National Life Group* **Modified Commission Products by State**

Life Insurance Company of the Southwest (LSW) Products

| | Alabama | Alaska | California | Delaware | lowa | Minnesota | Nevada | New Jersey | Ohio | Oklahoma | Oregon | South Carolina | T _{exas} | Utah | Washington |
|------------------------------|---------|--------|------------|-----------|------|-----------|--------|------------|--------|----------|----------|----------------|-------------------|---------|------------|
| SECURE PLUS GOLD** | M | M | / | / ฉั M | 9 | N M | N N | N N | б М | / б М |) б М | / ഗ് | м М | /5 м | N M |
| SECURE PLUS PARAMOUNT 5** | М | м | м | м | L | М | М | М | М | М | М | М | М | М | м |
| SECURE PLUS PREFERRED 2 | | м | м | | | М | | М | | | | | | М | |
| SECURE PLUS PREFERRED 6 | | м | м | | | м | | М | | | | | | М | |
| SECURE PLUS MARQUEE 3 | м | | | м | | | М | | М | м | | М | М | | |
| SECURE PLUS MARQUEE 8 | М | | | м | | | М | | М | М | | М | М | | |
| FPDA 1** | | | | | | | | | | | L | | | | |
| SECURE PLUS RELIANCE** | М | м | м | м | L | М | М | | М | М | | | М | М | м |
| RETIRE ONE** | | | | | | | | | | | L | | | | |
| FIT INCOME PLUS | | | м | | | | | | | | | | | | |
| FIT GUARUNTEED INCOME | | | м | | | | | | | | | | | | |
| FIT CHOICE | | | м | | | | | | | | | | | | |
| FIT FOUNDATION | | | м | | | | | | | | | | | | |
| SECURE PLUS FORTE* | | | | | | | | | | | | | т | | |
| SECURE PLUS FLEXURA* | | | | | | | | | | | | | М | | |
| SECURE PLUS FLEXURA 5* | | | м | | | | | | | | | | М | | |
| SECURE PLUS FLEXURA PLUS* | | | м | | | | | | | | | | М | | |

L = Limited Availability - Product available ONLY in state indicated

M = Modified Commmissions - See Modified Commission Pages

T = Modified Commmissions - See Texas Commission Pages

* = These products are available on the Balanced Opportunity Platform (BOP)

** = These products have limited availability



Life Insurance Company of the Southwest (LSW) Products

Table of First-Year and Renewal Commissions (Commissions under this schedule shall be immediately vested.)

