



BONUSABLE PREMIUM

Americo 100% MoO **75%** 75% Hancock **75%** Am Am * GAFG 100% * Athene 2.5%

*GAFG premium is calculated using the target premium *10K Max credit per GAFG policy
*10K Max credit per Athene annuity

50% CREDIT RULE

If your top VP downline leg accounts for 50% or more of vour "Bonusable Premium" you will receive 50% credit for that VP's volume

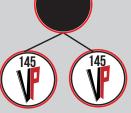
FOR EXAMPLE:

\$500,000 = Bonusable Premium \$300,000 = Top VP Downline leg \$150,000 = 50% Credit

\$350,000 = Actual Bonusable Premium

145% BONUS BREAKDOWN

1% Bonus on any 145 Direct VP



*Must maintain at least \$150K Bonusable Premium outside of your top 2 VP legs to be eligible for the 145 VP Bonus

BONUS PERCENTAGE BY VOLUME

\$150,000 = 1.00% \$350,000 = 2.00% \$600,000 = 3.00% \$1,000,000 = 4.00%

\$200,000 = 1.25% ***\$400,000 = 2.25%** \$700,000 = 3.25% \$2,000,000 = 5.00%

\$250,000 = 1.50% \$450,000 = 2.50% \$800,000 = 3.50% \$3,000,000 = 6.00%

\$500,000 = 2.75% \$300,000 = 1.75% \$900,000 = 3.75% \$4,000,000 = 7.00%

PERSISTENCY

Your VP Bonus will be equal to your 6 month persistency %

FOR EXAMPLE:

\$10,000 VP Bonus 94% 6 mon persistency =\$9,400 VP Bonus

AMERICO %

AMERICO BONUS %

50% = 100%

45% = 90%

40% = 80%

<40% = 70%

If your total monthly volume contains less than 50% Americo production you will receive a reduced bonus.

IP OUTSIDE OF TOP 2 VPS

Your Bonusable Premium outside of your top 2 VPs will determine what percentage of the bonus will be paid.

400K-999K 1M-1.99M 2M-2.99M 3M - 3.99M**4M AND ABOVE** 400K = 100% 500K = 100% 700K = 100% 150K = 100% 300K = 100% 100K = 75% 250K = 75% 300K = 75% 400K = 75% 600K = 75% 50K = 50% 200K = 50% 250K = 50% 350K = 50% 500K = 50%150K = 25% <50K = 25% 200K = 25% 300K = 25% 400K = 25%

The minimum a VP with \$1M of Bonusable Premium can receive as a bonus is \$5.000

^{* 50%} Credit Rule Starts At \$400K