

ANNUITY CARRIER COMMISSION GUIDE



Annual Production	Agency		Lifetime Production
Red \$75MM**	8.50%		
Royal \$50MM**	8.00%	Producer	
Black \$24MM**	7.50%	7.50%	\$10,000,000
Platinum \$12MM**	7.00%	7.00%	\$5,000,000
Gold	6.75%	6.75%	\$2,000,000
Silver	6.50%	6.50%	\$1,000,000
Blue	6.25%	6.25%	\$500,000
Yellow	6.00%	6.00%	\$100,000
Green	5.25%	5.25%	New Agent

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Black \$24MM**	7.25%	7.25%	\$10,000,000
Platinum \$12MM**	7.00%	7.00%	\$5,000,000
Gold	6.50%	6.50%	\$2,000,000
Silver	6.25%	6.25%	\$1,000,000
Blue	6.00%	6.00%	\$500,000
Yellow	5.50%	5.50%	\$100,000
Green	5.25%	5.25%	New Agent



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Platinum \$12MM**	7.00%	7.00%	\$5,000,000
Gold	6.50%	6.50%	\$2,000,000
Silver	6.25%	6.25%	\$1,000,000
Blue	6.00%	6.00%	\$500,000
Yellow	5.50%	5.50%	\$100,000
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Silver	6.25%	6.25%	\$1,000,000
Blue	6.00%	6.00%	\$500,000
Yellow	5.50%	5.50%	\$100,000
Green	5.25%	5.25%	New Agent

NOTE: Products shown are base pricing for 10 year, compensation can change based on State and product type
NOTE: Agency must maintain 50% of previous year production to retain current level for following year
NOTE: Producer at PLATINUM & BLACK level must have a minimum of \$1MM issue paid in last 12 months to maintain level
**** Agencies in downline count as 50% production. Agencies TWO levels deep count as 25% production**

****CONTINUE SCROLLING FOR EXACT COMMISSION ON ANNUITY PRODUCTS BASED ON STATE, AGE & PRODUCT TYPE**

IUL & COMPETITIVE TERM CARRIERS COMMISSION GUIDE ON NEXT PAGES

IUL CARRIER COMMISSION GUIDE



FFL	Producer
140	110
135	105
130	100
125	95
120	90
115	85
110	80
105	75
100	70
95	65
90	60
85	55
80	50
75	45
70	40
65	40

FFL	Producer
140	130
135	125
130	120
125	115
120	110
115	105
110	100
105	95
100	90
95	85
90	80
85	75
80	70
75	65
70	60
65	55



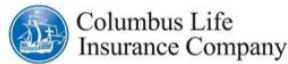
FFL	Producer
140	110
135	105
130	100
125	95
120	90
115	85
110	80
105	75
100	70
95	65
90	60
85	55
80	50
75	45
70	40
65	40



FFL	Producer
140	110
135	105
130	100
125	95
120	90
115	85
110	80
105	75
100	70
95	65
90	60
85	55
80	50
75	45
70	40
65	40



FFL	Producer
140	90
135	85
130	85
125	85
120	85
115	85
110	80
105	80
100	80
95	80
90	80
85	70
80	70
75	70
70	70
65	70



FFL	SIUL Producer	IUL Producer
140	100	115
135	95	110
130	90	105
125	85	100
120	80	95
115	75	90
110	70	85
105	65	80
100	60	75
95	60	70
90	60	65
85	60	60
80	60	60
75	60	60
70	60	60
65	60	60



FFL	Producer
140	90
135	90
130	90
125	90
120	90
115	85
110	85
105	85
100	80
95	80
90	70
85	70
80	60
75	60
70	50
65	50



FFL	Protection IUL & Custom Guarantee UL Producer	Builder Plus 3 IUL Producer
140	115	120
135	110	115
130	105	110
125	100	105
120	95	100
115	90	95
110	85	90
105	80	85
100	75	80
95	70	75
90	65	70
85	60	65
80	60	65
75	60	65
70	60	65
65	60	65

