



AGENT COMMISSION SCHEDULE

Whole Life	1st	2 - 3	4 - 5	6 - 10	11 - Up
Single Pay Simplified Issue	3.75%	0%	0%	0%	0%
Age 121 Pay Simplified Issue Ages 45-75	115%	3%	3%	3%	3%
Age 121 Pay Simplified Issue Ages 76-80	100%	3%	3%	3%	3%
Age 121 Pay Simplified Issue Ages 81-85	70%	3%	3%	3%	3%

In force policy changes/replacements: Payment of commissions on rewrites, reinstatements, occupational class changes, replacements, changes, exchanges, term renewals, etc, will be paid as a renewal commission unless there is an increase in original premium, in which case a new first year commission, based on the commission schedule in your Contract for the same contract type, will be paid on the increased portion of the premium only.