GUARANTEE TRUST LIFE INSURANCE COMPANY

HEALTH

GENERAL AGENT COMMISSION SCHEDULE

October 1, 2025

This Commission Schedule will be applicable as of the effective date of your General Agent's Agreement or the date above, whichever is later, and shall continue to be applicable until the effective date of a subsequent schedule issued by Guarantee Trust Life Insurance Company.

ADVANTAGE PLUS AND ADVANTAGE PLUS ELITE*	1st YEAR	2-10 YEARS	11+ (Service Fee)	Replacement of Skilled Nursing Facility Rider**
50% LOSS RATIO STATES AL*, AR*, CT*, DE, GA*, HI*, ID, IL*, IA*, KS*, LA*, ME, MD*, MS*, MO*, MT*, NE*, NV*, NC*, OH*, OK*, OR, PA*, RI*, SC*, TN*, TX*, UT*, WV*, WI*, WY*	65%	8%	4%	40%
Dental/Vision Policy CT, KS	55%	8%	4%	
55% LOSS RATIO STATES AZ*, IN*, KY*, MA, MI*, ND*, VA*	55%	6%	3%	30%
60% LOSS RATIO STATES CO*, SD*, WA	55%	2%	1%	30%
65% LOSS RATIO STATES NJ	55%	6%	3%	30%
MN*	60%	6%	6%	35%
INDEMNITY PLUS ELITE FLORIDA*	65%	8%	4%	

SBSA Association Fee is non-commissionable.

***Advantage/Indemnity Plus ELITE states: Policy fees, if applicable, will be paid commissions for the first year based on the schedule above**. Advantage/Indemnity Plus Elite product states replace any prior Advantage/Indemnity Plus product versions.

******Replacement of Skilled Nursing Facility Rider will be paid at a reduced rate for first year only (noted above).
Replacement of the Ambulance Rider will be paid at renewal commissions only.

Service fees not vested pursuant to General Agent's Agreement.

Commission will be payable as earned on initial premium, or current premium, if lower than initial premium, for each policy. No commission will be payable on any policy fees or on any other non-commissionable fees, or on increases of premium or conversions.

Gross commission schedule will be reduced by the amount payable to any representative assigned to you.

Per section VI, commission will not be paid after termination unless the total commission payable for the preceding year exceeds $1,000.

GUARANTEE TRUST LIFE INSURANCE COMPANY

HEALTH

GENERAL AGENT COMMISSION SCHEDULE

January 1, 2024

This Commission Schedule will be applicable as of the effective date of your General Agent's Agreement or the date above, whichever is later, and shall continue to be applicable until the effective date of a subsequent schedule issued by Guarantee Trust Life Insurance Company.

Cancer, Heart Attack & Stroke* G1530 & G1531	1st YEAR	YEARS 2-10	YEARS 11+ (Service Fee)
STATES** AL, AK, AZ, AR, CO, DE, DC, GA, HI, ID, IL, IN, IA, KS, KY, LA, ME, MD, MI, MS, MO, MT, NE, NV, NC, ND, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VT, WA, WV, WI			
Ages 0-75	50%	6%	4%
Ages 76-90	50%	5%	4%
CONNECTICUT			
Ages 0-75	45%	5%	3%
Ages 76-90	45%	4.5%	2%
MINNESOTA			
Ages 0-75	50%	5%	4%
Ages 76-90	45%	4%	2.5%

***RETURN OF PREMIUM RIDER premiums receive first year commissions only.**

****FOR STATE APPROVALS, PLEASE CHECK THE STATE APPROVAL LIST ON WWW.GTLIC.COM.**

Commission will be payable as earned on initial premium, or current premium, if lower than initial premium, for each policy.

No commission will be payable on any **policy fees** or on any other non-commissionable fees, or on increases of premium or conversions.

Gross commission schedule will be reduced by the amount payable to any representative assigned to you.

Per section VI, commission will not be paid after termination unless the total commission payable for the preceding year exceeds $1,000.

Service fees not vested pursuant to General Agent's Agreement.

GUARANTEE TRUST LIFE INSURANCE COMPANY

HEALTH

GENERAL AGENT COMMISSION SCHEDULE

August 1, 2022

This Commission Schedule will be applicable as of the effective date of your General Agent's Agreement or the date above, whichever is later, and shall continue to be applicable until the effective date of a subsequent schedule issued by Guarantee Trust Life Insurance Company.

