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Managing General Agent
COMMISSION SCHEDULE

Commission listed below in years 2 and 3 are for premiums received in the first year.

ADVANTAGE GOLD	**INDEX-6-07**	**Year 1**	**Year 2**	**Year 3**
	Age 0 – 75	6.00%	1.05%	1.15%
	Additional Money added in Years 2-5 is 2.75%			
	Age 76 – 80	4.50%	0.79%	0.86%
	Additional Money added in Years 2-5 is 2.06%			

INTEGRITY GOLD	**INDEX-5-07**	**Year 1**	**Year 2**	**Year 3**
	Age 0 – 75	4.13%	0.72%	0.79%
	Additional Money added in Years 2-5 is 2.75%			
	Age 76 – 80	3.09%	0.54%	0.59%
	Additional Money added in Years 2-5 is 2.06%			

FREEDOM GOLD	**INDEX-4-07**	**Year 1**	**Year 2**	**Year 3**
	Age 0 – 75	4.88%	0.85%	0.93%
	Additional Money added in Years 2-5 is 2.75%			
	Age 76 - 80	3.65%	0.64%	0.70%
	Additional Money added in Years 2-5 is 2.06%			

INCOME GOLD (All approved states except those below)	**INDEX-3-07**	**Year 1**	**Year 2**	**Year 3**
	Age 0 - 75	5.63%	0.98%	1.08%
	Additional Money added in Years 2-5 is 2.75%			
	Age 76 - 80	4.22%	0.74%	0.81%
	Additional Money added in Years 2-5 is 2.06%			
AK	**INDEX-3-07**	**Year 1**	**Year 2**	**Year 3**
	Age 0 – 57	5.63%	0.98%	1.08%
	Additional Money added in Years 2-5 is 2.75%			
	Age 58 – 75	4.50%	0.79%	0.86%
	Additional Money added in Years 2-5 is 2.75%			
	Age 76 - 80	3.38%	0.59%	0.64%
	Additional Money added in Years 2-5 is 2.06%			

RETIREMENT GOLD (All approved states except those below)	**INDEX-2-09**	**Year 1**	**Year 2**	**Year 3**
	Age 0 – 78	6.00%	1.05%	1.15%
	Additional Money added in Years 2-5 is 2.75%			
IN	**INDEX-2-09**	**Year 1**	**Year 2**	**Year 3**
	Age 0 – 73	6.00%	1.05%	1.15%
	Additional Money added in Years 2-5 is 2.75%			
	Age 74 – 78	4.50%	0.79%	0.86%
	Additional Money added in Years 2-5 is 2.06%			

RETIREMENT GOLD AK,DE,OR,SC,UT	**RG-FIA-09**	**Year 1**	**Year 2**	**Year 3**
	Age 0 – 78	5.25%	0.92%	1.01%
	Additional Money added in Years 2-5 is 2.75%			

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	BONUS GOLD	Year 1	Year 2	Year 3	
BONUS GOLD INDEX-1-07 INDEX-7-05 (OK Only) INDEX-1-05 (DE Only)	Age 0 - 75	6.00%	1.05%	1.15%	
	Additional Money added in Years 2-5 is 2.75%				
	Age 76 - 80	4.50%	0.79%	0.86%	
	Additional Money added in Years 2-5 is 2.06%				

	INDEX-6-05	Year 1	Year 2	Year 3	
10/10 GOLD	Age 0 - 75	6.00%	1.05%	1.15%	
	Additional Money added in Years 2-5 is 4.25%				
	Age 76 - 80	4.50%	0.79%	0.86%	
	Additional Money added in Years 2-5 is 3.18%				

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Premier Eagle 10 (FPDA-7-08)					
Year Premium Received (See chart below for supplemental commission)**					
Age at the time of Issue	**1**	**2**	**3**	**4**	**5**
Age 0 – 71	6.00%	6.00%	6.00%	6.00%	6.00%
Age 72	6.00%	6.00%	6.00%	6.00%	4.50%
Age 73	6.00%	6.00%	6.00%	4.50%	4.50%
Age 74	6.00%	6.00%	4.50%	4.50%	4.50%
Age 75	6.00%	4.50%	4.50%	4.50%	4.50%
Age 76	4.50%	4.50%	4.50%	4.50%	4.50%
Age 77	4.50%	4.50%	4.50%	4.50%	3.00%
Age 78	4.50%	4.50%	4.50%	3.00%	3.00%
Age 79	4.50%	4.50%	3.00%	3.00%	3.00%
Age 80	4.50%	3.00%	3.00%	3.00%	3.00%

Premier Eagle 10 (FPDA-7-08)					
Year Premium Received (South Carolina and Utah) (See chart below for supplemental commission)**					
Age at the time of Issue	**1**	**2**	**3**	**4**	**5**
Age 0 – 71	4.13%	4.13%	4.13%	4.13%	4.13%
Age 72	4.13%	4.13%	4.13%	4.13%	3.09%
Age 73	4.13%	4.13%	4.13%	3.09%	3.09%
Age 74	4.13%	4.13%	3.09%	3.09%	3.09%
Age 75	4.13%	3.09%	3.09%	3.09%	3.09%
Age 76	3.09%	3.09%	3.09%	3.09%	3.09%
Age 77	3.09%	3.09%	3.09%	3.09%	2.06%
Age 78	3.09%	3.09%	3.09%	2.06%	2.06%
Age 79	3.09%	3.09%	2.06%	2.06%	2.06%
Age 80	3.09%	2.06%	2.06%	2.06%	2.06%

** Premiums received in each of the first five contract years will receive a supplemental commission in the second and third year after receipt.					
As Follows if Commission Paid:			**As Follows if Commission Paid in South Carolina and Utah:**		
Year 1	**Year 2**	**Year 3**	**Year 1**	**Year 2**	**Year 3**
6.00%	1.05%	1.15%	4.13%	0.72%	0.79%
4.50%	0.79%	0.86%	3.09%	0.54%	0.59%
3.00%	0.53%	0.58%	2.06%	0.36%	0.40%

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BONUS 5	**INDEX-3-07-WA**	Age 0 - 56		Age 57 - 80			
	WA Only	Yr 1	Yrs 2-5	Yr 1	Yrs 2-5		
		6.00%	2.50%	4.00%	1.75%		
BONUS 5 TRAIL COMMISSION	WA Only	Age 0 - 80		Trail is based on the Contract Value at the end of Years 1 thru 5			Payable only in years 2 - 6
		0.50%					

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Commission listed below in years 2 and 3 are for premiums received in the first year.

