

COMPENSATION SCHEDULE - EM

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AMERICAN GENERAL LIFE

AIG GIWL 50%

AMERICAN EQUITY ANNUITY LIFE

Foundation Gold 4.4%

Trandition Gold 3.4%

Retirement Gold, Bonus Gold, 4.5%

Benefit Gold, Advantage Gold,
Premier Eagle 12

MYGA 2.75%

AMERICO LIFE

HMS 125 105%

HMS 125 15 Year 90%

HMS 150 115%

HMS ADB 70%

HMS Plus Payment Protector 15 Year 90%

HMS Plus Payment Protector 105%

HMS ADB/ROP

Ages 20-29 = 45%

Ages 30-39 = 65%

Ages 40-50 = 70%

Eagle Premier

Ages 50-59 = 75%

Ages 60-80 = 95%

Ages 81-85* = 80%

Eagle Premier Guaranteed Issue

Ages 50-74 = 17.5%

Ages 76-80 = 17.5%

AMERITAS IUL ANNUITY LIFE**Ameritas Excel Plus**

Year 1 95%

Years 2-10 2.75%

Years 11+ 0.75%

Ameritas Excel Index

Year 1 72.5%

Years 2-10 2.75%

Years 11+ 0.75%

Ameritas Excel Essential

Year 1 87.5%

Years 2-10 2.75%

Years 11+ 0.75%

Flex Living Benefits Term

10 Year Base 85%

Renewal Years 2-10 = 2.75%

15 Year Base 92.5%

Renewal Years 2-10 = 2.75%

20-30 Year Base 100%

Renewal Years 2-10 = 2.75%

ATHENE IUL LIFE

Ascent 10 Bonus 2.0, 6.25%

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 4.75%

Max Rate 7 2.25%

Max Rate 5 1.75%

Max Rate 3 1.2%

COLUMBIAN FINANCIAL GROUP LIFE

Safe Shield Term 95%

Dignified Choice -

Classic I, Elite and Select Benefit

Ages 0-80 85%

Renewal Year 2 = 7.5%

Renewal Years 3-5 = 3.5%

Renewal Years 6-10 = 1.25%

Renewal Years 11+ = 0.6%

Ages 81-85 65%

Renewal Year 2 = 4.5%

Renewal Years 3-5 = 2.5%

Renewal Years 6-10 = 0.6%

Renewal Years 11+ = 0.6%

Dignified Choice - Classic II or

Advantage Graded Benefit

Ages 0-80 55%

Renewal Year 2 = 7.5%

Renewal Years 3-5 = 3.5%

Renewal Years 6-10 = 1.25%

Renewal Years 11+ = 0.6%

Ages 81-85 35%

Renewal Year 2 = 4.5%

Renewal Years 3-5 = 2.5%

Renewal Years 6-10 = 0.6%

Renewal Years 11+ = 0.6%

Dignified Choice -

Classic Security Graded Benefit

Ages 45-70 15%

Renewal Years 2-4 = 4.5%

Renewal Year 5 = 3.5%

Renewal Years 6-10 = 1.6%

Renewal Years 11+ = 0.1%

Ages 71-80 5%

Renewal Years 2-4 = 4.5%

Renewal Year 5 = 3.5%

Renewal Years 6-10 = 1.6%

Renewal Years 11+ = 0.1%

GPM	LIFE
GPM Term with Living Benefit & Equity Protector	
20/30 Year	95%
15 Year 50-250K	95%
15 Year 250,001 +	90%
10 Year 50-250K	95%
10 Year 250,001 +	85%

GPM UL with Living Benefit	
Target Premium	95%
GPM Final Expense	
Ages 50-79 FYC	87%
Ages 80-85 FYC	49%

GREAT WESTERN	LIFE
Guaranteed Issue	50%

FIDELITY & GUARANTY LIFE	LIFE
FG Life Choice (EIUL3)	
Ages 0-17	
Year 1 = 80%	
Years 2-10 = 2.25%	
Excess 1st Year = 2.25%	

Ages 18-75	
Year 1 = 100%	
Year 2-10 = 3.25%	
Excess 1st Year = 2.25%	

FG Life Elite (MEIUL3)	
Ages 0-17	
Year 1 = 50%	
Years 2-10 = 2.25%	
Excess 1st Year = 2.25%	

Ages 18-75	
Year 1 = 105%	
Years 2-10 = 3.25%	
Excess 1st Year = 2.25%	

FORESTERS	LIFE
Strong Foundation	100%
Strong Foundation 10 Year	90%
Prepared Accidental Death	95%
Smart UL* (Target Premium)	85%
*Excess of Target = 1%	
*Renewal Years 2-5 = 1%	

PlanRight	
Level/Graded Ages 50-80*	90%
Level/Graded Ages 81-85*	60%
*Renewal Years 2-5 = 3.75%	
Years 6-10 = 1.75%	
Years 11+ = 0.9%	
PlanRight Modified*	40%
*Renewal Years 2-5 = 2%	
Years 6-10 = 1.25%	
Years 11+ = 0.9%	

Your Term	
Your Term 10 Year	75%
Your Term 15/20/25/30	80%

MUTUAL OF OMAHA	LIFE
Accidental Death	73%
Children Whole Life	69%

Term Life	
Term Life Express	105%
Term Life Express 10 Year	85%
Term Life Answers 20 & 30	69%
Term Life Answers 15	60%
Term Life Answers 10	52%

Final Expense	
Final Expense Graded	80%
Final Expense (Ages 45-80)	90%
Final Expense (Ages 81-85)	50%
*Renewal Year 2-5 = 2%	

Guaranteed UL	
Guaranteed UL Express	80%
Guaranteed UL < 500,000	69%
Guaranteed UL > 500,000	65%

NATIONAL LIFE GROUP	IUL	LIFE
Flex Life And Provider		
First Year Up To CTP Vested		95%
Renewal/Excess (Includes First Year Excess)		
Years 1-10 Vested		2.75%
Years 11+ Non-Vested		1.75%

OXFORD LIFE	LIFE
Assurance*	85%
*Renewal Years 2-5 = 2%	
Years 6-10 = 0.5%	

PHOENIX HOME LIFE	LIFE
Remembrance Final Expense	90%
Simplicity UL*	75%
*Excess of Target = 0.2%	

Safe Harbor	
Safe Harbor SI Term Express 10	65%
Safe Harbor SI Term Express 15	80%
Safe Harbor SI Term Express 20 & 30	90%
*Safe Harbor Pays 10%	
Less on Ages 70+	

Personal Protection Choice Annuity	
Ages 0 - 75	7.25%
Ages 76 - 80	5%

ROYAL NEIGHBORS	LIFE
Whole Life	70%
Jet Term Life	75%

TRANSAMERICA	LIFE
Immediate Solution	85%
*Renewal Years 2-10 = 6%	
Years 11+ = 1.25%	

Term Life	
Trendsetter Super 10	70%
Trendsetter Super 15	75%
Trendsetter 20/25/30	80%
Trendsetter LB 10/15/20/25/30	85%