EXPERIOR

FINANCIAL GROUP INC

Commission Schedules

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Compensation Schedule

Updated January 2023

Company	Product	FA	SFA	SM	ED	ED (B1)	ED (B2)	ED (B3)	1st	2nd	3rd	4th	5th	6th	7th	Total Comp to Field
Mutual of Omaha	Term Life Express 10, 15, 20 and 30	67.88%	82.42%	96.97%	111.52%	116.36%	121.21%	126.06%	13.58%	6.79%	2.91%	1.94%	0.97%	0.48%	0.48%	153.21%
Mutual of Omaha	Accidental Death	61.52%	74.70%	87.88%	101.06%	105.45%	109.85%	114.24%	12.30%	6.15%	2.64%	1.76%	0.88%	0.44%	0.44%	138.85%
Mutual of Omaha	Level Final Expense Age 45-75	59.39%	72.12%	84.85%	97.57%	101.18%	106.06%	110.30%	11.88%	5.94%	2.55%	1.70%	0.85%	0.42%	0.42%	134.06%
Mutual of Omaha	Level Final Expense Age 76-80	41.58%	50.48%	59.39%	68.30%	71.27%	74.24%	77.21%	8.32%	4.16%	1.78%	1.19%	0.59%	0.30%	0.30%	93.85%
Mutual of Omaha	Level Final Expense Age 81-85	42.42%	51.52%	60.61%	69.70%	72.73%	75.76%	78.79%	8.48%	4.24%	1.82%	1.21%	0.61%	0.30%	0.30%	95.76%
Mutual of Omaha	Graded Final Expense Age 45-80	38.82%	47.14%	55.45%	63.77%	66.55%	69.32%	72.09%	7.76%	3.88%	1.66%	1.11%	0.55%	0.28%	0.28%	87.62%
Mutual of Omaha	Guaranteed UL Express	53.03%	64.39%	75.76%	87.12%	90.91%	94.70%	98.48%	10.61%	5.30%	2.27%	1.52%	0.76%	0.38%	0.38%	119.70%
Mutual of Omaha	Accum UL Plus $499,000 or less	53.03%	64.39%	75.76%	87.12%	90.91%	94.70%	98.48%	10.61%	5.30%	2.27%	1.52%	0.76%	0.38%	0.38%	119.70%
Mutual of Omaha	Accum UL Plus $500,000+	47.52%	57.70%	67.88%	78.06%	81.45%	84.85%	88.24%	9.50%	4.75%	2.04%	1.36%	0.68%	0.34%	0.34%	107.25%
Mutual of Omaha	Accum UL Answers, GUL, GUL Plus, GUL Survivor	53.88%	65.42%	76.97%	88.52%	92.36%	96.21%	100.06%	10.78%	5.39%	2.31%	1.54%	0.77%	0.38%	0.38%	121.61%

Mutual of Omaha	Whole Life Express Age 0-75	59.39%	72.12%	84.85%	97.58%	101.82%	106.06%	110.30%	11.88%	5.94%	2.55%	1.70%	0.85%	0.42%	0.42%	134.06%
Mutual of Omaha	Whole Life Express Age 76+	55.15%	66.97%	78.79%	90.61%	94.55%	98.48%	102.42%	11.03%	5.52%	2.36%	1.58%	0.79%	0.39%	0.39%	124.48%
Mutual of Omaha	Children's Whole Life	49.64%	60.27%	70.91%	81.55%	85.09%	88.64%	92.18%	9.93%	4.96%	2.13%	1.42%	0.71%	0.35%	0.35%	112.04%
Mutual of Omaha	Income Advantage, Life Protection Advantage	59.39%	72.12%	84.85%	97.58%	101.82%	106.06%	110.30%	11.88%	5.94%	2.55%	1.70%	0.85%	0.42%	0.42%	134.06%
Mutual of Omaha	Term Life Answers 20, 30	57.27%	69.55%	81.82%	94.09%	98.18%	102.27%	106.36%	11.45%	5.73%	2.45%	1.64%	0.82%	0.41%	0.41%	129.27%
Mutual of Omaha	Term Life Answers 15	51.76%	62.85%	73.94%	85.03%	88.73%	92.42%	96.12%	10.35%	5.18%	2.22%	1.48%	0.74%	0.37%	0.37%	116.83%
Mutual of Omaha	Term Life Answers 10	45.82%	55.64%	65.45%	75.27%	78.55%	81.82%	85.09%	9.16%	4.58%	1.96%	1.31%	0.65%	0.33%	0.33%	103.41%

MoO pays 75% ADVANCE, and maximum advances for MoO products are:
FA = $1696 (standard is $2500), SFA = $2060 (standard is $5000), SM = $2424 (standard is $7500), ED = $2787 (standard is $10000) ED (B1) = $2909 (standard is $10000), ED (B2) = $3030 (standard is $10000) ED (B3) = $3151 (standard is $10000) All remaining commissions will be paid in months 10, 11 and 12.

Company	Product	FA	SFA	SM	ED	ED (B1)	ED (B2)	ED (B3)	1st	2nd	3rd	4th	5th	6th	7th	Total Comp to Field
National Life Group	LSW SecurePlus Provider	54.09%	65.68%	77.27%	88.86%	92.73%	96.59%	100.45%	10.82%	5.41%	2.32%	1.55%	0.77%	0.39%	0.39%	122.09%
National Life Group	LSW IncomeBuilder	54.09%	65.68%	77.27%	88.86%	92.73%	96.59%	100.45%	10.82%	5.41%	2.32%	1.55%	0.77%	0.39%	0.39%	122.09%
National Life Group	LSW LifeCycle Solution	54.09%	65.68%	77.27%	88.86%	92.73%	96.59%	100.45%	10.82%	5.41%	2.32%	1.55%	0.77%	0.39%	0.39%	122.09%
National Life Group	SummitLife	54.09%	65.68%	77.27%	88.86%	92.73%	96.59%	100.45%	10.82%	5.41%	2.32%	1.55%	0.77%	0.39%	0.39%	122.09%

National Life Group	SurvivorLife	54.09%	65.68%	77.27%	88.86%	92.73%	96.59%	100.45%	10.82%	5.41%	2.32%	1.55%	0.77%	0.39%	0.39%	122.09%
National Life Group	Flexlife II	54.09%	65.68%	77.27%	88.86%	92.73%	96.59%	100.45%	10.82%	5.41%	2.32%	1.55%	0.77%	0.39%	0.39%	122.09%
National Life Group	Peaklife	54.09%	65.68%	77.27%	88.86%	92.73%	96.59%	100.45%	10.82%	5.41%	2.32%	1.55%	0.77%	0.39%	0.39%	122.09%
National Life Group	LSW SecurePlus Advantage 79	54.09%	65.68%	77.27%	88.86%	92.73%	96.59%	100.45%	10.82%	5.41%	2.32%	1.55%	0.77%	0.39%	0.39%	122.09%
National Life Group	TotalSecure Issue Age 0-59	54.09%	65.68%	77.27%	88.86%	92.73%	96.59%	100.45%	10.82%	5.41%	2.32%	1.55%	0.77%	0.39%	0.39%	122.09%
National Life Group	TotalSecure Issue Age 60-69	54.09%	65.68%	77.27%	88.86%	92.73%	96.59%	100.45%	10.82%	5.41%	2.32%	1.55%	0.77%	0.39%	0.39%	122.09%
National Life Group	TotalSecure Issue Age 70-79	36.06%	43.79%	51.52%	59.24%	61.82%	64.39%	66.97%	7.21%	3.61%	1.55%	1.03%	0.52%	0.26%	0.26%	81.41%
National Life Group	TotalSecure Issue Age 80-85	21.21%	25.76%	30.30%	34.85%	36.36%	37.88%	39.39%	4.24%	2.12%	0.91%	0.61%	0.30%	0.15%	0.15%	47.87%
National Life Group	LSW ProtectorLife	54.09%	65.68%	77.27%	88.86%	92.73%	96.59%	100.45%	10.82%	5.41%	2.32%	1.55%	0.77%	0.39%	0.39%	122.09%
National Life Group	LSW ART & Term 10, 15	42.42%	51.52%	60.61%	69.70%	72.73%	75.76%	78.79%	8.48%	4.24%	1.82%	1.21%	0.61%	0.30%	0.30%	95.75%
National Life Group	LSW Term 20, 30	50.91%	61.82%	72.73%	83.64%	87.27%	90.91%	94.55%	10.18%	5.09%	2.18%	1.45%	0.73%	0.36%	0.36%	114.90%

