



TOP PICKS = Top Picks

American Equity

ProductName	Issue Ages	Plan Type	Agent FYC	Agent Renewal
Bonus Gold Index 1-07; Index 7-05	18-75	Annuity	6.00	1.00
Bonus Gold Index 1-07; Index 7-05	76-80	Annuity	4.50	.75
Choice 10 (Option U)	18-75	Annuity	6.00	0.00
Choice 10 (Option U)	76-80	Annuity	4.50	0.00
Choice 6 (Option U)	18-75	Annuity	4.00	0.00
Choice 6 (Option U)	76-80	Annuity	3.00	0.00
Choice 6 (Option U)	81-85	Annuity	2.00	0.00
TOP PICKS Choice 8 (Option U)	18-75	Annuity	5.00	0.00
TOP PICKS Choice 8 (Option U)	76-80	Annuity	3.75	0.00
TOP PICKS Choice 8 (Option U)	81-85	Annuity	2.50	0.00
Foundation Gold Plus ICC11 IDX3	18-75	Annuity	5.50	1.00
Foundation Gold plus ICC11 IDX3	76-80	Annuity	4.15	.75
TOP PICKS Guarantee Series ICC13 MYGA SP	18-75	Annuity	3.00	1.50
TOP PICKS Guarantee Series ICC13 MYGA SP	76-80	Annuity	2.10	1.05
TOP PICKS Guarantee Series ICC13 MYGA SP	81-85	Annuity	1.50	.77
Income Shield 10	18-75	Annuity	5.00	1.50
Income Shield 10	76-80	Annuity	3.75	1.15
Income Shield 7	50-75	Annuity	4.00	1.00
Income Shield 7	76-80	Annuity	3.00	0.75
TOP PICKS Retirement Gold Index 2-09	18-78	Annuity	6.00	1.00
SPIA-1 10yr Certain	18-90	Annuity	3.00	0.00
SPIA-1 Less than 10-year Certain	18-90	Annuity	1.50	0.00
Traditions Gold ICC11 IDX4	18-75	Annuity	4.50	.75
Traditions Gold ICC11 IDX4	76-80	Annuity	3.40	.55

American General Annuity

ProductName	Issue Ages	Plan Type	Agent FYC	Agent Renewal
TOP PICKS American Pathway DIA #1 Less than 7yrs	0-90	SPDIA	1.75	0.00
American Pathway DIA #2 15-40yrs Certain	0-90	SPDIA	2.25	0.00
American Pathway DIA #3 7-14yrs	0-90	SPDIA	3.25	0.00
American Pathway DIA Life Payout Options	0-90	SPDIA	3.25	0.00
American Pathway SPIA #1 Less than 7yrs Certain	0-90	SPIA	1.20	0.00
American Pathway SPIA #2 7-15yrs Certain	0-90	SPIA	1.75	0.00
American Pathway SPIA #3 15+yrs Certain or Life	0-90	SPIA	2.25	0.00
American Pathway SPIA Life Payout Options	0-90	SPIA	2.25	0.00

American National Annuity

ProductName	Issue Ages	Plan Type	Agent FYC	Agent Renewal
TOP PICKS Palladium Immediate Annuity	0-84	Annuity	2.75	0.00
TOP PICKS Palladium Immediate Annuity	85-90	Annuity	1.25	0.00
Palladium Immediate Annuity (5-9)	0-90	Annuity	1.25	0.00



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Americo Legacy

ProductName	Issue Ages	Plan Type	Agent FYC	Agent Renewal
ClassicMark 10	0-80	Annuity	6.00	0.00
ClassicMark 10	81-85	Annuity	5.00	0.00
ClassicMark 10 LT	0-80	Annuity	6.00	0.00
ClassicMark 10 LT	81-85	Annuity	3.75	0.00
ClassicMark 10 LT Plus	0-80	Annuity	5.00	0.00
ClassicMark 10 Plus	0-80	Annuity	5.00	0.00
FlexMark Select Plus/Select Plus LT	0-75	Annuity	6.00	0.00
FlexMark Select Plus/Select Plus LT	76-85	Annuity	5.00	0.00
FlexMark Select/Select LT	0-75	Annuity	7.00	0.00
FlexMark Select/Select LT	76-85	Annuity	6.00	0.00
LegendMark 10, 10 Plus, 10 LT	0-75	Annuity	7.50	0.00
LegendMark 10, 10 Plus, 10 LT	76-80	Annuity	5.75	0.00
LegendMark 10, 10 Plus, 10 LT	81-85	Annuity	3.75	0.00
LegendMark 14, 14 Plus	0-75	Annuity	8.50	0.00
LegendMark 14, 14 Plus	76-80	Annuity	6.50	0.00
LegendMark 14, 14 Plus	81-85	Annuity	4.25	0.00
LibertyMark 10	0-80	Annuity	7.00	0.00
LibertyMark 10	81-85	Annuity	6.00	0.00
LibertyMark 10 LT	0-80	Annuity	6.00	0.00
LibertyMark 10 LT	81-85	Annuity	4.75	0.00
LibertyMark 10 LT Plus	0-80	Annuity	6.00	0.00
LibertyMark 10 Plus	0-80	Annuity	6.00	0.00
LibertyMark 7	0-80	Annuity	5.00	0.00
LibertyMark 7	81-85	Annuity	3.75	0.00
LibertyMark 7 Plus	0-80	Annuity	4.00	0.00
LibertyMark 7 Plus	81-85	Annuity	2.75	0.00
SpectraMark	0-75	Annuity	8.50	0.00
SpectraMark	76-80	Annuity	6.50	0.00
SpectraMark	81-85	Annuity	4.25	0.00