COMPETITIVE TERM CARRIER COMMISSION GUIDE



FFL	10/15 Yr Term	20/30 Yr Term
140	92	110
135	88	105
130	83	100
125	80	95
120	75	90
115	71	85
110	67	80
105	62	75
100	58	70
95	55	65
90	50	60
85	45	55
80	42	50
75	38	45
70	33	40
65	33	40



FFL	10 Yr Term	15 Yr Term	20 Yr Term
140	99	111	121
135	93	105	116
130	93	105	116
125	93	105	116
120	87	97	105
115	87	97	105
110	87	97	105
105	87	97	105
100	81	89	95
95	81	89	95
90	81	89	95
85	81	89	95
80	70	77	84
75	70	77	84
70	70	77	84
65	70	77	84

Check for state approvals and issue ages on producer website-Athene Connect under the "Products" section. Click the appropriate product and refer to the "Rates and State Availability" for states and issue ages that may apply. Ages listed on this Commission Schedule are strictly to illustrate commission age breaks and do not reflect issue ages available for the product.

Products	Option 1	Option 2			Option 3		
Athene Ascent SM Pro Series	First Year	First Year	Monthly Trail	Annual Trail	First Year	Monthly Trail	Annual Trail
Athene AscentSM Pro 10 Bonus							
Ages 0 - 70	5.2500	3.0000	0.0417	0.5004	0.7000	0.0833	0.9996
Ages 71 - 75	4.7500	2.7000	0.0375	0.4500	0.6000	0.0750	0.9000
Ages 76 - 80	3.7500	2.1500	0.0333	0.3996	0.4500	0.0625	0.7500

* Trails generate monthly beginning with the 13th month.

Products	Option 1	Option 2			Option 3		
Athene Agility SM Series	First Year	First Year	Monthly Trail	Annual Trail	First Year	Monthly Trail	Annual Trail
Athene AgilitySM 7							
Ages 0 - 70	3.2500	1.5000	0.0417	0.5004	0.8500	0.0834	1.0008
Ages 71 - 75	2.7500	1.0000	0.0417	0.5004	0.7500	0.0750	0.9000
Ages 76 - 80	2.2500	0.6500	0.0334	0.4008	0.6500	0.0667	0.8004
Ages 81+	1.7500	0.6000	0.0250	0.3000	0.5500	0.0584	0.7008
Athene AgilitySM 10							
Ages 0 - 70	4.7500	2.2500	0.0417	0.5004	0.8500	0.0834	1.0008
Ages 71 - 75	4.2500	1.9500	0.0417	0.5004	0.7500	0.0750	0.9000
Ages 76 - 80	3.7500	1.6500	0.0334	0.4008	0.6500	0.0667	0.8004

* Trails generate monthly beginning with the 13th month.

Products	Option 1	Option 2			Option 3		
Athene MaxRate [®] Series	First Year	First Year	Monthly Trail	Annual Trail	First Year	Monthly Trail	Annual Trail
Athene MaxRate[®] 3							
Ages 0 - 70	1.0500	0.4000	0.0333	0.3996	0.4000	0.0333	0.3996
Ages 71 - 75	1.0500	0.4000	0.0333	0.3996	0.4000	0.0333	0.3996
Ages 76 - 80	0.7000	0.3500	0.0292	0.3504	0.3500	0.0292	0.3504
Ages 81+	0.3000	0.2000	0.0167	0.2004	0.2000	0.0167	0.2004
Athene MaxRate[®] 5							
Ages 0 - 70	1.2500	0.4000	0.0333	0.3996	0.4000	0.0333	0.3996
Ages 71 - 75	1.2500	0.4000	0.0333	0.3996	0.4000	0.0333	0.3996
Ages 76 - 80	1.1000	0.3500	0.0292	0.3504	0.3500	0.0292	0.3504
Ages 81+	0.6500	0.2000	0.0167	0.2004	0.2000	0.0167	0.2004
Athene MaxRate[®] 7							
Ages 0 - 70	1.7500	0.4000	0.0333	0.3996	0.4000	0.0333	0.3996
Ages 71 - 75	1.7500	0.4000	0.0333	0.3996	0.4000	0.0333	0.3996
Ages 76 - 80	1.5000	0.3500	0.0292	0.3504	0.3500	0.0292	0.3504
Ages 81+	0.7500	0.2000	0.0167	0.2004	0.2000	0.0167	0.2004

* Trails generate monthly beginning with the 13th month and cease after the Surrender Charge period has expired.