National Life Group pays 75% advance

Company	Product	FA	SFA	SM	ED	ED (B1)	ED (B2)	ED (B3)	1st	2nd	3rd	4th	5th	6th	7th	Total Comp to Field
Fidelity & Guaranty	F&G ExecuDex (IUL) Issue Ages 18-60	57.27%	69.55%	81.82%	94.09%	98.18%	102.27%	106.36%	11.45%	5.73%	2.45%	1.64%	0.82%	0.41%	0.41%	129.27%
Fidelity & Guaranty	F&G Pathsetter (EVIUL) Issue Ages 18-80	57.27%	69.55%	81.82%	94.09%	98.18%	102.27%	106.36%	11.45%	5.73%	2.45%	1.64%	0.82%	0.41%	0.41%	129.27%
Fidelity & Guaranty	F&G Pathsetter (EVIUL) Issue Ages 0-17	42.42%	51.52%	60.61%	69.70%	72.73%	75.76%	78.79%	8.48%	4.24%	1.82%	1.21%	0.61%	0.30%	0.30%	95.76%
Fidelity & Guaranty	F&G Everlast (EVIUL) Issue Ages 18-80	55.15%	66.97%	78.79%	90.61%	94.55%	98.48%	102.42%	11.03%	5.52%	2.36%	1.58%	0.79%	0.39%	0.39%	124.48%
Fidelity & Guaranty	F&G Everlast (EVIUL) Issue Ages 0-17	42.42%	51.52%	60.61%	69.70%	72.73%	75.76%	78.79%	8.48%	4.24%	1.82%	1.21%	0.61%	0.30%	0.30%	95.76%
Fidelity & Guaranty	Excess Premium for All F&G Products	0.83%	1.00%	1.18%	1.36%	1.42%	1.48%	1.54%	0.17%	0.08%	0.04%	0.02%	0.01%	0.01%	0.01%	1.87%

F&G pays 80% ADVANCE, and maximum advances for F&G products are: FA = $2500 (no change), SFA = $5000 (no change), SM = $6060 (standard is $7500), ED = $6970 (standard is $10000), ED (B1) = $7273 (standard is $10000), ED (B2) = $7575 (standard is $10000) ED (B3) = $7878 (standard is $10000)
All remaining commissions will be paid in months 10, 11 and 12.

Company	Product	FA	SFA	SM	ED	ED (B1)	ED (B2)	ED (B3)	1st	2nd	3rd	4th	5th	6th	7th	Total Comp to Field
Transamerica	UL: FFIUL (P00)	55.15%	66.97%	78.79%	90.61%	94.55%	98.48%	102.42%	11.03%	5.52%	2.36%	1.58%	0.79%	0.39%	0.39%	124.48%
Transamerica	Lifetime Whole Life	67.88%	82.42%	96.97%	111.52%	116.36%	121.21%	126.06%	13.58%	6.79%	2.91%	1.94%	0.97%	0.48%	0.48%	153.21%
Transamerica	Final Expense: Immediate Solution (185)	61.52%	74.70%	87.88%	101.06%	105.45%	109.85%	114.24%	12.30%	6.15%	2.64%	1.76%	0.88%	0.44%	0.44%	138.85%
Transamerica	Final Expense: 10 Pay Solution (186)	53.03%	64.39%	75.76%	87.12%	90.91%	94.70%	98.48%	10.61%	5.30%	2.27%	1.52%	0.76%	0.38%	0.38%	119.70%
Transamerica	Final Expense: Easy Solution (187)	41.58%	50.48%	59.39%	68.30%	71.27%	74.24%	77.21%	8.32%	4.16%	1.78%	1.19%	0.59%	0.30%	0.30%	93.84%

Transamerica	Trendsetter Super 10 Year (2T3)	46.67%	56.67%	66.67%	76.67%	80.00%	83.33%	86.67%	9.33%	4.67%	2.00%	1.33%	0.67%	0.33%	0.33%	105.33%
Transamerica	Trendsetter Super 15 Year (2T2)	48.79%	59.24%	69.70%	80.15%	83.64%	87.12%	90.61%	9.76%	4.88%	2.09%	1.39%	0.70%	0.35%	0.35%	110.12%
Transamerica	Trendsetter Super 20/25/30 Year (2T1)	50.91%	61.82%	72.73%	83.64%	87.27%	90.91%	94.55%	10.18%	5.09%	2.18%	1.45%	0.73%	0.36%	0.36%	114.91%
Transamerica	Trendsetter LB 10 Year (2TC)	44.55%	54.09%	63.64%	73.18%	76.36%	79.55%	82.73%	8.91%	4.45%	1.91%	1.27%	0.64%	0.32%	0.32%	100.55%
Transamerica	Trendsetter LB 15 Year (2TB)	50.91%	61.82%	72.73%	83.64%	87.27%	90.91%	94.55%	10.18%	5.09%	2.18%	1.45%	0.73%	0.36%	0.36%	114.91%
Transamerica	Trendsetter LB 20/25/30 Year (2TA)	55.15%	66.97%	78.79%	90.61%	94.55%	98.48%	102.42%	11.03%	5.52%	2.36%	1.58%	0.79%	0.39%	0.39%	124.48%

Transamerica pays 75% ADVANCE, and maximum advances for Transamerica products are:
FA = $2121.21 (standard is $2500), SFA = $2575.76 (standard is $5000), SM = $3030 (standard is $7500), ED = $3484.85 (standard is $10000), ED (B1) = $3636.36 (standard is $10000), ED (B2) = $3787.88 (standard is $10000), ED (B3) = $3939.39 (standard is $10000) All remaining commissions will be paid in months 10, 11 and 12.

Company	Product	FA	SFA	SM	ED	ED (B1)	ED (B2)	ED (B3)	1st	2nd	3rd	4th	5th	6th	7th	Total Comp to Field
Nassau	Safe Harbor Term Express & Safe Harbor Term 20/30	63.64%	77.27%	90.91%	104.55%	109.09%	113.64%	118.18%	12.73%	6.36%	2.73%	1.82%	0.91%	0.45%	0.45%	143.63%
Nassau	Safe Harbor Term Express & Safe Harbor Term 15	59.39%	72.12%	84.85%	97.58%	101.82%	106.06%	110.30%	11.88%	5.94%	2.55%	1.70%	0.85%	0.42%	0.42%	134.06%
Nassau	Safe Harbor Term Express & Safe Harbor Term 10	53.03%	64.39%	75.76%	87.12%	90.91%	94.70%	98.48%	10.61%	5.30%	2.27%	1.52%	0.76%	0.38%	0.38%	119.70%

Nassau pays 75% advance

Company	Product	FA	SFA	SM	ED	ED (B1)	ED (B2)	ED (B3)	1st	2nd	3rd	4th	5th	6th	7th	Total Comp to Field
Phoenix Life	Remembrance Life	61.52%	74.70%	87.88%	101.06%	105.45%	109.85%	114.24%	12.30%	6.15%	2.64%	1.76%	0.88%	0.44%	0.44%	138.85%