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Athene

ProductName	Issue Ages	Plan Type	Agent FYC	Agent Renewal
Athene Ascent Pro 10	0-70	Annuity	6.00	0.00
Athene Ascent Pro 10	71-75	Annuity	5.50	0.00
Athene Ascent Pro 10	76-80	Annuity	4.50	0.00
Athene Ascent Pro 10 Bonus 2.0	0-70	Annuity	6.50	0.00
Athene Ascent Pro 10 Bonus 2.0	71-75	Annuity	6.00	0.00
Athene Ascent Pro 10 Bonus 2.0	76-80	Annuity	5.00	0.00
MaxRate 3	0-70	Annuity	1.30	0.00
MaxRate 3	71-75	Annuity	1.30	0.00
MaxRate 3	76-80	Annuity	0.90	0.00
MaxRate 3	81+	Annuity	0.40	0.00
MaxRate 5	0-70	Annuity	2.00	0.00
MaxRate 5	71-75	Annuity	2.00	0.00
MaxRate 5	76-80	Annuity	1.80	0.00
MaxRate 5	81+	Annuity	1.10	0.00
MaxRate 7	0-70	Annuity	2.50	0.00
MaxRate 7	71-75	Annuity	2.50	0.00
MaxRate 7	76-80	Annuity	2.25	0.00
MaxRate 7	81+	Annuity	1.30	0.00

Cincinnati Life Insurance-Ann

ProductName	Issue Ages	Plan Type	Agent FYC	Agent Renewal
LifeHorizons Flexible Premium Deferred	All Ages	FPDA	4.00	3.00
LifeHorizons Flexible Premium Deferred (Standard)	All Ages	FPDA	3.00	2.00
LifeHorizons Single Premium Deferred	All Ages	SPDA	4.00	0.00
LifeHorizons Single Premium Deferred (Standard)	All Ages	SPDA	3.00	0.00
LifeHorizons Single Premium Immediate	All Ages	SPIA	4.00	0.00
LifeHorizons Single Premium Immediate (Standard)	All Ages	SPIA	1.50	0.00

Annuity Producer
Commission Schedule Summary



TOP PICKS = Top Picks

Equitrust Annuity

Product Name	Issue Ages	Plan Type	Agent FYC	Agent Renewal
Builder Bonus Index	All Ages	Annuity	5.50	--
TOP PICKS Certainty Select (3 year)	0-80	Annuity	2.00	1% of Accum. Value
TOP PICKS Certainty Select (3 year)	81-90	Annuity	1.50	1% of Accum. Value
TOP PICKS Certainty Select (5, 6, 8 & 10 Yr)	0-80	Annuity	3.00	1% of Accum. Value
TOP PICKS Certainty Select (5, 6, 8 & 10 Yr)	81-90	Annuity	2.25	1% of Accum. Value
Choice Four	0-80	Annuity	5.50	--
Choice Four	81-85	Annuity	4.13	--
TOP PICKS Confidence Income (10+ yr Fixed)	All Ages	Annuity	3.00	--
TOP PICKS Confidence Income (5-9 yr Fixed)	All Ages	Annuity	3.00	--
DynaMARC	All Ages	Annuity	6.50	3.25
MarketBooster Index	All Ages	Annuity	5.50	2.75
TOP PICKS MarketPower Bonus Index	All Ages	Annuity	8.50	--
MarketPower Bonus Index AK, IL, OH	All Ages	Annuity	7.00	--
MarketSeven Index	0-75	Annuity	5.50	2.75
MarketSeven Index	76-80	Annuity	4.13	2.0625
MarketSeven Index	81-85	Annuity	2.75	1.375
MarketTen Bonus Index	All Ages	Annuity	6.00	3.00
MarketTwelve Bonus Index	All Ages	Annuity	8.00	--
TOP PICKS MarketValue Index	All Ages	Annuity	7.00	3.50