| | | | Commission | s [‡] | Service Fee [‡] | | |
|----------------------------------|-------|------------|------------|----------------|--------------------------|------------|--|
| | lssue | | | Years | | Years | |
| Plan | Age | First Year | Renewal | Applicable | Percent | Applicable | |
| SecurePlus Elite 5 | 0-55 | 4.3333 | 2.1667 | 2-10 | 1.0417 | 11+ | |
| Single Sum | 00-55 | 4.3333 | 2.1667 | 2-5 | | | |
| SecurePlus Gold | 0-75 | 3.3333 | 1.6667 | 2-10 | 1.0417 | 11+ | |
| See Mod Comm Pages* | 76-80 | 2.5000 | 1.2500 | 2-10 | 0.6250 | 11+ | |
| LTD AVAIL | 81-85 | 1.6667 | 0.8333 | 2-10 | 0.2083 | 11+ | |
| SecurePlus Gold TSA/457 | 0-75 | 3.3333 | 1.6667 | 2-10 | 1.0417 | 11+ | |
| See Mod Comm Pages* | 76-80 | 2.5000 | 1.2500 | 2-10 | 0.6250 | 11+ | |
| LTD AVAIL | 81-85 | 1.6667 | 0.8333 | 2-10 | 0.2083 | 11+ | |
| SecurePlus Platinum | 0-70 | 4.3333 | 2.1667 | 2-10 | 1.0417 | 11+ | |
| | 71-75 | 3.2500 | 1.7083 | 2-10 | 0.8333 | 11+ | |
| | 76-80 | 2.1667 | 1.2500 | 2-10 | 0.4167 | 11+ | |
| Single Sum | 0-70 | 4.3333 | 2.1667 | 2-5 | | | |
| ~ | 71-75 | 3.2500 | 1.7083 | 2-5 | | | |
| | 76-80 | 2.1667 | 1.2500 | 2-5 | | | |
| SecurePlus Paramount 5** | 0-75 | 3.3333 | 2.0833 | 2-10 | 1.0417 | 11+ | |
| IA Only LTD AVAIL | 0-75 | 3.3333 | 2.0833 | 2 | | | |
| Single Sum | | | 1.6667 | 3 | | | |
| | | | 1.0417 | 4-5 | | | |
| | | | 0.4167 | 6-7 | | | |
| | | | 0.0000 | 8+ | | | |
| All Premium | 76-80 | 2.5000 | 0.8333 | 2 | | | |
| | | | 0.0000 | 3+ | | | |
| SecurePlus Paramount 5** TSA/457 | 0-75 | 3.3333 | 2.0833 | 2-10 | 1.0417 | 11+ | |
| IA Only LTD AVAIL | 0-75 | 3.3333 | 2.0833 | 2 | | | |
| Single Sum | | | 1.6667 | 3 | | | |
| 7 | | | 1.0417 | 4-5 | | | |
| | | | 0.4167 | 6-7 | | | |
| | | | 0.0000 | 8+ | | | |
| All Premium | 76-80 | 2.5000 | 0.8333 | 2 | | | |
| | | | 0.0000 | 3+ | | | |
| SecurePlus Preferred 2 | 0-75 | 3.3333 | NA | NA | NA | NA | |
| See Mod Comm Pages* | 76-80 | 2.5000 | NA | NA | NA | NA | |
| | 81-85 | 1.6667 | NA | NA | NA | NA | |
| SecurePlus Preferred 6** | 0-75 | 3.3333 | NA | NA | NA | NA | |
| See Mod Comm Pages* | 76-80 | 2.5000 | NA | NA | NA | NA | |
| SecurePlus Marquee 3 | 0-75 | 3.3333 | NA | NA | NA | NA | |
| See Mod Comm Pages* | 76-80 | 2.5000 | NA | NA | NA | NA | |
| | 81-85 | 1.6667 | NA | NA | NA | NA | |
| SecurePlus Marquee 8** | 0-75 | 3.3333 | NA | NA | NA | NA | |
| See Mod Comm Pages* | 76-80 | 2.5000 | NA | NA | NA | NA | |



Life Insurance Company of the Southwest (LSW) Products

Table of First-Year and Renewal Commissions (Commissions under this schedule shall be immediately vested.)

| | | | Commission | is [‡] | Service Fee [‡] | | |
|---------------------------|--------------|------------|------------------|---------------------|--------------------------|---------------------|--|
| Plan | lssue Age | First Year | Renewal | Years Applicable | Percent | Years Applicable | |
| RetireMax FPDA 1 | 0-65 | 3.3333 | 2.0833 | 2-5 | i oroont | | |
| OR Only | 0 00 | 5.5555 | 1.6667 | 6-7 | | | |
| OK Olly | | | | | | | |
| | | 2 2000 | 1.2500 | 8+ | | | |
| | 66-75 | 2.5000 | 1.6667 | 2-5 | | | |
| | | | 1.2500 | 6-7 | | | |
| | | | 1.2500 | 8+ | | | |
| Single Sum | 0-70 | 2.9167 | 2.0833 | 2-3 | | | |
| | | | 1.2500 | 4-5 | | | |
| | | | 0.4167 | 6-7 | | | |
| | | | 0.4167 | 8+ | | | |
| | 71-75 | 2.5000 | 1.6667 | 2-3 | | | |
| | /1-/5 | 2.3000 | | | | | |
| | | | 1.0417 | 4-5 | | | |
| | | | 0.4167 | 6-7 | | | |
| | . = . | | 0.4167 | 8+ | | | |
| RetireMax FPDA 2 | 0-70 | 3.1250 | 1.5625 | 2-5 | 0.0000 | 11 | |
| | 21.25 | 0.0050 | 0.9375 | 6-10 | 0.0000 | 11+ | |
| | 71-75 | 2.3958 | 1.1458 | 2-5 | 0.0000 | 11+ | |
| | 76-80 | 1.5625 | 0.6250 0.7292 | 6-10 2-5 | 0.0000 | 11+ | |
| | /0-00 | 1.3023 | 0.3854 | 6-10 | 0.0000 | 11+ | |
| | 81-85 | 0.7813 | 0.3979 | 2-5 | 0.0000 | 117 | |
| | 01 05 | 0.7015 | 0.2188 | 6-10 | 0.0000 | 11+ | |
| SecurePlus Reliance | 0-45 | 3.3333 | 1.6667 | 2-10 | 1.0417 | 11+ | |
| IA Only - LTD AVAIL | 46-50 | 3.3333 | 1.4583 | 2-10 | 1.0417 | 11+ | |
| - | 51-75 | 3.1250 | 1.4583 | 2-5 | | | |
| | | | 1.0417 | 6-10 | 1.0417 | 11+ | |
| Single Sum | 0-45 | 3.3333 | 1.6667 | 2-5 | | | |
| | | | 1.0417 | 6-10 | 0.0000 | 11+ | |
| | 46-50 | 3.3333 | 1.4583 | 2-5 | 0.0000 | 11 | |
| | E1 75 | 2 1250 | 0.8333 | 6-10 | 0.0000 | 11+ | |
| | 51-75 | 3.1250 | 1.4583 0.8333 | 2-4 5-10 | 0.0000 | 11+ | |
| All Premium | 76-80 | 2.5000 | 0.8333 | 2-10 | 0.0000 | 11+ | |
| An Trennum | 81-85 | 1.6667 | 0.8333 | 2-10 | 0.0000 | 11+ | |
| RetireMax Millennium Flex | 0-70 | 3.1250 | 1.5625 | 2-10 | 0.0000 | 111 | |
| | 0 / 0 | 2.1200 | 0.9375 | 6-10 | 0.0000 | 11+ | |
| | 71-75 | 2.3958 | 1.1458 | 2-5 | | | |
| | | | 0.6250 | 6-10 | 0.0000 | 11+ | |
| | 76-80 | 1.5625 | 0.7292 | 2-5 | | | |
| | | | 0.3854 | 6-10 | 0.0000 | 11+ | |
| | 81-85 | 0.7813 | 0.3979 | 2-5 | | | |
| | | _ | 0.2188 | 6-10 | 0.0000 | 11+ | |