MEDICARE SUPPLEMENT **AL, AZ, CO, DE, GA, ID*, IL, IN*, IA, KS, KY, MD, MI, MS, MT, ND, NE, NV, NJ, NC, OH, OK, PA, SC, SD, TN, UT, VA, WI***	**1-6th YEAR**	**7-10th YEAR**	**11+ (Service Fee)**
Ages 65 - 80	**21%**	**2%**	**2%**
Age 81+	**7%**	**1%**	**1%**
Guarantee Issue (N/A in SC, TN)	**1%**	**1%**	**1%**

And Underage 65/Disabled (N/A in CO, IL, KS, OK, TN)
***In Idaho, Indiana & Wisconsin, commissions do not vary by plan, age or underwriting type**

For: ILLINOIS ONLY

EXTERNAL REPLACEMENTS	**1-5th YEAR**	**6-9th YEAR**	**10+ (Service Fee)**
Ages 65 - 80	**21%**	**2%**	**2%**
Age 81+	**7%**	**1%**	**1%**

For: WEST VIRGINIA ONLY	**1-5th YEAR**	**6-10th YEAR**	**11+ (Service Fee)**
Ages 65 – 80	**22%**	**2%**	**2%**
Age 81+	**7.5%**	**1%**	**1%**
Guarantee Issue and Underage 65/Disabled	**1%**	**1%**	**1%**

For: TEXAS ONLY	**1-7th YEAR**	**8-10th YEAR**	**11+ (Service Fee)**
Ages 65 – 80	**20%**	**2%**	**2%**
Age 81+	**7%**	**1%**	**1%**
Guarantee Issue and Underage 65/Disabled	**1%**	**1%**	**1%**

Business issued from guarantee issue or Under 65/Disabled applications will be paid as earned, and to the writing agent.
When applicable, commissions will not be paid on the Part B Deductible (in WI, Rider G10424.)
Commission will be payable as earned on initial premium, or current premium, if lower than initial premium, for each policy. No commission will be payable on any policy fees or on any other non-commissionable fees, or on increases of premium or conversions.
Gross commission will be reduced by the amount paid any representative assigned to you.
Per section VI, commission will not be paid after termination unless the total commission payable for the preceding year exceeds $1,000.
Service fees not vested pursuant to General Agent's Agreement.

GUARANTEE TRUST LIFE INSURANCE COMPANY

HEALTH

GENERAL AGENT COMMISSION SCHEDULE

April 1, 2024

This Commission Schedule will be applicable as of the effective date of your General Agent's Agreement or the date above, whichever is later, and shall continue to be applicable until the effective date of a subsequent schedule issued by Guarantee Trust Life Insurance Company.

Precision Care Cancer Insurance* G1530	1st YEAR	YEARS 2-10	YEARS 11+ (Service Fee)
STATES AL, AK, AZ, AR, CO, DE, FL**, GA, HI, IL, IN, IA, KS, KY, LA, MD, ME, MI, MS, MO, NE, NV, NC, ND, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VT, WA, WV, WI			
Ages 0-75	50%	6%	4%
Ages 76-90	50%	5%	4%
CONNECTICUT			
Ages 0-75	45%	5%	3%
Ages 76-90	45%	4.5%	2%
MASSACHUSETTS			
Ages 0-90	42%	2%	1%

***RETURN OF PREMIUM RIDER premiums receive first year commissions only.**
****SBSA Association Fee is non-commissionable.**

FOR STATE APPROVALS, PLEASE CHECK THE STATE APPROVAL LIST ON WWW.GTLIC.COM.

Commission will be payable as earned on initial premium, or current premium, if lower than initial premium, for each policy.

No commission will be payable on any **policy fees** or on any other non-commissionable fees, or on increases of premium or conversions.

Gross commission schedule will be reduced by the amount payable to any representative assigned to you.

Per section VI, commission will not be paid after termination unless the total commission payable for the preceding year exceeds $1,000.
Service fees not vested pursuant to General Agent's Agreement.

GUARANTEE TRUST LIFE INSURANCE COMPANY

HEALTH

GENERAL AGENT COMMISSION SCHEDULE

NOVEMBER 1, 2010

This Commission Schedule will be applicable as of the effective date of your General Agent's Agreement or the date above, whichever is later, and shall continue to be applicable until the effective date of a subsequent schedule issued by Guarantee Trust Life Insurance Company.

	1st YEAR	2nd YEAR	3rd YEAR +
SBSA/24 HOUR ACCIDENT COVERAGE (ALL AGES)	**45.00%**	**5.50%**	**5.50%**

Service fees not vested pursuant to General Agent's Agreement.