Phoenix Life pays 75% advance

Company	Product	FA	SFA	SM	ED	ED (B1)	ED (B2)	ED (B3)	1st	2nd	3rd	4th	5th	6th	7th	Total Comp to Field
Great Westerm	Underwritten	55.15%	66.97%	78.79%	90.61%	94.55%	98.48%	102.42%	11.03%	5.52%	2.36%	1.58%	0.79%	0.39%	0.39%	124.48%
Great Westerm	Guaranteed Issue	38.18%	46.36%	54.55%	62.73%	65.45%	68.18%	70.91%	7.64%	3.82%	1.64%	1.09%	0.55%	0.27%	0.27%	86.19%

50% advance for Guaranteed Issue Products

Company	Product	FA	SFA	SM	ED	ED (B1)	ED (B2)	ED (B3)	1st	2nd	3rd	4th	5th	6th	7th	Total Comp to Field
AIG (American General Life)	Guaranteed Issue Whole Life **(1)**	44.55%	54.09%	63.64%	73.18%	76.36%	79.55%	82.73%	8.91%	4.45%	1.91%	1.27%	0.64%	0.32%	0.32%	100.55%
AIG (American General Life)	SimpliNow Legacy Max **(2)**	59.39%	72.12%	84.85%	97.58%	101.82%	106.06%	110.30%	11.88%	5.94%	2.55%	1.70%	0.85%	0.42%	0.42%	134.06%
AIG (American General Life)	SimpliNow Legacy **(3)**	40.30%	48.94%	57.58%	66.21%	69.09%	71.97%	74.85%	8.06%	4.03%	1.73%	1.15%	0.58%	0.29%	0.29%	90.97%

(1) Chargeback for lapses, surrenders and reduced paid up is 100% in months 1-6 and 0% in months 7-12, and zero chargeback on deaths

(2) Chargeback for lapses and surrenders is 25% in months 1-6 and 0% months 7-12, and chargeback on death is 100% in months 1-12 and 50% in months 13-24.

(3) Chargeback for lapses, surrenders and reduced paid up is 100% in months 1-6 and 25% in months 7-12. Chargeback on death is 100% for deaths in months 1-12 and 50% of year 1 commissions for deaths in months 13-24

FOR AIG QUALITY OF LIFE PRODUCTS, REFER TO THE AIG QOL COMMISSION DOCUMENT

Company	Product	FA	SFA	SM	ED	ED (B1)	ED (B2)	ED (B3)	1st	2nd	3rd	4th	5th	6th	7th	Total Comp to Field
Assurity	Whole Life - Pay for Life	46.67%	56.67%	66.67%	76.67%	80.00%	83.33%	86.67%	9.33%	4.67%	2.00%	1.33%	0.67%	0.33%	0.33%	105.33%
Assurity	Whole Life - Pay to 65 (Issue age 0-45)	33.94%	41.21%	48.48%	55.76%	58.18%	60.61%	63.03%	6.79%	3.39%	1.45%	0.97%	0.48%	0.24%	0.24%	76.61%

Assurity	Whole Life - Pay to 65 (Issue age 46-54)	23.33%	28.33%	33.33%	38.33%	40.00%	41.67%	43.33%	4.67%	2.33%	1.00%	0.67%	0.33%	0.17%	0.17%	52.67%
Assurity	Whole Life - 20 Pay	33.94%	41.21%	48.48%	55.76%	58.18%	60.61%	63.03%	6.79%	3.39%	1.45%	0.97%	0.48%	0.24%	0.24%	76.61%
Assurity	Whole Life - 10 Pay	23.33%	28.33%	33.33%	38.33%	40.00%	41.67%	43.33%	4.67%	2.33%	1.00%	0.67%	0.33%	0.17%	0.17%	52.67%
Assurity	Whole Life - Paid Up Addition Rider	1.38%	1.67%	1.97%	2.27%	2.36%	2.46%	2.56%	0.28%	0.14%	0.06%	0.04%	0.02%	0.01%	0.01%	3.11%
Assurity	10 Year Term	42.42%	51.52%	60.61%	69.70%	72.73%	75.76%	78.79%	8.48%	4.24%	1.82%	1.21%	0.61%	0.30%	0.30%	95.76%
Assurity	15 Year Term	44.55%	54.09%	63.64%	73.18%	76.36%	79.55%	82.73%	8.91%	4.45%	1.91%	1.27%	0.64%	0.32%	0.32%	100.55%
Assurity	20 and 30 Year Term	50.91%	61.82%	72.73%	83.64%	87.27%	90.91%	94.55%	10.18%	5.09%	2.18%	1.45%	0.73%	0.36%	0.36%	114.91%
Assurity	Single Premium Whole Life	5.52%	6.70%	7.88%	9.06%	9.45%	9.85%	10.24%	1.10%	0.55%	0.24%	0.16%	0.08%	0.04%	0.04%	12.45%
Assurity	Single Premium Insurance Rider	1.80%	2.19%	2.58%	2.96%	3.09%	3.22%	3.35%	0.36%	0.18%	0.08%	0.05%	0.03%	0.01%	0.01%	4.07%
Assurity	Universal Life (Issue Age 0-75)	46.67%	56.67%	66.67%	76.67%	80.00%	83.33%	86.67%	9.33%	4.67%	2.00%	1.33%	0.67%	0.33%	0.33%	105.33%
Assurity	Universal Life (Issue Age 76-80)	29.70%	36.06%	42.42%	48.79%	50.91%	53.03%	55.15%	5.94%	2.97%	1.27%	0.85%	0.42%	0.21%	0.21%	67.03%
Assurity	Universal Life (Issue Age 81-85)	23.33%	28.33%	33.33%	38.33%	40.00%	41.67%	43.33%	4.67%	2.33%	1.00%	0.67%	0.33%	0.17%	0.17%	52.67%
Assurity	AcciFlex	50.91%	61.82%	72.73%	83.64%	87.27%	90.91%	94.55%	10.18%	5.09%	2.18%	1.45%	0.73%	0.36%	0.36%	114.91%

Assurity Note: They do not pay commissions on Policy Fee. 75% advance

Company	Product	FA	SFA	SM	ED	ED (B1)	ED (B2)	ED (B3)	1st	2nd	3rd	4th	5th	6th	7th	Total Comp to Field
Mutual Trust	Horizon Value	53.03%	64.39%	75.76%	87.12%	90.91%	94.70%	98.48%	10.61%	5.30%	2.27%	1.52%	0.76%	0.38%	0.38%	119.70%
Mutual Trust	Horizon Guarantee	53.03%	64.39%	75.76%	87.12%	90.91%	94.70%	98.48%	10.61%	5.30%	2.27%	1.52%	0.76%	0.38%	0.38%	119.70%

Mutual Trust	Horizon Blend	53.03%	64.39%	75.76%	87.12%	90.91%	94.70%	98.48%	10.61%	5.30%	2.27%	1.52%	0.76%	0.38%	0.38%	119.70%
Mutual Trust	Horizon Legacy	3.42%	4.15%	4.88%	5.61%	5.85%	6.10%	6.34%	0.68%	0.34%	0.15%	0.10%	0.05%	0.02%	0.02%	7.71%
Mutual Trust	Paid Up Additional Insurance Rider	2.41%	2.93%	3.44%	3.96%	4.13%	4.30%	4.48%	0.48%	0.24%	0.10%	0.07%	0.03%	0.02%	0.02%	5.44%
Mutual Trust	10 & 20 Year Term Riders	53.03%	64.39%	75.76%	87.12%	90.91%	94.70%	98.48%	10.61%	5.30%	2.27%	1.52%	0.76%	0.38%	0.38%	119.70%
Mutual Trust	Children's Insurance Rider	35.49%	43.09%	50.70%	58.30%	60.84%	63.37%	65.91%	7.10%	3.55%	1.52%	1.01%	0.51%	0.25%	0.25%	80.10%

