

Fixed Indexed Annuities

Commission Type	Ages	TriVysta	TriVysta Special
All Up-Front	0-75	7.00%	6.00%
All Up-Front	76-80	5.00%	4.00%
All Up-Front	81	3.50%	2.50%
Partial Up-Front	0-75	3.50%	3.00%
Partial Up-Front	76-80	2.50%	2.00%
Partial Up-Front	81	1.75%	1.25%
Partial Up-Front Years 2+	All Ages	0.50%	0.50%
All Trail	All Ages	1.00%	1.00%

Commission Type	Ages	ClearFlex	ViStar	ViStar Special	Higlander MVA	Highlander Special	Higlander 7 MVA	Highlander 7 Special
All Up-Front	0-75	7.00%	7.00%	6.00%	7.00%	6.00%	5.00%	4.00%
All Up-Front	76-80	5.00%	5.00%	4.00%	5.00%	4.00%	4.00%	3.00%
Partial Up-Front	0-75	3.50%	3.50%	3.00%	3.50%	3.00%	2.50%	2.00%
Partial Up-Front	76-80	2.50%	2.50%	2.00%	2.50%	2.00%	2.00%	1.50%
Partial Up-Front Years 2+	All Ages	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%
All Trail	All Ages	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%

SPECIAL:

ClearFlex Fixed Indexed Annuity

The ClearFlex Fixed Indexed Annuity is not available in CA.

*Commissions on additional deposits into the ClearFlex Fixed Indexed Annuity are reduced in years 2-6 and paid at 2/3rd and additional deposits made in contract year 7 are paid at 1/3rd and cease at the end of the seventh contract year.

ViStar, Highlander, and Highlander 7 Fixed Indexed Annuities: Reduced commission in CA and FL due to lower surrender charges and no MVA.

Reduced commissions in select states due to lower surrender charges and no MVA.

Chargeback - 100% on up front commission for death, surrender and withdrawals within the first contract year. Trail commissions cease upon death of the writing agent. Trail commissions shown are annual rates, 1/12th will be paid monthly based on the account value in force. CSL Marketing holds commissions above \$25,000. The amount held will be released after the client-signed delivery receipt has been received by Clear Spring Life and the 30-day free-look period has ended.

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Preserve Multi-Year Guaranteed Annuity

Product	AGES	Preserve	Preserve Renewals	Product	AGES	Preserve	Preserve Renewals
3-YEAR	0 - 80	1.00%	0.50%	7-YEAR	0 - 80	2.50%	1.25%
	81 - 85	0.75%	0.38%		81 - 85	1.88%	0.94%
	86 - 90	0.50%	0.25%		86 - 90	1.25%	0.63%
4-YEAR	0 - 80	1.75%	0.88%	8-YEAR	0 - 80	2.50%	1.25%
	81 - 85	1.31%	0.66%		81 - 85	1.88%	0.94%
	86 - 90	0.88%	0.44%		86 - 90	1.25%	0.63%
5-YEAR	0 - 80	2.50%	1.25%	9-YEAR	0 - 80	2.50%	1.25%
	81 - 85	1.88%	0.94%		81 - 85	1.88%	0.94%
	86 - 90	1.25%	0.63%		86 - 90	1.25%	0.63%
6-YEAR	0 - 80	2.50%	1.25%	10-YEAR	0 - 80	3.00%	1.50%
	81 - 85	1.88%	0.94%		81 - 85	2.25%	1.13%
	86 - 90	1.25%	0.63%		86 - 90	1.50%	0.75%

Provider Single Premium Immediate Annuity

Duration	Payout
5 - YEAR CERTAIN	2.50%
6 - 20 YEAR CERTAIN	3.00%
LIFE CONTINGENT	3.00%

Preserve Multi-Year Guaranteed Annuity Chargeback – 100% on death, surrender, and withdrawals in excess of monthly interest within 1st contract year. No renewal commissions are paid once client has attained age 91.

All Multi-Year Guaranteed Annuities

RMD's allowed in all years (with chargebacks in Year 1).

No Commission is paid on internal transfers within the same product group.

Reduced commissions in select states due to lower surrender charges and no MVA.

Chargeback - 100% on up front commission for death, surrender and withdrawals within the first contract year. Trail commissions cease upon death of the writing agent. Trail commissions shown are annual rates, 1/12th will be paid monthly based on the account value in force. CSL Marketing holds commissions above \$25,000. The amount held will be released after the client-signed delivery receipt has been received by Clear Spring Life and the 30-day free-look period has ended.

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