

**COMMISSION SCHEDULE
HERITAGE BUILDER ANNUITY**



INVESTORS HERITAGE™
Your Future. Our Life's Work.

Issue Age	3-year	5-year	7-year
0-80	2.00%	2.50%	3.00%
81-90	1.000%	1.250%	1.500%

Effective Date
September 18, 2018

In addition to the chargebacks set forth in the Producer Agreement, the following chargebacks shall apply:

Chargebacks to commissions for withdrawals during the first year:

<u>Death within the first year:</u>		<u>RMD'S on qualified annuity:</u>	
Months 1-6	100%	Months 1-6	100%
Months 7-12	50%	After the 6th month	0%

Any other withdrawals (excluding Accumulated Interest):

Months 1-6	100%
Months 7-12	50%

Commissions and chargebacks are subject to change by Investors Heritage, in its sole discretion, and any such changes shall be effective upon notice to producer.

All chargebacks will be reflected on the commission statement for the subsequent pay period. If the commission balance is not sufficient to offset this charge, a check must be made payable to Company to cover this debit balance and must be delivered to Company immediately upon receipt of the commission statement.

In witness whereof, the parties hereto have executed this Agent's Supplemental Agreement and Commission Schedule as of the date set forth above.

PRODUCER'S PRINTED NAME

INVESTORS HERITAGE LIFE INSURANCE COMPANY

PRODUCER'S SIGNATURE

OFFICER'S SIGNATURE

DATE

DATE