL3)

Ages 0-17	
Year 1 = 72.5%	
Years 2-10 = 1.5%	
Excess 1st Year = 1.5%	

Ages 18-75	
Year 1 = 90%	
Years 2-10 = 2.5%	
Excess 1st Year = 1.5%	

FORESTERS **LIFE**

Strong Foundation	85%
-------------------	-----

Strong Foundation 10 Year	75%
---------------------------	-----

Prepared Accidental Death	80%
---------------------------	-----

Smart UL* (Target Premium)	75%
----------------------------	-----

PlanRight

Level/Graded Ages 50-80*	75%
--------------------------	-----

Level/Graded Ages 81-85*	45%
--------------------------	-----

*Renewal Years 2-5 = 2.25%

Years 6-10 = 1%

Years 11+ = 0.6%

PlanRight Modified*	32.5%
---------------------	-------

*Renewal Years 2-5 = 0.5%

Years 6-10 = 0.5%

Years 11+ = 0.3%

Your Term

Your Term 10 Year	60%
-------------------	-----

Your Term 15/20/25/30	65%
-----------------------	-----

MUTUAL OF OMAHA **LIFE**

Accidental Death	55%
------------------	-----

Children Whole Life	57%
---------------------	-----

Term Life

Term Life Express	90%
-------------------	-----

Term Life Express 10 Year	70%
---------------------------	-----

Term Life Answers 20 & 30	55%
---------------------------	-----

Term Life Answers 15	48%
----------------------	-----

Term Life Answers 10	41%
----------------------	-----

Final Expense

Final Expense Graded	70%
----------------------	-----

Final Expense (Ages 45-80)	78%
----------------------------	-----

Final Expense (Ages 81-85)	43%
----------------------------	-----

Guaranteed UL

Guaranteed UL Express	65%
-----------------------	-----

Guaranteed UL < 500.000	58%
-------------------------	-----

Guaranteed UL > 500.000	55%
-------------------------	-----

NATIONAL LIFE GROUP **IUL** **LIFE****Flex Life And Provider**

First Year Up To CTP Vested	85%
-----------------------------	-----

Renewal/Excess (Includes First Year Excess)

Years 1-10 Vested	2.25%
-------------------	-------

Years 11+ Non-Vested	1.5%
----------------------	------

OXFORD LIFE **LIFE**

Assurance*	70%
------------	-----

*Renewal Years 2-5 = 2%

Years 6-10 = 0.5%

PHOENIX HOME LIFE **LIFE**

Remembrance Final Expense	70%
---------------------------	-----

Simplicity UL*	60%
----------------	-----

Safe Harbor

Safe Harbor SI Term Express 10	45%
--------------------------------	-----

Safe Harbor SI Term Express 15	60%
--------------------------------	-----

Safe Harbor SI Term Express 20 & 30	70%
-------------------------------------	-----

Personal Protection Choice Annuity

Ages 0 - 75	6.75%
-------------	-------

Ages 76 - 80	4.5%
--------------	------

ROYAL NEIGHBORS **LIFE**

Whole Life	55%
------------	-----

Jet Term Life	65%
---------------	-----

TRANSAMERICA **LIFE**

Immediate Solution	70%
--------------------	-----

*Renewal Years 2-10 = 4.5%

Years 11+ = 1%

Term Life

Trendsetter Super 10	55%
----------------------	-----

Trendsetter Super 15	60%
----------------------	-----

Trendsetter 20/25/30	65%
----------------------	-----

Trendsetter LB 10/15/20/25/30	70%
-------------------------------	-----