Products	Option 1	Option 2			Option 3		
Athene Performance Elite [®] Series (Includes Plus Versions)	First Year	First Year	Monthly Trail	Annual Trail	First Year	Monthly Trail	Annual Trail
Athene Performance Elite[®] 7							
Ages 0 - 70	3.7500	1.2500	0.0417	0.5004	0.7000	0.0833	0.9996
Ages 71 - 75	3.2500	1.0000	0.0417	0.5004	0.6000	0.0750	0.9000
Ages 76 - 80	2.2500	0.5000	0.0333	0.3996	0.5000	0.0667	0.8004
Ages 81+	1.7500	0.2500	0.0250	0.3000	0.2500	0.0583	0.6996
Athene Performance Elite[®] 10 Select							
Ages 0 - 70	5.2500	3.0000	0.0417	0.5004	0.7000	0.0833	0.9996
Ages 71 - 75	4.7500	2.7000	0.0375	0.4500	0.6000	0.0750	0.9000
Ages 76 - 78	3.7500	2.1500	0.0333	0.3996	0.4500	0.0625	0.7500
Athene Performance Elite[®] 15							
Ages 0 - 70	5.2500	3.0000	0.0417	0.5004	0.7000	0.0833	0.9996
Ages 71 - 73	4.7500	2.7000	0.0375	0.4500	0.6000	0.0750	0.9000

* Trails generate monthly beginning with the 13th month.

Products	Option 1	Option 2	Option 3
SPIA	First Year		
SPIA I			
Ages 0+	2.3200		

General Conditions

- A. This Commission Schedule applies only to sales of the above Athene Annuity and Life Company contracts. This Schedule may be revised, replaced, or withdrawn, in whole or in part, at any time by Athene Annuity and Life Company in its sole discretion, and any such revisions, replacements, or withdrawals are binding on all contracted parties.
- B. Consult Company's field publications (published electronically and/or by document) for product availability by state and producer contract type and to determine the current Athene Annuity and Life Company rules (in addition to those set out below) regarding commission adjustments including but not limited to exchanges and replacements. Commissions payable on premiums that result in Accumulated Values over \$1 million per household are subject to individual review and may result in a reduction in commissions or payment of commissions in several installments over a period of time.
- C. Commissions are expressed as a percentage of premium and additional premium (renewal) commissions (if applicable) will be credited only in years where new premium is applied.
- D. Commission chargeback on withdrawals over the free amount, surrender or death in the first contract year will be as follows:
- | | | | |
|---------------|------|----------------|-----|
| Months 1 - 6: | 100% | Months 7 - 12: | 50% |
|---------------|------|----------------|-----|
- Chargeback of commissions on death cases is calculated as of the date of death, not when notification is received. Chargeback rules on death in the first contract year do not apply to Spousal Assumptions (continuations) or Inherited IRA's. Chargeback rules will apply to contracts subsequent to a Spousal Assumption or becoming an Inherited IRA if withdrawals over the free amount, surrender, or death occur during the remainder of the first contract year.
- E. The commission option chosen should be indicated on every application if more than one option is available. If a commission option is not listed, the default will be commission Option 1.
- F. Trails will be calculated using accumulated values on each monthiversary or quartiversary (depending on the product series) multiplied by the rate shown in the Commission Schedule. Annual trail rates are for illustrative purposes only.
- G. Commissions will be based on the oldest age (including joint contracts). Age at contract issue will be used to determine commission rates.
- H. Commissions, including those earned for additional premium received (renewals), trails, and servicing relationships, will not be paid on business written in the following states unless an active license is held for that state at time of contract issue: AL, FL, GA, MS, SC, VA and WV. This restriction applies to all parties in the hierarchy, including assignees. Failure to obtain a license within six months of the date commission is otherwise payable will result in forfeiture of the commission. This restriction has been imposed by the regulatory authorities in the several states. If the initial licensing requirement is met, the restriction does not apply to future payments of commission.
- I. For business written 03-25-2019 and after, trail commissions and, if applicable, commissions earned from additional premium payments, are payable to the current servicing producer(s) hierarchy. Commission rates in effect when the contract was written will apply to commissions earned for the life of the case.