PREMIER EAGLE 12	**FRG-2-09**	**Year 1**	**Year 2**	**Year 3**
	Age 0 – 78	6.00%	1.05%	1.15%
	Additional Money added in Years 2-5 is 2.75%			

FPDA-1 OR Only	**FPDA-1**	**Year 1**	**Year 2**	**Year 3**
	Age 0 - 75	5.25%	0.92%	1.01%
	Additional Money added in Years 2-5 is 3.00%			
	Age 76 - 80	3.94%	0.69%	0.75%
	Additional Money added in Years 2-5 is 2.25%			

FPDA-12	**FPDA-12**	**Year 1**	**Year 2**	**Year 3**
	Age 0 - 75	5.25%	0.92%	1.01%
	Additional Money added in Years 2-5 is 4.25%			
	Age 76 - 80	3.94%	0.69%	0.75%
	Additional Money added in Years 2-5 is 3.18%			

(All approved states except those below)	**FPDA-11**	**Year 1**	**Year 2**	**Year 3**
	Age 0 - 75	3.75%	0.66%	0.72%
	Additional Money added in Years 2-5 is 2.75%			
	Age 76 - 80	2.81%	0.49%	0.54%
	Additional Money added in Years 2-5 is 2.06%			
CA,KY,MA,MD,MO, ND,OK,SC,TX,VA	**FPDA-11**	**Year 1**	**Year 2**	**Year 3**
	Age 0 - 75	3.75%	0.66%	0.72%
	Additional Money added in Years 2-5 is 2.75%			
	Age 76 - 80	2.45%	0.43%	0.47%
	Additional Money added in Years 2-5 is 1.79%			
IN and PA	**FPDA-11**	**Year 1**	**Year 2**	**Year 3**
	Age 0 - 75	3.00%	0.53%	0.58%
	Additional Money added in Years 2-5 is 2.18%			
	Age 76 - 80	2.25%	0.39%	0.43%
	Additional Money added in Years 2-5 is 1.63%			

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Commission listed below in years 2 and 3 are for premiums received in the first year.

(All approved states except those below)	**FPDA-10**	**Year 1**	**Year 2**	**Year 3**
	Age 0 - 75	7.50%	1.31%	1.44%
	Additional Money added in Years 2-5 is 3.75%			
	Age 76 - 80	5.63%	0.98%	1.08%
	Additional Money added in Years 2-5 is 2.81%			
AL,CA,KY,MA,MD,MO, ND,OK,SC,TX,VA	**FPDA-10**	**Year 1**	**Year 2**	**Year 3**
	Age 0 - 75	7.50%	1.31%	1.44%
	Additional Money added in Years 2-5 is 3.75%			
	Age 76 - 80	4.69%	0.82%	0.90%
	Additional Money added in Years 2-5 is 2.34%			
IN and PA	**FPDA-10**	**Year 1**	**Year 2**	**Year 3**
	Age 0 - 75	6.75%	1.18%	1.29%
	Additional Money added in Years 2-5 is 3.75%			
	Age 76 - 80	3.94%	0.69%	0.75%
	Additional Money added in Years 2-5 is 2.34%			
WA	**FPDA-10**	**Year 1**	**Year 2**	**Year 3**
	Age 0 – 53	6.38%	1.11%	1.22%
	Additional Money added in Years 2-5 is 4.25%			
	Age 54 – 80	4.25%	0.74%	0.81%
	Additional Money added in Years 2-5 is 2.83%			

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COMMISSION SCHEDULE

GUARANTEE 5 GUARANTEE 7	**SPDA-MYGA**	Age 0 - 75	Age 76 – 80	
	All approved states	Single Premium	Single Premium	
		3.00%	2.00%	
	SPDA-MYGA (NO MVA)	Age 0 - 75	Age 76 – 80	
	All approved states	Single Premium	Single Premium	
		2.50%	1.50%	

SPIA-1	**SPIA-1**	Age 0 - 90	
	All approved states	4.00%	

1. If the annuitant and owner are different, commissions will be based on the older age.

2. Commissions will be charged back on all Deferred Annuities if the annuitant/owner dies of natural causes or suicide in the first contract year and contract value is taken out in a lump sum as determined **by the date of death, not the date of payout**. The charge back is equal to 100% in the first policy month and reduced by 1/12 each month thereafter. Except for the Premier Eagle 10 (FPDA-7-08), if a spousal continuation is done and the spouse subsequently decides to take a full surrender there will be a charge back if processed in:
   1st Contract Year – 100% of the pro-rata amount based on date of death
   2nd Contract Year – 75% of the pro-rata amount based on date of death
   3rd Contract Year – 50% of the pro-rata amount based on date of death
   4th Contract Year – 25% of the pro-rata amount based on date of death

3. Commissions will not be paid on premiums received after the date of death of an owner or annuitant.

4. To receive the Supplemental Commission in the second and third year, the contract must be active and the agent must be in good standing with the company.