


GBU  Life[®] Life Insurance Commission Schedule		Renewals Years 2-10	Service Fees Years 11 & After
<i>Whole Life</i>	IMO 33		
Whole Life	100%	5.00%	2.00%
20 Pay Life	100%	5.00%	2.00%
Life Paid Up at 65	100%	5.00%	2.00%
10 Pay Life	70%	5.00%	2.00%
Single Premium Whole Life (SPWL)	5.50%	N/A	N/A
SPWL 76+	3.50%	N/A	N/A
Youth 3 Pay Life	5.00%	same as 1st	N/A
High Cash Value Life	90%	5.00%	2.00%
<i>Term Life</i>			
10-Year Term	80%	1.50%	2.00%
15-Year Term	80%	1.50%	2.00%
20-Year Term	80%	1.50%	2.00%
30-Year Term	80%	1.50%	2.00%
35-Year Term	80%	1.50%	2.00%
Annual Renewable Term (ART)	70%	3.00%	2.00%
<i>Life Insurance Riders</i>			
SPWL GPO Rider*	3.00%	N/A	N/A
<i>Paid Up Addition Rider-Periodic Pay*</i>	1.50%	N/A	N/A
<i>Paid Up Addition Rider-Single Pay*</i>	3.50%	N/A	N/A
<p>Other Life Insurance Riders will be paid according to base policy commission except Spousal Term. Spousal Term commission will be paid at 20-year Term.</p> <p>*Commission paid whenever a premium is paid on the rider.</p>			

ANNUITIES	IMO 33	Deposits after 1st Year	
Future Flex Preferred 8 Age 0–75	3.50%	1.50%	
Future Flex Preferred 8 Age 76–90	1.75%	0.75%	
Future Flex Preferred 8 Age 91–95	0.85%	0.40%	
Future Flex Preferred 5 Age 0–75	2.50%	1.00%	
Future Flex Preferred 5 Age 76–90	1.25%	0.50%	
Future Flex Preferred 5 Age 91–95	0.60%	0.25%	
Future Flex Classic	0.60%	N/A	0.25% (1/12th) trail starting in 13th month
Single Premium Immediate Annuity (SPIA) 10+ Years	2.50%	N/A	
SPIA - 5–9 Years \$100K	1.60%	N/A	
SPIA - 5–9 Years \$50K	1.10%	N/A	

MYGA		Upfront Commission	Trail Option-13th Month
Duration	Age	IMO 33	IMO 33
2 Years	0–80	1.40%	0.70%
	81–90	0.70%	0.30%
	91–95	0.35%	0.15%
	0–80 Renewal	0.70%	0.45%
	81–90 Renewal	0.40%	0.45%
	91–95 Renewal	0.35%	0.45%
3 Years	0–80	2.00%	0.80%
	81–90	1.05%	0.40%
	91–95	0.50%	0.25%
	0–80 Renewal	1.05%	0.45%
	81–90 Renewal	0.85%	0.45%
	91–95 Renewal	0.50%	0.45%
4 Years	0–80	2.00%	0.80%
	81–90	1.05%	0.40%
	91–95	0.50%	0.25%
	0–80 Renewal	1.05%	0.45%
	81–90 Renewal	0.85%	0.45%
	91–95 Renewal	0.50%	0.45%
5 Years	0–80	2.75%	0.90%
	81–90	1.30%	0.50%
	91–95	0.65%	0.25%
	0–80 Renewal	1.30%	0.45%
	81–90 Renewal	1.10%	0.45%
	91–95 Renewal	0.65%	0.45%

Any internal fund transfer from an existing GBU policy to a new GBU policy will receive one half of the current commission stated above.

GBU Life ® FIXED INDEX ANNUITY		IMO 33		
Regular Commission Schedule	Age Bands Attained Age	Up-Front Commission: % of Premium*	1st Renewal (After Year 4)**	Subsequent Renewals (After Years 8, 12, 16, etc.)**
Asset Guard FIA Premiums Paid at Issue	0-80	4.00%	3.00%	3.00%
	81-90	2.00%	1.50%	1.50%
	91-95	1.00%	0.75%	0.75%
Future Flex FIA Premiums Paid at Issue and in the 1st Year of Any 4 Year Period	0-80	4.00%	3.00%	3.00%
	81-90	2.00%	1.50%	1.50%
	91-95	1.00%	0.75%	0.75%
Future Flex FIA Premiums Paid in 2nd Year of Any 4 Year Period	0-80	2.70%		
	81-90	1.30%		
	91-95	0.70%		
Future Flex FIA Premiums Paid in 3rd Year of Any 4 Year Period	0-80	1.30%		
	81-90	0.70%		
	91-95	0.30%		
Future Flex FIA Premiums Paid in 4th Year of Any 4 Year Period	Zero Commission			

* Comp Paid on Premiums

** Plus: Comp Paid on Account Value Every Fourth Year After Close of Liquidity Window

Trail Commission Schedule	Age Bands Attained Age	% of Premium Paid at Issue	Annual Rate of Trail Commission starting in month 13 paid as 1/12th of this amount monthly times the account value
Asset Guard FIA Premiums Paid at Issue	0-83	1.65%	1.05%
	84-93	0.90%	0.50%
	94-98	0.25%	0.30%
Future Flex FIA Premiums Paid at Issue and in the 1st Year of Any 4 Year Period	0-83	1.65%	1.05%
	84-93	0.90%	0.50%
	94-98	0.25%	0.30%

Any internal fund transfer from an existing GBU policy to a new GBU policy will receive one half of the current commission stated above. Contracts cannot be annuitized during the first four years.