Life Insurance Company of the Southwest (LSW) Products

Table of First-Year and Renewal Commissions (Commissions under this schedule shall be immediately vested.)

| | | | Commission | ıs [‡] | Servio | ce Fee [‡] |
|-----------------------|----------------|------------------|------------------|-----------------|-------------------------|---------------------|
| | Issue | | | Years | | Years |
| Plan | Age | First Year | Renewal | Applicable | Percent | Applicable |
| RetireOne | 0-70 | 2.9167 | 2.0833 | 2-3 | | |
| OR Only | | | 1.2500 | 4-5 | | |
| | | | 0.4167 | 6-7 | | |
| | | | 0.4167 | 8-10 | 0.4167 | 11+ |
| | 71-75 | 2.5000 | 1.6667 | 2-3 | 0.1107 | |
| | /1 /5 | 2.5000 | 1.0417 | 4-5 | | |
| | | | 0.4167 | 6-7 | | |
| | | | 0.4167 | 8-10 | 0.4167 | 11+ |
| | 76.90 | 1.9750 | | | 0.4107 | 11+ |
| | 76-80 | 1.8750 | 1.2500 | 2-3 | | |
| | | | 0.6250 | 4-5 | | |
| | | | 0.4167 | 6-7 | 0.44.67 | 11 |
| | 81-85 | 1.6667 | 0.4167 0.8333 | 8-10 2-3 | 0.4167 | 11+ |
| | 01-05 | 1.0007 | 0.8355 | 4-7 | | |
| | | | 0.4167 | 8-10 | 0.4167 | 11+ |
| RetireMax Secure 5 | 0.00 | 0.0275 | | | | |
| Reuremax Secure 5 | 0-80 | 0.9375 | NA | NA | NA | NA |
| | 81-85 | 0.7292 | NA | NA | NA | NA |
| SPIA | All Ages | 1.0417 | NA | NA | NA | NA |
| Fit Income Plus | 0-70 | 3.3333 | NA | NA | NA | NA |
| See Mod Comm Pages* | 71-75 | 2.5000 | NA | NA | NA | NA |
| FIT Guaranteed Income | 0-70 | 3.3333 | NA | NA | NA | NA |
| See Mod Comm Pages* | 71-75 | 2.5000 | NA | NA | NA | NA |
| | 76-80 | 1.6667 | NA | NA | NA | NA |
| | 81-85 | 0.8333 | NA | NA | NA | NA |
| FIT Foundation | 0-70 | 3.3333 | NA | NA | NA | NA |
| See Mod Comm Pages* | 71-75 76-80 | 2.5000 | NA NA | NA NA | NA NA | NA NA |
| | 81-85 | 1.6667 0.8333 | NA | NA NA | NA NA | NA |
| FIT Choice | 0-70 | 3.3333 | NA | NA | NA | NA |
| See Mod Comm Pages* | 71-75 | 2.5000 | NA | NA | NA | NA |
| | 76-80 | 1.6667 | NA | NA | NA | NA |
| | 81-85 | 0.8333 | NA | NA | NA | NA |
| FIT Rewards Growth | 0-70 71-75 | 3.3333 2.5000 | 1.6667 1.3333 | 2-10 2-10 | <u>1.0417</u> 0.8333 | 11+ 11+ |
| Single Sum | | 3.3333 | 1.6667 | 2-10 | 0.8555 | 11+ |
| | 71-75 | 2.5000 | 1.3333 | 2-5 | | |
| FIT Select Income | 0-70 | 3.3333 | 1.6667 | 2-10 | 1.0417 | 11+ |
| | 71-75 | 2.5000 | 1.3333 | 2-10 | 0.8333 | 11+ |
| Single Sum | | 3.3333 | 1.6667 | 2-5 | | |
| | 71-75 | 2.5000 | 1.3333 | 2-5 | | |
| FIT Secure Growth | 0-70 | 3.3333 | 1.6667 | 2-10 | 1.0417 | 11+ |
| | 71-75 | 2.5000 | 1.3333 | 2-10 | 0.8333 | 11+ |
| | 76-80 | 1.6667 | 1.0000 | 2-10 | 0.4167 | 11+ |
| | 0.70 | 2 2222 | 1.6667 | 2-5 | | |
| Single Sum | 0-70 | 3.3333 | 1.0007 | 2-3 | | |