F&G Annuity

Product Name	Issue Ages	Plan Type	Agent FYC	Agent Renewal
FG Accelerator Plus 10	0-75	Annuity	8.00	0.00
FG Accelerator Plus 10	76-80	Annuity	6.00	0.00
FG Accelerator Plus 10	81-85	Annuity	4.00	0.00
FG Accelerator Plus 14	0-75	Annuity	9.00	0.00
FG Accelerator Plus 14	76-80	Annuity	7.00	0.00
FG Accelerator Plus 14	81-85	Annuity	4.50	0.00
FG Guarantee-Platinum 3	0-79	Annuity	1.50	0.00
FG Guarantee-Platinum 3	80-90	Annuity	0.75	0.00
FG Guarantee-Platinum 5	0-79	Annuity	2.00	0.00
FG Guarantee-Platinum 5	80-90	Annuity	1.00	0.00
FG Guarantee-Platinum 7	0-79	Annuity	2.75	0.00
FG Guarantee-Platinum 7	80-90	Annuity	1.38	0.00
FG Retirement Pro	0-75	Annuity	8.00	0.00
FG Retirement Pro	76-80	Annuity	6.00	0.00
Prosperity Elite 10	0-75	Annuity	8.00	0.00
Prosperity Elite 10	76-80	Annuity	6.00	0.00
Prosperity Elite 10	81-85	Annuity	4.00	0.00
Prosperity Elite 14	0-75	Annuity	8.50	0.00
Prosperity Elite 14	76-80	Annuity	6.50	0.00
Prosperity Elite 14	81-85	Annuity	4.25	0.00
TOP PICKS Safe Income Plus	0-75	Annuity	7.00	0.00
TOP PICKS Safe Income Plus	76-80	Annuity	5.00	0.00

All commission information is assumed current as of revision date and is subject to change.
Agent Use Only-Not Intended for Distribution. Rates Subject to Change.



= Top Picks

F&G Legacy

ProductName	Issue Ages	Plan Type	Agent FYC	Agent Renewal
AdvancedMark Ultra 10,10 LT (FL)	0-64	Annuity	7.50	0.00
AdvancedMark Ultra 10,10 LT (FL)	65-75	Annuity	5.75	0.00
AdvancedMark Ultra 10,10 LT (FL)	76-85	Annuity	3.13	0.00
LegendMark 10	0-75	Annuity	7.50	0.00
LegendMark 10	76-80	Annuity	5.75	0.00
LegendMark 10	81-85	Annuity	3.75	0.00
LegendMark 10 LT	0-75	Annuity	7.50	0.00
LegendMark 10 LT	76-80	Annuity	5.75	0.00
LegendMark 10 LT	81-85	Annuity	3.75	0.00
LegendMark 10 LT Plus	0-75	Annuity	7.50	0.00
LegendMark 10 LT Plus	76-80	Annuity	5.75	0.00
LegendMark 10 LT Plus	81-85	Annuity	3.75	0.00
LegendMark 10 Plus	0-75	Annuity	7.50	0.00
LegendMark 10 Plus	76-80	Annuity	5.75	0.00
LegendMark 10 Plus	81-85	Annuity	3.75	0.00
LegendMark 14	0-75	Annuity	8.50	0.00
LegendMark 14	76-80	Annuity	6.50	0.00
LegendMark 14	81-85	Annuity	4.25	0.00
LegendMark 14 Plus	0-75	Annuity	8.50	0.00
LegendMark 14 Plus	76-80	Annuity	6.50	0.00
LegendMark 14 Plus	81-85	Annuity	4.25	0.00
SpectraMark	0-75	Annuity	8.50	0.00
SpectraMark	81-85	Annuity	4.25	0.00

Forethought Annuity

ProductName	Issue Ages	Plan Type	Agent FYC	Agent Renewal
Bonus Advantage	55-75	Annuity	7.00	0.00
Income 125+	0-75	Annuity	6.00	0.00
Income 125+	76-85	Annuity	4.00	0.00
Index Bonus 115	0-75	Annuity	7.00	0.00
Index Bonus 115	76-85	Annuity	5.00	0.00



