

LEGACY MARKETING GROUP®

GA COMPENSATION SCHEDULE ON CURRENTLY AVAILABLE PRODUCTS

Avoid commission delays: Proof of Errors and Omissions insurance coverage is required from all writing Producers, including Licensed Only Agents and Agencies, and IMOs prior to commissions being paid on new business. See the LegacyNet® secure website (access via www.legacy.net) for details of E&O coverage options.

Commissions will not be paid on same-company or company-subsiary transfers, replacements, and/or surrenders, including partial amounts or penalty-free withdrawals. Commissions may not be paid on transfers, replacements, and/or surrenders, including partial amounts or penalty-free withdrawals between carriers that distribute products through Legacy.

Commissions on Legacy's current Exclusive Products are paid every business day Legacy offices are open (except Federal holidays observed by our insurance carriers).

Commissions earned in excess of \$35,000 on one case will be paid as follows: The first \$35,000 will be paid when the case goes in force; the remainder will be paid 30 calendar days from policy effective date.

All commissions are paid via EFT. Commission chargebacks may apply. See each product page for details.

Legacy reserves the right to change commission rates at any time. Commissions will be paid according to the Producer/IMO contract level in effect on the issue date of the annuity.

Effective January 1, 2026

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Ameritas Life Insurance Corp.
ApexAdvantage® Annuity Product^{1,2,3,4}

Designed in conjunction with Ameritas and exclusively marketed by Legacy

Commissions are based on the rates in effect as of application date and issue age of the oldest owner.

Title	ApexAdvantage	
	Issue Ages 0–75	Issue Ages 76–85
General Agent	6.50%	4.50%
Broker	5.00%	3.00%

Additional premiums: Full commissions are paid on all premium (including additional premium). Additional premium is permitted only within the first policy year and must be a minimum of \$5,000.

Commission chargebacks:

- **Applications signed on or after August 4, 2025**— There is a commission chargeback of 100% upon free-looks and full surrenders in the first 12 months. There will be a commission chargeback of 100% upon death in Months 1–6 and 50% upon death in Months 7–12. There is no commission chargeback for withdrawals, required minimum distribution payments (RMDs) and payments from a Guaranteed Withdrawal Lifetime Benefit activated in the first year. If a death occurs in the first year, a commission chargeback as referenced above will be processed, regardless of when the death claim is subsequently paid to the beneficiary(ies).
- **Applications signed on or before August 1, 2025**—There is a commission chargeback of 100% upon free-looks, death, surrenders, and withdrawals in the first year, which includes required minimum distributions. There is no commission chargeback for income withdrawals activated in the first year. If a death occurs in the first year, a commission chargeback of 100% will be processed, regardless of when the death claim is subsequently paid to the beneficiary(ies).

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1. Not available in all states. Check current State Approval Matrix or Quick Reference Sheet for product, strategy, interest crediting option, and rider availability.
 2. Minimum initial premium is \$25,000 for qualified and nonqualified money and must be received within the first year.
 3. Free-look period varies by state and if policy is a replacement.
 4. For total premium exceeding \$2 million per owner, prior home office approval is required, and a commission reduction may apply.

Ameritas Life Insurance Corp.
FlexMark Select® Annuity Series^{1,2,3,4}
 Designed in conjunction with Ameritas and exclusively marketed by Legacy
 Commissions are based on the rates in effect as of application date and issue age of the oldest owner.

Title	FlexMark Select, Select LT	FlexMark Select Plus, Select LT Plus	FlexMark Select, Select LT	FlexMark Select Plus, Select LT Plus
	Issue Ages 0-75		Issue Ages 76-85	
General Agent	7.00%	6.00%	5.00%	4.00%
Broker	5.50%	4.50%	3.50%	2.50%

Additional premiums: Full commissions are paid on all premium (including additional premium). Additional premium is permitted only within the first policy year and must be a minimum of \$5,000.

Commission chargebacks: There is a commission chargeback of 100% upon free-looks, death, surrenders, and withdrawals in the first year, which includes required minimum distributions. If a death occurs in the first year, a commission chargeback of 100% will be processed, regardless of when the death claim is subsequently paid to the beneficiary(ies).