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Life Insurance Company of the Southwest (LSW) Products

Table of First-Year and Renewal Commissions (Commissions under this schedule shall be immediately vested.)

| | | | Commission | ıs [‡] | Service Fee [‡] | | |
|-----------------------------------|---------------------|------------------|------------------|-----------------|--------------------------|-------------------|--|
| | Issue | | | Years | | Years | |
| Plan | Age | First Year | Renewal | Applicable | Percent | Applicable | |
| FIT Certain Income | 0-70 | 3.3333 | 1.6667 | 2-10 | 1.0417 | 11+ | |
| | 71-75 | 2.5000 | 1.3333 | 2-10 | 0.8333 | 11+ | |
| | 76-80 | 1.6667 | 1.0000 | 2-10 | 0.4167 | 11+ | |
| Single | | 3.3333 | 1.6667 | 2-5 | | | |
| Single | 71-75 | 2.5000 | 1.3333 | 2-5 | | | |
| | 76-80 | 1.6667 | 1.0000 | 2-5 | | | |
| SecurePlus Flexura | 0-75 | 3.1250 | 1.4583 | 2-10 | 0.8333 | 11+ | |
| Securer fus riexura Single | | 3.1250 | 1.4583 | 2-10 | 0.8333 | 11+ | |
| 0 | | _ | | | | | |
| All Pren | nium 76-80 81-85 | 2.2917 1.4583 | 1.0417 0.6250 | 2-10 2-10 | 0.4167 | 11+ 11+ | |
| SecurePlus Flexura 5** | 0-75 | 3.1250 | 1.8750 | 2-10 | 0.2083 | 11+ | |
| Single | | 3.1250 | 1.8750 | 2 | 0.0222 | | |
| See Mod Comm Pages* BOP/Platform | | | 1.4583 | 3 | | | |
| | | | 0.6250 | 4-5 | | 1 | |
| | | | 0.4167 | 6-7 | | | |
| | | | 0.0000 | 8+ | | | |
| All Pren | nium 76-80 | 2.2917 | 0.6250 | 2 | | | |
| | 10 00 | 2.2917 | 0.0000 | 3+ | | | |
| SecurePlus Flexura Plus | 0-45 | 3.1250 | 1.4583 | 2-10 | 0.8333 | 11+ | |
| | | _ | | | | | |
| See Mod Comm Pages* | 46-50 | 3.1250 | 1.2500 | 2-10 | 0.8333 | 11+ | |
| BOP/Platform | 51-75 | 2.9167 | 1.2500 | 2-5 | | | |
| | | | 0.8333 | 6-10 | 0.8333 | 11+ | |
| Single | Sum 0-45 | 3.1250 | 1.4583 | 2-5 | | | |
| | 46.50 | 2 1250 | 0.8333 | 6-10 | 0.0000 | 11+ | |
| | 46-50 | 3.1250 | 1.2500 0.8333 | 2-5 6-10 | 0.0000 | 11+ | |
| | 51-75 | 2.9167 | 1.2500 | 2-4 | 0.0000 | 11 | |
| | 51 75 | 2.9107 | 0.6250 | 5-10 | 0.0000 | 11+ | |
| | nium 76-80 | 2.2917 | 0.6250 | | 0.0000 | - | |
| All Pren | 81-85 | 1.4583 | 0.6250 | 2-10 2-10 | 0.0000 | 11+ | |
| SecurePlus Forte | 0-55 | 5.2500 | 2.2917 | 2-10 | 0.0000 | 117 | |
| See Texas Comm Pages | | | 1.4583 | 6-10 | 0.8333 | 11+ | |
| BOP/Platform | 56-60 | 4.1667 | 2.2917 | 2 | | | |
| | | | 1.8750 | 3-5 | 0.0222 | 1.1 | |
| | 61-70 | 3.3333 | 1.4583 1.4583 | 6-10 2-10 | 0.8333 0.8333 | <u>11+</u> 11+ | |
| Single | | 4.7917 | 3.3333 | 2-10 | 0.0333 | 11+ | |
| Single | 56-70 | 4.5833 | 2.2917 | 5 | | | |
| | | | 2.2917 | 6 | | | |
| | | | 1.4583 | 7-8 | 0.0000 | | |
| Secure Dive Forte 5 | 0.55 | 4 1250 | 0.6250 | 9-10 | 0.2083 | 11+ | |
| SecurePlus Forte 5 | 0-55 Sum 0-55 | 4.1250 | 1.9584 1.9584 | 2-10 2-5 | 0.8334 | 11+ | |
| Single | | 4.1250 | | | 0.0224 | 11. | |
| KII Noloot Incomo | 0-70 | 3.1250 | 1.4584 | 2-10 | 0.8334 | 11+ | |
| FIT Select Income BOP/Platform | 71-75 | 2.2917 | 1.1250 | 2-10 | 0.6250 | 11+ | |

