
This Commission Schedule, herein referred to as this Schedule, is attached to and made a part of the Associate Agreement between Loyal American Life Insurance Company (Loyal) and the Agent. All capitalized terms herein shall have the meanings ascribed to them in the Associate Agreement. Agent shall receive compensation in accordance with the terms of the Associate Agreement and this Schedule as follows:

- Loyal shall pay Agent the compensation described above on premium received and accepted by Loyal for issued policies solicited by Agent on or after the effective date of this Schedule subject to the terms and conditions of the Associate Agreement and this Schedule. Commissions are not payable on the Enrollment Fee or the premium that is attributable to the Part B deductible in Plans C & F, unless state requirements differ. All Medicare Supplement policies, based on guaranteed issue requirements of the Balanced Budget Act, will receive 5% in years 1 – 6 (unless state requirements differ) for the writing agent only, or as shown on schedule.
 - Should you recruit and appoint any subagents, your compensation on business written by them will be reduced by any amounts that would be paid to those contract levels. In order to receive compensation (override commissions) on any subagent, you must have a resident or non-resident license in any state where the subagent writes business if the state has so mandated.
 - Compensation is expressed as a percentage of premium received by Loyal. Compensation for the first policy year is first year commission. Compensation is renewal commission beginning in policy year two, except as otherwise noted. If applicable Service Fees will be paid to agents in good standing with Loyal as noted on the Commission Schedule. Service Fees are never vested. First year and renewal commissions on plans of insurance not listed shall be determined by Loyal. Policy replacements and conversions will be compensated according to Loyal guidelines in effect at the time the policy is written.
 - All of the following apply, unless state requirements differ: Policy fees, any other fees, and/or premium rate-ups and renewal increases are non-commissionable; no commissions shall be paid on underwriting or substandard premium rate-ups or renewal premium increases; commissions are paid on the initial premium only and are not paid on any increase in premium due to age change or plan wide rate increases; and, premium reductions will affect the initial premium accordingly.
 - COMMISSION STATEMENT – Statements are generated bi-weekly that report commissions for the month as well as other monetary transactions between you and Loyal. The bi-weekly transactions are summarized to obtain a total net balance. When total commissions exceed commission chargebacks, the excess is paid to you providing the net amount due is greater than \$50.00. If the net amount due is less than \$50.00, this amount will be carried over to the next bi-weekly commission statement. When commission chargebacks exceed commissions, the commission statement total is called a debit balance. A debit balance is the total amount you must repay to Loyal. Debit balances are carried over to your next bi-weekly commission statement until such balance is fully repaid.
 - This Commission Schedule applies only to the products listed for so long as the Agreement remains in effect. Loyal reserves and shall have the right, at its sole option and discretion, to adjust and change the commissions at any time. This Commission Schedule and any commissions payable hereunder may be modified by Loyal, in its sole discretion, upon written notice to the Agent which may be contained in any Company Field Bulletin or other written communication to Agent.
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Loyal American Life Insurance Company® – Commission Schedule Effective November 14, 2016

COMMISSION SCHEDULE – The portion of the premium equivalent to the Part B deductible is not commissionable on plans that reimburse for the Part B deductible, except in Washington, or if state requirements differ. For Medicare Supplements and Medicare Select policies, the commission is calculated on the lesser of initial premium or paid premium, except that in Washington the commission is calculated on the paid premium.

