



Ibexis Life & Annuity Insurance Company[®] FIA Plus[™] and WealthDefender[™] Series Commission Schedule

Effective 6/1/2025

Level	5-Year			7-Year			10-Year		
	0-70	71-75	76-85	0-70	71-75	76-85	0-70	71-75	76-82
Street	5.00	3.00	2.00	5.50	5.00	4.00	7.00	7.00	5.00

- A.** This Commission Schedule applies only to sales of the above Ibexis Life & Annuity Insurance Company contract(s). This Schedule may be revised, replaced, or withdrawn, in whole or in part, at any time by Ibexis Life & Annuity Insurance Company in its sole discretion, and any such revisions, replacements, or withdrawals are binding on all contracted parties.
- B.** Commissions are expressed as a percentage of premium.
- C.** Commissions will be based on the attained age of the owner's last birthday (or if joint, the oldest owner's). Age at contract issue will be used to determine commission rate.
- D.** Ibexis Life & Annuity Insurance Company shall use the following rates for policies issued on applications produced by you or, if applicable, other persons in your down line distribution who submits Product applications that designated you. Your rate for each policy will be reduced by any rates Ibexis Life & Annuity Insurance Company has assigned to other persons in your down line distribution for such policy, if any. In no event shall the rate credited to you and your down line distribution for each policy exceed the rate provided on this Commission Schedule.
- E.** You may not assign or pledge as collateral any commission payable under this Commission Schedule. Any attempt to assign commissions under the Commission Schedule shall be void.
- F.** For withdrawals, surrenders, and death claims in the first 12 months, a 100% commission chargeback will be applied.
- G.** Products may not be available in all states. Commissions may be adjusted as required by any applicable laws or regulations.
- H.** Issue ages and contract features differ among products. Check contract specifications prior to soliciting business.