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Life Insurance Company of the Southwest (LSW) Products

Table of First-Year and Renewal Commissions (Commissions under this schedule shall be immediately vested.)

| 71-75 2.2917 1.1250 2-5 |
|-------------------------|
|-------------------------|



Life Insurance Company of the Southwest (LSW) Products

Table of First-Year and Renewal Commissions (Commissions under this schedule shall be immediately vested.)

| | | | | Commission | s [‡] | Servio | e Fee [‡] |
|--------------------|------------|-------|------------|------------|----------------|---------|--------------------|
| | | lssue | | | Years | | Years |
| Plan | | Age | First Year | Renewal | Applicable | Percent | Applicable |
| FIT Secure Growth | | 0-70 | 3.1250 | 1.4584 | 2-10 | 0.8334 | 11+ |
| BOP/Platform | | 71-75 | 2.2917 | 1.1250 | 2-10 | 0.6250 | 11+ |
| | | 76-80 | 1.4584 | 0.7917 | 2-10 | 0.2084 | 11+ |
| S | Single Sum | 0-70 | 3.1250 | 1.4584 | 2-5 | | |
| | U | 71-75 | 2.2917 | 1.1250 | 2-5 | | |
| | | 76-80 | 1.4584 | 0.7917 | 2-5 | | |
| FIT Certain Income | | 0-70 | 3.1250 | 1.4584 | 2-10 | 0.8334 | 11+ |
| BOP/Platform | | 71-75 | 2.2917 | 1.1250 | 2-10 | 0.6250 | 11+ |
| | | 76-80 | 1.4584 | 0.7917 | 2-10 | 0.2084 | 11+ |
| S | Single Sum | 0-70 | 3.1250 | 1.4584 | 2-5 | | |
| | | 71-75 | 2.2917 | 1.1250 | 2-5 | | |
| | | 76-80 | 1.4584 | 0.7917 | 2-5 | | |
| FIT Rewards Growth | | 0-70 | 3.1250 | 1.4584 | 2-10 | 0.8334 | 11+ |
| BOP/Platform | | 71-75 | 2.2917 | 1.1250 | 2-10 | 0.6250 | 11+ |
| S | Single Sum | 0-70 | 3.1250 | 1.4584 | 2-5 | | |
| | | 71-75 | 2.2917 | 1.1250 | 2-5 | | |