Mutual Trust pays 75% advance

Company	Product	FA	SFA	SM	ED	ED (B1)	ED (B2)	ED (B3)	1st	2nd	3rd	4th	5th	6th	7th	Total Comp to Field
Columbus Life	Explorer Plus UL / Legacy Plus SUL Target Premium	50.91%	61.82%	72.73%	83.64%	87.27%	90.91%	94.55%	10.18%	5.09%	2.18%	1.45%	0.73%	0.36%	0.36%	114.91%
Columbus Life	Indexed Explorer Plus UL Target Premium	61.52%	74.70%	87.88%	101.06%	105.45%	109.85%	114.24%	12.30%	6.15%	2.64%	1.76%	0.88%	0.44%	0.44%	138.85%
Columbus Life	Voyager UL Target Premium	50.91%	61.82%	72.73%	83.64%	87.27%	90.91%	94.55%	10.18%	5.09%	2.18%	1.45%	0.73%	0.36%	0.36%	114.91%
Columbus Life	Voyager UL Excess Premium	0.56%	0.68%	0.80%	0.92%	0.96%	1.00%	1.04%	0.11%	0.06%	0.02%	0.02%	0.01%	0.00%	0.00%	1.26%
Columbus Life	Nautical Term 10, 15, 20, 30	38.18%	46.36%	54.55%	62.73%	65.45%	68.18%	70.91%	7.64%	3.82%	1.64%	1.09%	0.55%	0.27%	0.27%	86.18%

Columbus Life pays 75% advance

Company	Product	FA	SFA	SM	ED	ED (B1)	ED (B2)	ED (B3)	1st	2nd	3rd	4th	5th	6th	7th	Total Comp to Field
Columbian Financial Group (CFG)	Dignified Choice - Classic Elite & Classic Select Full Benefit Plans (ages 18-80)	61.52%	74.70%	87.88%	101.06%	105.45%	109.85%	114.24%	12.30%	6.15%	2.64%	1.76%	0.88%	0.44%	0.44%	138.85%
Columbian Financial Group (CFG)	Dignified Choice - Classic Elite & Classic Select Full Benefit Plans (ages 81-85)	53.03%	64.39%	75.76%	87.12%	90.91%	94.70%	98.48%	10.61%	5.30%	2.27%	1.52%	0.76%	0.38%	0.38%	119.70%

Columbian Financial Group (CFG)	Dignified Choice - Classic Advantage Graded Benefit Plan (ages 40-80)	44.55%	54.09%	63.64%	73.18%	76.36%	79.55%	82.73%	8.91%	4.45%	1.91%	1.27%	0.64%	0.32%	0.32%	100.55%
Columbian Financial Group (CFG)	Dignified Choice - Classic Advantage Graded Benefit Plan (ages 81-85)	40.30%	48.94%	57.58%	66.21%	69.09%	71.97%	74.85%	8.06%	4.03%	1.73%	1.15%	0.58%	0.29%	0.29%	90.97%
Columbian Financial Group (CFG)	CFG SafeShield Simplified Issue SI Term	64.48%	78.30%	92.12%	105.94%	110.55%	115.15%	119.76%	12.90%	6.45%	2.76%	1.84%	0.92%	0.46%	0.46%	145.55%
Columbian Financial Group (CFG)	Classic I Full Benefit, age 25-80	61.52%	74.70%	87.88%	101.06%	105.45%	109.85%	114.24%	12.30%	6.15%	2.64%	1.76%	0.88%	0.44%	0.44%	138.85%
Columbian Financial Group (CFG)	Classic I Full Benefit, age 81-85	53.03%	64.39%	75.76%	87.12%	90.91%	94.70%	98.48%	10.61%	5.30%	2.27%	1.52%	0.76%	0.38%	0.38%	119.70%
Columbian Financial Group (CFG)	Classic II Graded Benefit, age 45-80	48.79%	59.24%	69.70%	80.15%	83.64%	87.12%	90.61%	9.76%	4.88%	2.09%	1.39%	0.70%	0.35%	0.35%	110.13%
Columbian Financial Group (CFG)	Classic II Graded Benefit, age 81-85	40.30%	48.94%	57.58%	66.21%	69.09%	71.97%	74.85%	8.06%	4.03%	1.73%	1.15%	0.58%	0.29%	0.29%	90.98%
Columbian Financial Group (CFG)	Classic Security Graded Benefit	27.58%	33.48%	39.39%	45.30%	47.27%	49.24%	51.21%	5.52%	2.76%	1.18%	0.79%	0.39%	0.20%	0.20%	62.25%

CFG pays 75% advance

Company	Product	FA	SFA	SM	ED	ED (B1)	ED (B2)	ED (B3)	1st	2nd	3rd	4th	5th	6th	7th	Total Comp to Field
American Amicable / Occidental	SECURELIFE PLUS Ages 0-60	72.12%	87.58%	103.03%	118.48%	123.64%	128.79%	133.94%	14.42%	7.21%	3.09%	2.06%	1.03%	0.52%	0.52%	162.79%
American Amicable / Occidental	SECURELIFE PLUS Ages 61-80	63.64%	77.27%	90.91%	104.55%	109.09%	113.64%	118.18%	12.73%	6.36%	2.73%	1.82%	0.91%	0.45%	0.45%	143.64%
American Amicable / Occidental	Level Term Rider	35.21%	42.76%	50.30%	57.85%	60.36%	62.88%	65.39%	7.04%	3.52%	1.51%	1.01%	0.50%	0.25%	0.25%	79.48%

American Amicable / Occidental	Survivor Protector	72.12%	87.58%	103.03%	118.48%	123.64%	128.79%	133.94%	14.42%	7.21%	3.09%	2.06%	1.03%	0.52%	0.52%	162.79%
American Amicable / Occidental	Home Protector	67.03%	81.39%	95.76%	110.12%	114.91%	119.70%	124.48%	13.41%	6.70%	2.87%	1.92%	0.96%	0.48%	0.48%	151.30%
American Amicable / Occidental	American Legacy/American Guardian Immediate Death Benefit Ages 0-79	61.52%	74.70%	87.88%	101.06%	105.45%	109.85%	114.24%	12.30%	6.15%	2.64%	1.76%	0.88%	0.44%	0.44%	138.85%
American Amicable / Occidental	American Legacy/American Guardian Immediate Death Benefit Ages 80-85	44.12%	53.58%	63.03%	72.48%	75.64%	78.79%	81.94%	8.82%	4.41%	1.89%	1.26%	0.63%	0.32%	0.32%	99.59%
American Amicable / Occidental	Return Of Premium Plan or Graded Death Benefit Ages 0-79	52.61%	63.88%	75.15%	86.42%	90.18%	93.94%	97.70%	10.52%	5.26%	2.25%	1.50%	0.75%	0.38%	0.38%	118.74%
American Amicable / Occidental	Return Of Premium Plan or Graded Death Benefit Ages 80-85	44.12%	53.58%	63.03%	72.48%	75.64%	78.79%	81.94%	8.82%	4.41%	1.89%	1.26%	0.63%	0.32%	0.32%	99.59%
American Amicable / Occidental	Policy fee for American Legacy/American Guardian Products	42.42%	51.52%	60.61%	69.70%	72.73%	75.76%	78.79%	8.48%	4.24%	1.82%	1.21%	0.61%	0.30%	0.30%	95.76%
American Amicable / Occidental	Financial Lifeline	52.10%	63.26%	74.42%	85.59%	89.31%	93.03%	96.75%	10.42%	5.21%	2.23%	1.49%	0.74%	0.37%	0.37%	117.59%
American Amicable / Occidental	Value Plus	46.67%	56.67%	66.67%	76.67%	80.00%	83.33%	86.67%	9.33%	4.67%	2.00%	1.33%	0.67%	0.33%	0.33%	105.33%
American Amicable / Occidental	Guaranteed Guardian (Whole Life)	45.82%	55.64%	65.45%	75.27%	78.55%	81.82%	85.09%	9.16%	4.58%	1.96%	1.31%	0.65%	0.33%	0.33%	103.42%
American Amicable / Occidental	OBA	53.03%	64.39%	75.76%	87.12%	90.91%	94.70%	98.48%	10.61%	5.30%	2.27%	1.52%	0.76%	0.38%	0.38%	119.70%
American Amicable / Occidental	Senior/Family Choice Final Expense Plans Immediate Death Benefit Ages 0-79	61.52%	74.70%	87.88%	101.06%	105.45%	109.85%	114.24%	12.30%	6.15%	2.64%	1.76%	0.88%	0.44%	0.44%	138.85%