Commission will be payable as earned on initial premium, or current premium, if lower than initial premium, for each policy. No commission will be payable on any policy fees or on any other non-commissionable fees, or on increases of premium or conversions.

Gross commission schedule will be reduced by the amount payable to any representative assigned to you.

Per section VI, commission will not be paid after termination unless the total commission payable for the preceding year exceeds $1,000.

GUARANTEE TRUST LIFE INSURANCE COMPANY

HEALTH

GENERAL AGENT COMMISSION SCHEDULE

April 1, 2018

This Commission Schedule will be applicable as of the effective date of your General Agent's Agreement or the date above, whichever is later, and shall continue to be applicable until the effective date of a subsequent schedule issued by Guarantee Trust Life Insurance Company.

iGAP **GC-1400**	**1st YEAR**	**YEARS 2-10**	**YEARS 11+ (Service Fee)**
50%/55% Loss Ratio STATES **AL, AR, AZ, DC, DE, GA, HI, IL, IA, LA, MA, MS, NE, NV, OK, PA, SC, TX, VA, WI, WV**			
All Ages	**50%**	**6%**	**3%**
60% Loss Ratio STATES **OH, WY**			
All Ages	**40%**	**3.5%**	**1.5%**

Commission will be payable as earned on initial premium, or current premium, if lower than initial premium, for each policy.

No commission will be payable on any **policy fees** or on any other non-commissionable fees, or on increases of premium or conversions.

Gross commission schedule will be reduced by the amount payable to any representative assigned to you.

Per section VI, commission will not be paid after termination unless the total commission payable for the preceding year exceeds $1,000.

Service fees not vested pursuant to General Agent's Agreement.

GUARANTEE TRUST LIFE INSURANCE COMPANY

LIFE

GENERAL AGENT COMMISSION SCHEDULE

APRIL 1, 2020

This Commission Schedule will be applicable as of the effective date of your General Agent's Agreement or the date above, whichever is later, and shall continue to be applicable until the effective date of a subsequent schedule issued by Guarantee Trust Life Insurance Company.

HERITAGE PLAN FINAL EXPENSE	YEAR 1	RENEWALS YEARS 2-5	RENEWALS YEAR 6-10	RENEWALS YEARS 11+
AGES 40-79	**75%**	**4.50%**	**2.50%**	**0%**
AGES 80-84	**50%**	**3%**	**1%**	**0%**
AGES 85-90	**35%**	**1.50%**	**0.50%**	**0%**

Commission will be payable as earned, unless an advance agreement is completed and approved. Policy fees are non-commissionable.

Gross commission will be reduced by the amount paid any representative assigned to you.

Per section VI, commission will not be paid after termination unless the total commission payable for the preceding year exceeds $1,000.

Per the terms of the Advance Agreement, Guarantee Trust will advance 50% of commissionable premium up to $600 per policy.

Service fees not vested pursuant to General Agent's Agreement.

Persistency/Placement and Debit Balance Guidelines for Heritage Plan Final Expense:

- Agent level:
  - If persistency falls below 70% (3, 6, 9, or 13 mo. persistency) and/or Placement rate fall below 70%, will receive an automatic warning. An Agent will have 60 days to increase their metrics to levels of at least 70% persistency ratio and 70% placement rate. If metrics are not achieved the agent will be automatically terminated in the offering of the Heritage Plan Final Expense product.
- Agencies/ MGA/ FMO:
  - If persistency falls below a 70% and/or an 80% Placement Rate, will receive an automatic warning. In the event that a warning is given, you will have 90 days to improve their metrics to levels of at least 70% persistency ratio and an 80% placement rate. If metrics are not achieved the agent will be automatically terminated in the offering of the Heritage Plan Final Expense product.
- Debit Balance Procedure:
  - If writing agent has a debit balance greater than $150 for 30 days or more, a warning will be sent out. If there is not a reduction in the debit balance within 15 days, it is an automatic termination and immediate debt roll-up to the next available upline. For an upline if the debit balance is not cleared within 10 days, it is an automatic termination and an immediate debt roll-up to the next available upline. Each immediate upline has ten days to clear the debit balance before it rolls-up to the next available upline.

Chargebacks for Heritage Plan Final Expense:
If the insured dies in the 1st policy year Guarantee Trust Life will charge back all earned and unearned commissions.