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1. Not available in all states. Check current State Approval Matrix or Quick Reference Sheet for product, strategy, and rider availability.
 2. Minimum initial premium is \$25,000 for qualified and nonqualified money and must be received within the first year.
 3. Free-look period varies by state and if policy is a replacement.
 4. For total premium exceeding \$2 million per owner (\$1 million for issue ages 75+ with a bonus version annuity), prior home office approval is required, and a commission reduction may apply.

Americo Financial Life and Annuity Insurance Company

LibertyMark Freedom[®] Annuity Series^{1,2,3,4,5}

Designed and exclusively marketed by Legacy

Commissions will be based on the age of the oldest owner at the time the policy is issued.

Title	LibertyMark Freedom 7		
	Issue Ages 0-75	Issue Ages 76-80	Issue Ages 81-85
General Agent	5.50%	4.00%	3.00%
Broker	4.00%	2.50%	2.00%

Title	LibertyMark Freedom 10 and 10 LT		
	Issue Ages 0-75	Issue Ages 76-80	Issue Ages 81-85
General Agent	7.00%	5.00%	4.00%
Broker	5.50%	3.50%	3.00%

Commission chargebacks: There is a chargeback of 100% if premium is withdrawn anytime in the first year due to nursing home rider or Required Minimum Distributions. The chargeback on death, surrender, lapse, cancellation, and other withdrawals (except interest-only withdrawals) is 100% in the first six months and 50% in months 7-12. There is no chargeback due to interest-only withdrawals.

1. Not available in all states. Check current State Approval Matrix or Quick Reference Sheets for product, strategy, and rider availability.
2. Issue age is based on age of oldest Owner. No Owner may be over the maximum issue age.
3. Minimum premium is \$10,000 for qualified and nonqualified money. Additional premium not allowed.
4. Current company practice allows for a 30-day free-look period on all contracts in all states.
5. For total premium exceeding \$2 million per owner (\$1 million for issue ages 76+), prior home office approval is required, and a commission reduction may apply.

Americo Financial Life and Annuity Insurance Company

OptiMarkSM Annuity Series^{1,2,3,4}

Designed and exclusively marketed by Legacy

Commissions will be based on the age of the oldest owner at the time the policy is issued.

Title	OptiMark and OptiMark LT	
	Issue Ages 0-75	Issue Ages 76-80
General Agent	7.00%	5.00%
Broker	5.50%	3.50%

Commission chargebacks: There will be a chargeback of 100% in the first six months and 50% in months 7 through 12 upon death, surrender, lapse, cancellation, and withdrawals in excess of the penalty-free amount. The chargeback is 100% if funds are withdrawn in the first year due to nursing home rider. There are no chargebacks for interest-only withdrawals or partial withdrawals up to the penalty-free amount (Required Minimum Distributions are treated the same as other partial withdrawals).

1. Not available in all states. Check current State Approval Matrix or Quick Reference Sheet for product, strategy, and rider availability.
2. Issue age is based on age of oldest owner. No owner may be over the maximum issue age.
3. Minimum premium is \$10,000 for qualified and nonqualified money. Additional premium not allowed.
4. For total premium exceeding \$1 million per owner, prior home office approval is required, and a commission reduction may apply.

Integrity Life Insurance Company
A member of Western & Southern Financial Group
JourneyMark® Annuity Products^{1,2,3,4,5}
Designed and exclusively marketed by Legacy

Commissions are based on the rates in effect at the time the application is signed and on the attained age of the oldest owner.
Commissions on additional premiums are based on the attained age of the oldest owner.

Title	JourneyMark (with or without rider)		
	Issue Ages 0-70	Issue Ages 71-75	Issue Ages 76-85
General Agent	7.00%	5.50%	5.00%
Broker	5.50%	4.00%	3.50%

Title	JourneyMark 5
	Issue Ages 86-90
General Agent	1.50%
Broker	1.00%

Title	JourneyMark 7 (with or without rider)		
	Issue Ages 0-70	Issue Ages 71-75	Issue Ages 76-85
General Agent	5.00%	4.00%	3.00%
Broker	3.50%	2.50%	1.50%

Additional premiums: Full commissions are paid on all premium (including additional premium). Additional premium is permitted only within the first contract year, must be a minimum of \$5,000, and does not start a new withdrawal charge period. For total premium exceeding \$1 million for issue ages 76+, prior home office approval is required, and a commission reduction may apply.

Commission chargebacks: There is a commission chargeback of 100% during the first index year following each premium upon free-looks, partial withdrawals including distributions from RMDs and nonqualified extended (stretch) and inherited (stretch) IRAs, full surrenders, and death of owner (based on date of death).