LEVEL	GA - 60		
OTHER HEALTH - Check your state's outline of coverage for available plans.			
Loyal Specified Disease (Cancer, Heart, Cancer Treatment) Policy Form Series LY-FDC-BA; LY-FDH-BA; LY-LSC-BA; LY-LSH-BA; LY-CT-BA - All States Unless Otherwise Noted Below			
Base Policy (Yr 1 / Yrs 2-10 / Yrs 11+) + Riders (ROP see below)	60.0%	11.0%	11.0%
Loyal Specified Disease (Cancer, Heart, Cancer Treatment) - FL, NJ, RI, SD, WA, MD (only Cancer & Heart)			
Base Policy (Yr 1 / Yrs 2-10 / Yrs 11+) + Riders (ROP see below)	50.0%	6.0%	6.0%
Loyal Specified Disease (Cancer, Heart, Cancer Treatment) - CO, CT (FDCH, LSC only) , MN			
Base Policy (Yr 1 / Yrs 2-10 / Yrs 11+) + Riders (ROP see below)	50.0%	4.0%	4.0%
Loyal Specified Disease (Cancer, Cancer Treatment) Policy Form Series LY-LSC-BA: LY-CT-BA - WY (Base Policy and Cancer Riders Only)			
Base Policy (Yr 1 / Yrs 2-10 / Yrs 11+) + Riders (ROP see below)	50.0%	6.0%	6.0%
Loyal Lump Sum Cancer Policy Form Series LY-FDC-BA - MA			
Issue Ages ≤ 64 Base Policy (Yr 1 / Yrs 2-10 / Yrs 11+) + Riders	35.0%	5.0%	5.0%
Issue Ages 65+ Base Policy (Yr 1 / Yrs 2-10 / Yrs 11+) + Riders	25.0%	5.0%	5.0%
Loyal Cancer Treatment Policy Form Series LY-CT-BA – IN, KY & NH Base Policy Only - all riders in IN, KY & NH are generic, TN			
Base Policy (Yr 1 / Yrs 2-10 / Yrs 11+) + Riders	50.0%	6.0%	6.0%
Loyal Cancer Treatment Policy Form Series LY-CT-BA – CT			
Base Policy (Yr 1 / Yrs 2-10 / Yrs 11+)	60.0%	11.0%	11.0%
Riders (Yr 1 / Yrs 2-10 / Yrs 11+)	50.0%	4.0%	4.0%
Cash Advantage (Policy Form Series LY-CRI-BA) - All States Unless Otherwise Noted Below			
Base Policy (Yr 1 / Yrs 2-10 / Yrs 11+) + Riders	60.0%	11.0%	1.0%
Cash Advantage - CO, MD, SD			
Base Policy (Yr 1 / Yrs 2-10 / Yrs 11+) + Riders	55.0%	6.0%	0.0%
Cash Advantage - AR, NH			
Base Policy (Yr 1 / Yrs 2-10 / Yrs 11+) + Riders	50.0%	2.0%	0.0%
Accident Treatment (Policy Form Series LY-AL-BA) - All States Unless Otherwise Noted Below			
Base Policy (Yr 1 / Yrs 2-10 / Yrs 11+) + Riders	60.0%	11.0%	11.0%
LSC Rider (MA only)			
Base Policy (Yr 1 / Yrs 2-10 / Yrs 11+) + Riders	35.0%	5.0%	5.0%
Accident Treatment - FL, SD, RI, WA (LSC Rider in WY)			
Base Policy (Yr 1 / Yrs 2-10 / Yrs 11+) + Riders	50.0%	6.0%	6.0%
Accident Treatment - CO, MN			
Base Policy (Yr 1 / Yrs 2-10 / Yrs 11+) + Riders	50.0%	4.0%	4.0%
Accident Expense (Policy Form Series LY-ACC-BA) - All States Unless Otherwise Noted Below			
Base Policy (Yr 1 / Yrs 2-10 / Yrs 11+) + Riders	45.0%	5.0%	5.0%
Accident Expense - CO, FL, SD, RI, WA			
Base Policy (Yr 1 / Yrs 2-10 / Yrs 11+) + Riders	35.0%	2.0%	2.0%
Accident Expense - MN			
Base Policy (Yr 1 / Yrs 2-10 / Yrs 11+) + Riders	30.0%	0.0%	0.0%
Return of Premium Rider On Selected Products (Policy Form Series LY-ROP-D) - All States Unless Otherwise Noted Below			
(Yr 1 / Yrs 2-10 / Yrs 11+)	50.0%	0.0%	0.0%
Return of Premium Rider - CO, MD, RI, SD - On Selected Products			
(Yr 1 / Yrs 2-10 / Yrs 11+)	45.0%	0.0%	0.0%
Return of Premium Rider - MN - On Selected Products			
(Yr 1 / Yrs 2-10 / Yrs 11+)	35.0%	0.0%	0.0%
MEDICARE SUPPLEMENT - Check your state's outline of coverage for available plans.			
Plan A - All States unless otherwise noted below			
All Issue Ages (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	5.0%	5.0%	2.0%
Plans B & D - All States unless otherwise noted below			
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	5.0%	5.0%	2.0%
Issue Ages 65 - 79 (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	20.0%	3.0%	1.0%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	14.0%	3.0%	1.0%
Plans C, F, G & N - All States unless otherwise noted below			
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	5.0%	5.0%	2.0%
Issue Ages 65 - 79 (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	22.0%	3.0%	1.0%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	16.0%	3.0%	1.0%
Plans F, G & N - Alaska, District of Columbia & Hawaii			
Issue Ages 65 - 79 (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	22.0%	3.0%	1.0%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	10.0%	1.00%	1.0%
GI - ALL PLANS (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	2.0%	0.0%	0.0%
Plans B & D - Idaho (Issue Age)			
Issue Ages 65 - 79 (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	18.0%	3.0%	1.0%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	13.0%	3.0%	1.0%
Plans C, F, G & N - Idaho (Issue Age)			
Issue Ages 65 - 79 (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	20.0%	3.0%	1.0%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	15.0%	3.0%	1.0%
Plans A, F, G & N - California***			
GI (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	2.0%	0.0%	0.0%
Plans F, G & N - California***			
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	15.0%	3.0%	3.0%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	6.5%	1.75%	1.75%
Plans F, G & N - Connecticut & Vermont			
Issue Ages 65-69 (Yrs 1-6 / Yrs 7-10 / Yrs 11+) + CT GI	20.0%	10.0%	2.0%
Issue Ages 70-74 (Yrs 1-6 / Yrs 7-10 / Yrs 11+) + CT GI	15.0%	7.5%	2.0%
Issue Ages 75-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11+) + CT GI	9.0%	5.0%	2.0%
Issue Ages 80-84 (Yrs 1-6 / Yrs 7-10 / Yrs 11+) + CT GI	5.0%	3.5%	2.0%
Issue Ages 85+ (Yrs 1-6 / Yrs 7-10 / Yrs 11+) + CT GI	5.0%	2.5%	2.0%
GI - (VT only) PLANS F, G, & N (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	2.0%	0.0%	0.0%

LW=Underwritten; OE=Open Enrollment; GU=Guaranteed Issue

* Not available for initial recruiting, except for contracts received along with 7 downline contracts.

** Reserved for home office use only

Some commission rates not yet filed or approved. Subject to change. Check AgentView for product availability.