GUARANTEE TRUST LIFE INSURANCE COMPANY

LIFE

GENERAL AGENT COMMISSION SCHEDULE

October 1, 2022

This Commission Schedule will be applicable as of the effective date of your General Agent's Agreement or the date above, whichever is later, and shall continue to be applicable until the effective date of a subsequent schedule issued by Guarantee Trust Life Insurance Company.

		RENEWALS
GTL LIFE SELECT WHOLE LIFE POLICY ICC22-22GBWLP and Associated Riders **– ALL STATES**	**YEAR 1**	**YEARS 2+**
AGES 18-85	**75%**	**4.0%**

Commission will be payable as earned on initial premium or current premium if lower than initial premium for each policy, unless an advance agreement is completed and approved. Policy fees are non-commissionable.

Gross commission on GTL Life Select will be reduced by the amount paid any representative assigned to you.

Per section VI, commission will not be paid after termination unless the total commission payable for the preceding year exceeds $1,000.

Per the terms of the Advance Agreement, Guarantee Trust will advance 50% of commissionable premium up to $600 per policy. Service fees not vested pursuant to General Agent's Agreement.

Persistency/Placement and Debit Balance Guidelines for GTL Life Select:

- Agent level:
    - If persistency falls below 70% (3, 6, 9, or 13 mo. persistency) and/or Placement rate fall below 70%, Agent will receive an automatic warning. An Agent will have 60 days to increase their metrics to levels of at least 70% persistency ratio and 70% placement rate. If metrics are not achieved the agent will no longer be allowed to sell GTL Life Select.

- Agencies/ MGA/ FMO:
    - If persistency falls below a 70% and/or an 80% Placement Rate, Agency/MGA/FMO will receive an automatic warning. In the event that a warning is given, you will have 90 days to improve their metrics to levels of at least 70% persistency ratio and an 80% placement rate. If metrics are not achieved the agent will be automatically terminated in the offering of the GTL Life Select product.

- Debit Balance Procedure:
    - If writing agent has a debit balance greater than $150 for 30 days or more, a warning will be sent out. If there is not a reduction in the debit balance within 15 days, it is an automatic termination and immediate debt roll-up to the next available upline. For an upline if the debit balance is not cleared within 10 days, it is an automatic termination and an immediate debt roll-up to the next available upline. Each immediate upline has ten days to clear the debit balance before it rolls-up to the next available upline.

Chargebacks for GTL Life Select:
If the insured dies in the 1st policy year Guarantee Trust Life will charge back all earned and unearned commissions.

GUARANTEE TRUST LIFE INSURANCE COMPANY

LIFE

GENERAL AGENT COMMISSION SCHEDULE

MAY 1, 2023

This Commission Schedule will be applicable as of the effective date of your General Agent's Agreement or the date above, whichever is later, and shall continue to be applicable until the effective date of a subsequent schedule issued by Guarantee Trust Life Insurance Company.

TURBO TERM INDIVIDUAL TERM LIFE PLAN	**YEAR 1**	**RENEWALS YEARS 2-5**	**RENEWALS YEAR 6-10**	**RENEWALS YEARS 11+**
10 YEAR TERM	**70%**	**0%**	**0%**	**0%**
15 YEAR TERM	**80%**	**0%**	**0%**	**0%**
20-30 YEAR TERM	**95%**	**0%**	**0%**	**0%**
ALL RIDERS	**80%**	**0%**	**0%**	**0%**

Commission will be payable as earned, unless an advance agreement is completed and approved. Policy fees are non-commissionable.

Gross commission will be reduced by the amount paid any representative assigned to you.

Per the terms of the Advance Agreement, Guarantee Trust will advance 75% of annualized commission due up to $2,500 per policy with a $20,000 advance cap.

Chargebacks for Turbo Term Individual Term Life Plan:
If the insured lapses or surrenders in the first three (3) policy months Guarantee Trust Life will charge back all earned and unearned commissions. If the insured dies in the first policy year Guarantee Trust Life will charge back all earned and unearned commissions.

Per section VI, commission will not be paid after termination unless the total commission payable for the preceding year exceeds $1,000.

Service fees not vested pursuant to General Agent's Agreement.