TOP PICKS = Top Picks

Great American Annuity

ProductName	Issue Ages	Plan Type	Agent FYC	Agent Renewal
Safe Outlook	Non-Qual:0-75	Annuity	3.50	--
Safe Outlook	Non-Qual:76-80	Annuity	2.25	--
Safe Outlook	Non-Qual:81-85	Annuity	2.25	--
Safe Outlook	Qual:18-75	Annuity	3.50	--
Safe Outlook	Qual:76-80	Annuity	2.25	--
Safe Outlook	Qual:81-85	Annuity	2.25	--
Safe Return	Non-Qual:0-75	Annuity	5.50	--
Safe Return	Non-Qual:76-80	Annuity	4.10	--
Safe Return	Non-Qual:81-85	Annuity	4.10	--
Safe Return	Qual:18-75	Annuity	5.50	--
Safe Return	Qual:76-80	Annuity	4.10	--
Safe Return	Qual:81-85	Annuity	4.10	--

Guaranty Income Life Insurance Company

ProductName	Issue Ages	Plan Type	Agent FYC	Agent Renewal
AnnuiCare 10	0-74	Annuity	7.50	.80
AnnuiCare 10	75-79	Annuity	5.50	.80
AnnuiCare 4	0-79	Annuity	1.60	.80
AnnuiCare 4	80-85	Annuity	0.80	.80
AnnuiCare 5	0-79	Annuity	2.00	.80
AnnuiCare 5	80-85	Annuity	1.00	.80
AnnuiCare 6	0-79	Annuity	2.00	.80
AnnuiCare 6	80-85	Annuity	1.00	0.80
AnnuiCare 7	0-74	Annuity	4.50	.80
AnnuiCare 7	75-85	Annuity	2.50	.80
AnnuiCare 8	0-79	Annuity	3.00	.80
FlexPlus 10	0-74	Annuity	7.25	.80
FlexPlus 10	75-79	Annuity	4.75	.80
FlexPlus 5	0-74	Annuity	2.00	.80
FlexPlus 5	75-79	Annuity	1.00	.80
FlexPlus 7	0-74	Annuity	4.50	.80
FlexPlus 7	75-79	Annuity	2.50	.80
Guaranty 4	0-79	Annuity	1.60	0.00
Guaranty 4	80-100	Annuity	0.80	0.00
Guaranty 6	0-79	Annuity	2.00	0.00
Guaranty 6	80-90	Annuity	1.00	0.00
Guaranty 8	0-79	Annuity	3.00	0.00

Annuity Producer
Commission Schedule Summary



TOP PICKS = Top Picks

Guggenheim

	ProductName	Issue Ages	Plan Type	Agent FYC	Agent Renewal
TOP PICKS	10 Year Preserve MYGA	0-80	MYGA	3.00	1.50
TOP PICKS	10 Year Preserve MYGA	81-85	MYGA	2.25	1.13
TOP PICKS	10 Year Preserve MYGA	86-90	MYGA	1.50	.75
	10 Year ProOption MYGA	0-80	MYGA	3.00	1.50
	10 Year ProOption MYGA	81-85	MYGA	2.25	1.13
	10 Year ProOption MYGA	86-90	MYGA	1.50	.75
TOP PICKS	8 Year Preserve MYGA	0-80	MYGA	1.00	.50
TOP PICKS	8 Year Preserve MYGA	81-85	MYGA	0.75	.38
TOP PICKS	8 Year Preserve MYGA	86-90	MYGA	0.50	.25
TOP PICKS	4 Year Preserve MYGA	0-80	MYGA	1.75	.88
TOP PICKS	4 Year Preserve MYGA	81-85	MYGA	1.31	.66
TOP PICKS	4 Year Preserve MYGA	86-90	MYGA	0.88	.44
TOP PICKS	5 Year Preserve MYGA	0-80	MYGA	2.50	1.25
TOP PICKS	5 Year Preserve MYGA	81-85	MYGA	1.88	.94
TOP PICKS	5 Year Preserve MYGA	86-90	MYGA	1.25	.63
	5 Year ProOption MYGA	0-80	MYGA	2.50	1.25
	5 Year ProOption MYGA	81-85	MYGA	1.88	.94
	5 Year ProOption MYGA	86-90	MYGA	1.25	.63
	5 Year Provider SPIA	All Ages	SPIA	2.50	0.00
TOP PICKS	6 Year Preserve MYGA	0-80	MYGA	2.50	1.25
TOP PICKS	6 Year Preserve MYGA	81-85	MYGA	1.88	.94
TOP PICKS	6 Year Preserve MYGA	86-90	MYGA	1.25	.63
	6-20 Year Provider SPIA	All Ages	SPIA	3.00	0.00
TOP PICKS	7 Year Preserve MYGA	0-80	MYGA	2.50	1.25
TOP PICKS	7 Year Preserve MYGA	81-85	MYGA	1.88	.94
TOP PICKS	7 Year Preserve MYGA	86-90	MYGA	1.25	.63
	7 Year ProOption MYGA	0-80	MYGA	2.50	1.25
	7 Year ProOption MYGA	81-85	MYGA	1.88	.94
	7 Year ProOption MYGA	86-90	MYGA	1.25	.63
TOP PICKS	8 Year Preserve MYGA	0-80	MYGA	2.50	1.25
TOP PICKS	8 Year Preserve MYGA	81-85	MYGA	1.88	.94
TOP PICKS	8 Year Preserve MYGA	86-90	MYGA	1.25	.63
TOP PICKS	9 Year Preserve MYGA	0-80	MYGA	2.50	1.25
TOP PICKS	9 Year Preserve MYGA	81-85	MYGA	1.88	.94
TOP PICKS	9 Year Preserve MYGA	86-90	MYGA	1.25	.63
	Life Contingent Year Provider SPIA	All Ages	SPIA	3.00	0.00