Annuity Commission Schedule– GREEN Level

PRODUCTS	COMMISSION PAYOUT
ClassicMark Annuity Series	Green - New Agent
ClassicMark 10	
Ages 0-75	5.25%
Ages 76-80	4.75%
Ages 81-85 (81-84 in IN)	3.25%
Ages 86-90 (85-90 in IN)	1.10%
ClassicMark 10 LT	
Ages 0-80	5.25%
Ages 76-80	4.75%
Ages 81-85 (81-84 in IN)	2.00%
Ages 86-90 (85-90 in IN)	1.10%
ClassicMark 10 Plus	
Ages 0-75	4.25%
Ages 76-80	3.75%
ClassicMark 10 LT Plus	
Ages 0-75 (65-75 in FL)	4.00%
Ages 76-80	3.50%

PRODUCTS	COMMISSION PAYOUT
LibertyMark Annuity Series	Green- New Agent
LibertyMark 7, SE 7	
Ages 0-75	4.25%
Ages 76-80	3.75%
Ages 81-85	2.25%
LibertyMark 7 Plus, SE 7 Plus	
Ages 0-75	3.25%
Ages 76-80	2.75%
Ages 81-85	1.25%
LibertyMark 10, SE 10	
Ages 0-75	6.25%
Ages 76-80	5.75%
Ages 81-85	4.25%
LibertyMark 10 LT, SE 10 LT	
Ages 0-75	5.25%
Ages 76-80	4.75%
Ages 81-85	3.00%
LibertyMark 10 Plus, SE 10 Plus	
Ages 0-75	5.25%
Ages 76-80	4.75%
LibertyMark 10 LT Plus, SE 10 LT Plus	
Ages 0-75	5.25%
Ages 76-80	4.75%
Ages 0-75 (CT, PA, FL & WA)	5.00%
Ages 76-80 (CT, PA, FL & WA)	4.50%

FFL - GREEN Level



Schedule of Commissions for Annuity Sales

Level – EA2

Forethought Life Insurance Company

This Schedule of Commissions for Annuity Sales (“Schedule”) is an addendum to the Insurance Selling Agreement (“Agreement”). This Schedule is for Forethought Life Insurance Company (“FLIC”) annuity contracts sold under the Agreement which are issued on or after the Schedule Effective Date.

Fixed-Indexed Annuity Products					
Product		Age	Commission Rate At Issue ¹	Annual Trail ²	
Income 150+ SE	OPTION	A	55-75	5.00%	No Annual Trail
			76-85	3.00%	
		B	55-75	2.50%	
		76-85	0.50%	0.50%	
		C	55-75	0.50%	1.00%
			76-85	0.15%	1.00%
Choice Accumulation II - (5 Year)	OPTION	A	0-80	3.00%	No Annual Trail
			81-85	1.25%	
		B	0-80	1.50%	
		81-85	1.00%	0.40%	
		C	0-80	0.25%	0.75%
			81-85	0.25%	0.75%
Choice Accumulation II - (7 Year)	OPTION	A	0-80	3.00%	No Annual Trail
			81-85	2.00%	
		B	0-80	1.00%	
		81-85	1.00%	0.40%	
		C	0-80	0.25%	0.75%
			81-85	0.25%	0.75%
Choice Accumulation II - (10 Year)	OPTION	A	0-80	5.00%	No Annual Trail
			81-85	2.00%	
		B	0-80	3.50%	
		81-85	1.50%	0.40%	
		C	0-80	1.00%	0.75%
			81-85	0.25%	0.75%
Choice Income II - (7 Year)	OPTION	A	45-80	3.00%	No Annual Trail
			81-85	2.00%	
		B	45-80	0.75%	
		81-85	0.75%	0.50%	
		C	45-80	0.25%	1.00%
			81-85	0.25%	1.00%
Choice Income II - (10 Year)	OPTION	A	45-80	5.00%	No Annual Trail
			81-85	3.00%	
		B	45-80	2.50%	
		81-85	0.50%	0.50%	
		C	45-80	0.50%	1.00%
			81-85	0.15%	1.00%





