

COMPENSATION SCHEDULE - ER2

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AMERICAN GENERAL	LIFE
AIG GIWL	45%

AMERICAN EQUITY	ANNUITY	LIFE
Foundation Gold		1.55%
Trandition Gold		1.15%
Retirement Gold, Bonus Gold, Benefit Gold, Advantage Gold, Premier Eagle 12		1.5%
MYGA		2.25%

AMERICO	LIFE
HMS 125	75%
HMS 125 15 Year	60%
HMS 150	85%
HMS ADB	40%
HMS Plus Payment Protector 15 Year	60%
HMS Plus Payment Protector	75%
HMS ADB/ROP	
Ages 20-29 = 25%	
Ages 30-39 = 40%	
Ages 40-50 = 45%	
Eagle Premier	
Ages 50-59 = 45%	
Ages 60-80 = 65%	
Ages 81-85* = 45%	
Eagle Premier Guaranteed Issue	
Ages 50-74 = 15%	
Ages 76-80 = 15%	

AMERITAS	IUL	ANNUITY	LIFE
Ameritas Excel Plus			
Year 1			70%
Years 2-10			1.25%
Years 11+			0.25%
Ameritas Excel Index			
Year 1			60%
Years 2-10			1.25%
Years 11+			0.25%
Ameritas Excel Essential			
Year 1			70%
Years 2-10			1.25%
Years 11+			0.25%
Flex Living Benefits Term			
10 Year Base			60%
Renewal Years 2-10 = 1.25%			
15 Year Base			65%
Renewal Years 2-10 = 1.25%			
20-30 Year Base			75%
Renewal Years 2-10 = 1.25%			

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		5.25%
Performance Elite 7		3.75%
Max Rate 7		1.75%
Max Rate 5		1.25%
Max Rate 3		1.05%

COLUMBIAN FINANCIAL GROUP	LIFE
Safe Shield Term	65%
Dignified Choice - Classic I, Elite and Select Benefit	
Age 0-80	62.5%
Renewal Year 2 = 5.2%	
Renewal Years 3-5 = 1.25%	
Age 81-85	42.5%
Renewal Year 2 = 2.2%	
Dignified Choice - Classic II or Advantage Graded Benefit	
Age 0-80	32.5%
Renewal Year 2 = 5.2%	
Renewal Years 3-5 = 1.25%	
Age 81-85	12.5%
Renewal Year 2 = 2.2%	

GPM	LIFE
GPM Equity Protector	
20/30 Year	65%
15 Year 50-250K	65%
15 Year 250,001 +	60%
10 Year 50-250K	65%
10 Year 250,001 +	55%

GPM UL with Living Benefit	
Target Premium	65%

GPM Final Expense	
Ages 50-79 FYC	59%
Ages 80-85 FYC	34%

GREAT WESTERN	LIFE
Guaranteed Issue	45%

FIDELITY & GUARANTY LIFE	LIFE
FG Life Pathsetter	

Ages 0-17
 Year 1 = 65%
 Years 2-10 = 1%
 Excess 1st Year = 1%

Ages 18-75
 Year 1 = 70%
 Year 2-10 = 1.75%
 Excess 1st Year = 1%

FG Life Everlast	
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Ages 0-17
 Year 1 = 65%
 Years 2-10 = 1%
 Excess 1st Year = 1%

Ages 18-75
 Year 1 = 75%
 Years 2-10 = 1.75%
 Excess 1st Year = 1%

FORESTERS	LIFE
Strong Foundation	70%
Strong Foundation 10 Year	60%
Prepared Accidental Death	65%
Smart UL* (Target Premium)	67.5%
PlanRight	

Level/Graded Ages 50-80* 60%
 Level/Graded Ages 81-85* 30%
 *Renewal Years 2-5 = 1.25%
 Years 6-10 = 0.5%
 Years 11+ = 0.3%

PlanRight Modified* 25%
 *Renewal Years 2-5 = 0.5%
 Years 6-10 = 0.5%
 Years 11+ = 0.3%

Your Term	
Your Term 10 Year	45%
Your Term 15/20/25/30	50%

MUTUAL OF OMAHA	LIFE
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Accidental Death 45%
 Children Whole Life 40%

Term Life	
Term Life Express	75%
Term Life Express 10 Year	55%
Term Life Answers 20 & 30	44%
Term Life Answers 15	38%
Term Life Answers 10	33%

Final Expense	
Final Expense Graded	58%
Final Expense (ages 45-80)	65%
Final Expense (ages 81-85)	36%

Guaranteed UL	
Guaranteed UL Express	50%
Guaranteed UL < 500,000	40%
Guaranteed UL > 500,000	25%

NATIONAL LIFE GROUP	IUL	LIFE
Flex Life And Provider		
First Year Up To CTP Vested		70%
Renewal/Excess (Includes First Year Excess)		
Years 1-10 Vested		1.5%
Years 11+ Non-Vested		0.25%

OXFORD LIFE	LIFE
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Assurance* 55%
 *Renewal Years 2-5 = 2%
 Years 6-10 = 0.5%

PHOENIX HOME LIFE	LIFE
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Remembrance Final Expense 50%
 Simplicity UL* 50%

Safe Harbor	
Safe Harbor SI Term Express 10	35%
Safe Harbor SI Term Express 15	50%
Safe Harbor SI Term Express 20 & 30	60%

Personal Protection Choice Annuity	
Ages 0 - 75	5%
Ages 76 - 80	3.5%

TRANSAMERICA	LIFE
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Immediate Solution 55%
 *Renewal Years 2-10 = 4%
 Years 11+ = 1%

Term Life	
Trendsetter Super 10	40%
Trendsetter Super 15	45%
Trendsetter 20/25/30	50%
Trendsetter LB 10/15/20/25/30	55%