= Top Picks

National Western Life Insurance Company

ProductName	Issue Ages	Plan Type	Agent FYC	Agent Renewal
NWL Accumulator Five Non-Qualified	0-65	Annuity	5.50	1.75
NWL Accumulator Five Non-Qualified	66-75	Annuity	4.50	1.25
NWL Accumulator Five Non-Qualified	76-85	Annuity	2.25	0.75
NWL Accumulator Five Qualified	0-65	Annuity	5.50	1.75
NWL Accumulator Five Qualified	66-75	Annuity	4.50	1.25
NWL Benefit Assurance Non-Qualified	0-75	Annuity	8.00	2.00
NWL Benefit Assurance Non-Qualified	76-80	Annuity	6.00	2.00
NWL Benefit Assurance Non-Qualified	81-85	Annuity	3.50	2.00
NWL Benefit Assurance Qualified	0-70	Annuity	8.00	2.00
NWL Benefit Assurance Qualified	71-75	Annuity	5.50	2.00
NWL Benefit Assurance Qualified	76-80	Annuity	3.50	2.00
NWL Benefit Assurance Qualified	81-85	Annuity	0.50	2.00
NWL Future Assurance Non-Qualified	0-75	Annuity	5.00	1.00
NWL Future Assurance Non-Qualified	76-80	Annuity	3.00	1.00
NWL Future Assurance Qualified	0-70	Annuity	5.00	1.00
NWL Future Assurance Qualified	71-75	Annuity	1.00	1.00
NWL Future Assurance Qualified	76-80	Annuity	0.50	1.00
NWL Global Lookback Non-Qualified	0-75	Annuity	6.50	1.00
NWL Global Lookback Non-Qualified	76-80	Annuity	4.50	1.00
NWL Global Lookback Qualified	0-70	Annuity	6.50	1.00
NWL Global Lookback Qualified	71-75	Annuity	4.00	1.00
NWL Global Lookback Qualified	76-80	Annuity	2.00	1.00
NWL Impac 10 Non-Qualified	76-80	Annuity	5.00	1.00
NWL Impact 10 Non-Qualified	0-75	Annuity	7.00	1.00
NWL Impact 10 Qualified	0-70	Annuity	7.00	1.00
NWL Impact 10 Qualified	71-75	Annuity	5.50	1.00
NWL Impact 10 Qualified	76-80	Annuity	3.00	1.00
NWL Impact 7 Non-Qualified	0-75	Annuity	5.50	1.00
NWL Impact 7 Non-Qualified	76-80	Annuity	3.50	1.00
NWL Impact 7 Qualified	0-70	Annuity	5.50	1.00
NWL Impact 7 Qualified	71-75	Annuity	4.00	1.00
NWL Impact 7 Qualified	76-80	Annuity	1.50	1.00
NWL Impact 7S Non-Qualified	0-75	Annuity	5.00	1.00
NWL Impact 7S Non-Qualified	76-80	Annuity	3.00	1.00
NWL Impact 7S Qualified	0-70	Annuity	5.00	1.00
NWL Impact 7S Qualified	71-75	Annuity	3.50	1.00
NWL Impact 7S Qualified	76-80	Annuity	1.00	1.00
NWL Lifetime Returns Solutions Fixed 10 Year	All Ages	SPIA	3.00	0.00
NWL Lifetime Returns Solutions Fixed 5 Year	All Ages	SPIA	1.75	0.00
NWL Lifetime Returns Solutions Life Annuity	0-85	SPIA	3.00	0.00
NWL Prevail Seven Non-Qualified	0-60	Annuity	4.00	0.00
NWL Prevail Seven Non-Qualified	61-75	Annuity	3.50	0.00
NWL Prevail Seven Non-Qualified	76-85	Annuity	0.50	0.00
NWL Prevail Seven Qualified	0-60	Annuity	4.00	0.00
NWL Prevail Seven Qualified	61-75	Annuity	3.50	0.00
NWL Protector One Non-Qualified	0-65	Annuity	8.50	3.00