Schedule of Commissions for Annuity Sales

Level – EA2

Forethought Life Insurance Company

Fixed Annuity Products

Product	Age	Commission Rate ¹
ForeCare	50-75	5.00%
	76-80	2.50%
SecureFore – (3 Year)	0-80	1.40%
	81-85	0.70%
SecureFore – (5 Year)	0-80	2.00%
	81-85	1.00%
ForeCertain All Annuity Income Options except Guaranteed Payment Period only elections less than 10 years (Annuity Commencement Date within 12 months of Issue Date)	0-90	2.00%
ForeCertain Guaranteed Payment Period Annuity Income Option only elections of less than 10 years (Annuity Commencement Date within 12 months of Issue Date)	0-90	1.00%
ForeCertain All Annuity Income Options except Guaranteed Payment Period only elections less than 10 years (Annuity Commencement Date greater than 12 months from Issue Date)	0-90	3.00%
ForeCertain Guaranteed Payment Period Annuity Income Option only elections of less than 10 years (Annuity Commencement Date greater than 12 months from Issue Date)	0-90	2.00%

¹Commissions are expressed as a percentage of the initial premium or deposit and are paid based on the issue age of the Oldest Owner. ForeCare commissions are paid based on the issue age of the Oldest Insured.

²Commissions are calculated as a percent of Contract Value in force for policies in the 13th contract month or later and are paid quarterly. For eligible contracts, the trail commission is calculated as a percentage, equal to ¼ of the applicable percentage from the table above, of the total Contract Value. Trail commission payments will not be paid unless the contract is in force as of the trail payment date.

Income 150+ SE, Choice Accumulation II & Choice Income II Contract Series numbers – ICC17-FA1801SPDA-01 and FA1801SPDA-01
 ForeCare & SecureFore Contract Series numbers – ICC17-FA1101SPDA-01, FA1101SPDA-01 and GA51101SPDA-01
 ForeCertain Contract Series numbers - FL-FPA-13

FLIC, in its discretion, may pay to any agent below you in the agent hierarchy the commissions due such agent. Your effective commission rate will depend on the agents in the hierarchy. Commissions at issue are paid daily as earned.

Commission Chargebacks

For All Products

Withdrawals are subject to commission chargeback, regardless of whether withdrawal charges are incurred. A commission chargeback will be applied as provided below:

If the Owner dies there will be a chargeback against commissions paid. The chargeback is 100% for months 1 through 6. If the contract has a partial or total withdrawal, within one year following the issue date, there will be a 100% chargeback against commissions paid. Any rescission, regardless of contract year, will result in 100% commission chargeback. A commission chargeback will not apply to 1) a Required Minimum Distribution, 2) a Lifetime Annual payment for Income 150+ SE or Choice Income II, 3) a Free Withdrawal Amount for Choice Accumulation II, Choice Income II, Income 150+ SE, or SecureFore and 4) a Monthly Benefit Payment for Qualified Long-Term-Care Services for ForeCare, 5) Any Annuity Payments received from the ForeCertain product.

Termination of the Agreement shall not terminate FLIC’s right to chargeback commissions.

Large Case Commission Hold Policy

Please check with your Marketing Organization for details on the commission cap amount that may be in place for large cases. The portion of the commission that exceeds the cap will be released forty-five (45) days after policy issue date.

