

Commission Schedule - Level 8 (MGA)
Effective November 1, 2025

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	Footnotes
Heritage Elite - 1 Year	18-90	1	0.250%	1,3
Heritage Elite - 3 Year	18-80	1	1.500%	2,3
	81-90	1	0.400%	2,3
Heritage Elite - 5 Year	18-80	1	2.250%	2,3
	81-90	1	0.400%	2,3
Heritage Elite - 7 Year	18-80	1	2.500%	2,3
	81-88	1	0.450%	2,3
Heritage Elite - 9 Year	18-80	1	2.750%	2,3
	81-86	1	0.500%	2,3
Heritage 1 Premier	18-90	1	0.250%	1
Heritage 3 Premier	18-80	1	1.500%	2
	81-90	1	0.400%	2
Heritage 5 Premier	18-80	1	2.000%	2
	81-90	1	0.400%	2
Heritage 7 Premier	18-80	1	2.150%	2
	81-88	1	0.450%	2
Heritage 9 Premier	18-80	1	2.250%	2
	81-86	1	0.500%	2
Heritage 1 Premier Plus	18-90	1	0.250%	1
Heritage 3 Premier Plus	18-80	1	1.500%	2
	81-90	1	0.400%	2
Heritage 5 Premier Plus	18-80	1	2.000%	2
	81-90	1	0.400%	2
Heritage 7 Premier Plus	18-80	1	2.150%	2
	81-88	1	0.450%	2
Heritage 9 Premier Plus	18-80	1	2.250%	2
	81-86	1	0.500%	2
Heritage Classic 1	18-90	1	0.250%	1
Heritage Classic 3	18-80	1	2.000%	2
	81-90	1	0.400%	2
Heritage Classic 5	18-80	1	3.000%	2
	81-90	1	0.400%	2
Heritage Classic 7	18-80	1	3.250%	2
	81-88	1	0.450%	2
Heritage Classic 9	18-80	1	3.500%	2
	81-86	1	0.500%	2
Heritage Accumulator	18-100	All Years	0.250%	1
Liberty Choice	18-80	1	4.000%	2
		2-3	2.600%	
		4-5	0.600%	
		6+	0.400%	
	81-90	1	2.000%	2
		2-3	1.000%	
		4-5	0.300%	
		6+	0.200%	
Liberty Select	18-80	1	5.500%	2
		2-5	3.000%	
		6+	2.600%	
	81-85	1	2.500%	2
		2-5	1.500%	
		6+	0.600%	
SPIA - Life Annuity	18-80	1	2.500%	
SPIA - Term Certain (5-9 Year Term)	18-100	1	2.000%	
SPIA - Term Certain (10+ Year Term)	18-100	1	2.500%	

- Commission rates shown on this Commission Schedule are annualized. Commissions on Heritage Accumulator and other one-year contracts are paid monthly at the beginning of each month. Commissions will be equal to the Accumulated Value of each applicable contract on the first day of the applicable month multiplied by the appropriate commission rate shown on this Commission Schedule, divided by twelve (12).
- One hundred percent (100%) of all commissions paid will be charged back on all contracts if death occurs within six (6) calendar months from the issue date or renewal date. If the premium is \$1,000,000 or greater, 100% of all commissions will be charged back if the owner dies within twelve (12) calendar months from the issue date or the renewal date.
- Commissions paid on policy renewals will be paid at the rate shown based on the annuitant's age at the time of renewal. Renewal is defined as when the contract owner, at the end of the current surrender charge period, elects to continue their contract for another interest rate guarantee period with a new surrender charge.

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Heritage Elite - 5 Year	18-80	1	2.250%	2,3
	81-90	1	0.400%	2,3
Heritage Elite - 7 Year	18-80	1	2.500%	2,3
	81-88	1	0.450%	2,3
Heritage Elite - 9 Year	18-80	1	2.750%	2,3
	81-86	1	0.500%	2,3
Heritage 1 Premier	18-90	1	0.250%	1
Heritage 3 Premier	18-80	1	1.500%	2
	81-90	1	0.400%	2
Heritage 5 Premier	18-80	1	2.000%	2
	81-90	1	0.400%	2
Heritage 7 Premier	18-80	1	2.150%	2
	81-88	1	0.450%	2
Heritage 9 Premier	18-80	1	2.250%	2
	81-86	1	0.500%	2
Heritage 1 Premier Plus	18-90	1	0.250%	1
Heritage 3 Premier Plus	18-80	1	1.500%	2
	81-90	1	0.400%	2
Heritage 5 Premier Plus	18-80	1	2.000%	2
	81-90	1	0.400%	2
Heritage 7 Premier Plus	18-80	1	2.150%	2
	81-88	1	0.450%	2
Heritage 9 Premier Plus	18-80	1	2.250%	2
	81-86	1	0.500%	2
Heritage Classic 1	18-90	1	0.250%	1
Heritage Classic 3	18-80	1	2.000%	2
	81-90	1	0.400%	2
Heritage Classic 5	18-80	1	3.000%	2
	81-90	1	0.400%	2
Heritage Classic 7	18-80	1	3.250%	2
	81-88	1	0.450%	2
Heritage Classic 9	18-80	1	3.500%	2
	81-86	1	0.500%	2
Heritage Accumulator	18-100	All Years	0.250%	1
Summit - 5 Year	18-75	1	3.750%	2
	76-80	1	2.000%	2
	81-89	1	1.000%	2
Summit 7 Year	18-75	1	5.500%	2
	76-80	1	4.500%	2
	81-85	1	1.750%	2
Summit 10 Year	18-75	3	7.000%	2
	76-80	3	5.000%	2
SPIA - Life Annuity	18-80	1	2.500%	
SPIA - Term Certain (5-9 Year Term)	18-100	1	2.000%	
SPIA - Term Certain (10+ Year Term)	18-100	1	2.500%	

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