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National Western Life Insurance Company

ProductName	Issue Ages	Plan Type	Agent FYC	Agent Renewal
NWL Protector One Non-Qualified	66-75	Annuity	7.00	2.00
NWL Protector One Non-Qualified	76-85	Annuity	4.75	1.00
NWL Protector One Qualified	0-65	Annuity	8.50	3.00
NWL Protector One Qualified	66-75	Annuity	7.00	2.00
NWL Ultra Benefit Non-Qualified	0-75	Annuity	6.00	2.00
NWL Ultra Benefit Non-Qualified	76-80	Annuity	4.00	2.00
NWL Ultra Benefit Non-Qualified	81-85	Annuity	1.50	2.00
NWL Ultra Benefit Qualified	0-70	Annuity	6.00	2.00
NWL Ultra Benefit Qualified	71-75	Annuity	3.50	2.00
NWL Ultra Benefit Qualified	76-80	Annuity	1.50	2.00
NWL Ultra Benefit Qualified	81-85	Annuity	0.10	2.00
NWL Ultra Classic Non-Qualified	0-75	Annuity	10.00	1.00
NWL Ultra Classic Non-Qualified	76-80	Annuity	8.50	1.00
NWL Ultra Classic Qualified	0-70	Annuity	10.00	1.00
NWL Ultra Classic Qualified	71-75	Annuity	8.00	1.00
NWL Ultra Classic Qualified	76-80	Annuity	7.00	1.00
NWL Ultra Future Non-Qualified	0-75	Annuity	5.00	1.00
NWL Ultra Future Non-Qualified	76-80	Annuity	3.00	1.00
NWL Ultra Future Qualified	0-70	Annuity	5.00	1.00
NWL Ultra Future Qualified	71-75	Annuity	1.50	1.00
NWL Ultra Future Qualified	76-80	Annuity	0.25	1.00
NWL Ultra Value Non-Qualified	0-75	Annuity	5.00	1.00
NWL Ultra Value Non-Qualified	76-80	Annuity	3.00	1.00
NWL Ultra Value Qualified	0-70	Annuity	5.00	1.00
NWL Ultra Value Qualified	71-75	Annuity	2.50	1.00
NWL Ultra Value Qualified	76-80	Annuity	1.50	1.00
NWL Value Assurance Non-Qualified	0-75	Annuity	5.00	1.00
NWL Value Assurance Non-Qualified	76-80	Annuity	3.00	1.00
NWL Value Assurance Qualified	0-70	Annuity	5.00	1.00
NWL Value Assurance Qualified	71-75	Annuity	1.50	1.00
NWL Value Assurance Qualified	76-80	Annuity	0.50	1.00

