

# COMPENSATION SCHEDULE - RMD

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**AMERICAN GENERAL** **LIFE**

AIG GIWL 55%

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

Foundation Gold 4.85%

Trandition Gold 3.75%

Retirement Gold, Bonus Gold, 5%

Benefit Gold, Advantage Gold,

Premier Eagle 12

MYGA 2.75%

**AMERICO** **LIFE**

HMS 125 110%

HMS 125 15 Year 95%

HMS 150 120%

HMS ADB 75%

HMS Plus Payment Protector 15 Year 95%

HMS Plus Payment Protector 110%

**HMS ADB/ROP**

Ages 20-29 = 50%

Ages 30-39 = 70%

Ages 40-50 = 75%

**Eagle Premier**

Ages 50-59 = 80%

Ages 60-80 = 100%

Ages 81-85\* = 85%

**Eagle Premier Guaranteed Issue**

Ages 50-74 = 20%

Ages 76-80 = 20%

**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 100%

**Dignified Choice -**

**Classic I, Elite and Select Benefit**

Ages 0-80 90%

Renewal Year 2 = 8%

Renewal Years 3-5 = 4%

Renewal Years 6-10 = 1.5%

Renewal Years 11+ = 0.7%

Ages 81-85 70%

Renewal Year 2 = 5%

Renewal Years 3-5 = 3%

Renewal Years 6-10 = 0.7%

Renewal Years 11+ = 0.7%

**Dignified Choice - Classic II or**

**Advantage Graded Benefit**

Ages 0-80 60%

Renewal Year 2 = 8%

Renewal Years 3-5 = 4%

Renewal Years 6-10 = 1.5%

Renewal Years 11+ = 0.7%

Ages 81-85 40%

Renewal Year 2 = 5%

Renewal Years 3-5 = 3%

Renewal Years 6-10 = 0.7%

Renewal Years 11+ = 0.7%

**Dignified Choice -**

**Classic Security Graded Benefit**

Ages 45-70 20%

Renewal Years 2-4 = 5%

Renewal Year 5 = 4%

Renewal Years 6-10 = 1.7%

Renewal Years 11+ = 0.2%

Ages 71-80 10%

Renewal Years 2-4 = 5%

Renewal Year 5 = 4%

Renewal Years 6-10 = 1.7%

Renewal Years 11+ = 0.2%

<b>GPM</b>	<b>LIFE</b>
<b>GPM Term with Living Benefit &amp; Equity Protector</b>	
20/30 Year	100%
15 Year 50-250K	100%
15 Year 250,001 +	95%
10 Year 50-250K	100%
10 Year 250,001 +	90%

<b>GPM UL with Living Benefit</b>	
Target Premium	100%
<b>GPM Final Expense</b>	
Ages 50-79 FYC	92%
Ages 80-85 FYC	52%

<b>GREAT WESTERN</b>	<b>LIFE</b>
Guaranteed Issue	55%

<b>FIDELITY &amp; GUARANTY LIFE</b>	<b>LIFE</b>
<b>FG Life Choice (EIUL3)</b>	
Ages 0-17	
Year 1 = 82.5%	
Years 2-10 = 2.5%	
Excess 1st Year = 2.5%	

Ages 18-75	
Year 1 = 105%	
Year 2-10 = 3.5%	
Excess 1st Year = 2.5%	

<b>FG Life Elite (MEIUL3)</b>	
Ages 0-17	
Year 1 = 52.5%	
Years 2-10 = 2.5%	
Excess 1st Year = 2.5%	

Ages 18-75	
Year 1 = 110%	
Years 2-10 = 3.5%	
Excess 1st Year = 2.5%	

<b>FORESTERS</b>	<b>LIFE</b>
Strong Foundation	105%
Strong Foundation 10 Year	95%
Prepared Accidental Death	100%
Smart UL* (Target Premium)	87.5%
*Excess of Target = 1.25%	
*Renewal Years 2-5 = 1.25%	

<b>PlanRight</b>	
Level/Graded Ages 50-80*	95%
Level/Graded Ages 81-85*	65%
*Renewal Years 2-5 = 4.25%	
Years 6-10 = 2.5%	
Years 11+ = 1%	
PlanRight Modified*	42.5%
*Renewal Years 2-5 = 2.25%	
Years 6-10 = 1.5%	
Years 11+ = 1%	

<b>Your Term</b>	
Your Term 10 Year	80%
Your Term 15/20/25/30	85%

<b>MUTUAL OF OMAHA</b>	<b>LIFE</b>
Accidental Death	77%
Children Whole Life	73%

<b>Term Life</b>	
Term Life Express	110%
Term Life Express 10 Year	90%
Term Life Answers 20 & 30	76%
Term Life Answers 15	67%
Term Life Answers 10	57%

<b>Final Expense</b>	
Final Expense Graded	85%
Final Expense (Ages 45-80)	95%
Final Expense (Ages 81-85)	55%
*Renewal Year 2-5 = 3%	
Years 6-10 = 1%	

<b>Guaranteed UL</b>	
Guaranteed UL Express	85%
Guaranteed UL < 500,000	73%
Guaranteed UL > 500,000	69%

<b>NATIONAL LIFE GROUP</b>	<b>IUL</b>	<b>LIFE</b>
<b>Flex Life And Provider</b>		
First Year Up To CTP Vested		97%
<b>Renewal/Excess (Includes First Year Excess)</b>		
Years 1-10 Vested		2.75%
Years 11+ Non-Vested		1.75%

<b>OXFORD LIFE</b>	<b>LIFE</b>
Assurance*	90%
*Renewal Years 2-5 = 3.5%	
Years 6-10 = 1%	

<b>PHOENIX HOME LIFE</b>	<b>LIFE</b>
Remembrance Final Expense	90%
Simplicity UL*	80%
*Excess of Target = 0.35%	

<b>Safe Harbor</b>	
Safe Harbor SI Term Express 10	65%
Safe Harbor SI Term Express 15	80%
Safe Harbor SI Term Express 20 & 30	90%
<b>Personal Protection Choice Annuity</b>	
Ages 0 - 75	7.25%
Ages 76 - 80	5%

<b>ROYAL NEIGHBORS</b>	<b>LIFE</b>
Whole Life	75%
Jet Term Life	80%

<b>TRANSAMERICA</b>	<b>LIFE</b>
Immediate Solution	90%
*Renewal Years 2-10 = 6.5%	
Years 11+ = 1.25%	

<b>Term Life</b>	
Trendsetter Super 10	75%
Trendsetter Super 15	80%
Trendsetter 20/25/30	85%
Trendsetter LB 10/15/20/25/30	90%