***The CA Birthday Rule is considered an Open Enrollment situation

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LEVEL	GA2 - 55	AGA - 50	AGA2 - 45	SR AGENT - 40	AGENT - 30	AGENT II - 20	AGENT III - 10
OTHER HEALTH - Check your state's outline of coverage for available plans.							
Loyal Specified Disease (Cancer, Heart, Cancer Treatment) Policy Form Series LY-FDC-BA; LY-FDH-BA; LY-LSC-BA; LY-LSH-BA; LY-CT-BA - All States Unless Otherwise Noted Below							
Base Policy (Yr 1 / Yrs 2-10 / Yrs 11+) + Riders (ROP see below)	60.0%	10.0%	10.0%	55.0%	10.0%	10.0%	50.0%
Loyal Specified Disease (Cancer, Heart, Cancer Treatment) - FL, MD, NJ, RI, SD, WA, MD (only Cancer & Heart)							
Base Policy (Yr 1 / Yrs 2-10 / Yrs 11+) + Riders (ROP see below)	50.0%	5.0%	5.0%	45.0%	5.0%	5.0%	42.5%
Loyal Specified Disease (Cancer, Heart, Cancer Treatment) - CO, CT (FDCH, LSC only) - MN							
Base Policy (Yr 1 / Yrs 2-10 / Yrs 11+) + Riders (ROP see below)	50.0%	3.0%	3.0%	45.0%	3.0%	3.0%	42.5%
Loyal Specified Disease (Cancer, Cancer Treatment) Policy Form Series LY-LSC-BA; LY-CT-BA - WY (Base Policy and Cancer Riders Only)							
Base Policy (Yr 1 / Yrs 2-10 / Yrs 11+) + Riders (ROP see below)	50.0%	5.0%	5.0%	45.0%	5.0%	5.0%	42.5%
Loyal Lump Sum Cancer Policy Form Series LY-FDC-BA - MA							
Issue Ages ≤ 64 Base Policy (Yr 1 / Yrs 2-10 / Yrs 11+) + Riders	33.5%	4.5%	4.5%	32.5%	4.0%	4.0%	31.5%
Issue Ages 65+ Base Policy (Yr 1 / Yrs 2-10 / Yrs 11+) + Riders	23.4%	4.5%	4.5%	22.5%	4.0%	4.0%	21.5%
Loyal Cancer Treatment Policy Form Series LY-CT-BA - IN, KY & NH Base Policy Only - all riders in IN, KY & NH are generic, TN							
Base Policy (Yr 1 / Yrs 2-10 / Yrs 11+) + Riders	50.0%	5.0%	5.0%	45.0%	5.0%	5.0%	42.5%
Loyal Cancer Treatment Policy Form Series LY-CT-BA - CT							
Base Policy (Yr 1 / Yrs 2-10 / Yrs 11+)	60.0%	10.0%	10.0%	55.0%	10.0%	10.0%	50.0%
Riders (Yr 1 / Yrs 2-10 / Yrs 11+)	50.0%	3.0%	3.0%	45.0%	3.0%	3.0%	42.5%
Cash Advantage (Policy Form Series LY-CRI-BA) - All States Unless Otherwise Noted Below							
Base Policy (Yr 1 / Yrs 2-10 / Yrs 11+) + Riders	60.0%	10.0%	1.0%	55.0%	10.0%	1.0%	50.0%
Cash Advantage - CO, MD, SD							
Base Policy (Yr 1 / Yrs 2-10 / Yrs 11+) + Riders	55.0%	6.0%	0.0%	50.0%	5.0%	0.0%	45.0%
Cash Advantage - AR, NH							
Base Policy (Yr 1 / Yrs 2-10 / Yrs 11+) + Riders	47.5%	2.0%	0.0%	45.0%	2.0%	0.0%	42.5%
Accident Treatment (Policy Form Series LY-ALBA) - All States Unless Otherwise Noted Below							
Base Policy (Yr 1 / Yrs 2-10 / Yrs 11+) + Riders	60.0%	10.0%	10.0%	55.0%	10.0%	10.0%	50.0%
LSC Rider (MA only)							
Base Policy (Yr 1 / Yrs 2-10 / Yrs 11+) + Riders	33.5%	4.5%	4.5%	32.5%	4.0%	4.0%	31.5%
Accident Treatment - FL, SD, RI, WA (LSC Rider in WY)							
Base Policy (Yr 1 / Yrs 2-10 / Yrs 11+) + Riders	50.0%	5.0%	5.0%	45.0%	5.0%	5.0%	42.5%
Accident Treatment - CO, MN							
Base Policy (Yr 1 / Yrs 2-10 / Yrs 11+) + Riders	50.0%	3.0%	3.0%	45.0%	3.0%	3.0%	42.5%
Accident Expense (Policy Form Series LY-ACC-BA) - All States Unless Otherwise Noted Below							
Base Policy (Yr 1 / Yrs 2-10 / Yrs 11+) + Riders	45.0%	5.0%	5.0%	40.0%	4.5%	4.5%	37.5%
Accident Expense - CO, FL, SD, RI, WA							
Base Policy (Yr 1 / Yrs 2-10 / Yrs 11+) + Riders	35.0%	2.0%	2.0%	30.0%	2.0%	2.0%	29.0%
Accident Expense - MN							
Base Policy (Yr 1 / Yrs 2-10 / Yrs 11+) + Riders	30.0%	0.0%	0.0%	27.5%	0.0%	0.0%	26.0%
Return of Premium Rider On Selected Products (Policy Form Series LY-ROP-D) - All States Unless Otherwise Noted Below							
(Yr 1 / Yrs 2-10 / Yrs 11+)	50.0%	0.0%	0.0%	45.0%	0.0%	0.0%	42.5%
Return of Premium Rider - CO, MD, RI, SD - On Selected Products							
(Yr 1 / Yrs 2-10 / Yrs 11+)	45.0%	0.0%	0.0%	40.0%	0.0%	0.0%	37.5%
Return of Premium Rider - MN - On Selected Products							
(Yr 1 / Yrs 2-10 / Yrs 11+)	35.0%	0.0%	0.0%	30.0%	0.0%	0.0%	27.5%
MEDICARE SUPPLEMENT - Check your state's outline of coverage for available plans.							
Plan A - All States unless otherwise noted below							
All Issue Ages (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%	5.0%
Plans B & D - All States unless otherwise noted below							
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%	5.0%
Issue Ages 65 - 79 (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	20.0%	3.0%	1.0%	19.0%	2.5%	1.0%	18.5%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	14.0%	3.0%	1.0%	13.0%	2.5%	1.0%	12.5%
Plans C, F, G & N - All States unless otherwise noted below							
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%	5.0%
Issue Ages 65 - 79 (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	22.0%	3.0%	1.0%	21.0%	2.5%	1.0%	20.5%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	16.0%	3.0%	1.0%	15.0%	2.5%	1.0%	14.5%
Plans F, G & N - Alaska, District of Columbia & Hawaii							
Issue Ages 65 - 79 (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	21.0%	3.0%	1.0%	20.0%	2.5%	1.0%	19.5%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	9.5%	1.0%	1.0%	9.0%	1.0%	1.0%	8.75%
GI - ALL PLANS (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	2.0%	0.0%	0.0%	2.0%	0.0%	0.0%	2.0%
Plans B & D - Idaho (Issue Age)							
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	18.0%	3.0%	1.0%	17.0%	2.5%	1.0%	16.5%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	13.0%	3.0%	1.0%	12.0%	2.5%	1.0%	11.5%
Plans C, F, G & N - Idaho (Issue Age)							
Issue Ages 65 - 79 (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	20.0%	3.0%	1.0%	19.0%	2.5%	1.0%	18.5%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	15.0%	3.0%	1.0%	14.0%	2.5%	1.0%	13.5%
Plans A, F, G & N - California^a							
GI (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	2.0%	0.0%	0.0%	2.0%	0.0%	0.0%	2.0%
Plans F, G & N - California^a							
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	13.0%	3.0%	2.5%	12.0%	3.0%	2.0%	11.5%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	6.0%	1.5%	1.5%	5.5%	1.25%	1.25%	5.5%
Plans F, G & N - Connecticut & Vermont							
Issue Ages 65-69 (Yrs 1-6 / Yrs 7-10 / Yrs 11+) + CT GI	19.0%	9.5%	2.0%	18.0%	9.0%	2.0%	17.5%
Issue Ages 70-74 (Yrs 1-6 / Yrs 7-10 / Yrs 11+) + CT GI	14.0%	7.0%	2.0%	13.0%	6.5%	2.0%	12.5%
Issue Ages 75-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11+) + CT GI	8.5%	5.0%	2.0%	8.0%	5.0%	2.0%	7.5%
Issue Ages 80-84 (Yrs 1-6 / Yrs 7-10 / Yrs 11+) + CT GI	5.0%	3.5%	2.0%	5.0%	3.5%	2.0%	5.0%
Issue Ages 85+ (Yrs 1-6 / Yrs 7-10 / Yrs 11+) + CT GI	5.0%	2.5%	2.0%	5.0%	2.5%	2.0%	5.0%
GI - (VT only) PLANS F, G, & N (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	2.0%	0.0%	0.0%	2.0%	0.0%	0.0%	2.0%