National Life Group* Commission Schedule – Texas Only

Life Insurance Company of the Southwest (LSW) Products

Table of First-Year and Renewal Commissions (Commissions under this schedule shall be immediately vested.)

| | | | Commissions | Service Fee [‡] | | |
|------------------|-------|------------|-------------|--------------------------|---------|---------------------------------------|
| | Issue | | | Years | | Years |
| Plan | Age | First Year | Renewal | Applicable | Percent | Applicable |
| SecurePlus Forte | 0-55 | 5.2500 | 2.2917 | 2-5 | | |
| BOP/Platform | | | 1.4583 | 6-10 | 0.8333 | 11+ |
| | 56-60 | 4.1667 | 2.2917 | 2 | | |
| | | | 1.8750 | 3-5 | | Years Applicable 11+ 11+ 11+ 11+ 11+ |
| | | | 1.4583 | 6-10 | 0.8333 | 11+ |
| | 61-70 | 3.3333 | 1.4583 | 2-10 | 0.8333 | Years Applicable |
| Single Sum | 0-55 | 4.5833 | 2.7083 | 2-4 | | |
| | 56-70 | 4.1667 | 1.8750 | 5 | | |
| | | | 1.8750 | 6 | | |
| | | | 1.2500 | 7-8 | | |
| | | | 0.2083 | 9-10 | 0.2083 | 11+ |



National Life Group* Commission Schedule – Modified Commissions*

Table of First-Year and Renewal Commissions (Commissions under this schedule shall be immediately vested.)

| | | | Commission | s [‡] | Servio | ce Fee [‡] |
|----------------------------------|----------------|------------------|------------------|----------------|---------|---------------------|
| | lssue | | | Years | | Years |
| Plan | Age | First Year | Renewal | Applicable | Percent | Applicable |
| SecurePlus Gold | 0-58 | 3.3333 | 1.6667 | 2-10 | 1.0417 | 11+ |
| LTD AVAIL | 59-75 | 2.9167 | 1.4583 | 2-10 | 1.0417 | 11+ |
| Single Sum | 0-58 | 3.3333 | 1.6667 | 2-10 | 1.0417 | 11+ |
| | 59-75 | 2.9167 | 1.4583 | 2-10 | 1.0417 | 11+ |
| All Premium | 76-80 | 2.5000 | 1.2500 | 2-10 | 0.6250 | 11+ |
| | 81-85 | 1.6667 | 0.8333 | 2-10 | 0.2083 | 11+ |
| SecurePlus Gold TSA/457 | 0-58 | 3.3333 | 1.6667 | 2-10 | 1.0417 | 11+ |
| LTD AVAIL | 59-75 | 2.9167 | 1.4583 | 2-10 | 1.0417 | 11+ |
| Single Premium | 0-58 | 3.3333 | 1.6667 | 2-10 | 1.0417 | 11+ |
| A 11 D | 59-75 76-80 | 2.9167 | 1.4583 1.2500 | 2-10 | 1.0417 | 11+ 11+ |
| All Premium | 81-85 | 2.5000 1.6667 | 0.8333 | 2-10 2-10 | 0.6250 | 11+ |
| SecurePlus Paramount 5** | 0-58 | 3.3333 | 2.0833 | 2-10 | 1.0417 | 11+ |
| IA Only LTD AVAIL | <u> </u> | 3.1250 | 1.8750 | 2-10 | 1.0417 | 11+ |
| Single Sum | 0-58 | 3.3333 | 2.0833 | 2-10 | 1.071/ | 111 |
| Single Sum | 0.50 | 5.5555 | 1.6667 | 3 | | |
| | | | 1.0417 | 4-5 | | |
| | | | 0.4167 | 6-7 | | |
| | | | 0.0000 | 8+ | | |
| | 59-75 | 3.1250 | 1.8750 | 2 | | |
| | | | 1.4583 | 3 | | |
| | | | 0.8333 | 4-5 | | |
| | | | 0.4167 | 6-7 | | |
| | | | 0.0000 | 8+ | | |
| All Premium | 76-80 | 2.5000 | 0.8333 | 2 | | |
| | | | 0.0000 | 3+ | | |
| SecurePlus Paramount 5** TSA/457 | 0-58 | 3.3333 | 2.0833 | 2-10 | 1.0417 | 11+ |
| IA Only LTD AVAIL | 59-75 | 3.1250 | 1.8750 | 2-10 | 1.0417 | 11+ |
| Single Sum | 0-58 | 3.3333 | 2.0833 | 2 | | |
| | | | 1.6667 | 3 | | |
| | | | 1.0417 0.4167 | 4-5 6-7 | | |
| | | | 0.0000 | 8+ | | |
| | 59-75 | 3.1250 | 1.8750 | 2 | | |
| | 57-15 | 5.1250 | 1.4583 | 3 | | |
| | | | 0.8333 | 4-5 | | |
| | | | 0.4167 | 6-7 | | |
| | | | 0.0000 | 8+ | | |
| All Premium | 76-80 | 2.5000 | 0.8333 | 2 | | 1 |
| | | | 0.0000 | 3+ | | |
| SecurePlus Preferred 2 | 0-58 | 3.3333 | NA | NA | NA | NA |
| 1 | 59-75 | 3.1250 | NA | NA | NA | NA |
| | 76-80 | 2.2917 | NA | NA | NA | NA |
| 4 | | | | | | |
| | 81-85 | 1.5625 | NA | NA | NA | NA |
| SecurePlus Preferred 6** | 0-58 | 3.3333 | NA | NA | NA | NA |
| | 59-75 | 3.1250 | NA | NA | NA | NA |
| | 76-80 | 2.2917 | NA | NA | NA | NA |

