

## SCHEDULE OF PRODUCER'S COMMISSIONS L-2194 WA Regular Schedule

Your compensation shall consist of commissions on premiums paid in cash on policies issued by us on applications obtained by you subject to our approval at the rates shown below. See notes on product rate cards for further commission information.

### Term Products

	First Year Commissions	
	ADDvantage <sup>sm</sup> Series	Home Impact Plus <sup>sm</sup> Series
<b>10 Year Term</b>	70	65
<b>15 Year Term</b>	75	75
<b>20 Year Term</b>	85	85
<b>30 Year Term</b>	90	85

### Universal Life Products

	First Year Commissions	Renewal/Excess Commissions Years 2-10
<b>Custom TermUL<sup>sm</sup></b>	90	2/2
<b>Custom Accumulator<sup>sm</sup></b>	90	2.5/2.5
<b>Custom Extra<sup>sm</sup></b>	90	2.5/2.5
<b>Custom Guarantee<sup>sm</sup></b>	95	2.5/2.5
<b>Custom Access<sup>sm</sup> (Level Pay)</b>	90	2.5/2.5
<b>Custom Access<sup>sm</sup> (Single Pay)</b>	8.5	0
<b>Legacy Optimizer<sup>sm</sup></b>	8.5	0
<b>Custom Builder IUL<sup>sm</sup></b>	95	2.5/2.5

Policy fees are not commissionable on ADDvantage term.

Policy forms; ADDvantage<sup>sm</sup> 10, 15, 20, and 30—LS143AMP and LS125A09 in Florida; Home Impact Plus—LS149A; Custom TermUL—LS120A; Custom Accumulator—LS138A; Custom Extra—LS137A; Custom Guarantee—LS139A; Legacy Optimizer—LS133A, or state variations

Production credits (PC's) are credited at 100% for ADDvantage<sup>sm</sup> products and flexible products. PC's are credited at 8% for Legacy Optimizer and 10% for Custom Access (single pay). PC's are credited at 3% on life products in excess of target premium.

**Commissionable Target:** For all Universal Life policies, first year commissions are paid up to the policy's commissionable target (CT. The CT designation appears on the last page of a policy illustration). Any premium received in excess of the commissionable target will be paid at the policy's excess rate.

**Products with Rolling Targets:** For Custom Builder IUL and Custom Guarantee: Both products have the rolling target feature, as long as 80% of target premium is received in the first year. If 80% of target premium is not received in year one, all second year premium will receive indicated renewal rate.

**Renewals:** Renewal commissions apply in years 2-10 on Custom TermUL, Custom Accumulator, Custom Builder IUL, Custom Guarantee, and Custom Access (level pay only). Renewal commissions apply in years 2-7 on Custom Extra. There are no renewals on single premium products, i.e. Legacy Optimizer. Excess commissions apply in the first year and in the years that renewals are paid.

**Products with Commission Caps:** There is a \$60 per \$1,000 cap on commissionable target premium for Custom Accumulator. There is a commission cap based on issue age (75) for Custom Extra. There is a commission cap based on issue age (as low as 70) based upon underwriting class for Custom Guarantee.

**Products with Commission Chargebacks:** There are no chargebacks if the insured dies. There are no chargebacks for the Custom TermUL, Custom Extra, Custom Guarantee or Custom Builder IUL products.

**Custom Accumulator:** For policies qualifying for the Return of Premium Benefit, there is a 100% chargeback for surrenders in the first year (365 days). Full or Partial Surrenders (not available until year 2) in the second year (366 days or later) will result in a 50% chargeback.

**Legacy Optimizer:** There is a 100% commission chargeback for surrenders in the first year.

**Custom Access (single pay plans only):** There is a 100% commission chargeback for surrenders in the first year only if no surrender charge is taken because of the Return of Premium Benefit.

**Internal Replacements:** For information on internal replacements please refer to the Producers InfoNet at [www.producersinonet.com](http://www.producersinonet.com).

**Service Fees:** Currently, no North American products pay service fees.

This commission/productions schedule is a supplement to the contract and its terms and conditions. This schedule is subject to change at any time by written notice.

Universal Life commission percentages have not changed since the last Commission Schedule. We have only added our new Custom Builder IUL<sup>sm</sup> product.

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