

Prepared for : Consolidated Marketing Group

Writing Agent:

Schedule of Products Schedule of Commissions

A1/B1

The Lincoln National Life Insurance Company
(Subject to availability and state variations thereof)
Compensation is listed as a percentage of premiums paid

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Lincoln MoneyGuard® II		
	Basis of Calculation	% of Commissionable Premium
MGA	Commissionable Premium	11.000%

Notes:

- Commissions are payable on all policies based on the commissionable premium amount. Commissionable premium is the amount that would be required to fund the policy with one payment, regardless of actual premium payment pattern.
- Target is 1/10 of the Commissionable Premium. For cases in which the initial premium payment is equal to or greater than Target, the full amount of the Commissionable Premium will be paid on the initial premium payment received. For cases that do not reach Target with the initial premium payment, a percentage of the premium payments received will be paid as compensation until Target is reached. In either event, the same amount of compensation, the percentage of Commissionable Premium identified on the compensation schedule, will end up being paid out on the policy
- Policy replacements - the Company will determine the amount of compensation to be paid, if any, where policy changes, replacements (including replacement of policies issued by affiliates for products listed in this schedule) or reinstatements are involved. Refer to existing Company Policies and Procedures.
- No commissions will be paid on any policies that have been placed on waiver, on interest or on payments applied to policy loan principal or interest payments.

***Chargeback Policy:**

The following chargeback schedule shall apply to all earned commissions paid by the date of a policy surrender, lapse or withdrawal. When a policy is partially surrendered or has a partial withdrawal, the amount of commission recalled pertains to the decreased portion of the policy rather than to the policy as a whole. The chargeback policy applies to all products unless otherwise noted.

Policy Full or Partial Surrender/Lapse/Withdrawal¹:

	Months 1-12	Months 13-24
Withdrawal	100%	50%
Full Surrender	100%	50%
Lapse	100%	50%

Commission chargeback for Outstanding Requirements:

If outstanding delivery requirements are not received in the home office, in good order, within 60 days of the date that a policy is put in force and mailed, a chargeback of 100% of compensation will occur.

¹ Please note that a death claim does not incur a chargeback unless the policy is rescinded due to fraud. See your distribution agreement for more information.

* The above referenced list is not intended to be exhaustive. Please refer to your distribution agreement for other situations where a charge back of commission may be imposed.