LW=Underwritten; OE=Open Enrollment; GU=Guaranteed Issue
Some commission rates not yet filed or approved. Subject to change. Check AgentView for product availability.
^aThe CA Birthday Rule is considered an Open Enrollment situation

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LEVEL	GA - 60		
Plan A - Maine			
All Issue Ages (Yrs 1-6 / Yrs 7-10 / Yrs 11+) UW + OE + GI	5.0%	5.0%	2.0%
Plans F, G, N - Maine			
All Issue Ages (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	20.0%	10.0%	2.0%
All Issue Ages (Yrs 1-6 / Yrs 7-10 / Yrs 11+) OE + GI	10.0%	5.0%	2.0%
Plans B & D - Michigan - Heaped			
Issue Ages 65 - 79 (Yrs 1-3 / Yrs 4-10 / Yrs 11+)	29.0%	3.0%	1.0%
Issue Ages 80+ (Yrs 1-3 / Yrs 4-10 / Yrs 11+)	23.0%	3.0%	1.0%
Plans C, F, G & N - Michigan - Heaped			
Issue Ages 65 - 79 (Yrs 1-3 / Yrs 4-10 / Yrs 11+)	31.0%	3.0%	1.0%
Issue Ages 80+ (Yrs 1-3 / Yrs 4-10 / Yrs 11+)	25.0%	3.0%	1.0%
Non-Standard Plan in Minnesota			
Issue Ages 65 - 69 (Yrs 1-6 / Yrs 7+)	5.0%	1.0%	
Issue Ages 70 - 74 (Yrs 1-6 / Yrs 7+)	19.0%	3.0%	
Issue Ages 75+ (Yrs 1-6 / Yrs 7+)	11.0%	3.0%	
*Part B Deductible Rider is non-commissionable.	5.0%	1.3%	
Plans A, C, F, G & N - New Jersey			
GI (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	2.0%	0.0%	0.0%
Plan C - New Jersey			
All Issue Ages (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	5.0%	5.0%	2.0%
Plans F, G & N - New Jersey			
Issue Ages 65-84 (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	22.0%	3.0%	1.0%
Issue Ages 85+ (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	10.0%	1.0%	1.0%
Plans B & D - Oregon			
All Issue Ages (Yrs 1-6 / Yrs 7-10 / Yrs 11+) + GI	20.0%	2.0%	1.0%
Plans C, F, G & N - Oregon			
All Issue Ages (Yrs 1-6 / Yrs 7-10 / Yrs 11+) + GI	22.0%	3.0%	1.0%
Plan A - Washington			
Issue Ages 65+ (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	5.0%	5.0%	5.0%
GI Ages 65-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	2.0%	2.0%	2.0%
GI Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	0.0%	0.0%	0.0%
Plans F, G & N - Washington			
Issue Ages 65+ (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	11.5%	11.5%	11.5%
GI Ages 65-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	9.0%	9.0%	9.0%
GI Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	0.0%	0.0%	0.0%
CONSERVED/EXCHANGED MEDICARE SUPPLEMENT POLICIES			
Conserved/Exchanged commissions are paid in accordance with the schedule below or the commission on the original policy, whichever is lower (not applicable in WA).			
All States unless listed below (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	13.0%	3.0%	0.0%
Ohio (Yrs 1-6 / Yrs 7+)	14.0%	0.0%	0.0%
Texas (Yrs 1-7 / Yrs 8+)	13.0%	0.0%	0.0%
Indiana (Yrs 1-6 / Yrs 7+)	13.0%	0.0%	0.0%
Michigan (Yrs 1-3 / Yrs 4-10 / Yrs 11+)	11.0%	1.0%	1.0%