Annuity Producer
Commission Schedule Summary



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North American Annuity

	ProductName	Issue Ages	Plan Type	Agent FYC	Agent Renewal
TOP PICKS	NA Guarantee Choice & G.C. II 4yr	0-80	Annuity	1.50	Re-Entry .50%
TOP PICKS	NA Guarantee Choice & G.C. II 4yr	81-85	Annuity	1.13	Re-Entry .50%
TOP PICKS	NA Guarantee Choice & G.C. II 4yr	86-90	Annuity	0.75	Re-Entry .50%
TOP PICKS	NA Guarantee Choice 10yr	0-80	Annuity	3.00	0.00
TOP PICKS	NA Guarantee Choice 10yr	81-85	Annuity	2.25	0.00
TOP PICKS	NA Guarantee Choice 10yr	86-90	Annuity	1.50	0.00
	NA Guarantee Choice 3yr	0-80	Annuity	1.50	0.00
	NA Guarantee Choice 3yr	81-85	Annuity	1.13	0.00
	NA Guarantee Choice 3yr	86-90	Annuity	0.75	0.00
TOP PICKS	NA Guarantee Choice 5yr	0-80	Annuity	2.00	0.00
TOP PICKS	NA Guarantee Choice 5yr	81-85	Annuity	1.50	0.00
TOP PICKS	NA Guarantee Choice 5yr	86-90	Annuity	1.00	0.00
TOP PICKS	NA Guarantee Choice 7yr	0-80	Annuity	2.50	0.00
TOP PICKS	NA Guarantee Choice 7yr	81-85	Annuity	1.88	0.00
TOP PICKS	NA Guarantee Choice 7yr	86-90	Annuity	1.25	0.00
	NAC Retire Choice 10yr	0-75	Annuity	6.75	3.38
	NAC Retire Choice 10yr	76-79	Annuity	5.06	2.535
	NAC Retire Choice 10yr	80-85	Annuity	3.38	1.69
	NAC Retire Choice 14yr	0-75	Annuity	7.00	3.50
	NAC Retire Choice 14yr	76-79	Annuity	5.25	2.63
	NAC Retire Choice 14yr	80-85	Annuity	3.50	1.75
TOP PICKS	North American Benefit Solutions 10yr	0-75	Annuity	6.75	--
TOP PICKS	North American Benefit Solutions 10yr	76-79	Annuity	5.06	--
	North American Benefit Solutions 10yr	80-85	Annuity	3.38	--
TOP PICKS	North American Benefit Solutions 14yr	0-75	Annuity	6.75	--
TOP PICKS	North American Benefit Solutions 14yr	76-79	Annuity	5.06	--
	North American Benefit Solutions 14yr	80-85	Annuity	3.38	--
	North American Charter Plus 10yr	0-75	Annuity	6.75	3.38
	North American Charter Plus 10yr	76-79	Annuity	5.06	2.535
	North American Charter Plus 10yr	80-85	Annuity	3.38	1.69
	North American Charter Plus 14yr	0-75	Annuity	6.75	3.38
	North American Charter Plus 14yr	76-79	Annuity	5.06	2.535
	North American Charter Plus 14yr	80-85	Annuity	3.38	1.69
	North American Charter Plus II 10yr	0-75	Annuity	7.00	1.00
	North American Charter Plus II 10yr	76-79	Annuity	5.25	1.00
	North American Income All Other	All Ages	Annuity	3.00	--
	Performance Choice 12yr	0-75	Annuity	6.75	3.38
	Performance Choice 12yr	76-79	Annuity	5.06	2.535
	Performance Choice 12yr	80-85	Annuity	3.38	1.69
	Performance Choice 8yr	0-75	Annuity	5.00	2.50
	Performance Choice 8yr	76-79	Annuity	3.75	1.875
	Performance Choice 8yr	80-85	Annuity	2.50	1.25
	Strategic Design Annuity X 10yr	0-75	Annuity	6.75	0.00
	Strategic Design Annuity X 10yr	76-79	Annuity	5.06	0.00
	Strategic Design Annuity X 10yr	80-85	Annuity	3.38	0.00
	VersaChoice 10yr	0-75	Annuity	6.75	0.00

All commission information is assumed current as of revision date and is subject to change.
Agent Use Only-Not Intended for Distribution. Rates Subject to Change.



= Top Picks

North American Annuity

ProductName	Issue Ages	Plan Type	Agent FYC	Agent Renewal
VersaChoice 10yr	76-79	Annuity	5.06	0.00
VersaChoice 10yr	80-85	Annuity	3.38	0.00

Reliance Standard AMZ

ProductName	Issue Ages	Plan Type	Agent FYC	Agent Renewal
Apollo-SPDA	0-75	Annuity	4.00	0.00
Apollo-SPDA	76-80	Annuity	3.20	0.00
Apollo-SPDA	81-85	Annuity	2.40	0.00
Apollo-SPDA w/ MVA	0-75	Annuity	4.00	0.00
Apollo-SPDA w/ MVA	76-80	Annuity	3.20	0.00
Apollo-SPDA w/ MVA	81-85	Annuity	2.40	0.00
Eleos-SPDA	0-75	Annuity	2.50	0.00
Eleos-SPDA	76-80	Annuity	2.00	0.00
Eleos-SPDA	81-85	Annuity	1.50	0.00
Eleos-SPDA w/ MVA	0-75	Annuity	2.50	0.00
Eleos-SPDA w/ MVA	76-80	Annuity	2.00	0.00
Eleos-SPDA w/ MVA	81-85	Annuity	1.50	0.00
Keystone Index FPDA 10yr	0-80	Annuity	6.00	0.00
Keystone Index FPDA 5yr	0-80	Annuity	3.25	0.00
Keystone Index FPDA 5yr	81-85	Annuity	1.95	0.00
Keystone Index FPDA 7yr	0-80	Annuity	4.50	0.00
Keystone Index FPDA 7yr	81-85	Annuity	2.70	0.00

