

GEFA1948

G6000

**Genworth Life Insurance Company**  
**Brokerage Commission Schedule**

IGS90  
5/10/2006  
iGROUP Inc

Term	Years	1	2 - 10	11+
SURE TERM 5#		75.0000	0.0000	0.0000
SURE TERM 10#		75.0000	0.0000	0.0000
SURE TERM 15#		85.0000	0.0000	0.0000
SURE TERM 20#		95.0000	0.0000	0.0000
SURE TERM 30#		95.0000	0.0000	0.0000

Return of Premium Term##	Years	1	2 - 5	6+
VantagePoint / MasterKey ROP 15 YR##		85.0000	0.0000	0.0000
VantagePoint / MasterKey ROP 20 YR##		95.0000	0.0000	0.0000
VantagePoint / MasterKey ROP 30 YR##		95.0000	0.0000	0.0000

**Lifetime Protector Flex and Lifetime Protector 50+**

80.0000 % of premium paid up to the target commissionable premium, regardless of year premium is paid

2.0000 % of premium paid in excess of the target commissionable premium in years 1-10

1.2500 % of premium paid in excess of the target commissionable premium in years 11+

**FirstCHOICE Gold - UL (see footnote (+) for details)**

80.0000 % of premium paid up to the capped commissionable premium, plus

2.0000 % of premium paid in excess of the capped commissionable premium

2.0000 % of premium paid in years 2-10

1.2500 % of premium paid in years 11+

**SecureLiving Income Provider - SPIA**

3.0000 % of premium paid in amounts up to \$2,500,000, then

1.5000 % of premium paid in amounts between \$2,500,001 - \$5,000,000, then

0.7500 % of premium paid in amounts between \$5,000,001 - \$10,000,000, then

0.4000 % of premium paid in amounts between \$10,000,001 - \$15,000,000, then

0.2000 % of premium paid in amounts equal to or greater than \$15,000,001

**SecureLiving Stable5 - Deferred Annuity**

3.6000 % of premium paid for issue ages 0 - 75

2.7000 % of premium paid for issue ages 76 - 80

1.8000 % of premium paid for issue ages 81 - 85

**SecureLiving SmartRate - Deferred Annuity**

5.2500 % of premium paid for issue ages 0 - 75

3.5000 % of premium paid for issue ages 76 - 80

1.7500 % of premium paid for issue ages 81+

**SecureLiving Advantage - Deferred Annuity**

5.0000 % of premium paid for issue ages 0 - 75

3.0000 % of premium paid for issue ages 76 - 80

1.2500 % of premium paid for issue ages 81 - 85

SecureLiving Advantage is only available in states where the SecureLiving Independence is NOT available.

**SecureLiving Independence - Deferred Annuity**

4.5000 % of premium paid for issue ages 0 - 75

2.2500 % of premium paid for issue ages 76 - 80

1.2500 % of premium paid for issue ages 81 - 85

**SecureLiving Classic - Indexed Annuity**

5.5000 % of premium paid for issue ages 0 - 75

3.0000 % of premium paid for issue ages 76 - 80

1.2500 % of premium paid for issue ages 81 - 85

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# Term policy fees not subject to commissions. (Sure Term series only.)

## VantagePoint ROP 15, 20 or 30 year products are not bonusable and will not be included in the bonus program.

**Compensation Rules**

- a) Policy fee is not subject to compensation.
- b) No compensation is payable on premiums waived or commuted by the Company.
- c) Compensation is not payable on advanced premium deposited with the Company until such premium becomes due and payable under the policy on which the premium has been paid in advance.
- d) If the Company for any reason refunds premium paid on a policy, compensation paid on that premium shall be charged back and must be refunded to the Company on demand.
- e) Compensation on replacements and other special situations will be payable according to the Company's rules in effect at that time.
- f) The Company reserves the right to change or modify its Compensation Rules at anytime. The interpretation of applicability of such rules shall be at the Company's sole discretion.

Permanent Flat Extras and Table Ratings are fully commissionable. Temporary Flat Extras: Commissions are not paid on any flat extras of 5 years or less. Full commission is paid on any flat extra over 5 years.

**FirstCHOICE Gold<sup>®</sup> Universal Life**

The commissionable target premium is equal to the LESSER of:

- a) \$60 per 1000 AND
- b) designated premium for the base coverage and for any riders and any flat extras of 6 years or more, plus any premium for substandard table ratings. For TX & FL, the Minimum Premium on the illustration for FirstCHOICE Gold<sup>®</sup> is the no lapse premium for up to 20 years and should not be used to quote commissions. For increases, commissions are a percentage of the annual COI. There are no renewal commissions on increases in any policy year.

**Conversions** – Full first year commission is payable on conversions and external replacements. Full first year commission and bonuses are payable on conversions and external replacements.

**Replacements** – No renewal commissions are payable on internal replacements from other Genworth companies to the extent that there is no increased coverage on the pre-existing policy. In the case of increased coverage, the full first year commission rate is payable, applicable only on the increased amount of coverage. The renewal commissions will use policy year 2 commission rates, regardless of the duration of the replaced policy. Commissions do not count toward incentives, aggregation and bonus.

**Sales Compensation Plan Revisions.** The Company reserves the right to issue and revise Sales Compensation Plans and agrees to notify you in writing when a new or revised Sales Compensation Plan becomes effective. The new or revised Sales Compensation Plan will apply to compensation on policies or contracts issued after its effective date.