

Subject to the terms of your agreement and rules and practices of Assurity, you will be compensated according to the following Schedule of the products shown. The commissions provided in this Schedule shall be reduced by the amount of commissions payable to subagents assigned to you. By submission of an application or the acceptance of commission, you agree to be bound by the provisions of this Schedule and Commission Rules.

AssurityBalance®:							
Century+ Disability Income Insurance							
<u>Year 1</u>	<u>Year 2</u>	<u>Years 3-10</u>	<u>Years 11+</u>	<u>Year 1 (VT)</u>	<u>Year 2 (VT)</u>	<u>Years 3-10 (VT)</u>	<u>Years 11+ (VT)</u>
45.00%	15.00%	5.00%	1.50%	25.00%	6.00%	3.00%	0.50%
Critical Illness Rider for Century+ Disability Income Insurance							
<u>Year 1</u>	<u>Year 1 (CO/FL/MN)</u>	<u>Years 2-10</u>	<u>Years 2-10 (CO/FL/MN)</u>	<u>Years 11+</u>	<u>Years 11+ (CO/FL/MN)</u>		
55.00%	55.00%	9.00%	7.50%	3.00%	3.00%		
Business Overhead Disability Income							
<u>Year 1</u>	<u>Years 2-10</u>	<u>Years 11+</u>					
55.00%	12.50%	3.00%					
Simplified Disability Insurance							
<u>Year 1</u>	<u>Years 2-10</u>	<u>Years 11+</u>					
60.00%	5.00%	3.25%					
Graded Benefit Disability Income							
<u>Year 1</u>	<u>Years 2-10</u>	<u>Years 11+</u>					
37.50%	6.00%	3.00%					
Assurity Critical Illness *							
<u>Year 1</u>	<u>Renewal Years</u>						
55.00%	7.00%						
Critical Illness * - Commission only available where Assurity Critical Illness is not approved							
<u>Year 1</u>	<u>Years 2-10</u>	<u>Years 11+</u>	<u>Year 1 (NJ)</u>	<u>Years 2-10 (NJ)</u>	<u>Years 11+ (NJ)</u>		
60.00%	5.00%	3.25%	50.00%	2.50%	1.50%		
Simplified Critical Illness * - Commission only available where Assurity Critical Illness is not approved							
<u>Year 1</u>	<u>Years 2-10</u>	<u>Years 11+</u>	<u>Year 1 (CO/FL/MN/NH/NJ/UT)</u>	<u>Years 2-5 (CO/FL/MN/NH/NJ/UT)</u>	<u>Years 6+ (CO/FL/MN/NH/NJ/UT)</u>		
60.00%	5.00%	3.25%	60.00%	5.00%	3.25%		
LifeScape®:							
Whole Life - Only available in CA							
<u>Year 1</u>	<u>Years 2-10</u>	<u>Years 11+</u>					
100.00%	4.50%	3.00%					
Value Enhancement Rider (VER) - Only available in CA							
<u>Year 1</u>	<u>Years 2-10</u>	<u>Years 11+</u>					
2.70%	2.70%	2.00%					
Assurity Whole Life Pay for Life							
<u>Year 1</u>	<u>Years 2-5</u>	<u>Years 6-10</u>	<u>Years 11+</u>				
77.50%	6.50%	3.50%	1.00%				
Assurity Whole Life Pay to Age 65 (Issue Age 0-45)							
<u>Year 1</u>	<u>Years 2-5</u>	<u>Years 6+</u>					
60.00%	3.50%	1.00%					
Assurity Whole Life Pay to Age 65 (Issue Age 46-54)							
<u>Year 1</u>	<u>Years 2-19</u>	<u>Years 20+</u>					
36.00%	1.00%	0.00%					
Assurity Whole Life 20 Pay							
<u>Year 1</u>	<u>Years 2-5</u>	<u>Years 6-20</u>	<u>Years 21+</u>				
60.00%	3.50%	1.00%	0.00%				
Assurity Whole Life 10 Pay							
<u>Year 1</u>	<u>Years 2-10</u>	<u>Years 11+</u>					
36.00%	1.00%	0.00%					
Assurity Whole Life Paid Up Additions Rider							
<u>Year 1</u>	<u>Renewal Years</u>						
2.40%	2.40%						
Joint Whole Life							
<u>Year 1</u>	<u>Years 2-10</u>	<u>Years 11+</u>					
100.00%	4.50%	3.00%					
Joint Paid-Up Additions Rider							
<u>Year 1</u>	<u>Years 2-10</u>	<u>Years 11+</u>					
2.70%	2.70%	2.00%					
10 Year Term *							
<u>Year 1</u>	<u>Years 2-10</u>	<u>Years 11+</u>					
75.00%	1.00%	0.00%					
15 Year Term *							
<u>Year 1</u>	<u>Years 2-10</u>	<u>Years 11+</u>					
80.00%	1.00%	0.00%					
20 and 30 Year Term *							
<u>Year 1</u>	<u>Years 2-10</u>	<u>Years 11+</u>					
90.00%	1.00%	0.00%					
Single Premium Whole Life							
<u>Year 1</u>	<u>Renewal Years</u>						
6.00%	0.00%						
Assurity Single Premium Whole Life 2018 - Commission only available where product is approved.							
<u>Year 1</u>	<u>Renewal Years</u>						
10.00%	0.00%						
Single Premium Insurance Rider							
<u>Year 1</u>	<u>Renewal Years</u>						
3.50%	0.00%						

