

## Fixed Indexed Annuities

### PathPro

GA		5 Year			7 Year			10 Year		
		Option A	Option B	Option C	Option A	Option B	Option C	Option A	Option B	Option C
<b>1<sup>st</sup> Year Premium</b>										
	Issue Ages 0-70	4.50%	3.00%	1.75%	5.50%	4.00%	2.00%	7.00%	4.00%	2.25%
	Issue Ages 71-75	4.50%	3.00%	1.75%	5.50%	4.00%	2.00%	7.00%	4.00%	2.25%
	Issue Ages 76	3.00%	2.00%	1.50%	4.00%	3.00%	1.75%	5.25%	3.00%	2.00%

### Trails Yrs 2+

	Issue Ages 0-75	0.00%	0.125%	0.25%	0.00%	0.125%	0.25%	0.00%	0.125%	0.25%
	Issue Ages 71-75	0.00%	0.125%	0.25%	0.00%	0.125%	0.25%	0.00%	0.125%	0.25%
	Issue Ages 76+	0.00%	0.10%	0.2125%	0.00%	0.10%	0.2125%	0.00%	0.10%	0.2125%

### PathPro Max

GA		5 Year			7 Year			10 Year		
		Option A	Option B	Option C	Option A	Option B	Option C	Option A	Option B	Option C
<b>1<sup>st</sup> Year Premium</b>										
	Issue Ages 0-70	3.50%	2.00%	0.75%	4.50%	3.00%	1.00%	7.00%	4.00%	1.50%
	Issue Ages 71-75	3.00%	1.50%	0.75%	4.00%	2.50%	1.00%	7.00%	4.00%	1.50%
	Issue Ages 76	2.00%	1.00%	0.50%	3.00%	2.00%	0.75%	5.25%	3.00%	1.00%

### Trails Yrs 2+

	Issue Ages 0-75	0.00%	0.125%	0.25%	0.00%	0.125%	0.25%	0.00%	0.125%	0.25%
	Issue Ages 71-75	0.00%	0.125%	0.25%	0.00%	0.125%	0.25%	0.00%	0.125%	0.25%
	Issue Ages 76+	0.00%	0.10%	0.2125%	0.00%	0.10%	0.2125%	0.00%	0.10%	0.2125%

Note: If the annuitant dies or a full surrender occurs within one (1) year of the policy issue date, commission previously paid to you and/or your agents will be charged back to your and/or your agents' commission accounts and shall become a debt to us which is due and payable on demand in accordance with your respective contracts. The chargeback will be as follows:

- If death or full surrender occurs during policy months 1 through 6, 100% of the commission is reversed.
- If death or full surrender occurs during policy months 7 through 12, 50% of the commission is reversed.

The Company reserves the right to require a signed delivery receipt and illustration, if one is not received the Company reserves the right to make a compensation chargeback.

