COMPENSATION SCHEDULE - RMD

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REGIONAL MARKETING DIRECTOR COMPENSATION SCHEDULE TERM, UL, FINAL EXPENSE, ACCIDENTAL & WHOLE LIFE PRODUCTS

AMERICAN GENERAL	LIFE
AIG GIWL	55%

AMERICAN EQUITY	ANNUITY LIFE
Foundation Gold	4.85%
Trandition Gold	3.75%
Retirement Gold, Bonus Gold, Benefit Gold, Advantage Gold, Premier Eagle 12	5%
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%

Ages 50-59 = 80%

Eagle Premier

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 Renewal Years 2-10 = 2.75%			85%
15 Year Base Renewal Years 2-10 = 2.75%			92.5%
20-30 Year Base Renewal Years 2-10 = 2.75%			100%
ATHENE		IUL	LIFE

AITIENE	.0_	
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,		6.25%
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 Renewal Year 2 = 8% Renewal Years 3-5 = 4% Renewal Years 6-10 = 1.5% Renewal Years 11+ = 0.7%	90%
Ages 81-85 Renewal Year 2 = 5% Renewal Years 3-5 = 3% Renewal Years 6-10 = 0.7% Renewal Years 11+ = 0.7%	70%
Dignified Choice - Classic II or Advantage Graded Benefit	
Ages 0-80 Renewal Year 2 = 8% Renewal Years 3-5 = 4% Renewal Years 6-10 = 1.5% Renewal Years 11+ = 0.7%	60%
Ages 81-85 Renewal Year 2 = 5% Renewal Years 3-5 = 3% Renewal Years 6-10 = 0.7% Renewal Years 11+ = 0.7%	40%

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REGIONAL MARKETING DIRECTOR COMPENSATION SCHEDULE TERM, UL, FINAL EXPENSE, ACCIDENTAL & WHOLE LIFE PRODUCTS

GPM	LIFE
GPM Equity Protector	
20/30 Year	100%
15 Year 50-250K	100%
15 Year 250,001 +	95%
10 Year 50-250K	100%
10 Year 250,001 +	90%
GPM UL with Living Benefit	
Target Premium	100%
GPM Final Expense	
Ages 50-79 FYC	92%
Ages 80-85 FYC	52%
ADEAT WEATERN	
GREAT WESTERN	LIFE
Guaranteed Issue	55%
FIDELITY & GUARANTY LIFE	LIFE
FG Life Pathsetter	
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%	
FG Life Everlast	
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%	

FORESTERS	LIFE
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%	
PlanRight	
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%	
Your Term	000/
Your Term 10 Year	80%
Your Term 15/20/25/30	85%
MUTUAL OF OMAHA	LIFE
MUTUAL OF OMAHA Accidental Death	LIFE 77%
Accidental Death	77%
Accidental Death Children Whole Life	77%
Accidental Death Children Whole Life Term Life	77% 73%
Accidental Death Children Whole Life Term Life Term Life Express	77% 73% 110%
Accidental Death Children Whole Life Term Life Term Life Express Term Life Express 10 Year	77% 73% 110% 90%
Accidental Death Children Whole Life Term Life Term Life Express Term Life Express 10 Year Term Life Answers 20 & 30	77% 73% 110% 90% 76%
Accidental Death Children Whole Life Term Life Term Life Express Term Life Express 10 Year Term Life Answers 20 & 30 Term Life Answers 15	77% 73% 110% 90% 76% 67%
Accidental Death Children Whole Life Term Life Term Life Express Term Life Express 10 Year Term Life Answers 20 & 30 Term Life Answers 15 Term Life Answers 10	77% 73% 110% 90% 76% 67%
Accidental Death Children Whole Life Term Life Term Life Express Term Life Express 10 Year Term Life Answers 20 & 30 Term Life Answers 15 Term Life Answers 10 Final Expense Final Expense Graded Final Expense (Ages 45-80)	77% 73% 110% 90% 76% 67%
Accidental Death Children Whole Life Term Life Term Life Express Term Life Express 10 Year Term Life Answers 20 & 30 Term Life Answers 15 Term Life Answers 10 Final Expense Final Expense Graded Final Expense (Ages 45-80) Final Expense (Ages 81-85)	77% 73% 110% 90% 76% 67% 57%
Accidental Death Children Whole Life Term Life Term Life Express Term Life Express 10 Year Term Life Answers 20 & 30 Term Life Answers 15 Term Life Answers 10 Final Expense Final Expense Graded Final Expense (Ages 45-80) Final Expense (Ages 81-85) *Renewal Year 2-5 = 3%	77% 73% 110% 90% 76% 67% 57%
Accidental Death Children Whole Life Term Life Term Life Express Term Life Express 10 Year Term Life Express 20 & 30 Term Life Answers 15 Term Life Answers 10 Final Expense Final Expense Graded Final Expense (Ages 45-80) Final Expense (Ages 81-85) *Renewal Year 2-5 = 3% Years 6-10 = 1%	77% 73% 110% 90% 76% 67% 57%
Accidental Death Children Whole Life Term Life Term Life Express Term Life Express 10 Year Term Life Express 20 & 30 Term Life Answers 15 Term Life Answers 10 Final Expense Final Expense Graded Final Expense (Ages 45-80) Final Expense (Ages 81-85) *Renewal Year 2-5 = 3% Years 6-10 = 1% Guaranteed UL	77% 73% 110% 90% 76% 57% 70% 95% 55%
Accidental Death Children Whole Life Term Life Term Life Express Term Life Express 10 Year Term Life Express 20 & 30 Term Life Answers 15 Term Life Answers 10 Final Expense Final Expense Graded Final Expense (Ages 45-80) Final Expense (Ages 81-85) *Renewal Year 2-5 = 3% Years 6-10 = 1% Guaranteed UL Guaranteed UL Express	77% 73% 110% 90% 76% 67% 57% 70% 95% 55%
Accidental Death Children Whole Life Term Life Term Life Express Term Life Express 10 Year Term Life Express 20 & 30 Term Life Answers 15 Term Life Answers 10 Final Expense Final Expense Graded Final Expense (Ages 45-80) Final Expense (Ages 81-85) *Renewal Year 2-5 = 3% Years 6-10 = 1% Guaranteed UL	77% 73% 110% 90% 76% 57% 70% 95% 55%

NATIONAL LIFE GROUP	IUL	LIFE
Flex Life And Provider		
First Year Up To CTP Vested		97%
Renewal/Excess (Includes First Year Excess)		
Years 1-10 Vested		2.75%
Years 11+ Non-Vested		1.75%
OXFORD LIFE		LIFE
Assurance*		90%
*Renewal Years 2-5 = 3.5% Years 6-10 = 1%		
PHOENIX HOME LIFE		LIFE
Remembrance Final Expense		90%
Simplicity UL*		80%
*Excess of Target = 0.35%		_
Safe Harbor		050/
Safe Harbor SI Term Express 10		65%
Safe Harbor SI Term Express 15		80%
Safe Harbor SI Term Express 20 & 30		90%
Personal Protection Choice Annuity		7.050/
Ages 0 - 75		7.25% 5%
Ages 76 - 80		5%
TRANSAMERICA		LIFE
Immediate Solution		90%
*Renewal Years 2-10 = 6.5%		
Years 11+ = 1.25% Term Life		
Trendsetter Super 10		75%
Trendsetter Super 15		80%
Trendsetter 20/25/30		85%
Trendsetter LB 10/15/20/25/30		90%
Treflusetter ED 10/13/20/23/30		30 /0