UW=Underwritten; OE=Open Enrollment; GI=Guaranteed Issue

* Not available for initial recruiting, except for contracts received along with 7 downline contracts.

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Some commission rates not yet filed or approved. Subject to change. Check AgentView for product availability.

Loyal American Life Insurance Company® – Commission Schedule Effective November 14, 2016

COMMISSION SCHEDULE – The portion of the premium equivalent to the Part B deductible is not commissionable on plans that reimburse for the Part B deductible, except in Washington, or if state requirements differ. For Medicare Supplements and Medicare Select policies, the commission is calculated on the lesser of initial premium or paid premium, except that in Washington the commission is calculated on the paid premium.

LEVEL	GA2 - 55			AGA - 50			AGA2 - 45			SR AGENT - 40			AGENT - 30			AGENT II - 20			AGENT III - 10					
Plan A - Maine																								
All Issue Ages (Yrs 1-6 / Yrs 7-10 / Yrs 11+) UW + OE + GI	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%
Plans F, G, N - Maine																								
All Issue Ages (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	19.0%	9.5%	2.0%	18.0%	9.0%	2.0%	17.5%	8.5%	2.0%	17.0%	8.5%	2.0%	16.0%	8.0%	2.0%	15.0%	7.5%	2.0%	14.0%	7.0%	2.0%	14.0%	7.0%	2.0%
All Issue Ages (Yrs 1-6 / Yrs 7-10 / Yrs 11+) OE + GI	9.5%	4.75%	2.0%	9.0%	4.5%	2.0%	8.5%	4.25%	2.0%	8.5%	4.25%	2.0%	8.0%	4.0%	2.0%	7.5%	3.75%	2.0%	7.0%	3.5%	2.0%	7.0%	3.5%	2.0%
Plans B & D - Michigan - Heaped																								
Issue Ages 65 - 79 (Yrs 1-3 / Yrs 4-10 / Yrs 11+)	29.0%	3.0%	1.0%	28.0%	3.0%	1.0%	27.5%	2.75%	1.0%	27.0%	2.5%	1.0%	26.0%	2.25%	1.0%	25.0%	2.0%	1.0%	24.0%	1.5%	1.0%	24.0%	1.5%	1.0%
Issue Ages 80+ (Yrs 1-3 / Yrs 4-10 / Yrs 11+)	23.0%	3.0%	1.0%	22.0%	3.0%	1.0%	21.5%	2.75%	1.0%	21.0%	2.5%	1.0%	20.0%	2.25%	1.0%	18.0%	2.0%	1.0%	16.0%	1.5%	1.0%	16.0%	1.5%	1.0%
Plans C, F, G & N - Michigan - Heaped																								
Issue Ages 65 - 79 (Yrs 1-3 / Yrs 4-10 / Yrs 11+)	31.0%	3.0%	1.0%	30.0%	3.0%	1.0%	29.5%	2.75%	1.0%	29.0%	2.5%	1.0%	28.0%	2.25%	1.0%	26.0%	2.0%	1.0%	24.0%	1.5%	1.0%	24.0%	1.5%	1.0%
Issue Ages 80+ (Yrs 1-3 / Yrs 4-10 / Yrs 11+)	25.0%	3.0%	1.0%	24.0%	3.0%	1.0%	23.5%	2.75%	1.0%	23.0%	2.5%	1.0%	22.0%	2.25%	1.0%	20.0%	2.0%	1.0%	18.0%	1.5%	1.0%	18.0%	1.5%	1.0%
Non-Standard Plan in Minnesota¹																								
Issue Ages ≤ 84 (Yrs 1-6 / Yrs 7+)	5.0%	1.0%		5.0%	1.0%		5.0%	0.75%		5.0%	0.75%		5.0%	0.5%		5.0%	0.5%		5.0%	0.5%		5.0%	0.5%	
Issue Ages 65 - 69 (Yrs 1-6 / Yrs 7+)	19.0%	3.0%		18.0%	2.5%		17.5%	2.25%		17.0%	2.0%		16.0%	1.5%		15.0%	1.0%		13.0%	1.0%		13.0%	1.0%	
Issue Ages 70 - 74 (Yrs 1-6 / Yrs 7+)	11.0%	3.0%		10.0%	2.5%		9.5%	2.25%		9.0%	2.0%		8.0%	1.5%		7.0%	1.0%		6.0%	1.0%		6.0%	1.0%	
Issue Ages 75+ (Yrs 1-6 / Yrs 7+)	5.0%	1.3%		5.0%	1.0%		5.0%	0.75%		5.0%	0.75%		5.0%	0.5%		5.0%	0.5%		5.0%	0.5%		5.0%	0.5%	
¹ Part B Deductible Rider is non-commissionable.																								
Plans A, C, F, G & N - New Jersey																								