American Amicable / Occidental	Senior/Family Choice Final Expense Plans Immediate Death Benefit Ages 80-85	46.67%	56.67%	66.67%	76.67%	80.00%	83.33%	86.67%	9.33%	4.67%	2.00%	1.33%	0.67%	0.33%	0.33%	105.33%
American Amicable / Occidental	Return Of Premium Plan or Graded Death Benefit Ages 0-79	55.15%	66.97%	78.79%	90.61%	94.55%	98.48%	102.42%	11.03%	5.52%	2.36%	1.58%	0.79%	0.39%	0.39%	124.48%
American Amicable / Occidental	Return Of Premium Plan or Graded Death Benefit Ages 80-85	46.67%	56.67%	66.67%	76.67%	80.00%	83.33%	86.67%	9.33%	4.67%	2.00%	1.33%	0.67%	0.33%	0.33%	105.33%
American Amicable / Occidental	Term Made Simple 20-30 Year	61.09%	74.18%	87.27%	100.36%	104.73%	109.09%	113.45%	12.22%	6.11%	2.62%	1.75%	0.87%	0.44%	0.44%	137.89%
American Amicable / Occidental	Term Made Simple 15 Year	52.61%	63.88%	75.15%	86.42%	90.18%	93.94%	97.70%	10.52%	5.26%	2.25%	1.50%	0.75%	0.38%	0.38%	118.74%
American Amicable / Occidental	Term Made Simple 10 Year	46.24%	56.15%	66.06%	75.97%	79.27%	82.58%	85.88%	9.25%	4.62%	1.98%	1.32%	0.66%	0.33%	0.33%	104.38%
American Amicable / Occidental	Express UL (Target)	55.15%	66.97%	78.79%	90.61%	94.55%	98.48%	102.42%	11.03%	5.52%	2.36%	1.58%	0.79%	0.39%	0.39%	124.48%
American Amicable / Occidental	Express UL (Excess)	1.27%	1.55%	1.82%	2.09%	2.18%	2.27%	2.36%	0.25%	0.13%	0.05%	0.04%	0.02%	0.01%	0.01%	2.87%
American Amicable / Occidental	Security Protector	57.27%	69.55%	81.82%	94.09%	98.18%	102.27%	106.36%	11.45%	5.73%	2.45%	1.64%	0.82%	0.41%	0.41%	129.27%
American Amicable / Occidental	Easy Term 10	44.55%	54.09%	63.64%	73.18%	76.36%	79.55%	82.73%	8.91%	4.45%	1.91%	1.27%	0.64%	0.32%	0.32%	100.55%
American Amicable / Occidental	Easy Term 20, 30	53.03%	64.39%	75.76%	87.12%	90.91%	94.70%	98.48%	10.61%	5.30%	2.27%	1.52%	0.76%	0.38%	0.38%	119.70%

American Amicable / Occidental pays 75% advance

Company	Product	FA	SFA	SM	ED	ED (B1)	ED (B2)	ED (B3)	1st	2nd	3rd	4th	5th	6th	7th	Total Comp to Field
North American	Builder Plus 3 Option A (Target)	59.39%	72.12%	84.85%	97.58%	101.82%	106.06%	110.30%	11.88%	5.94%	2.55%	1.70%	0.85%	0.42%	0.42%	134.06%
North American	Builder Plus 3 Option A (Excess)	2.02%	2.45%	2.88%	3.31%	3.45%	3.60%	3.74%	0.40%	0.20%	0.09%	0.06%	0.03%	0.01%	0.01%	4.55%
North American	Builder Plus 3 Option A (Renewals Year 2-10)	1.38%	1.67%	1.97%	2.27%	2.36%	2.46%	2.56%	0.28%	0.14%	0.06%	0.04%	0.02%	0.01%	0.01%	3.11%
North American	Builder Plus 3 Option B (Target)	50.91%	61.82%	72.73%	83.64%	87.27%	90.91%	94.55%	10.18%	5.09%	2.18%	1.45%	0.73%	0.36%	0.36%	114.91%
North American	Builder Plus 3 Option B (Excess)	2.23%	2.70%	3.18%	3.66%	3.82%	3.98%	4.14%	0.45%	0.22%	0.10%	0.06%	0.03%	0.02%	0.02%	5.03%
North American	Builder Plus 3 Option B (Renewals Year 2-10)	1.59%	1.93%	2.27%	2.61%	2.73%	2.84%	2.95%	0.32%	0.16%	0.07%	0.05%	0.02%	0.01%	0.01%	3.59%
North American	Builder Plus 3 Option B (Asset Trails)	0.08%	0.10%	0.12%	0.14%	0.15%	0.15%	0.16%	0.02%	0.01%	0.00%	0.00%	0.00%	0.00%	0.00%	0.19%
North American	Protection Builder IUL Option A (Target)	53.03%	64.39%	75.76%	87.12%	90.91%	94.70%	98.48%	10.61%	5.30%	2.27%	1.52%	0.76%	0.38%	0.38%	119.70%
North American	Protection Builder IUL Option A (Excess)	1.59%	1.93%	2.27%	2.61%	2.73%	2.84%	2.95%	0.32%	0.16%	0.07%	0.05%	0.02%	0.01%	0.01%	3.59%
North American	Protection Builder IUL Option A (Renewals Year 2-10)	0.95%	1.16%	1.36%	1.57%	1.64%	1.70%	1.77%	0.19%	0.10%	0.04%	0.03%	0.01%	0.01%	0.01%	2.15%
North American	Protection Builder IUL Option B (Target)	48.79%	59.24%	69.70%	80.15%	83.64%	87.12%	90.61%	9.76%	4.88%	2.09%	1.39%	0.70%	0.35%	0.35%	110.12%
North American	Protection Builder IUL Option B (Excess)	1.80%	2.19%	2.58%	2.96%	3.09%	3.22%	3.35%	0.36%	0.18%	0.08%	0.05%	0.03%	0.01%	0.01%	4.07%
North American	Protection Builder IUL Option B (Renewals Year 2-10)	1.17%	1.42%	1.67%	1.92%	2.00%	2.08%	2.17%	0.23%	0.12%	0.05%	0.03%	0.02%	0.01%	0.01%	2.63%

