



5400 Tuscarawas Rd, Beaver PA, 15009
 P 1.800.722.4428 F 724.495.3421 E info@GCUusa.com

Producer Annuity Compensation

Product:	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8
Flex 8	4.00%	2.00%*	1.50%*	1.00%*	1.00%*	0.75%*	0.50%*	0.25%*
Flex 8 (81-85)	1.00%	0.75%	0.50%	0.50%	0.50%			
Five Year Advantage	2.75%	1.50%*	1.00%*	0.50%*	0.25%*			
Triple Advantage PLUS	1.00%	0.75%**	0.25%**					
One + Four	0.50%	1.00%**	0.50%**	0.50%**	0.25%**			
Option A	0.25%	0.50%**	0.50%**	0.50%**	0.50%**			

*For the Five-Year Advantage and Flex 8, commissions are paid on per deposit basis only.

**For the Option A, One + Four and Triple Advantage PLUS, renewal commissions are paid on the accumulation value as of that year's anniversary date and on additional deposits made during the contract year.

Single Premium Immediate Annuity	
Period Certain 2 - 4 Years	1.00%
Period Certain 5 - 9 Years	2.00%
Period Certain 10 + years	3.00%
Life Only / Life w/ Period Certain	3.00%

First year and renewal Annuity commissions shall be calculated according to the above schedule pursuant to the special conditions relating to each annuity. The first-year commission and renewal commission percentages shown in the schedule of compensation are percentages of the cash funds received and accepted by the company for Annuities written for GCU.

A policy year consists of 12 months, beginning on the effective date of the annuity.

Conversions: Conversions are defined as any contract that is still in the surrender charge period.

- Contracts that are out of the surrender charge period and convert to any other GCU Annuity Contract will result in full commission on the new contract.
- One Plus Four Contracts that are in their "30 Day Window" at the beginning of the second contract year, are considered, for that 30 days, to be out of surrender charge for ONLY that 30-day period.
- **Conversions of ANY GCU contract that is still in its surrender charge period MUST have prior Home Office Approval by the GCU Underwriting Department.**

Conversion Commission:

- If a commission has been paid in the contract year during which the conversion to a new contract is done, there will be a pro-rata charge back of any unearned commission for that year.
- The commission on the new GCU Annuity Contract will be determined by the GREATER of:



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- The difference in the new commission between the old contract and the new contract; or
- Half of the commission available for the new contract.

Any change to this schedule will be applicable only to Annuities issued on applications received more than fifteen (15) days after notice of such change has been mailed to the agent's last known address on file with the company.

For any lapsed Annuity which is subsequently reinstated, the company is relieved of any further commissions due for the Annuity unless the reinstatement application was procured by the agent.

If for any reason GCU refunds any funds on an annuity or reverses a deposit, or otherwise applies the funds to some other certificate at the request of the owner or applicant, you will repay on demand any compensation received on these funds.

Commissions on deposits paid to or deposited with the Company in advance shall not be paid until after the annuity effective date.

The agent writing the Annuity shall be entitled to any and all original commissions and renewals as provided by this schedule except when the business has been transferred to another agent for any of the following reasons:

- Another agent rewrites an Annuity.
- Another agent reinstates a cancelled or terminated Annuity.

Charge Backs: A charge back will be assessed on a pro-rata basis for death or cancellation in any contract year where a commission for that contract year has been paid.

GCU has the right, at its discretion, to delay payment of any commission until the end of the 30-Day Free Look Provision in its contracts.

In the absence of specific information to the contrary, the books, records, accounting and statistical procedures of the company shall control in determining all matters in connection with this schedule of compensation.

Should any of the provisions of this Commission Rate Schedule be found to conflict with any provisions of the agent's agreement, those provisions set forth in the agent's agreement shall control.



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**Producer
Life Insurance Compensation**

20 Pay WL	Yr 1	Yr 2	Yr 3	Yr 4 - 10	Yr 11+
Age 0-75	70.00%	10.00%	5.00%	2.00%	-
Age 76-80	25.00%	10.00%	5.00%	2.00%	-

Paid to Age 100 WL	Yr 1	Yr 2	Yr 3	Yr 4 - 10	Yr 11+
Age 0- 75	90.00%	10.00%	5.00%	2.00%	-
Age 76-85	35.00%	10.00%	5.00%	2.00%	-

Term	Yr 1	Yr 2+
ART	90.00%	0.00%
10 Yr Term	90.00%	0.00%
20 Yr Term	100.00%	0.00%
30 Yr Term	100.00%	0.00%

SPWL	Yr 1
Age 0-65	8.00%
Age 66-75	7.00%
Age 76-80	6.00%
Age 81-85	5.00%

First year and renewal Life commissions shall be calculated according to the above schedule pursuant to the special conditions relating to each schedule. The first-year commission and renewal commission percentages shown in the schedule of compensation are percentages of the cash premium received and accepted by the company for policies written for GCU.

A policy year consists of 12 months, beginning on the effective date of the policy. For flexible premium life plans, the date the premium is posted is used to determine in which policy year the premium is applied and the corresponding commission percentage. Commissions are not paid on premiums waived, suspended, or paid under automatic premium loan provisions.

Compensation for policies with a special class premium or resulting from a policy conversion, replacement or other form of policy change will be determined by the company.

Any change to this schedule will be applicable only to policies issued on applications received more than fifteen (15) days after notice of such change has been mailed to the agent's last known address on file with the company.

For any lapsed policy which is subsequently reinstated, the company is relieved of any further commissions due for the policy unless the reinstatement application was procured by the agent.

If for any reason GCU refunds any premium on a certificate or reverse the premium, or otherwise apply the premium to some other certificate at the request of the owner or applicant, you will repay on demand any compensation received on this premium.

Commissions on premiums paid to or deposited with the Company in advance shall not be allowed until such premium shall become due and are paid according to the premium due dates specified in the original policy or policies.



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The agent writing the policy shall be entitled to any and all original commissions and renewals as provided by this schedule except when the business has been transferred to another agent for any of the following reasons:

- Another agent rewrites a policy.
- Another agent reinstates a lapsed, cancelled or terminated policy.

Single Premium Whole Life Charge Back Schedule

Surrenders

- In months 1-6, a debit equal to 100% of that policy commission will payable.
- In months 7-12, a debit equal to 50% of that policy commission will payable.

Death

- A contested death claim within the first 24 months, a debit equal to 50% of that policy commission will payable.

In the absence of specific information to the contrary, the books, records, accounting and statistical procedures of the company shall control in determining all matters in connection with the this schedule of compensation.

Should any of the provisions of this Commission Rate Schedule be found to be in conflict with any provisions of the agent's agreement, those provisions set forth in the agent's agreement shall control.

Date: _____

Agent Name: _____ Signature _____

GCU Approved: _____ Date: _____