Persistency/Placement and Debit Balance Guidelines for Turbo Term Individual Term Life Plan:

- Agent level:
  - If persistency falls below 70% (3, 6, 9, or 13 mo. persistency) and/or Placement rate fall below 70%, will receive an automatic warning. An Agent will have 60 days to increase their metrics to levels of at least 70% persistency ratio and 70% placement rate. If metrics are not achieved the agent will be automatically terminated in the offering of the Turbo Term Life Plan product.
- Agencies/ MGA/ FMO:
  - If persistency falls below a 70% and/or an 80% Placement Rate, will receive an automatic warning. In the event that a warning is given, you will have 90 days to improve their metrics to levels of at least 70% persistency ratio and an 80% placement rate. If metrics are not achieved the agent will be automatically terminated in the offering of the Turbo Term Life Plan product.
- Debit Balance Procedure:
  - If writing agent has a debit balance greater than $150 for 30 days or more, a warning will be sent out. If there is not a reduction in the debit balance within 15 days, it is an automatic termination and immediate debt roll-up to the next available upline. For an upline if the debit balance is not cleared within 10 days, it is an automatic termination and an immediate debt roll-up to the next available upline. Each immediate upline has ten days to clear the debit balance before it rolls-up to the next available upline.

GUARANTEE TRUST LIFE INSURANCE COMPANY

HEALTH

GENERAL AGENT COMMISSION SCHEDULE

January 1, 2022

This Commission Schedule will be applicable as of the effective date of your General Agent's Agreement or the date above, whichever is later, and shall continue to be applicable until the effective date of a subsequent schedule issued by Guarantee Trust Life Insurance Company.

Home Care Secure-Short Term Care*	1st YEAR	YEARS 2-10	YEARS 11+ (Service Fee)
STATES **AL, AZ, AR, GA, IL, IN, IA, KS, LA, MI, MS, MO, NE, NC, OH, OK, PA, SC, TX**			
All Ages	**50%**	**7%**	**7%**
STATES **CO, KY, TN**			
All Ages	**45%**	**2%**	**2%**

*Aging at Home Association Fee is non-commissionable.

Commission will be payable as earned on initial premium, or current premium, if lower than initial premium, for each policy.

No commission will be payable on any policy fees or on any other non-commissionable fees, or on increases of premium or conversions.

Gross commission schedule will be reduced by the amount payable to any representative assigned to you.

Per section VI, commission will not be paid after termination unless the total commission payable for the preceding year exceeds $1,000.

Service fees not vested pursuant to General Agent's Agreement.

GUARANTEE TRUST LIFE INSURANCE COMPANY

HEALTH

GENERAL AGENT COMMISSION SCHEDULE

April 1, 2024

This Commission Schedule will be applicable as of the effective date of your General Agent's Agreement or the date above, whichever is later, and shall continue to be applicable until the effective date of a subsequent schedule issued by Guarantee Trust Life Insurance Company.

Short Term Home Health Care **G1670 & G2370* (with TCARE)**	**1st YEAR**	**YEARS 2-10**	**YEARS 11+ (Service Fee)**
STATES **AL*, AK*, AR*, AZ*, DE*, DC*, GA*, HI*, ID*, IL*, IN, IA*, KS, KY, LA*, MD*, MI*, MS*, MO*, MT, NE*, NV*, NC*, OH*, OK*, OR*, PA, SC*, TN, TX*, WV*, WY***			
All Ages	**55%**	**8%**	**8%**
STATES **CO, RI, SD* – All Ages**	**45%**	**4%**	**4%**
Dental/Vision Rider **RG12DV / RG15DV**			
STATES **AL, AK, AR, AZ, DE, DC, HI, IL, IN, IA, KS, LA, MI, MS, MO, MT, NE, NV, NC, OH, OK, PA, SC, TX, WV, WY**			
All Ages	**25%**	**4%**	**4%**
STATES **RI, SD – All Ages**	**20%**	**3%**	**2.5%**

****RETURN OF PREMIUM RIDER premiums receive first year commissions only.**

FOR STATE APPROVALS, PLEASE CHECK THE STATE APPROVAL LIST ON WWW.GTLIC.COM.

Commission will be payable as earned on initial premium, or current premium, if lower than initial premium, for each policy.

No commission will be payable on any **policy fees** or on any other non-commissionable fees, or on increases of premium or conversions.

Gross commission schedule will be reduced by the amount payable to any representative assigned to you.

Per section VI, commission will not be paid after termination unless the total commission payable for the preceding year exceeds $1,000.

Service fees not vested pursuant to General Agent's Agreement.