North American	Protection Builder IUL Option B (Asset Trails)	0.08%	0.10%	0.12%	0.14%	0.15%	0.15%	0.16%	0.02%	0.01%	0.00%	0.00%	0.00%	0.00%	0.00%	0.19%
North American	Custom Guarantee UL Option A (Target)	53.03%	64.39%	75.76%	87.12%	90.91%	94.70%	98.48%	10.61%	5.30%	2.27%	1.52%	0.76%	0.38%	0.38%	119.70%
North American	Custom Guarantee UL Option A (Excess)	1.17%	1.42%	1.67%	1.92%	2.00%	2.08%	2.17%	0.23%	0.12%	0.05%	0.03%	0.02%	0.01%	0.01%	2.63%
North American	Custom Guarantee UL Option A (Renewals Year 2-10)	0.53%	0.64%	0.76%	0.87%	0.91%	0.95%	0.98%	0.11%	0.05%	0.02%	0.02%	0.01%	0.00%	0.00%	1.20%
North American	Smart Builder 2 IUL Option A (Target)	53.03%	64.39%	75.76%	87.12%	90.91%	94.70%	98.48%	10.61%	5.30%	2.27%	1.52%	0.76%	0.38%	0.38%	119.70%
North American	Smart Builder 2 IUL Option A (Excess)	1.59%	1.93%	2.27%	2.61%	2.73%	2.84%	2.95%	0.32%	0.16%	0.07%	0.05%	0.02%	0.01%	0.01%	3.59%
North American	Smart Builder 2 IUL Option A (Renewals Year 2-10)	0.95%	1.16%	1.36%	1.57%	1.64%	1.70%	1.77%	0.19%	0.10%	0.04%	0.03%	0.01%	0.01%	0.01%	2.15%
North American	Smart Builder 2 IUL Option B (Target)	48.79%	59.24%	69.70%	80.15%	83.64%	87.12%	90.61%	9.76%	4.88%	2.09%	1.39%	0.70%	0.35%	0.35%	110.12%
North American	Smart Builder 2 IUL Option B (Excess)	1.80%	2.19%	2.58%	2.96%	3.09%	3.22%	3.35%	0.36%	0.18%	0.08%	0.05%	0.03%	0.01%	0.01%	4.07%
North American	Smart Builder 2 IUL Option B (Renewals Year 2-10)	1.17%	1.42%	1.67%	1.92%	2.00%	2.08%	2.17%	0.23%	0.12%	0.05%	0.03%	0.02%	0.01%	0.01%	2.63%
North American	Smart Builder 2 IUL Option B (Asset Trails)	0.08%	0.10%	0.12%	0.14%	0.15%	0.15%	0.16%	0.02%	0.01%	0.00%	0.00%	0.00%	0.00%	0.00%	0.19%
North American	Smart Builder 2 IUL Option C (Target)	48.79%	59.24%	69.70%	80.15%	83.64%	87.12%	90.61%	9.76%	4.88%	2.09%	1.39%	0.70%	0.35%	0.35%	110.12%
North American	Smart Builder 2 IUL Option C (Excess)	1.59%	1.93%	2.27%	2.61%	2.73%	2.84%	2.95%	0.32%	0.16%	0.07%	0.05%	0.02%	0.01%	0.01%	3.59%

North American	Smart Builder 2 IUL Option C (Renewals Year 2-10)	0.32%	0.39%	0.45%	0.52%	0.55%	0.57%	0.59%	0.06%	0.03%	0.01%	0.01%	0.00%	0.00%	0.00%	0.72%
North American	Smart Builder 2 IUL Option C (Asset Trails Years 1-15)	0.40%	0.49%	0.58%	0.66%	0.69%	0.72%	0.75%	0.08%	0.04%	0.02%	0.01%	0.01%	0.00%	0.00%	0.91%
North American	Smart Builder 2 IUL Option C (Asset Trails Years 16+)	0.17%	0.21%	0.24%	0.28%	0.29%	0.30%	0.32%	0.03%	0.02%	0.01%	0.00%	0.00%	0.00%	0.00%	0.38%
North American	Term 10	42.42%	51.52%	60.61%	69.70%	72.73%	75.76%	78.79%	8.48%	4.24%	1.82%	1.21%	0.61%	0.30%	0.30%	95.76%
North American	Term 15	44.55%	54.09%	63.64%	73.18%	76.36%	79.55%	82.73%	8.91%	4.45%	1.91%	1.27%	0.64%	0.32%	0.32%	100.55%
North American	Term 20	53.03%	64.39%	75.76%	87.12%	90.91%	94.70%	98.48%	10.61%	5.30%	2.27%	1.52%	0.76%	0.38%	0.38%	119.70%
North American	Term 30	53.03%	64.39%	75.76%	87.12%	90.91%	94.70%	98.48%	10.61%	5.30%	2.27%	1.52%	0.76%	0.38%	0.38%	119.70%

North American Pays 75% Advance

Company	Product	FA	SFA	SM	ED	ED (B1)	ED (B2)	ED (B3)	1st	2nd	3rd	4th	5th	6th	7th	Total Comp to Field
Americo	Eagle Premier Age 40-59	55.15%	66.97%	78.79%	90.61%	94.55%	98.48%	102.42%	11.03%	5.52%	2.36%	1.58%	0.79%	0.39%	0.39%	124.48%
Americo	Eagle Premier Age 60-80	61.52%	74.70%	87.88%	101.06%	105.45%	109.85%	114.24%	12.30%	6.15%	2.64%	1.76%	0.88%	0.44%	0.44%	138.85%
Americo	Eagle Premier Age 81-85	55.15%	66.97%	78.79%	90.61%	94.55%	98.48%	102.42%	11.03%	5.52%	2.36%	1.58%	0.79%	0.39%	0.39%	124.48%
Americo	Eagle Premier Guaranteed Issue Age 50-75	20.15%	24.47%	28.79%	33.11%	34.55%	35.98%	37.42%	4.03%	2.02%	0.86%	0.58%	0.29%	0.14%	0.14%	45.48%
Americo	Eagle Premier Guaranteed Issue Age 76-80	18.03%	21.89%	25.76%	29.62%	30.91%	32.20%	33.48%	3.61%	1.80%	0.77%	0.52%	0.26%	0.13%	0.13%	40.70%

Americo	Eagle Premier Guaranteed Issue Age 50-75 **NJ**	19.09%	23.18%	27.27%	31.36%	32.73%	34.09%	35.45%	3.82%	1.91%	0.82%	0.55%	0.27%	0.14%	0.14%	43.09%
Americo	Eagle Premier Guaranteed Issue Age 65-80 **NJ**	16.97%	20.61%	24.24%	27.88%	29.09%	30.30%	31.52%	3.39%	1.70%	0.73%	0.48%	0.24%	0.12%	0.12%	38.30%
Americo	Payment Protector (20-30 years and up to age 70)	61.52%	74.70%	87.88%	101.06%	105.45%	109.85%	114.24%	12.30%	6.15%	2.64%	1.76%	0.88%	0.44%	0.44%	138.85%
Americo	Term 100	50.91%	61.82%	72.73%	83.64%	87.27%	90.91%	94.55%	10.18%	5.09%	2.18%	1.45%	0.73%	0.36%	0.36%	114.91%
Americo	Term 125	59.39%	72.12%	84.85%	97.58%	101.82%	106.06%	110.30%	11.88%	5.94%	2.55%	1.70%	0.85%	0.42%	0.42%	134.06%
Americo	Payment Protector (15 Years)	55.15%	66.97%	78.79%	90.61%	94.55%	98.48%	102.42%	11.03%	5.52%	2.36%	1.58%	0.79%	0.39%	0.39%	124.48%
Americo	CBO 100	59.39%	72.12%	84.85%	97.58%	101.82%	106.06%	110.30%	11.88%	5.94%	2.55%	1.70%	0.85%	0.42%	0.42%	134.06%
Americo	CBO 50	59.39%	72.12%	84.85%	97.58%	101.82%	106.06%	110.30%	11.88%	5.94%	2.55%	1.70%	0.85%	0.42%	0.42%	134.06%
Americo	CBO 100 (30 Years)	61.52%	74.70%	87.88%	101.06%	105.45%	109.85%	114.24%	12.30%	6.15%	2.64%	1.76%	0.88%	0.44%	0.44%	138.85%
Americo	CBO 100 (25 Years)	59.39%	72.12%	84.85%	97.58%	101.82%	106.06%	110.30%	11.88%	5.94%	2.55%	1.70%	0.85%	0.42%	0.42%	134.06%
Americo	CBO 100 (20 years)	57.27%	69.55%	81.82%	94.09%	98.18%	102.27%	106.36%	11.45%	5.73%	2.45%	1.64%	0.82%	0.41%	0.41%	129.27%
Americo	CBO 100 (15 years)	55.15%	66.97%	78.79%	90.61%	94.55%	98.48%	102.42%	11.03%	5.52%	2.36%	1.58%	0.79%	0.39%	0.39%	124.48%
Americo	CBO 50 (30 years)	55.15%	66.97%	78.79%	90.61%	94.55%	98.48%	102.42%	11.03%	5.52%	2.36%	1.58%	0.79%	0.39%	0.39%	124.48%
Americo	CBO 50 (25 Years)	53.03%	64.39%	75.76%	87.12%	90.91%	94.70%	98.48%	10.61%	5.30%	2.27%	1.52%	0.76%	0.38%	0.38%	119.70%