No commission shall be paid on the sale of a contract which involves the total or partial replacement of a contract issued by FLIC or any of its affiliates.

ACCEPTED AND AGREED TO:

Agent/Agency Signature

Date (mm/dd/yyyy)



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Annuity Compensation Schedules

Effective Date: 07/21/2021

The Following are Authorized Contracts and the compensation payable:

Indexed Annuity

Contract Type	FG AccumulatorPlus 7 (AMP07)		
	Commission Rate Type: Residual Percentage First Year		
	Age 0-70	Age 71-80	Age 81-85
RG	2.500%	2.100%	1.750%
Contract Type	FG AccumulatorPlus 10 AMP10		
	Commission Rate Type: Residual Percentage First Year		
	Age 0-70	Age 71-80	Age 81-85
RG	4.500%	3.500%	2.250%
Contract Type	Prosperity Elite 7 (PREL07)		
	Commission Rate Type: Residual Percentage First Year		
	Age 0-70	Age 71-75	Age 76-85
RG	4.000%	3.000%	2.000%



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801 Grand Ave
Suite 2600
Des Moines, IA 50309

Contract Type	Prosperity Elite 10 (Standard & Lite States) (PREL10)		
	Commission Rate Type: Residual Percentage First Year		
	Age 0-70	Age 71-75	Age 76-85
RG	5.500%	4.500%	2.750%
Contract Type	Prosperity Elite 14 (PREL14)		
	Commission Rate Type: Residual Percentage First Year		
	Age 0-70	Age 71-75	Age 76-85
RG	6.000%	5.000%	3.000%
Contract Type	Performance Pro PPR010		
	Commission Rate Type: Residual Percentage First Year		
	Age 0-75	Age 76-80	Age 81-85
RG	5.500%	4.750%	0.000%
Contract Type	Safe Income Plus (Standard & Lite States) (SIP10)		
	Commission Rate Type: Residual Percentage First Year		
	Age 0-75	Age 76-80	Age 81-85
RG	4.500%	3.750%	0.000%



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801 Grand Ave
Suite 2600
Des Moines, IA 50309

Contract Type	FG Retirement Pro RPRO12		
	Commission Rate Type: Residual Percentage First Year		
	Age 0-75	Age 76-80	Age 81-85
RG	5.500%	4.750%	0.000%
Contract Type	Accelerator Plus 10 (ACEP10)		
	Commission Rate Type: Residual Percentage First Year		
	Age 0-75	Age 76-80	Age 81-85
RG	5.500%	4.500%	2.750%
Contract Type	Accelerator Plus 14 (ACEP14)		
	Commission Rate Type: Residual Percentage First Year		
	Age 0-75	Age 76-80	Age 81-85
RG	6.500%	5.500%	3.250%
Contract Type	F&G Power Accumulator 7 (Standard & Lite States)		
	Age 0-70	Age 71-80	Age 81-85
RG	2.500%	2.100%	1.750%



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FFL - GREEN Level

801 Grand Ave
Suite 2600
Des Moines, IA 50309

Contract Type	F&G Power Accumulator 10 (Standard & Lite States)		
	Age 0-70	Age 71-80	Age 81-85
RG	4.500%	3.500%	2.250%
Contract Type	F&G Flex Accumulator (Standard & Lite States)		
	Age 0-70	Age 71-80	Age 81-85
RG	4.500%	3.500%	2.250%
Contract Type	F&G Dynamic Accumulator 10 (Standard & Lite States) (SFIA10)		
	Commission Rate Type: Residual Percentage First Year		
	Ages 0 - 70	Ages 71- 75	Ages 76 - 85
RG	4.500%	3.500%	0.000%



