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**Single Premium Indexed Annuities**

Product	Issue Age	First Year
Zenith Growth 10 Growth Driver 10 Income Driver 10 Zenith Income 10	0-75	7.0000%
	76-80	5.2500%
	81-85	3.5000%

Product	Issue Age	First Year
Zenith Growth 7 Growth Driver 7 Income Driver 7 Zenith Income 7	0-75	6.0000%
	76-80	4.5000%
	81-85	3.0000%

Product	Issue Age	First Year
Zenith Growth 5	0-75	3.5000%
	76-80	2.6250%
	81-85	1.7500%

**Flexible Premium Indexed Annuities**

Product	Issue Age	Flex Premium			Lump Sum Premium	
		First Year	Renewal Years 2-10	Service Fee Years 11+	First Year	Renewal Years 2-5
Flex Secure Growth 10 Flex Secure Growth Bonus 10 Flex Select Income 10	0-75	7.0000%	3.5000%	2.2500%	7.0000%	3.5000%
	76-80	5.2500%	2.0000%	1.2500%	5.2500%	2.0000%
	81-85	3.5000%	1.7500%	0.0000%	3.5000%	1.7500%

Product	Issue Age	Flex Premium			Lump Sum Premium	
		First Year	Renewal Years 2-7	Service Fee Years 8+	First Year	Renewal Years 2-4
Flex Secure Growth 7	0-75	6.0000%	3.0000%	2.2500%	6.0000%	3.0000%
	76-80	4.5000%	1.5000%	1.2500%	4.5000%	1.5000%
	81-85	3.0000%	1.3500%	0.0000%	3.0000%	1.3500%

Product	Issue Age	Flex Premium			Lump Sum Premium	
		First Year	Renewal Years 2-5	Service Fee Years 6+	First Year	Renewal Years 2-3
Flex Secure Growth 5	0-75	3.5000%	2.2500%	2.2500%	3.5000%	2.2500%
	76-80	2.6250%	1.2500%	1.2500%	2.6250%	1.2500%
	81-85	1.7500%	0.9375%	0.0000%	1.7500%	0.9375%

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### Flexible Premium Indexed Annuities

Product	Issue Age	First Year	Renewal Years 2-10	Service Fee Years 11+
SecurePlus Gold*	0-75	7.0000%	3.5000%	2.2500%
	76-80	5.0000%	2.5000%	1.2500%
	81-85	3.0000%	1.5000%	0.7500%

#### 401(k) / 412

For sales in AL, AK, CA, DE, MN, NV, OH, OK, OR, TX, UT, WA

Product	Issue Age	First Year	Renewal Years 2-10	Service Fee Years 11+
SecurePlus Gold*	0-58	7.0000%	3.5000%	2.2500%
	59-75	6.0000%	3.0000%	2.2500%
	76-80	5.0000%	2.5000%	1.2500%
	81-85	3.0000%	1.5000%	0.7500%

\*Commission on SecurePlus Gold issued as a 401(k) can only be paid as a trail.

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## Single Premium Indexed Annuities

### OPTION A

Product	Issue Age	First Year	Annual Trail Years 2+
Zenith Growth 10	0-75	5.7500%	0.2000%
Growth Driver 10	76-80	4.3750%	0.2000%
Income Driver 10			
Zenith Income 10	81-85	3.0000%	0.2000%

Product	Issue Age	First Year	Annual Trail Years 2+
Zenith Growth 7	0-75	4.9167%	0.2000%
Growth Driver 7	76-80	3.7083%	0.2000%
Income Driver 7			
Zenith Income 7	81-85	2.5000%	0.2000%

Product	Issue Age	First Year	Annual Trail Years 2+
Zenith Growth 5	0-75	2.8750%	0.2000%
	76-80	2.1875%	0.2000%
	81-85	1.5000%	0.2000%

### OPTION B

Product	Issue Age	First Year	Annual Trail Years 2+
Zenith Growth 10	0-75	4.5000%	0.4000%
Growth Driver 10	76-80	3.5000%	0.4000%
Income Driver 10			
Zenith Income 10	81-85	2.5000%	0.4000%

Product	Issue Age	First Year	Annual Trail Years 2+
Zenith Growth 7	0-75	3.8334%	0.4000%
Growth Driver 7	76-80	2.9167%	0.4000%
Income Driver 7			
Zenith Income 7	81-85	2.0000%	0.4000%

Product	Issue Age	First Year	Annual Trail Years 2+
Zenith Growth 5	0-75	2.2500%	0.4000%
	76-80	1.7500%	0.4000%
	81-85	1.2500%	0.4000%

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## Single Premium Indexed Annuities

### OPTION C

Product	Issue Age	First Year	Annual Trail Years 2+
Zenith Growth 10	0-75	2.0000%	0.8000%
Growth Driver 10	76-80	1.7500%	0.8000%
Income Driver 10	81-85	1.5000%	0.8000%

Product	Issue Age	First Year	Annual Trail Years 2+
Zenith Growth 7	0-75	1.6667%	0.8000%
Growth Driver 7	76-80	1.3333%	0.8000%
Income Driver 7	81-85	1.0000%	0.8000%

Product	Issue Age	First Year	Annual Trail Years 2+
Zenith Growth 5	0-75	1.0000%	0.8000%
	76-80	0.8750%	0.8000%
	81-85	0.7500%	0.8000%