Americo	CBO 50 (20 Years)	50.91%	61.82%	72.73%	83.64%	87.27%	90.91%	94.55%	10.18%	5.09%	2.18%	1.45%	0.73%	0.36%	0.36%	114.91%
Americo	CBO 50 (15 years)	48.79%	59.24%	69.70%	80.15%	83.64%	87.12%	90.61%	9.76%	4.88%	2.09%	1.39%	0.70%	0.35%	0.35%	110.12%
Americo	Term 125 (20-30 Years)	61.52%	74.70%	87.88%	101.06%	105.45%	109.85%	114.24%	12.30%	6.15%	2.64%	1.76%	0.88%	0.44%	0.44%	138.85%
Americo	Term 125 (15 Years)	55.15%	66.97%	78.79%	90.61%	94.55%	98.48%	102.42%	11.03%	5.52%	2.36%	1.58%	0.79%	0.39%	0.39%	124.48%
Americo	Term 100	53.03%	64.39%	75.76%	87.12%	90.91%	94.70%	98.48%	10.61%	5.30%	2.27%	1.52%	0.76%	0.38%	0.38%	119.70%
Americo	Americo Advantage WL	50.91%	61.82%	72.73%	83.64%	87.27%	90.91%	94.55%	10.18%	5.09%	2.18%	1.45%	0.73%	0.36%	0.36%	114.91%
Americo	ADB	63.64%	77.27%	90.91%	104.55%	109.09%	113.64%	118.18%	12.73%	6.36%	2.73%	1.82%	0.91%	0.45%	0.45%	143.64%
Americo	Term 125	61.52%	74.70%	87.88%	101.06%	105.45%	109.85%	114.24%	12.30%	6.15%	2.64%	1.76%	0.88%	0.44%	0.44%	138.85%
Americo	Continuation (15-30 Years)	59.39%	72.12%	84.85%	97.58%	101.82%	106.06%	110.30%	11.88%	5.94%	2.55%	1.70%	0.85%	0.42%	0.42%	134.06%
Americo	Continuation	57.27%	69.55%	81.82%	94.09%	98.18%	102.27%	106.36%	11.45%	5.73%	2.45%	1.64%	0.82%	0.41%	0.41%	129.27%
Americo	Decreasing Term	50.91%	61.82%	72.73%	83.64%	87.27%	90.91%	94.55%	10.18%	5.09%	2.18%	1.45%	0.73%	0.36%	0.36%	114.91%
Americo	Payment Protector Continuation	59.39%	72.12%	84.85%	97.58%	101.82%	106.06%	110.30%	11.88%	5.94%	2.55%	1.70%	0.85%	0.42%	0.42%	129.27%
Americo	Payment Protector Continuation (15-30 Years)	57.27%	69.55%	81.82%	94.09%	98.18%	102.27%	106.36%	11.45%	5.73%	2.45%	1.64%	0.82%	0.41%	0.41%	129.27%

Americo Pays 75% Advance

Company	Product	FA	SFA	SM	ED	ED (B1)	ED (B2)	ED (B3)	1st	2nd	3rd	4th	5th	6th	7th	Total Comp to Field
Prosperity Life	Family Freedom 15	65.76%	79.85%	93.94%	108.03%	112.73%	117.42%	122.12%	13.15%	6.58%	2.82%	1.88%	0.94%	0.47%	0.47%	148.42%
Prosperity Life	Family Freedom 20	65.76%	79.85%	93.94%	108.03%	112.73%	117.42%	122.12%	13.15%	6.58%	2.82%	1.88%	0.94%	0.47%	0.47%	148.42%
Prosperity Life	Family Freedom 25	65.76%	79.85%	93.94%	108.03%	112.73%	117.42%	122.12%	13.15%	6.58%	2.82%	1.88%	0.94%	0.47%	0.47%	148.42%
Prosperity Life	Family Freedom 30	65.76%	79.85%	93.94%	108.03%	112.73%	117.42%	122.12%	13.15%	6.58%	2.82%	1.88%	0.94%	0.47%	0.47%	148.42%
Prosperity Life	Family Freedom Term	65.76%	79.85%	93.94%	108.03%	112.73%	117.42%	122.12%	13.15%	6.58%	2.82%	1.88%	0.94%	0.47%	0.47%	148.42%
Prosperity Life	New Vista (ALL)	61.52%	74.70%	87.88%	101.06%	105.45%	109.85%	114.24%	12.30%	6.15%	2.64%	1.76%	0.88%	0.44%	0.44%	138.85%
Prosperity Life	Pure Term SUSA	50.91%	61.82%	72.73%	83.64%	87.27%	90.91%	94.55%	10.18%	5.09%	2.18%	1.45%	0.73%	0.36%	0.36%	114.91%
Prosperity Life	Income Continuation	50.91%	61.82%	72.73%	83.64%	87.27%	90.91%	94.55%	10.18%	5.09%	2.18%	1.45%	0.73%	0.36%	0.36%	114.91%

Prosperity Life Pays 75% Advance with the following Max Advances: FA = $1272.73 (standard is $2500), SFA = $1545.45 (standard is $5000), SM = $1818.18 (standard is $7500), ED = $2090.91 (standard is $10000), ED (B1) = $2181.82 (standard is $10000), ED (B2) = $2272.73 (standard is $10000), ED (B3) = $2363.64 (standard is $10000). Remaining paid out in month 10, 11 and 12.

Total Comp to Field

Company	Product	FA	SFA	SM	ED	ED (B1)	ED (B2)	ED (B3)	1st	2nd	3rd	4th	5th	6th	7th	
Allianz	Allianz Life Pro+ Survivor Options A (First Year)	53.03%	64.39%	75.76%	87.12%	90.91%	94.70%	98.48%	10.61%	5.30%	2.27%	1.52%	0.76%	0.38%	0.38%	119.70%
Allianz	Allianz Life Pro+ Survivor Options A (Excess and Renewal Years 2-10)	1.38%	1.67%	1.97%	2.27%	2.36%	2.46%	2.56%	0.28%	0.14%	0.06%	0.04%	0.02%	0.01%	0.01%	3.11%
Allianz	Allianz Life Pro+ Survivor Options B (First Year)	26.73%	32.45%	38.18%	43.91%	45.82%	47.73%	49.64%	5.35%	2.67%	1.15%	0.76%	0.38%	0.19%	0.19%	60.33%
Allianz	Allianz Life Pro+ Survivor Options B (Target Premium Years 2-6)	7.21%	8.76%	10.30%	11.85%	12.36%	12.88%	13.39%	1.44%	0.72%	0.31%	0.21%	0.10%	0.05%	0.05%	16.28%
Allianz	Allianz Life Pro+ Survivor Options B (Renwal Years 2-10)	1.38%	1.67%	1.97%	2.27%	2.36%	2.46%	2.56%	0.28%	0.14%	0.06%	0.04%	0.02%	0.01%	0.01%	3.11%
Allianz	Allianz Life Pro+ Advantage Options A (First Year)	53.03%	64.39%	75.76%	87.12%	90.91%	94.70%	98.48%	10.61%	5.30%	2.27%	1.52%	0.76%	0.38%	0.38%	119.70%
Allianz	Allianz Life Pro+ Advantage Options A (Excess and Renewal Years 2-10)	1.38%	1.67%	1.97%	2.27%	2.36%	2.46%	2.56%	0.28%	0.14%	0.06%	0.04%	0.02%	0.01%	0.01%	3.11%
Allianz	Allianz Life Pro+ Advantage Options B (First Year)	26.73%	32.45%	38.18%	43.91%	45.82%	47.73%	49.64%	5.35%	2.67%	1.15%	0.76%	0.38%	0.19%	0.19%	60.33%
Allianz	Allianz Life Pro+ Advantage Options B (Target Premium Years 2-6)	7.21%	8.76%	10.30%	11.85%	12.36%	12.88%	13.39%	1.44%	0.72%	0.31%	0.21%	0.10%	0.05%	0.05%	16.28%
Allianz	Allianz Life Pro+ Advantage Options B (Renwal Years 2-10)	1.38%	1.67%	1.97%	2.27%	2.36%	2.46%	2.56%	0.28%	0.14%	0.06%	0.04%	0.02%	0.01%	0.01%	3.11%

