



Commission Grid for our Most Popular MYGAs
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American Equity	0-75	76-80	
Guarantee 5 or 7	3.00%	2.10%	
American National	0-79	80-85	
Palladium MYG 3	1.50%	0.50%	
Palladium MYG 4	2.00%	1.00%	
Palladium MYG 5	2.50%	0.50%	
Palladium MYG 6	2.50%	0.50%	
Palladium MYG 7	2.50%	0.50%	
Palladium MYG 8	2.50%	0.50%	
Palladium MYG 9	2.50%	0.50%	
Palladium MYG 10	2.50%	0.50%	
Athene	0-75	76-80	81
Athene MYG 3	1.5	1.1	0.6
Addl premiums year 2	1	0.73	0.4
Athene MYG 5	2.5	2.3	1.6
Addl premiums year 2	2.25	2.1	1.46
Addl premiums year 3	1.5	1.4	0.98
Athene MYG 7	3	2.75	1.8
Addl premiums year 2	2.8	2.6	1.76
Addl premiums year 3	2.1	1.95	1.32
Addl premiums year 4	1.4	1.3	0.88
Trail commissions also available. Ask us for the commission schedule.			
Atlantic Coast Life	0-80	81-90	0-75
Safe Harbor/Haven 5	2.4	1.3	
Safe Harbor/Haven 7 & 10	2.65	1.4	
Safe Harbor/Haven 20	n/a	n/a	3.15
Safe Anchor Bonus	2.25	1.6	
Delaware Life	0-80	81-85	
Pinnacle 3 year	1	0.5	
Pinnacle 5 year	2.5	1.25	
Pinnacle 7 year	2.5	1.25	
Pinnacle 10 year	3	1.5	



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Equitable	0-75	76-80	81-90
Secure Savings - 2-year term	1	1	1
Secure Savings - 3 year renewal after 2-year term	1.5	1	1
Secure Savings - 5-year term	2	1.75	0.75
Secure Savings (2-year renewal after 5 year term)	a	1	1
Equitrust Life	0-80	81-90	
Certainty Select 3	2	1.5	
Certainty Select 5, 6, 8, 10	3	2.25	
Fidelity & Guaranty Life	0-79	80-90	
Fidelity Platinum 3	1.5	0.75	
Fidelity Platinum 5	2	1	
Fidelity Platinum 7	2.25	1.125	
Guaranty Income Life	fs	80-90	80-100
Guaranty 4	1.6	>>>>	0.8
Guaranty 6	2	1	n/a
Guaranty 8	3	n/a	n/a
Guggenheim	0-80	81-85	86-90
Preserve - 3 year	1	0.75	0.5
Preserve - 4 year	1.75	1.31	0.88
Preserve - 5 year	2.5	1.88	1.25
Preserve - 6 year	2.5	1.88	1.25
Preserve - 7 year	2.5	1.88	1.25
Preserve - 8 year	2.5	1.88	1.25
Preserve - 9 year	2.5	1.88	1.25
Preserve - 10 year	3	2.25	1.5



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Integrity Life	0-75	76-85	86-89
MultiVantage 4	2	1.5	1.2
MultiVantage 5	2.5	2	1.7
MultiVantage 7	3	2.2	1.8
MultiVantage 10	3.5	2.7	2
Integrity Life	0-79	80-85	**
NewMomentum 5	5	3	0.5
NewMomentum 6	5	3	0.5
NewMomentum 7	5	3	0.5
NewMomentum 10	5	3	0.5
QIO Enhanced Rate	2	0	0
**Contributions to contract issues 8/1/97 - 7/1/03 and 6/30/05 - 3/16/09			
Investors Heritage	0-80	81-90	
Heritage Builder - 3-year	2	1	
Heritage Builder - 5-year	2.5	1.25	
Heritage Builder - 7-year	3	1.5	
Liberty Bankers	0-90	0-85	0-80
Elite Annuity 3	2		
Elite Annuity 5	2.25		
Elite Annuity 7		2.5	
Elite Annuity 9			2.75
Liberty Bankers	0-80	81-90	91-100
Bankers Accumulator	0.5*	0.4%*	0.4*
*Paid as a trail over 12 months			
Bankers 3	2	1	
Bankers 5	3.25	1.5	
Bankers 5 Premier	2	0.4	
Bankers 5 Premier Plus	2	0.4	
Bankers 7	4	2 (ages 81-85)	
Bankers 7 Premier	2.15	0.45 (ages 81-85)	



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Manhattan Life	0-90	91-99	0-84
Preferred Choice 3	1.2	0.8	n/a
Preferred Choice 5	n/a	n/a	2
Preferred Choice 6	n/a	n/a	2.2
Preferred Choice 7	n/a	n/a	2.4
Principal Preferred 5	n/a	n/a	2
Principal Preferred 7	n/a	n/a	2.4
No trails offered			
North American	0-80	81-85	86-90
Guarantee Choice 3	1.5	1.125	0.75
Guarantee Choice 4	2	1.5	1
Guarantee Choice 5	2.5	1.875	1.25
Guarantee Choice 6	2.5	1.875	1.25
Guarantee Choice 7	2.5	1.875	1.25
Guarantee Choice 8	2.5	1.875	1.25
Guarantee Choice 9	2.5	1.875	1.25
Guarantee Choice 10	2.5	1.875	1.25
NSS Life (unlimited issue ages)	All ages	0-80	81+
Preferred Choice 1 year	0.5		
Optimum 3	1		
Preferred 5	>>>>>	2.75	*
Preferred 8	>>>>>	2.75	*
*1% upfront, with trails of .50% in years 2, 3, 4 and .25% in year 5			
Oxford Life	18-75	76-80	76-77
Multi-Select 3	1	0.5	
Multi-Select 4	1.2775	0.05475	
Multi-Select 5	2.5	1.5	
Multi-Select 6	1.25	0.75	
Multi-Select 7	2.5	1.5	
Multi-Select 8	1.4575	0.9275 (78-79 only)	
Multi-Select 9	2.75	>>>	1.75
Multi-Select 10	3	N/A	
4, 6, 8 year term reflect reductions that took effect 7/1/17.			



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Principal Life	0-80	81-85	86-90
Preferred Series 3	1	0.7	0.5
Preferred Series 4	1.9	1.25	0.6
Preferred Series 5	2.25	1.5	0.75
Preferred Series 6	2.5	1.75	1
Preferred Series 7	3	2	1.05
Reliance Standard	0-75	76-80	81-85
Apollo MVA	4	3.2	2.4
Apollo SP	4	3.2	2.4
Eleos MVA	2.5	2	1.5
Eleos SP	2.5	2	1.5
Royal Neighbors	0-75	76-85	0-85
Choice 3	1.4	0.9	
Choice 5 (\$100,000+)	1.85	1.6	
Choice 5 (\$10,000 to \$99,999)	1.6	1.35	
Choice 6 (\$20,000+)	2.5	1.35	
Choice 5 (\$5,000 - \$19,999)			1.35
Sagicor Life	0-80	81-85	86-90
Milestone MYGA 3*	1.25	0.75	0.5
Milestone MYGA 5*	2	1.25	0.75
Milestone MYGA 7*	2.25	1.75	1
SBLI	0-75	76-85	
ECAccumulate	1	0.5	
Sentinel Security	0-80	81-90	
Personal Choice 5	2.25	1.5	
Personal Choice 7	2.25	1.5	
Personal Choice 10	2.75	2	