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FFL - GREEN Level

801 Grand Ave
Suite 2600
Des Moines, IA 50309

Traditional Annuity

Contract Type	FG Guarantee-Platinum 3 (3MYGAR & 3MYGAM)	
	Commission Rate Type: Residual Percentage First Year	
	Age 0-79	Age 80-90
RG	0.750%	0.375%
Contract Type	FG Guarantee-Platinum 5 (SG05M, SG05T)	
	Commission Rate Type: Residual Percentage First Year	
	Age 0-79	Age 80-90
RG	1.500%	0.750%
Contract Type	FG Guarantee-Platinum 7 (SG07M, SB07MR, SG07T)	
	Commission Rate Type: Residual Percentage First Year	
	Age 0-79	Age 80-90
RG	1.750%	0.875%



Experience
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Thinking

FFL - GREEN Level

801 Grand Ave
Suite 2600
Des Moines, IA 50309

Immediate Annuity

Contract Type	FG Immediate-Income (FIDS42)		FG Immediate-Income with Life (FIDS41)	
	Issue Age 0-89	Issue Age 90+	Issue Age 0-89	Issue Age 90+
RG	1.500%	0.000%	1.500%	0.000%

Notes :

INCORPORATION OF TERMS OF AGENCY SELLING AGREEMENT AND INSURANCE PRODUCER AGREEMENT

This Compensation Schedule incorporates all of the terms of the Agency Selling Agreement and Insurance Producer Agreement and any addenda thereto currently in effect, as the same may be amended from time to time.

BASIC COMMISSIONS – Basic Commissions may be paid only for the sale of insurance products and policies which the Company may lawfully issue and which are described in this Compensation Schedule (which may be amended from time to time and is available via SalesLink), which products and policies are the “Authorized Contracts.” Basic commissions are subject, however, to the restrictions placed upon you and Producers appointed to you by the laws and regulations of the jurisdictions where the Agency is licensed, the Company’s policies and procedures as they presently exist and as they may be amended from time to time, including but not limited to its underwriting rules and the terms and conditions of this Compensation Schedule. The Company has the right to decline any application for any contract or policy or other product in its sole discretion, for any reason, and to return any money submitted to the applicant.

Basic Commissions are calculated as percentages of premiums received and accepted by the Company subject to the other provisions herein contained. Basic Commissions on additional policies and riders hereafter offered by the Company shall be payable at rates to be furnished by the Company, which rates are subject to change at any time. Any policies in force shall be subject to the commission and commission chargeback provisions set forth in the Compensation Schedule applicable at the time such policies were issued. Commissions shall not be paid on any premiums waived or paid by the Company. Commission calculations will be based on oldest age of annuitant/owner.

Medicaid SPIA-Balloon + Level Benefit Payout Periods-Commissions will be paid based on the Benefit Payout Period in whole years. Example: 2 years and 8 months will be calculated using the 2 year Benefit Payout Period.

COMMISSIONS FOR LARGE DEFERRED ANNUITY PRODUCTS WITH TOTAL FIRST YEAR PREMIUM IN EXCESS OF \$1,000,000.00 – Traditional Fixed, Fixed Indexed and Multi-Year Guaranteed Annuities (MYGA) in which the total first year premium exceeds \$1,000,000.00 for any policy (ies) issued to the same client in the same year for which the total first year premium in aggregate exceeds \$1,000,000.00 F&G reserves the right to refuse and/or choose a specific compensation option/rate. This commission reduction will be made retroactive to the first dollar of premium, and the reduction will be applied to the entire amount of premium. Subsequent premiums may result in a chargeback if it causes the total premium to exceed \$1,000,000.00.

COMMISSIONS ON ANNUITIZATION OF DEFERRED ANNUITIES

No commissions shall be paid on annuitizations, including traditional annuitization for policies with **Effective Dates after 1/1/2010**.

Commissions on annuitizations for Policies with **Effective Dates prior to 1/1/2010** will be paid including Full SPIA commissions, for annuitizations which occur during the commission chargeback period and after the policy penalty expires subject to the following two additional restrictions: (i) **Annuitizations under a Medicaid Settlement Option** are only eligible for commissions on Deferred Annuity products with a policy effective date **prior to**

04/01/2012, and (ii) for annuities with repeating surrender charge periods, full SPIA commissions will be paid on annuitizations which occur at any time after the second interest rate guarantee period.