Allianz Option A Plans have 100% chargeback in months 1-12, and 50% chargeback in months 13-18

Allianz Option B Plans have 100% chargeback in months 1-6

Liberty Bankers	Simplified Issue Market PermaLife (SIMPL Preferred & Standard) Tier 1	61.52%	74.70%	87.88%	101.06%	105.45%	109.85%	114.24%	12.30%	6.15%	2.64%	1.76%	0.88%	0.44%	0.44%	138.85%
	2nd & 3rd Years	4.24%	5.15%	6.06%	6.97%	7.27%	7.58%	7.88%	0.85%	0.42%	0.18%	0.12%	0.06%	0.03%	0.03%	9.58%
	4-10 Years	2.12%	2.58%	3.03%	3.48%	3.64%	3.79%	3.94%	0.42%	0.21%	0.09%	0.06%	0.03%	0.02%	0.02%	4.79%
	11+ Years	0.85%	1.03%	1.21%	1.39%	1.45%	1.52%	1.58%	0.17%	0.08%	0.04%	0.02%	0.01%	0.01%	0.01%	1.92%
Liberty Bankers	Simplified Issue Market PermaLife (SIMPL Preferred & Standard) Tier 2	57.27%	69.55%	81.82%	94.09%	98.18%	102.27%	106.36%	11.45%	5.73%	2.45%	1.64%	0.82%	0.41%	0.41%	129.27%
	2nd & 3rd Years	4.24%	5.15%	6.06%	6.97%	7.27%	7.58%	7.88%	0.85%	0.42%	0.18%	0.12%	0.06%	0.03%	0.03%	9.58%
	4-10 Years	2.12%	2.58%	3.03%	3.48%	3.64%	3.79%	3.94%	0.42%	0.21%	0.09%	0.06%	0.03%	0.02%	0.02%	4.79%
	11+ Years	0.85%	1.03%	1.21%	1.39%	1.45%	1.52%	1.58%	0.17%	0.08%	0.04%	0.02%	0.01%	0.01%	0.01%	1.92%
Liberty Bankers	Modified WL	38.18%	46.36%	54.55%	62.73%	65.45%	68.18%	70.91%	7.64%	3.82%	1.64%	1.09%	0.55%	0.27%	0.27%	86.18%
	2nd & 3rd Years	4.24%	5.15%	6.06%	6.97%	7.27%	7.58%	7.88%	0.85%	0.42%	0.18%	0.12%	0.06%	0.03%	0.03%	9.58%
	4-10 Years	2.12%	2.58%	3.03%	3.48%	3.64%	3.79%	3.94%	0.42%	0.21%	0.09%	0.06%	0.03%	0.02%	0.02%	4.79%
	11+ Years	0.85%	1.03%	1.21%	1.39%	1.45%	1.52%	1.58%	0.17%	0.08%	0.04%	0.02%	0.01%	0.01%	0.01%	1.92%
Liberty Bankers	Child / Grandchild / AD&D Riders	Same as Associated Plan(s)														
Liberty Bankers	Flex 4 Life - Paid Up at Age 100 (Basic)	50.91%	61.82%	72.73%	83.64%	87.27%	90.91%	94.55%	10.18%	5.09%	2.18%	1.45%	0.73%	0.36%	0.36%	114.91%
	2nd & 3rd Years	4.24%	5.15%	6.06%	6.97%	7.27%	7.58%	7.88%	0.85%	0.42%	0.18%	0.12%	0.06%	0.03%	0.03%	9.58%
	4th & 5th Years	2.12%	2.58%	3.03%	3.48%	3.64%	3.79%	3.94%	0.42%	0.21%	0.09%	0.06%	0.03%	0.02%	0.02%	4.79%

	6+ Years	1.06%	1.29%	1.52%	1.74%	1.82%	1.89%	1.97%	0.21%	0.11%	0.05%	0.03%	0.02%	0.01%	0.01%	2.39%
Liberty Bankers	Flex 4 Life - Paid Up in 10 Years	33.94%	41.21%	48.48%	55.76%	58.18%	60.61%	63.03%	6.79%	3.39%	1.45%	0.97%	0.48%	0.24%	0.24%	76.61%
	2nd & 3rd Years	4.24%	5.15%	6.06%	6.97%	7.27%	7.58%	7.88%	0.85%	0.42%	0.18%	0.12%	0.06%	0.03%	0.03%	9.58%
	4th & 5th Years	2.12%	2.58%	3.03%	3.48%	3.64%	3.79%	3.94%	0.42%	0.21%	0.09%	0.06%	0.03%	0.02%	0.02%	4.79%
	6+ Years	1.06%	1.29%	1.52%	1.74%	1.82%	1.89%	1.97%	0.21%	0.11%	0.05%	0.03%	0.02%	0.01%	0.01%	2.39%
Liberty Bankers	F4L - Early Maturity Premium for PD Up @ Age 70, 20 Pay, or 10 Pay	4.24%	5.15%	6.06%	6.97%	7.27%	7.58%	7.88%	0.85%	0.42%	0.18%	0.12%	0.06%	0.03%	0.03%	9.58%
	2nd & 3rd Year	4.24%	5.15%	6.06%	6.97%	7.27%	7.58%	7.88%	0.85%	0.42%	0.18%	0.12%	0.06%	0.03%	0.03%	9.58%
	4th & 5th Years	2.12%	2.58%	3.03%	3.48%	3.64%	3.79%	3.94%	0.42%	0.21%	0.09%	0.06%	0.03%	0.02%	0.02%	4.79%
	11+ Years	1.06%	1.29%	1.52%	1.74%	1.82%	1.89%	1.97%	0.21%	0.11%	0.05%	0.03%	0.02%	0.01%	0.01%	2.39%
Liberty Bankers	Waiver of Premium Rider, Child Rider, Grandchild Rider, AD&D w/Common Carrier Rider & Accelearated Living Benefit Rider	Same as Associated Plan(s)														

RENEWAL BONUS PROGRAM

(Applies to entire hierarchy)

You and Your appointed Agents at the Gold level are eligible to qualify for a renewal bonus. Agent's "Product Blended" Persistency will be reviewed quarterly. Newly appointed agents will have their persistency reviewed after the 7th month or once they have issued 15 policies for bonus purposes.

CATEGORIES:

PLATINUM: An agent qualifies for this category with a 13th month "Product Blended" persistency rate of 75%>, a 25-month "Product Blended" persistency rate of 60%>, a placement ratio of 65%> and a minimum of $12,000 in placedAnnual Production. This agent qualifies for up to a 9 month commission advance (with appropriate salvage account)

AND for policies issued in the previous 4 years, their renewal commissions in years 2, 3, and 4 will be "BONUSED" up by 75%. This agent is eligible to qualify for incentive trips WITH reduced qualification requirements!

GOLD: An agent with a 13th month "Product Blended" persistency rate of 70%> to <75% qualifies for their renewal commissions in years 2, 3, and 4 will be "BONUSED" up by 50%.

SILVER: An agent with a 13th month "Product Blended" persistency rate of 60% - <70% does not qualify for any renewal bonus.

Any agent with a 13th month "Product Blended" persistency rate of 60%< at the end of the Quarter will be inactivated; and for policies issued in the previous 4 years, their renewal commissions for years 2, 3, & 4 will be adjusted down by 50%.

Persistency Level	Persistency Required	Renewal Bonus Plan (Percentage of Ciommissions
Platinum	75% & UP 13-month, and 60% & UP 25-month	175%
Gold	70% - <75%	150%
Silver	60% - <70%	100%