Universal Life (Issue Age 0-75) **				
<u>Year 1</u>	<u>Years 2-10</u>	<u>Years 11+</u>		
80.00%	3.00%	3.00%		
Universal Life (Issue Age 76-80) **				
<u>Year 1</u>	<u>Years 2-10</u>	<u>Years 11+</u>		
69.00%	3.00%	3.00%		
Universal Life (Issue Age 81-85) **				
<u>Year 1</u>	<u>Years 2-10</u>	<u>Years 11+</u>		
56.00%	3.00%	3.00%		
AcciFlex				
<u>Year 1</u>	<u>Years 2-10</u>	<u>Years 11+</u>		
95.00%	2.00%	0.00%		
Annuity:				
Ascential Plus One Annuity				
<u>Age 0-65</u>	<u>Age 66-70</u>	<u>Age 71-75</u>	<u>Age 76-80</u>	<u>Age 81-85</u>
5.00%	4.50%	4.50%	2.50%	0.50%
Ascential Secure 3 Annuity				
<u>Age 0-75</u>	<u>Age 76-80</u>	<u>Age 81-90</u>	<u>Renewals</u>	
1.20%	1.20%	1.20%	50% of commission rate paid at issue	
Ascential Secure 5 Annuity				
<u>Age 0-75</u>	<u>Age 76-80</u>	<u>Age 81-90</u>	<u>Renewals</u>	
3.00%	2.50%	2.00%	50% of commission rate paid at issue	
Ascential Secure 7 Annuity				
<u>Age 0-75</u>	<u>Age 76-80</u>	<u>Age 81-90</u>	<u>Renewals</u>	
3.50%	3.00%	2.50%	50% of commission rate paid at issue	
Ascential Single Premium Immediate Annuity : 5 to 9 Year Period Certain				
<u>Year 1</u>				
1.50%				
Ascential Single Premium Immediate Annuity				
<u>Year 1</u>				
3.25%				
Ascential Encore Annuity				
<u>Age 0-65</u>	<u>Age 66-70</u>	<u>Age 71-75</u>	<u>Age 76-80</u>	<u>Age 81-85</u>
5.25%	4.75%	3.75%	2.75%	0.75%
Settlement Options (All Ages) 1.625% for all settlement options except left-at-interest and two-year deposit and fixed period or fixed amount of payments are not expected to continue for at least 5 years on a guaranteed basis.				

