

COMPENSATION SCHEDULE - EM

www.equisfinancial.com



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%

GPM **LIFE**

| | |
|----------------------|-----|
| GPM 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 Pathsetter**

| | |
|-------------------------|--|
| 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 Everlast

| | |
|-------------------------|--|
| 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 | 67.5% |
| 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% |

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% |