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1. Check current State Approval Matrix or Quick Reference Sheet for product availability.
 2. Minimum initial premium is \$10,000 for qualified and nonqualified money and must be received within the first year.
 3. Free-look period varies by state and if contract is a replacement.
 4. For total premium exceeding \$1.5 million for issue ages 0-75 and \$1 million for issue ages 76+, prior home office approval is required and a commission reduction may apply.
If the owner is an entity, the attained age is based on the oldest annuitant.
 5. The Senior General Agent (SGA) commission level is for Broker Dealers, only.

Standard Insurance Company
EclipseMarkSM Single Premium Deferred Fixed Annuities^{1,2,3}

Designed and exclusively marketed by Legacy

Commissions will be based on application date and the age of the oldest owner or annuitant at the time the policy is issued.

EclipseMark 10 and 10 Plus: Option A—High Upfront, Low/No Trail Commission

Title	Issue Ages 0–75	Issue Ages 76–80
General Agent (Street)	7.00%	5.00%
Broker	5.50%	3.50%

EclipseMark 10 and 10 Plus Option B—Upfront + Trail Commission

Producer trail after first year: 50 bps of account value/quarterly frequency beginning in 13th month.

Title	Issue Ages 0–75	Issue Ages 76–80
General Agent (Street)	3.50%	2.50%
Broker	2.00%	1.25%

EclipseMark 10 and 10 Plus Option C—Trail Commission

Producer trail after first year: 100 bps (0–80) of account value/quarterly frequency beginning in 13 month

Title	Issue Ages 0–75	Issue Ages 76–80
General Agent (Street)	1.00%	1.00%
Broker	0.50%	0.30%

*Ages 86–90 not available for 5 Plus.

EclipseMark 5 and 5 Plus Option A—Upfront Commission

Title	Issue Ages 0–75	Issue Ages 76–80	Issue Ages 81–85	Issue Ages 86–90*
General Agent (Street)	5.00%	4.00%	2.50%	1.50%
Broker	3.50%	2.50%	1.00%	0.80%

EclipseMark 5 and 5 Plus Option B—Upfront + Trail Commission

Producer trail after first year: 50 bps of account value/quarterly frequency beginning in 13th month.

Title	Issue Ages 0–75	Issue Ages 76–80	Issue Ages 81–85	Issue Ages 86–90*
General Agent (Street)	2.50%	2.00%	1.25%	0.75%
Broker	1.50%	1.00%	0.50%	0.30%

EclipseMark 5 and 5 Plus Option C—Trail Commission

Producer trail after first year: 100 bps (0–80), 60 bps (81–90) of account value/quarterly frequency beginning in 13 month.

Title	Issue Ages 0–75	Issue Ages 76–80	Issue Ages 81–85	Issue Ages 86–90*
General Agent (Street)	1.00%	1.00%	1.00%	0.50%
Broker	0.30%	0.30%	0.25%	0.20%

Commission option must be elected at the time of contract application. Once a contract is issued, commission option cannot be changed. If there are multiple writing agents on the same policy, the commission option elected by the primary writing agent applies to all agents. Upon the primary writing agent’s death, there are no partial credits. IMO overrides are based on 100% of upfront commissions, not on any trail commission.

Option A—High Upfront, Low/No Trail Commission: If no commission option is selected, or the agent is Licensed Only to an entity or corporation other than their own corporation, commissions will be paid through Option A.

Option B—Upfront + Trail Commission and Option C—Trail Commission: These options, available to the writing agent, provide an asset-based trail commission beginning in the 13th month in exchange for a reduced upfront commission. Trail commissions are payable quarterly based on the contract’s account value. Once policy terminates, trail commissions cease.

Commission Chargebacks: There will be a chargeback on death, surrender, cancellation, and any withdrawals of 100% in the first six months and 50% in months 7 through 12. There are no chargebacks on required minimum distributions in the first year. If total premium per owner exceeds \$1 million, there will be 100% chargeback for surrenders or death that occur in the first two years.

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1. Not available in all states. Check current Quick Reference for product and benefit availability.
 2. Minimum premium is \$25,000 for qualified and non-qualified money.
 3. For total premium exceeding \$1 million per owner prior Home Office approval is required.

*Ages 86–90 not available for 5 Plus.