COMMISSION FOR INTERNAL REPLACEMENTS – New policies issued by the Company as a result of internal replacement of existing policies will be compensated at a reduced rate set by the Company. The concurrent termination of one policy and issuance of another will be treated as a replacement. Cash values paid to policyholders and subsequently returned to the Company as premiums for newly issued policies will be treated as if such payments were transferred directly and compensation will be paid at a rate set by the Company. Policy values not paid out as cash value will be applied toward premium and will not receive commission.

TRAIL COMPENSATION – Trail compensation is offered only upon issuance of policies and will not be paid upon reissues or replacements of policies. Trail compensation will be generated based on the percent indicated per year for the life of the policy unless otherwise indicated. The trail compensation will be based on the account value and will be paid quarterly at the end of the quarter beginning after the first policy year. No trail compensation will be paid for any policies for which commissions are charged back.

COMMISSION CHARGEBACKS

A. Commission chargebacks applicable to all policies. First year commissions will be charged back for: any policy which is considered "not taken"; any policy which is not issued by the Company, or if already issued, is rescinded; any situation in which the producer or agent fails to conform to applicable state regulations and /or Company policies and procedures; any situation in which the producer or agent fails to reasonably cooperate with the Company.

B. Commission chargebacks in the first and second year of the contract. In the first contract year, 100% of the commission will be charged back upon death, full surrender, or on any withdrawal amount exceeding the surrender charge-free amount. In the second contract year, 50% of the commissions will be charged back upon full surrender or on any withdrawal amount exceeding the surrender charge-free amount. No commissions will be subject to chargeback upon death after the first year of the contract.

C. Commission chargebacks upon early annuitization. If the annuitization, either traditional annuitization or annuitization under a Medicaid settlement option, of the Deferred Contract is within either of the commission chargeback periods set forth in B above, 100% of the commission will be subject to chargeback. If the annuitization occurs after the later commission chargeback period set forth in B above, there will be no commission chargeback.

This Compensation Schedule is effective as of the later of February 19, 2019 or the date the referenced products are approved by the Company for sale in the state(s) in which you do business.

GL Marketing

Annuity Commission Schedule— GREEN Level

PRODUCTS	COMMISSION
Multi-Year Guaranteed Annuity (MYGA)	Green— New Agent
3-YEAR	
Ages 0-80	1.50%
Ages 81-85	0.88%
Ages 86-90	0.40%
4-YEAR	
Ages 0-80	1.75%
Ages 81-85	1.09%
Ages 86-90	0.68%
5-YEAR	
Ages 0-80	2.50%
Ages 81-85	1.87%
Ages 86-90	1.00%
6-YEAR	
Ages 0-80	2.50%
Ages 81-85	1.87%
Ages 86-90	1.00%
7-YEAR	
Ages 0-80	2.50%
Ages 81-85	1.87%
Ages 86-90	1.00%
8-YEAR	
Ages 0-80	2.50%
Ages 81-85	1.87%
Ages 86-90	1.00%
9-YEAR	
Ages 0-80	2.50%
Ages 81-85	1.87%
Ages 86-90	1.00%
10-YEAR	
Ages 0-80	3.00%
Ages 81-85	1.78%
Ages 86-90	1.13%

GLMarketing

Annuity Commission Schedule— GREEN Level

PRODUCTS	COMMISSION PAYOUT
Single Premium Immediate Annuity (SPIA)	Green— New Agent
5-YEAR CERTAIN	2.32%
6-20 YEAR CERTAIN	2.82%
LIFE CONTINGENT	2.82%

PRODUCTS	COMMISSION PAYOUT
Fixed Indexed Annuity (FIA)	Green— New Agent
Highlander	
Ages 0-75	5.50%
Ages 0-75 (CA, FL)	4.50%
Ages 76-80	3.00%
Ages 76-80 (CA, FL)	2.00%
Highlander 7	
Ages 0-75	3.25%
Ages 0-75 (CA, FL)	2.50%
Ages 76-80	2.00%
Ages 76-80 (CA, FL)	1.00%