GUARANTEE TRUST LIFE INSURANCE COMPANY

HEALTH

GENERAL AGENT COMMISSION SCHEDULE

March 1, 2024

This Commission Schedule will be applicable as of the effective date of your General Agent's Agreement or the date above, whichever is later, and shall continue to be applicable until the effective date of a subsequent schedule issued by Guarantee Trust Life Insurance Company.

RECOVER CASH (With T-CARE)	1st YEAR	YEARS 2-10	YEARS 11+ (Service Fee)
50% & 55% LOSS RATIO STATES* **AL, AK, AZ, AR, CO, CT, DE, DC, GA, HI, ID, IL, IN, IA, LA, MD, MI, MS, MO, MT, NE, NV, NH, NC, OH, OK, OR, PA, RI, SC, SD, TN, TX, WV, WY**			
All Ages	55%	12%	1.5%
60% LOSS RATIO STATE **KY**			
All Ages	55%	7%	1%

(*For VA commissions contact Sales Support.)

Service fees not vested pursuant to General Agent's Agreement.

Commission will be payable as earned on initial premium, or current premium, if lower than initial premium, for each policy.

No commission will be payable on any **policy fees** or on any other non-commissionable fees, or on increases of premium or conversions.

Gross commission schedule will be reduced by the amount payable to any representative assigned to you.

Per section VI, commission will not be paid after termination unless the total commission payable for the preceding year exceeds $1,000.

GUARANTEE TRUST LIFE INSURANCE COMPANY

HEALTH

GENERAL AGENT COMMISSION SCHEDULE

January 1, 2024

This Commission Schedule will be applicable as of the effective date of your General Agent's Agreement or the date above, whichever is later, and shall continue to be applicable until the effective date of a subsequent schedule issued by Guarantee Trust Life Insurance Company.

CRITICAL CASH / CARE*	1st Year	2-10 Years	11+(Service Fee)
50% LOSS RATIO **AL, AK, DE, DC, HI, ID, IL, IA, KS, LA, MS, MO, MT, NE, NV, OK, OR, TN, TX, WV, WI, WY**			
Ages 0-64	50%	6%	6%
Ages 65-79	45%	6%	6%
Ages 80-84	40%	6%	6%
55% LOSS RATIO STATES **AZ, IN, MI, NC, ND, OH, SC**			
Ages 0-64	45%	5%	5%
Ages 65-79	40%	5%	5%
Ages 80-84	35%	5%	5%
60% and 65% LOSS RATIO STATES **AR, KY, ME, MD, MN, NJ, SD, WA**			
Ages 0-64	40%	4%	4%
Ages 65-79	35%	4%	4%
Ages 80-84	30%	4%	4%

***RETURN OF PREMIUM RIDER premiums receive first year commissions only (where approved).**

Service fees not vested pursuant to General Agent's Agreement.
Commission will be payable as earned on initial premium, or current premium, if lower than initial premium, for each policy.
No commission will be payable on any **policy fees** or on any other non-commissionable fees, or on increases of premium or conversions.
Gross commission schedule will be reduced by the amount payable to any representative assigned to you.
Per section VI, commission will not be paid after termination unless the total commission payable for the preceding year exceeds $1,000.

GUARANTEE TRUST LIFE INSURANCE COMPANY

HEALTH

GENERAL AGENT COMMISSION SCHEDULE

October 1, 2023

This Commission Schedule will be applicable as of the effective date of your General Agent's Agreement or the date above, whichever is later, and shall continue to be applicable until the effective date of a subsequent schedule issued by Guarantee Trust Life Insurance Company.

Critical Provider Plus Critical Illness*	1st YEAR	YEARS 2-10	YEARS 11+ (Service Fee)
STATES (55% Loss Ratio) **AL, AZ, AR, DE, FL, GA, IL, IA, KS, KY, LA, MI, MS, MT, NC, OK, SC, TN, TX, VA, WV, WI**			
All Ages	55%	10%	6.5%
STATES (60% Loss Ratio) **IN, MO, OH, NE**			
All Ages	50%	8%	6%

***RETURN OF PREMIUM RIDER premiums receive first year commissions only (where approved).**

*__Select Benefit Services Association Fee is non-commissionable.__

Commission will be payable as earned on initial premium, or current premium, if lower than initial premium, for each policy.

No commission will be payable on any non-commissionable fees, or on increases of premium or conversions.

Gross commission schedule will be reduced by the amount payable to any representative assigned to you.

Per section VI, commission will not be paid after termination unless the total commission payable for the preceding year exceeds $1,000.

Service fees not vested pursuant to General Agent's Agreement.