Sagicor Annuity

ProductName	Issue Ages	Plan Type	Agent FYC	Agent Renewal
Milestone MYGA 3yr Surrender	0-80	MYGA	1.25	0.00
Milestone MYGA 3yr Surrender	81-85	MYGA	0.75	0.00
Milestone MYGA 3yr Surrender	86-90	MYGA	0.50	0.00
Milestone MYGA 5yr Surrender	0-80	MYGA	2.00	0.00
Milestone MYGA 5yr Surrender	81-85	MYGA	1.25	0.00
Milestone MYGA 5yr Surrender	86-90	MYGA	0.75	0.00
Milestone MYGA 7yr Surrender	0-80	MYGA	2.25	0.00
Milestone MYGA 7yr Surrender	81-85	MYGA	1.75	0.00
Milestone MYGA 7yr Surrender	86-90	MYGA	1.00	0.00
Sage Choice SPDA	0-80	SPDA	3.00	0.00
Sage Choice SPDA	81-90	SPDA	1.75	0.00
Sage Select FIA-electronic app	0-75	FIA	6.00	0.00
Sage Select FIA-electronic app	76-85	FIA	3.00	0.00
Single Premium Immediate < 10yrs	0-120	SPIA	2.00	0.00
Single Premium Immediate =/> 10yrs	0-80	SPIA	3.00	0.00
Single Premium Immediate =/> 10yrs	81-120	SPIA	3.00	0.00



TOP PICKS = Top Picks

State Life Annuity

ProductName	Issue Ages	Plan Type	Agent FYC	Agent Renewal
Annuity Care	0-75	Linked Ben	4.75	0.00
Annuity Care	76-85	Linked Ben	2.75	0.00
TOP PICKS Annuity Care II/III	All Ages	Linked Ben	6.50	0.00
Asset Care I	All Ages	Linked Benefit	8.00	0.00
Asset Care II/III	All Ages	Liked Benefit	6.50	0.00
ImmediateCare Plus	All Ages	Linked Ben	4.50	0.00
ImmediateCare SPIA Fixed Period	5-6	Linked Ben	1.25	0.00
ImmediateCare SPIA Fixed Period	7-8	Linked Ben	1.75	0.00
ImmediateCare SPIA Fixed Period	9-20	Linked Ben	2.75	0.00
ImmediateCare SPIA Life Contingent	--	Linked Ben	3.25	0.00
Indexed Annuity Care	0-75	Liked Ben	6.00	0.00
Indexed Annuity Care	76-85	Linked Ben	4.50	0.00
LegacyCare	All Ages	Linked Ben	1.50	0.00

United Life Insurance Company

ProductName	Issue Ages	Plan Type	Agent FYC	Agent Renewal
FPDA	0-80	Annuity	1.80	0.00
Immediate		Annuity	2.00	0.00
SPDA-4	0-80	Annuity	1.50	0.00
SPDA-4	81-90	Annuity	1.05	0.00
SPDA-5	0-80	Annuity	1.80	0.00
SPDA-5	81-90	Annuity	1.30	0.00
SPDA-6	0-80	Annuity	2.00	0.00
SPDA-6	81-90	Annuity	1.40	0.00

VOYA Annuity

ProductName	Issue Ages	Plan Type	Agent FYC	Agent Renewal
Voya Quest 5	0-75	Annuity	2.95	1.45
Voya Quest 5	76-80	Annuity	2.20	1.20
Voya Quest 7	0-75	Annuity	4.25	2.15
Voya Quest 7	76-80	Annuity	3.10	1.55
Voya Quest Plus	0-75	Annuity	5.85	0.00
Voya Quest Plus	76-80	Annuity	4.40	0.00
Voya Secure Index Five	0-75	Annuity	2.80	1.40
Voya Secure Index Five	76-80	Annuity	2.10	1.05
Voya Secure Index Opportunities Plus	0-75	Annuity	5.85	0.00
Voya Secure Index Opportunities Plus	76-80	Annuity	4.40	0.00
Voya Secure Index Outlook	0-75	Annuity	5.50	--
Voya Secure Index Outlook	76-80	Annuity	4.12	--
Voya Secure Index Seven	0-75	Annuity	4.10	2.05
Voya Secure Index Seven	76-80	Annuity	3.00	1.50
Voya WealthBuilder Plus	0-75	Annuity	4.05	2.00
Voya WealthBuilder Plus	76-80	Annuity	4.10	2.05