GI (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	2.0%	0.0%	0.0%	2.0%	0.0%	0.0%	2.0%	0.0%	0.0%	2.0%	0.0%	0.0%	2.0%	0.0%	0.0%	2.0%	0.0%	0.0%	2.0%	0.0%	0.0%	2.0%	0.0%	0.0%
Plan C - New Jersey																								
All Issue Ages (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%
Plans F, G & N - New Jersey																								
Issue Ages 65-84 (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	21.0%	3.0%	1.0%	20.0%	2.5%	1.0%	19.5%	2.25%	1.0%	19.0%	2.0%	1.0%	18.0%	1.5%	1.0%	17.0%	1.0%	1.0%	16.0%	1.0%	1.0%	16.0%	1.0%	1.0%
Issue Ages 85+ (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	9.5%	1.0%	1.0%	9.0%	1.0%	1.0%	8.75%	1.0%	1.0%	8.5%	1.0%	1.0%	8.0%	1.0%	1.0%	7.5%	1.0%	1.0%	7.0%	1.0%	1.0%	7.0%	1.0%	1.0%
Plans B & D - Oregon																								
All Issue Ages (Yrs 1-6 / Yrs 7-10 / Yrs 11+) + GI	20.0%	2.0%	1.0%	19.0%	1.5%	1.0%	18.5%	1.25%	1.0%	18.0%	1.0%	1.0%	17.0%	1.0%	1.0%	17.0%	1.0%	1.0%	16.0%	1.0%	1.0%	16.0%	1.0%	1.0%
Plans C, F, G & N - Oregon																								
All Issue Ages (Yrs 1-6 / Yrs 7-10 / Yrs 11+) + GI	22.0%	3.0%	1.0%	21.0%	2.5%	1.0%	20.5%	2.25%	1.0%	20.0%	2.0%	1.0%	19.0%	1.5%	1.0%	18.0%	1.0%	1.0%	16.0%	1.0%	1.0%	16.0%	1.0%	1.0%
Plan A - Washington																								
Issue Ages 65+ (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%
GI Ages 65-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%
GI Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Plans F, G & N - Washington																								
Issue Ages 65+ (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	11.0%	11.0%	11.0%	10.5%	10.5%	10.5%	10.25%	10.25%	10.25%	10.0%	10.0%	10.0%	9.5%	9.5%	9.5%	9.0%	9.0%	9.0%	8.5%	8.5%	8.5%	8.5%	8.5%	8.5%
GI Ages 65-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	8.5%	8.5%	8.5%	8.0%	8.0%	8.0%	7.5%	7.5%	7.5%	7.0%	7.0%	7.0%	6.5%	6.5%	6.5%	6.0%	6.0%	6.0%	5.5%	5.5%	5.5%	5.5%	5.5%	5.5%
GI Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
CONSERVED/EXCHANGED MEDICARE SUPPLEMENT POLICIES																								
Conserved/Exchanged commissions are paid in accordance with the schedule below or the commission on the original policy, whichever is lower (not applicable in WA).																								
All States unless listed below (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	13.0%	3.0%	0.0%	12.0%	2.5%	0.0%	11.5%	2.25%	0.0%	11.0%	2.0%	0.0%	10.0%	1.5%	0.0%	9.0%	1.0%	0.0%	8.0%	1.0%	0.0%	8.0%	1.0%	0.0%
Ohio (Yrs 1-6 / Yrs 7+)	14.0%	0.0%	0.0%	13.0%	0.0%	0.0%	12.5%	0.0%	0.0%	12.0%	0.0%	0.0%	11.0%	0.0%	0.0%	10.0%	0.0%	0.0%	9.0%	0.0%	0.0%	9.0%	0.0%	0.0%
Texas (Yrs 1-7 / Yrs 8+)	13.0%	0.0%	0.0%	12.0%	0.0%	0.0%	11.5%	0.0%	0.0%	11.0%	0.0%	0.0%	10.0%	0.0%	0.0%	9.0%	0.0%	0.0%	8.0%	0.0%	0.0%	8.0%	0.0%	0.0%
Indiana (Yrs 1-6 / Yrs 7+)	13.0%	0.0%	0.0%	12.0%	0.0%	0.0%	11.5%	0.0%	0.0%	11.0%	0.0%	0.0%	10.0%	0.0%	0.0%	9.0%	0.0%	0.0%	8.0%	0.0%	0.0%	8.0%	0.0%	0.0%
Michigan (Yrs 1-3 / Yrs 4-10 / Yrs 11+)	11.0%	1.0%	1.0%	10.0%	2.5%	1.0%	9.5%	2.25%	1.0%	9.0%	2.0%	1.0%	8.0%	1.5%	1.0%	7.0%	1.0%	1.0%	6.0%	1.0%	1.0%	6.0%	1.0%	1.0%

UW=Underwritten; OE=Open Enrollment; GI=Guaranteed Issue

Some commission rates not yet filed or approved. Subject to change. Check AgentView for product availability.

