

SECURE RATE MULTI-YEAR GUARANTEED ANNUITY COMMISSION SCHEDULE: MGA1

Issue Ages:	Secure Rate 3				Secure Rate 5				Secure Rate 7				Secure Rate 10			
	First Year		Renewal		First Year		Renewal		First Year		Renewal		First Year		Renewal	
	0-75	75+	0-75	75+	0-75	75+	0-75	75+	0-75	75+	0-75	75+	0-75	75+	0-75	75+
MGA1	1.95%	1.10%	0.50%	0.50%	2.45%	1.70%	1.25%	0.875%	2.70%	1.70%	1.35%	0.875%	3.20%	1.70%	1.625%	0.875%
MGA	1.90%	1.05%	0.40%	0.40%	2.40%	1.65%	1.15%	0.80%	2.65%	1.65%	1.25%	0.80%	3.15%	1.65%	1.525%	0.80%
GA1	1.85%	1.00%	0.40%	0.40%	2.35%	1.60%	1.15%	0.80%	2.60%	1.60%	1.25%	0.80%	3.10%	1.60%	1.525%	0.80%
GA	1.80%	0.95%	0.40%	0.40%	2.30%	1.55%	1.15%	0.80%	2.55%	1.55%	1.25%	0.80%	3.05%	1.55%	1.525%	0.80%
PPGA1	1.75%	0.90%	0.40%	0.40%	2.25%	1.50%	1.15%	0.80%	2.50%	1.50%	1.25%	0.80%	3.00%	1.50%	1.525%	0.80%
PPGA	1.70%	0.85%	0.40%	0.40%	2.20%	1.45%	1.15%	0.80%	2.45%	1.45%	1.25%	0.80%	2.95%	1.45%	1.525%	0.80%

LOA

As of the Effective Date of the Agent Agreement (the Agreement) or this Commission Schedule, whichever is later (the Effective Date of this Schedule), this Commission Schedule becomes a part of, and is incorporated into, the terms of the Agreement. In the event of any conflict or inconsistency between the terms of this Commission Schedule and the terms of the Agreement, the terms of this Commission Schedule shall govern. Product availability may vary by state.

The terms and conditions of the Agreement related to life insurance sales shall apply equally to sales of annuity policies except that the terms of this Annuity Commission Schedule prevail over the terms of any life insurance commission schedule then in effect.

General Agent agrees to comply with, and abide by, the Company's Annuity Suitability Guidelines including without limitation agent product training requirements, advertising rules and any other annuity product requirements establish by Company, and as may be amended with notice to Agent.

General Agent agrees to maintain insurance agent errors and omissions (E&O) liability insurance coverage with minimum coverage amounts of \$1 Million for each claim and \$1 Million in the aggregate or such other minimum limits acceptable to Company at Company's sole discretion. At the Company's request, General Agent shall provide Company with proof of E&O insurance coverage then in effect.

Agents must be active to receive renewal commission.

Commissions are subject to charge backs for reasons other than accidental death of the Owner, as follows:

- A. Within the first 12 months: 100% commission chargeback in the event of death (other than accidental death), cancellation, full or partial surrender, or rescission.
- B. Within the first 13-24 months: 50% commission chargeback in the event of death (other than accidental death), full or partial surrender, or rescission.