*No commissions paid on policy fee.

**Year 1 Over Target gets Year 2 renewal commissions.

For all of the following commission rules “policy(ies) or rider(s) in this Company” means any policy(ies) or rider(s) of Assurity or any of its affiliates, and any policy(ies) or rider(s) assumed or reinsured by Assurity or any of its affiliates.

COMMISSION. Applies to policies issued on applications personally obtained by Agent or by Agents appointed in an Agent’s hierarchy. In the case of business obtained by subagents in the Appointing Agent’s hierarchy, the commission payable to the Appointing Agent will be the amount shown on the Appointing Agent’s Commission Schedule less any commissions payable to the subagent(s).

- a. **PAYMENT OF COMMISSIONS.** Commissions earned and due shall be payable only as premiums are received, accepted and applied by the Company.
- b. **RIDER COMMISSIONS.** The same rate of commission applies to riders as to the base policy to which such riders are attached except any rider for which a separate commission is shown (*See Commission Schedule*).
- c. **COMMISSIONS ON SPECIAL CLASS EXTRA PREMIUMS.** No commissions are payable on flat extra premiums charged. However, full commissions are payable on table rating extra premiums which are based on the plan applied for and the age of the Insured. The rate of commission for table rating extra premiums will be the same as those applicable to the base policy.
- d. **RETURN OF COMMISSIONS.** Repayment of commissions paid on unearned premiums due to lapsed, surrendered or terminated policies will be required. All commissions paid on annuities issued to persons age 81 and over shall be repaid to the Company in the event the owner or annuitant dies within twelve months of the policy’s issue date unless the spouse of the owner, if any, assumes ownership of the policy.
- e. **REINSTATEMENTS.** Commissions for reinstated policies will be paid at the same rates as would apply had the policy remained continuously in force from the date of issue.
- f. **CONVERSIONS.** For term policies or term riders converted to any permanent form, first-year and renewal commissions will be allowed. However, no first-year commissions will be allowed on conversion credits used to pay first-year premium. For conversions from group life certificates to individual permanent life coverage, first-year and renewal commissions on the premium for the new policy will be allowed only if the application was personally obtained by the Appointing Agent or subagent(s) in the Appointing Agent’s hierarchy. Commissions payable on all other conversions shall be limited by and subject to the practices of the Company at the time conversion is effected.
- g. **UL FACE AMOUNT INCREASES.** Premiums will be proportionately split between the original target premium and increase in target premium. Commissions will be paid only on any “new premium,” that is, the increase in target premium.
- h. **COMMISSIONS ON INTERNAL REPLACEMENTS.** A newly issued policy of any type and its riders will be considered an internal replacement whenever another policy or rider in this Company on the Insured has been surrendered, lapsed or been continued on a nonforfeiture option during the 12 months preceding or the 12 months following the date of issue of the new policy or rider. If another policy or rider in this Company has been changed, modified or converted in any manner, so that some portion of the policy or rider has in effect been lapsed, surrendered or continued under a nonforfeiture option, a portion of the newly issued policy may be considered an “internal replacement.”

If under the above rules, a new policy or rider is an internal replacement, first-year commissions, if any (*see below*), will be paid only on any “new premium,” that is, the increase in premium over the premium on which first-year commission was paid on the policies or riders being replaced. Note: for universal life policies “new premium” means an increase in the lesser of target premiums or paid premiums. For the first year of the new policy or rider, the second year commission rate will be paid on the replaced premium. **Notwithstanding the above**, no commissions will be paid on net cash values transferred from existing policies or riders in this Company to any policies or riders in this Company whether obtained by surrender, borrowing or any other internal transfer. “Net cash values” for annuity policies means the annuitant’s account balance minus surrender charges (*if any*). “Net cash values” for life policies means surrender value (*excluding dividend values*).

Beginning with the second policy year, the standard renewal commission rates and duration will apply to the total premium.