Loyal American Life Insurance Company® – Commission Schedule Effective November 14, 2016

COMMISSION SCHEDULE – The maximum advance for all Whole Life production is \$1,500 for the writing agent. Commissions are not paid on rate increases.

LEVEL		GA - 60			
Individual Whole Life					
Level Plan					
	Issue Ages 50 - 79 (Yrs 1 / 2-5 / 6-10 / 11+)	110.0%	6.0%	3.0%	1.0%
	Issue Ages 80 - 85 (Yrs 1 / 2-5 / 6-10 / 11+)	87.5%	6.0%	3.0%	1.0%
Modified Plan					
	Issue Ages 50 - 79 (Yrs 1 / 2-5 / 6-10 / 11+)	87.5%	6.0%	3.0%	1.0%
	Issue Ages 80 - 85 (Yrs 1 / 2-5 / 6-10 / 11+)	67.5%	6.0%	3.0%	1.0%
Companion Whole Life					
	Issue Ages 64 - 79 (Yrs 1 / 2-5 / 6-10 / 11+)	100.0%	7.0%	4.5%	2.0%
	Issue Ages 80 - 85 (Yrs 1 / 2-5 / 6-10 / 11+)	75.0%	7.0%	4.5%	2.0%

* Not available for initial recruiting, except for contracts received along with 7 downline contracts.

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Loyal American Life Insurance Company® – Commission Schedule Effective November 14, 2016

COMMISSION SCHEDULE – The maximum advance for all Whole Life production is \$1,500 for the writing agent. Commissions are not paid on rate increases.

LEVEL	GA2 - 55				AGA - 50				AGA2 - 45				SR AGENT - 40				AGENT - 30				AGENT II - 20				AGENT III - 10			
Individual Whole Life																												
Level Plan																												
Issue Ages 50 - 79 (Yrs 1/2-5/6-10/11+)																												
	100.0%	5.5%	2.50%	0.0%	95.0%	5.0%	2.0%	0.0%	92.5%	4.75%	1.75%	0.0%	90.0%	4.5%	1.5%	0.0%	85.0%	4.0%	1.0%	0.0%	80.0%	3.5%	1.0%	0.0%	75.0%	3.0%	1.0%	0.0%
Issue Ages 80 - 85 (Yrs 1/2-5/6-10/11+)																												
	85.0%	5.5%	2.50%	0.0%	82.5%	5.0%	2.0%	0.0%	81.0%	4.75%	1.75%	0.0%	80.0%	4.5%	1.5%	0.0%	77.5%	4.0%	1.0%	0.0%	75.0%	3.5%	1.0%	0.0%	70.0%	3.0%	1.0%	0.0%
Modified Plan																												
Issue Ages 50 - 79 (Yrs 1/2-5/6-10/11+)																												
	85.0%	5.5%	2.50%	0.0%	82.5%	5.0%	2.0%	0.0%	81.0%	4.75%	1.75%	0.0%	80.0%	4.5%	1.5%	0.0%	77.5%	4.0%	1.0%	0.0%	75.0%	3.5%	1.0%	0.0%	70.0%	3.0%	1.0%	0.0%
Issue Ages 80 - 85 (Yrs 1/2-5/6-10/11+)																												
	65.0%	5.5%	2.50%	0.0%	62.5%	5.0%	2.0%	0.0%	61.0%	4.75%	1.75%	0.0%	60.0%	4.5%	1.5%	0.0%	57.5%	4.0%	1.0%	0.0%	55.0%	3.5%	1.0%	0.0%	50.0%	3.0%	1.0%	0.0%
Companion Whole Life																												
Issue Ages 54 - 73 (Yrs 1/2-5/6-10/11+)																												
	97.5%	6.5%	4.25%	2.0%	95.0%	6.0%	4.0%	2.0%	92.5%	6.0%	4.0%	2.0%	90.0%	5.0%	3.5%	2.0%	85.0%	4.0%	3.0%	2.0%	80.0%	3.0%	2.5%	2.0%	75.0%	3.0%	2.5%	2.0%
Issue Ages 80 - 85 (Yrs 1/2-5/6-10/11+)																												
	72.5%	6.5%	4.25%	2.0%	70.0%	6.0%	4.0%	2.0%	67.5%	6.0%	4.0%	2.0%	65.0%	5.0%	3.5%	2.0%	60.0%	4.0%	3.0%	2.0%	55.0%	3.0%	2.5%	2.0%	50.0%	3.0%	2.5%	2.0%

Office of the Broker Commission Schedule – Commission Schedule for Office of the Broker Product Marketing Program Effective 11/14/2016 - Heaped
 COMMISSION SCHEDULE – If you elected to participate in the Office of the Broker product marketing program, the following commission rates will apply to policies solicited by Loyal American Life Insurance Company on your behalf.