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National Life Group* Commission Schedule – Modified Commissions*

Table of First-Year and Renewal Commissions (Commissions under this schedule shall be immediately vested.)

| | | | Commission | Service Fee [‡] | | |
|------------------------|----------------------|---------------|------------------|--------------------------|---------------|------------|
| | lssue | | | Years | | Years |
| Plan | Age | First Year | Renewal | Applicable | Percent | Applicable |
| SecurePlus Marquee 3 | 0-58 | 3.3333 | NA | NA | NA | NA |
| - | 59-75 | 3.1250 | NA | NA | NA | NA |
| | 76-80 | 2.2917 | NA | NA | NA | NA |
| | 81-85 | 1.5625 | NA | NA | NA | NA |
| SecurePlus Marquee 8** | 0-58 | 3.3333 | NA | NA | NA | NA |
| | 59-75 | 3.1250 | NA | NA | NA | NA |
| | 76-80 | 2.2917 | NA | NA | NA | NA |
| SecurePlus Reliance | 0-45 | 3.3333 | 1.6667 | 2-10 | 1.0417 | 11+ |
| IA Only LTD AVAIL | 46-50 | 3.3333 | 1.4583 | 2-10 | 1.0417 | 11+ |
| | 51-58 | 3.1250 | 1.4583 | 2-5 | | |
| | | | 1.0417 | 6-10 | 1.0417 | 11+ |
| | 59-75 | 2.9167 | 1.4583 | 2-5 | | |
| | | | 1.0417 | 6-10 | 1.0417 | 11+ |
| Single Sum | 0-45 | 3.3333 | 1.6667 | 2-5 | | |
| | | | 1.0417 | 6-10 | 0.0000 | 11+ |
| | 46-50 | 3.3333 | 1.4583 | 2-5 | | |
| | | | 0.8333 | 6-10 | 0.0000 | 11+ |
| | 51-58 | 3.1250 | 1.4583 | 2-4 | 0.0000 | |
| | 50 75 | 2.01.67 | 0.8333 | 5-10 | 0.0000 | 11+ |
| | 59-75 | 2.9167 | 1.4583 | 2-4 | 0.0000 | 11. |
| A II D | 76-80 | 2.5000 | 0.8333 | 5-10 | 0.0000 | 11+ |
| All Premium | 81-85 | 1.6667 | 0.8333 0.8333 | 2-10 2-10 | 0.0000 0.0000 | 11+ 11+ |
| Fit Income Plus | 0-70 | 3.0000 | 0.8355 NA | NA | 0.0000 NA | NA |
| CA ONLY | 71-75 | 2.2500 | NA | NA | NA | NA |
| FIT Guaranteed Income | 0-70 | 3.0000 | NA | NA | NA | NA |
| CA ONLY | 71-75 | 2.2500 | NA | NA | NA | NA |
| | 76-80 | 1.5000 | NA | NA | NA | NA |
| | 81-85 | 0.7500 | NA | NA | NA | NA |
| FIT Foundation | 0-70 | 3.0000 | NA | | NA | NA |
| • | | _ | | NA | | |
| CAONLY | 71-75 | 2.2500 | NA | NA | NA | NA |
| - | 76-80 | 1.5000 | NA | NA | NA | NA |
| FIT Choice | <u>81-85</u> 0-70 | 0.7500 3.0000 | NA NA | NA NA | NA NA | NA NA |
| CA ONLY | 71-75 | 2.2500 | NA | NA | NA | NA |
| CAUNET | 76-80 | 1.5000 | NA | NA | NA | NA |
| 1 | 81-85 | 0.7500 | NA | NA | NA | NA |
| SecurePlus Flexura | 0-58 | 3.1250 | 1.4583 | 2-10 | 0.8333 | 11+ |
| BOP/Platform | 59-75 | 2.7083 | 1.0417 | 2-10 | 0.6250 | 11+ |
| Single Premium | 0-58 | 3.1250 | 1.4583 | 2-10 | 0.8333 | 11+ |
| Single i Tennum | 59-75 | 2.5000 | 1.4505 | 2-10 | 0.8333 | 11+ |
| All Premium | 76-80 | 2.2917 | 1.0417 | 2-10 | 0.8353 | 11+ |
| An i feilium | 81-85 | 1.4583 | 0.8333 | 2-10 | 0.4107 | 11+ |
| | 01-03 | 1.4383 | 0.0000 | 2-10 | 0.4107 | 11+ |