## Flexible Premium Indexed Annuities

### OPTION A

Product	Issue Age	Flex Premium		Lump Sum Premium		Annual Trail Years 2+
		First Year	Renewal Years 2-10 (0% Years 11+)	First Year	Renewal Years 2-5	
Flex Secure Growth 10	0-75	5.7500%	2.6250%	5.7500%	2.6250%	0.2000%
Flex Secure Growth Bonus 10	76-80	4.3750%	1.5000%	4.3750%	1.5000%	0.2000%
Flex Select Income 10	81-85	3.0000%	1.3125%	3.0000%	1.3125%	0.2000%

Product	Issue Age	Flex Premium		Lump Sum Premium		Annual Trail Years 2+
		First Year	Renewal Years 2-7 (0% Years 8+)	First Year	Renewal Years 2-4	
Flex Secure Growth 7	0-75	4.9167%	2.4750%	4.9167%	2.4750%	0.2000%
	76-80	3.7083%	1.1250%	3.7083%	1.1250%	0.2000%
	81-85	2.5000%	1.0125%	2.5000%	1.0125%	0.2000%

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**Flexible Premium Indexed Annuities**
**OPTION A**

Product	Issue Age	Flex Premium		Lump Sum Premium		Annual Trail Years 2+
		First Year	Renewal Years 2-5 (0% Years 6+)	First Year	Renewal Years 2-3	
Flex Secure Growth 5	0-75	2.8750%	1.5000%	2.8750%	1.5000%	0.2000%
	76-80	2.1875%	1.0000%	2.1875%	1.0000%	0.2000%
	81-85	1.5000%	0.6000%	1.5000%	0.6000%	0.2000%

Product	Issue Age	First Year	Annual Trail Yrs 2-10 (Incl Service Fee Yrs 11+)
SecurePlus Gold	0-75	2.5000%	0.9000%
	76-80	1.5000%	0.9000%
	81-85	0.7500%	0.9000%

**OPTION B**

Product	Issue Age	Flex Premium		Lump Sum Premium		Annual Trail Years 2+
		First Year	Renewal Years 2-10 (0% Years 11+)	First Year	Renewal Years 2-5	
Flex Secure Growth 10	0-75	4.5000%	1.7500%	4.5000%	1.7500%	0.4000%
Flex Secure Growth Bonus 10	76-80	3.5000%	1.0000%	3.5000%	1.0000%	0.4000%
Flex Select Income 10	81-85	2.5000%	0.8750%	2.5000%	0.8750%	0.4000%

Product	Issue Age	Flex Premium		Lump Sum Premium		Annual Trail Years 2+
		First Year	Renewal Years 2-7 (0% Years 8+)	First Year	Renewal Years 2-4	
Flex Secure Growth 7	0-75	3.8334%	1.5000%	3.8334%	1.5000%	0.4000%
	76-80	2.9167%	0.7500%	2.9167%	0.7500%	0.4000%
	81-85	2.0000%	0.6750%	2.0000%	0.6750%	0.4000%

Product	Issue Age	Flex Premium		Lump Sum Premium		Annual Trail Years 2+
		First Year	Renewal Years 2-5 (0% Years 6+)	First Year	Renewal Years 2-3	
Flex Secure Growth 5	0-75	2.2500%	1.1250%	2.2500%	1.1250%	0.4000%
	76-80	1.7500%	0.6500%	1.7500%	0.6500%	0.4000%
	81-85	1.2500%	0.4000%	1.2500%	0.4000%	0.4000%

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### Flexible Premium Indexed Annuities

#### OPTION C

Product	Issue Age	Flex & Lump Sum Premium	
		First Year	Annual Trail Years 2+
Flex Secure Growth 10	0-75	2.0000%	0.8000%
Flex Secure Growth Bonus 10	76-80	1.7500%	0.8000%
Flex Select Income 10	81-85	1.5000%	0.8000%

Product	Issue Age	Flex & Lump Sum Premium	
		First Year	Annual Trail Years 2+
Flex Secure Growth 7	0-75	1.6667%	0.8000%
	76-80	1.3333%	0.8000%
	81-85	1.0000%	0.8000%

Product	Issue Age	Flex & Lump Sum Premium	
		First Year	Annual Trail Years 2+
Flex Secure Growth 5	0-75	1.0000%	0.8000%
	76-80	0.8750%	0.8000%
	81-85	0.7500%	0.8000%

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### Single Premium Immediate Annuity

Product	Issue Age	First Year
SPIA	All	2.0000%

### Single Premium Deferred Annuity

Available in all states except NY

Product	Issue Age	First Year
RetireMax Secure 3	0-80	1.3000%
	81-85	1.0000%
	86-90	0.6000%

Product	Issue Age	First Year
RetireMax Secure 5	0-80	2.0000%
	81-85	1.5500%
	86-90	0.9000%

### NEW YORK

Product	Issue Age	First Year
Green Mountain Freedom 5	0-80	2.0000%
	81-85	1.5500%

- Additional information regarding the program and its rules can be found on the NLG Agent Portal under Marketing > Premium Increase Program
- On flex products lump sum contributions are only allowed in years 1-5.

Eligible Policies	First Year	Years 2-15
All FIAs with a 3% minimum cap	0.0000%	0.0000%
Fixed Annuities with a 3% guaranteed fixed rate	0.0000%	0.0000%
All issues of SecurePlus Paramount 5	0.0000%	0.0000%
Flex Secure Growth 7*	0.0000%	2.0000%
Flex Secure Growth 5**	0.0000%	1.0000%
All other eligible policies	0.0000%	2.5000%

\* Lump sum contributions are only allowed in years 1-4.

\*\* Lump sum contributions are only allowed in years 1-3.