Insured by Loyal American Life Insurance Company®

LEVEL	GA - 60		
OTHER HEALTH - Check your state's outline of coverage for available plans.			
Loyal Specified Disease (Cancer, Heart, Cancer Treatment) Policy Form Series LY-FDC-BA; LY-FDH-BA; LY-LSC-BA; LY-LSH-BA; LY-CT-BA - All States Unless Otherwise Noted Below			
Base Policy (Year 1 / Years 2-11 / 11+)	45.0%	6.00%	6.00%
Loyal Specified Disease (Cancer, Heart, Cancer Treatment) - FL, MD, NJ, RI, SD, WA			
Base Policy (Year 1 / Years 2-11 / 11+)	25.0%	6.0%	6.0%
Loyal Specified Disease (Cancer, Heart, Cancer Treatment) - CO, CT (FDC/H, LSC only) , MN			
Base Policy (Year 1 / Years 2-11 / 11+)	20.0%	2.0%	2.00%

* Not available for initial recruiting, except for contracts received along with 7 downline contracts.
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Some commission rates not yet filed or approved. Subject to change.
Arkansas - Only Flexible Choice available for OOB sales.

Office of the Broker Commission Schedule – Commission Schedule for Office of the Broker Product Marketing Program Effective 11/14/2016 - Heaped
 COMMISSION SCHEDULE – If you elected to participate in the Office of the Broker product marketing program, the following commission rates will apply to policies solicited by Loyal American Life Insurance Company on your behalf.

Insured by Loyal American Life Insurance Company®

LEVEL	GA2 - 55			AGA - 50			AGA2 - 45			SR AGENT - 40			AGENT - 30			AGENT II - 20			AGENT III - 10		
OTHER HEALTH - Check your state's outline of coverage for available plans.																					
Loyal Specified Disease (Cancer, Heart, Cancer Treatment) Policy Form Series LY-FDC-BA; LY-FDH-BA; LY-LSC-BA; LY-LSH-BA; LY-CT-BA - All States Unless Otherwise Noted Below																					
Base Policy (Year 1 / Years 2-11 / 11+)	45.0%	5.0%	5.0%	40.0%	4.0%	4.0%	37.5%	3.5%	3.5%	35.0%	3.0%	3.0%	30.0%	2.0%	2.0%	25.0%	1.0%	1.0%	20.0%	0.0%	0.0%
Loyal Specified Disease (Cancer, Heart, Cancer Treatment) - FL, MD, NJ, RI, SD, WA																					
Base Policy (Year 1 / Years 2-11 / 11+)	25.0%	3.0%	3.0%	20.0%	2.0%	2.0%	19.0%	2.0%	2.0%	18.0%	2.0%	2.0%	16.0%	2.0%	2.0%	15.0%	2.0%	2.0%	10.0%	1.0%	1.0%
Loyal Specified Disease (Cancer, Heart, Cancer Treatment) - CO, CT (FDCH, LSC only), MN																					
Base Policy (Year 1 / Years 2-11 / 11+)	18.0%	1.5%	1.5%	16.0%	1.0%	1.0%	15.0%	1.0%	1.0%	14.0%	1.0%	1.0%	11.0%	1.0%	1.0%	7.0%	1.0%	1.0%	4.0%	1.0%	1.0%

Loyal American Life Insurance Company® – Commission Schedule Effective November 14, 2016

COMMISSION SCHEDULE – The maximum advance for all Whole Life production is \$1,500 for the writing agent. Commissions are not paid on rate increases.

STAND-ALONE WHOLE LIFE	GA - 60				GA2 - 55				AGA - 50				AGA2				SR AGENT - 40				AGENT - 30				AGENT II - 20				AGENT III - 10							
Level Plan																																				
Issue Ages 50 - 79 (Yrs 1 / 2-5 / 6-10 / 11+)	110.0%	6.0%	3.0%	1.0%	100.0%	5.5%	2.50%	0.0%	95.0%	5.0%	2.0%	0.0%	92.5%	4.75%	1.75%	0.0%	90.0%	4.5%	1.5%	0.0%	85.0%	4.0%	1.0%	0.0%	80.0%	3.5%	1.0%	0.0%	75.0%	3.0%	1.0%	0.0%	70.0%	3.0%	1.0%	0.0%
Issue Ages 80 - 85 (Yrs 1 / 2-5 / 6-10 / 11+)	87.5%	6.0%	3.0%	1.0%	85.0%	5.5%	2.50%	0.0%	82.5%	5.0%	2.0%	0.0%	81.0%	4.75%	1.75%	0.0%	80.0%	4.5%	1.5%	0.0%	77.5%	4.0%	1.0%	0.0%	75.0%	3.5%	1.0%	0.0%	70.0%	3.0%	1.0%	0.0%	70.0%	3.0%	1.0%	0.0%
Modified Plan																																				
Issue Ages 50 - 79 (Yrs 1 / 2-5 / 6-10 / 11+)	87.5%	6.0%	3.0%	1.0%	85.0%	5.5%	2.50%	0.0%	82.5%	5.0%	2.0%	0.0%	81.0%	4.75%	1.75%	0.0%	80.0%	4.5%	1.5%	0.0%	77.5%	4.0%	1.0%	0.0%	75.0%	3.5%	1.0%	0.0%	70.0%	3.0%	1.0%	0.0%	70.0%	3.0%	1.0%	0.0%
Issue Ages 80 - 85 (Yrs 1 / 2-5 / 6-10 / 11+)	67.5%	6.0%	3.0%	1.0%	65.0%	5.5%	2.50%	0.0%	62.5%	5.0%	2.0%	0.0%	61.0%	4.75%	1.75%	0.0%	60.0%	4.5%	1.5%	0.0%	57.5%	4.0%	1.0%	0.0%	55.0%	3.5%	1.0%	0.0%	50.0%	3.0%	1.0%	0.0%	50.0%	3.0%	1.0%	0.0%

Compensation shown only for approved states. Some states may differ upon approval.

* Not available for initial recruiting, except for contracts received along with 7 downline contracts.

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