

# COMPENSATION SCHEDULE - NMD

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**AMERICAN GENERAL** **LIFE**

AIG GIWL 55%

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

Foundation Gold 5.3%

Trandition Gold 4.1%

Retirement Gold, Bonus Gold, 5.5%

Benefit Gold, Advantage Gold,

Premier Eagle 12

MYGA 2.75%

**AMERICO** **LIFE**

HMS 125 115%

HMS 125 15 Year 100%

HMS 150 125%

HMS ADB 80%

HMS Plus Payment Protector 15 Year 100%

HMS Plus Payment Protector 115%

**HMS ADB/ROP**

Ages 20-29 = 55%

Ages 30-39 = 75%

Ages 40-50 = 80%

**Eagle Premier**

Ages 50-59 = 85%

Ages 60-80 = 105%

Ages 81-85\* = 90%

**Eagle Premier Guaranteed Issue**

Ages 50-74 = 22.5%

Ages 76-80 = 22.5%

**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, 6.5%

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 5%

Max Rate 7 2.5%

Max Rate 5 2%

Max Rate 3 1.3%

**COLUMBIAN FINANCIAL GROUP** **LIFE**

Safe Shield Term 105%

**Dignified Choice -**

**Classic I, Elite and Select Benefit**

Ages 0-80 95%

Renewal Year 2 = 8.5%

Renewal Years 3-5 = 4.5%

Renewal Years 6-10 = 0.8%

Renewal Years 11+ = 0.8%

Ages 81-85 75%

Renewal Year 2 = 5.5%

Renewal Years 3-5 = 3.5%

Renewal Years 6-10 = 1.75%

Renewal Years 11+ = 0.8%

**Dignified Choice - Classic II or**

**Advantage Graded Benefit**

Ages 0-80 65%

Renewal Year 2 = 8.5%

Renewal Years 3-5 = 4.5%

Renewal Years 6-10 = 1.75%

Renewal Years 11+ = 0.8%

Ages 81-85 45%

Renewal Year 2 = 5.5%

Renewal Years 3-5 = 3.5%

Renewal Years 6-10 = 1.75%

Renewal Years 11+ = 0.8%

**GPM LIFE**

<b>GPM Equity Protector</b>	
20/30 Year	105%
15 Year 50-250K	105%
15 Year 250,001 +	100%
10 Year 50-250K	105%
10 Year 250,001 +	95%
<i>Renewal Years 2-10 = 1%</i>	
<b>GPM UL with Living Benefit</b>	
Target Premium	105%
<i>1 Year Excess of Target = 1%</i>	
<i>Renewal Years 2-10 = 1%</i>	
<b>GPM Final Expense</b>	
Ages 50-79 FYC	96%
<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	54.5%
<i>Renewal Years 2-5 = 1.5%</i>	
<i>Renewal Years 5-10 = 1.5%</i>	
<i>Renewal Years 10+ = 1%</i>	

**GREAT WESTERN LIFE**

Guaranteed Issue	55%
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**FIDELITY & GUARANTY LIFE LIFE**

<b>FG Life Pathsetter</b>	
Ages 0-17	
Year 1 = 85%	
Years 2-10 = 2.75%	
<i>Excess 1st Year = 2.75%</i>	
Ages 18-75	
Year 1 = 110%	
Year 2-10 = 4%	
<i>Excess 1st Year = 2.75%</i>	
<b>FG Life Everlast</b>	
Ages 0-17	
Year 1 = 85%	
Years 2-10 = 2.75%	
<i>Excess 1st Year = 2.75%</i>	
Ages 18-75	
Year 1 = 115%	
Years 2-10 = 4%	
<i>Excess 1st Year = 2.75%</i>	

**FORESTERS LIFE**

Strong Foundation	110%
Strong Foundation 10 Year	100%
Prepared Accidental Death	105%
Smart UL* (Target Premium)	90%
<i>*Excess of Target = 1.5%</i>	
<i>*Renewal Years 2-5 = 1.5%</i>	
<b>PlanRight</b>	
Level/Graded Ages 50-80*	100%
Level/Graded Ages 81-85*	70%
<i>*Renewal Years 2-5 = 4.75%</i>	
<i>Years 6-10 = 3%</i>	
<i>Years 11+ = 1.1%</i>	
PlanRight Modified*	45%
<i>*Renewal Years 2-5 = 2.25%</i>	
<i>Years 6-10 = 1.5%</i>	
<i>Years 11+ = 1%</i>	

**Your Term**

Your Term 10 Year	82%
Your Term 15/20/25/30	90%

**MUTUAL OF OMAHA LIFE**

Accidental Death	82%
Children Whole Life	81%

**Term Life**

Term Life Express	115%
Term Life Express 10 Year	95%
Term Life Answers 20 & 30	80%
Term Life Answers 15	70%
Term Life Answers 10	60%

**Final Expense**

Final Expense Graded	72.5%
Final Expense (Ages 45-80)	100%
Final Expense (Ages 81-85)	60%
<i>*Renewal Year 2-5 = 3%</i>	
<i>Years 6-10 = 1%</i>	

**Guaranteed UL**

Guaranteed UL Express	90%
Guaranteed UL < 500.000	77%
Guaranteed UL > 500.000	73%

**NATIONAL LIFE GROUP IUL LIFE**

<b>Flex Life And Provider</b>	
First Year Up To CTP Vested	100%
<b>Renewal/Excess (Includes First Year Excess)</b>	
Years 1-10 Vested	3%
Years 11+ Non-Vested	2%

**OXFORD LIFE LIFE**

Assurance*	95%
<i>*Renewal Years 2-5 = 4%</i>	
<i>Years 6-10 = 1%</i>	

**PHOENIX HOME LIFE LIFE**

Remembrance Final Expense	100%
Simplicity UL*	85%
<i>*Excess of Target = 0.5%</i>	

**Safe Harbor**

Safe Harbor SI Term Express 10	75%
Safe Harbor SI Term Express 15	90%
Safe Harbor SI Term Express 20 & 30	100%

**Personal Protection Choice Annuity**

Ages 0 - 75	7.75%
Ages 76 - 80	5.5%

**TRANSAMERICA LIFE**

Immediate Solution	95%
<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%