



Liberty Bankers Life

Insurance Company

Commission Schedule - Level 8 (MGA)

This Commission Schedule is subject to the provisions of the General Agent Contract to which it is attached. All commissions will be adjusted accordingly when other agents are contracted under this agent.

Plan	Annuitant Age at Issue	Policy Year	Commission Rate	Trails Available	Footnotes
Bankers Accumulator(1) Form BankersAccumulator-0307	0-80 81-100	All Years All Years	0.500% 0.400%	No No	1 1
Bankers 3 Form Bankers3-0704	0-80 81-90	1 1	2.000% 1.000%	No No	
Bankers 5 Form Bankers5-0704	0-80 81-90	1 1	3.250% 1.500%	No No	
Bankers 5 Premier Form BankersPremier-04074	0-80 81-90	1 1	2.000% 0.400%	No No	
Bankers 5 Premier Plus Form BankersPlus-0307	0-80 81-90	1 1	2.000% 0.400%	No No	
Bankers 7 Form Bankers7-0307	0-80 81-85	1 1	4.000% 2.000%	No No	
Bankers 7 Premier Form BankersPrem7-0910	0-80 81-85	1 1	2.150% 0.450%	No No	
Elite Annuity - 3 Year - CA & FL(2) Form BankersElite-0112	0-75	1	2.000%	No	2
Elite Annuity - 3 Year - All Other States Form BankersElite-0112	0-90	1	2.000%	No	
Elite Annuity - 5 Year - CA & FL(2) Form BankersElite-0112	0-75	1	2.250%	No	2
Elite Annuity - 5 Year - All Other States Form BankersElite-0112	0-90	1	2.250%	No	
Elite Annuity - 7 Year - CA & FL(2) Form BankersElite-0112	0-70	1	2.500%	No	2
Elite Annuity - 7 Year - All Other States Form BankersElite-0112	0-85	1	2.500%	No	
Elite Annuity - 9 Year - CA & FL(2) Form BankersElite-0112	0-65	1	2.750%	No	2
Elite Annuity - 9 Year - All Other States Form BankersElite-0112	0-80	1	2.750%	No	
Liberty Legacy - Single Prem Whole Life Form ICC17-LBL-SPWL	50-80 81-85	0 0	14.000% 7.000%	No No	
Liberty Select Form 1030-0804	0-80 81-85	1 2-5 6+ 1 2-5 6+	5.500% 3.000% 2.600% 2.500% 1.500% 0.600%	Yes Yes	
Liberty Choice Form 1020-0804	0-80 81-90	1 2-3 4-5 6+ 1 2-3 4-5 6+	4.000% 2.600% 0.600% 0.400% 2.000% 1.000% 0.300% 0.200%	Yes	
SPIA - Life Annuity Form 1080-0906	0-80	1	2.500%	No	
SPIA - Term Certain (5-9 Year Term) Form 1080-0906	0-90	1	2.000%	No	
SPIA - Term Certain (10+ Year Term) Form 1080-0906	0-90	1	2.500%	No	

Trail Commissions

Each year during the lifetime of the writing agent, the writing agent will be paid 0.2500% multiplied by all policyholder accumulated values on all applicable annuity policies written by agent, if he/she meets all the following qualifications:

- The combined total of all applicable flexible premium deferred annuity and single premium deferred annuity accumulated values on December 31 must be \$1,000,000 or greater, and
- The combined total of all applicable flexible premium deferred annuity and single premium deferred annuity accumulated values on December 31 must have a net increase over the previous December 31 balance, based on the following table:

PREVIOUS DECEMBER 31 BALANCE	REQUIRED NET INCREASE
Up to \$4,999,999	5% over previous December 31 balance
\$5,000,000-\$9,999,999	2½% over previous December 31 balance
\$10,000,000 - above	\$1 over previous December 31 balance

The writing agent must be currently contracted with the Company to receive trail commissions, unless he/she is vested. An agent is vested for trail commissions once he/she has earned seven (7) trail commission checks. A vested agent is not subject to the qualification requirements listed above. Trail compensation, when earned, will be paid annually for the entire lifetime of the writing agent. For purposes of calculating trail commissions, "writing agent" is defined as the agent who received the initial commission paid at the lowest hierarchy level on applicable annuity policies and who will continue to receive commission on those policies.

Footnotes

1. Commission rates shown on this Commission Schedule are annualized. Commissions on Bankers Accumulator policies are paid monthly at the beginning of each month. Commissions will be equal to the Accumulated Value of each Bankers Accumulator policy on the first day of the applicable month multiplied by the appropriate commission rate shown on this Commission Schedule, divided by twelve (12).
2. One hundred percent (100%) of all commissions paid will be charged back on lump sum death benefits paid or payable within the first twelve (12) months from the Issue Date of the policy. There will be no charge back of commission if:
 - a. the decedent's surviving spouse continues the policy pursuant to the provisions of the policy and the Internal Revenue Code, or,
 - b. if the death proceeds are paid out over a period of five (5) years or longer.