

COMPENSATION SCHEDULE - EMD

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AMERICAN GENERAL	LIFE
AIG GIWL	55%

AMERICAN EQUITY	ANNUITY	LIFE
Foundation Gold		5.8%
Trandition Gold		4.5%
Retirement Gold, Bonus Gold, Benefit Gold, Advantage Gold, Premier Eagle 12		6%
MYGA		3%

AMERICO	LIFE
HMS 125	120%
HMS 125 15 Year	105%
HMS 150	130%
HMS ADB	85%
HMS Plus Payment Protector 15 Year	105%
HMS Plus Payment Protector	120%
HMS ADB/ROP	
Ages 20-29 = 60%	
Ages 30-39 = 80%	
Ages 40-50 = 85%	
Eagle Premier	
Ages 50-59 = 90%	
Ages 60-80 = 110%	
Ages 81-85* = 95%	
Eagle Premier Guaranteed Issue	
Ages 50-74 = 25%	
Ages 76-80 = 25%	

AMERITAS	IUL	ANNUITY	LIFE
Ameritas Excel Plus			
Year 1			100%
Years 2-10			3%
Years 11+			0.75%
Ameritas Excel Index			
Year 1			75%
Years 2-10			3%
Years 11+			0.75%
Ameritas Excel Essential			
Year 1			90%
Years 2-10			3%
Years 11+			0.75%
Flex Living Benefits Term			
10 Year Base			87.5%
Renewal Years 2-10 = 3%			
15 Year Base			95%
Renewal Years 2-10 = 3%			
20-30 Year Base			105%
Renewal Years 2-10 = 3%			

ATHENE	IUL	LIFE
Ascent 10 Bonus 2.0, 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		6.5%
Performance Elite 7		5%
Max Rate 7		2.5%
Max Rate 5		2%
Max Rate 3		1.3%

COLUMBIAN FINANCIAL GROUP	LIFE
Safe Shield Term	110%
Dignified Choice - Classic I, Elite and Select Benefit	
Ages 0-80	100%
Renewal Year 2 = 9%	
Renewal Years 3-5 = 5%	
Renewal Years 6-10 = 2%	
Renewal Years 11+ = 1%	
Ages 81-85	80%
Renewal Year 2 = 6%	
Renewal Years 3-5 = 4%	
Renewal Years 6-10 = 1%	
Renewal Years 11+ = 1%	
Dignified Choice - Classic II or Advantage Graded Benefit	
Ages 0-80	70%
Renewal Year 2 = 9%	
Renewal Years 3-5 = 5%	
Renewal Years 6-10 = 2%	
Renewal Years 11+ = 1%	
Ages 81-85	50%
Renewal Year 2 = 6%	
Renewal Years 3-5 = 4%	
Renewal Years 6-10 = 1%	
Renewal Years 11+ = 1%	

GPM	LIFE
GPM Equity Protector	
20/30 Year	110%
15 Year 50-250K	110%
15 Year 250,001 +	105%
10 Year 50-250K	110%
10 Year 250,001 +	100%
<i>Renewal Years 2-10 = 1%</i>	
GPM UL with Living Benefit	
Target Premium	110%
<i>1 Year Excess of Target = 1%</i>	
<i>Renewal Years 2-10 = 1%</i>	
GPM Final Expense	
Ages 50-79 FYC	101%
<i>Renewal Years 2-5 = 2%</i>	
<i>Renewal Years 5-10 = 1.5%</i>	
<i>Renewal Years 10+ = 1%</i>	
Ages 80-85 FYC	57.5%
<i>Renewal Years 2-5 = 1.5%</i>	
<i>Renewal Years 5-10 = 1.5%</i>	
<i>Renewal Years 10+ = 1%</i>	
GREAT WESTERN	
Guaranteed Issue	55%
FIDELITY & GUARANTY LIFE	
FG Life Pathsetter	
Ages 0-17	
<i>Year 1 = 87.5%</i>	
<i>Years 2-10 = 2.75%</i>	
<i>Excess 1st Year = 2.75%</i>	
Ages 18-75	
<i>Year 1 = 115%</i>	
<i>Year 2-10 = 4.25%</i>	
<i>Excess 1st Year = 2.75%</i>	
FG Life Everlast	
Ages 0-17	
<i>Year 1 = 87.5%</i>	
<i>Years 2-10 = 2.75%</i>	
<i>Excess 1st Year = 2.75%</i>	
Ages 18-75	
<i>Year 1 = 120%</i>	
<i>Years 2-10 = 4.25%</i>	
<i>Excess 1st Year = 2.75%</i>	

FORESTERS	LIFE
Strong Foundation	115%
Strong Foundation 10 Year	105%
Prepared Accidental Death	105%
Smart UL* (Target Premium)	95%
<i>*Excess of Target = 1.75%</i>	
<i>*Renewal Years 2-5 = 1.75%</i>	
PlanRight	
Level/Graded Ages 50-80*	105%
Level/Graded Ages 81-85*	75%
<i>*Renewal Years 2-5 = 5.25%</i>	
<i>Years 6-10 = 3.5%</i>	
<i>Years 11+ = 1.2%</i>	
PlanRight Modified*	45%
<i>*Renewal Years 2-5 = 2.5%</i>	
<i>Years 6-10 = 1.75%</i>	
<i>Years 11+ = 1.1%</i>	
Your Term	
Your Term 10 Year	84%
Your Term 15/20/25/30	95%
MUTUAL OF OMAHA	
Accidental Death	86%
Children Whole Life	85%
Term Life	
Term Life Express	120%
Term Life Express 10 Year	100%
Term Life Answers 20 & 30	83%
Term Life Answers 15	77%
Term Life Answers 10	66%
Final Expense	
Final Expense Graded	75%
Final Expense (Ages 45-80)	105%
Final Expense (Ages 81-85)	65%
<i>*Renewal Year 2-5 = 3%</i>	
<i>Years 6-10 = 1%</i>	
Guaranteed UL	
Guaranteed UL Express	95%
Guaranteed UL < 500.000	81%
Guaranteed UL > 500.000	76%

NATIONAL LIFE GROUP	IUL	LIFE
Flex Life And Provider		
First Year Up To CTP Vested		100%
Renewal/Excess (Includes First Year Excess)		
Years 1-10 Vested		3%
Years 11+ Non-Vested		2%
OXFORD LIFE		
Assurance*		100%
<i>*Renewal Years 2-5 = 4%</i>		
<i>Years 6-10 = 1%</i>		
PHOENIX HOME LIFE		
Remembrance Final Expense		100%
Simplicity UL*		90%
<i>*Excess of Target = 0.75%</i>		
Safe Harbor		
Safe Harbor SI Term Express 10		80%
Safe Harbor SI Term Express 15		95%
Safe Harbor SI Term Express 20 & 30		105%
Personal Protection Choice Annuity		
Ages 0 - 75		7.75%
Ages 76 - 80		5.5%
TRANSAMERICA		
Immediate Solution		100%
<i>*Renewal Years 2-10 = 7%</i>		
<i>Years 11+ = 1.25%</i>		
Term Life		
Trendsetter Super 10		80%
Trendsetter Super 15		85%
Trendsetter 20/25/30		90%
Trendsetter LB 10/15/20/25/30		95%