National Life Group* Commission Schedule – Modified Commissions*

Table of First-Year and Renewal Commissions (Commissions under this schedule shall be immediately vested.)

| | | | | Commission | s [‡] | Service Fee [‡] | | |
|-------------------------|-------------|--------------|------------|------------|---------------------|--------------------------|---------------------------------------|--|
| Plan | | lssue Age | First Year | Renewal | Years Applicable | Percent | Years | |
| SecurePlus Flexura 5** | | 0-58 | 3.1250 | 1.8750 | 2-10 | 0.8333 | | |
| | - | | | | | | | |
| BOP/Platform | _ | 59-75 | 2.9167 | 1.6667 | 2-10 | 0.8333 | 11+ | |
| | Single Sum | 0-58 | 3.1250 | 1.8750 | 2 | | | |
| | | | | 1.4583 | 3 | | | |
| | | | | 0.8333 | 4-5 | | | |
| | | | | 0.4167 | 6-7 | | | |
| | | | | 0.0000 | 8+ | | | |
| | | 59-75 | 2.9167 | 1.6667 | 2 | | | |
| | | | | 1.2500 | 3 | | | |
| | | | | 0.6250 | 4-5 | | | |
| | | | | 0.4167 | 6-7 | | | |
| | | | | 0.0000 | 8+ | | | |
| | All Premium | 76-80 | 2.2917 | 0.6250 | 2 | | | |
| | | | | 0.0000 | 3+ | | | |
| SecurePlus Flexura Plus | | 0-45 | 3.1250 | 1.4583 | 2-10 | 0.8333 | 11+ | |
| BOP/Platform | | 46-50 | 3.1250 | 1.2500 | 2-10 | 0.8333 | 11+ | |
| | | 51-58 | 2.9167 | 1.2500 | 2-5 | | | |
| | _ | | | 0.8333 | 6-10 | 0.8333 | 11+ | |
| | | 59-75 | 2.7083 | 1.2500 | 2-5 | | | |
| | | | | 0.8333 | 6-10 | 0.8333 | 11+ | |
| | Single Sum | 0-45 | 3.1250 | 1.4583 | 2-5 | | | |
| | | | | 0.8333 | 6-10 | 0.0000 | 11+ | |
| | | 46-50 | 3.1250 | 1.2500 | 2-5 | | | |
| | | | | 0.6250 | 6-10 | 0.0000 | 11+ | |
| | | 51-58 | 2.9167 | 1.2500 | 2-4 | | Years Applicable 11+ 11+ | |
| | | | | 0.6250 | 5-10 | 0.0000 | 11+ | |
| | | 59-75 | 2.7083 | 1.2500 | 2-4 | | | |
| | | | | 0.6250 | 5-10 | 0.0000 | 11+ | |
| | All Premium | 76-80 | 2.2917 | 0.6250 | 2-10 | 0.0000 | 11+ | |
| | Γ | 81-85 | 1.4583 | 0.6250 | 2-10 | 0.0000 | 11+ | |



Life Insurance Company of the Southwest (LSW)

Table of First-Year and Renewal Commissions (Commissions under this schedule shall be immediately vested.)

| | | | Commis | sions ^{‡#} | | Service Fee ^{‡#} | | |
|----------------------------------|---|------------------|--------------|---------------------|---------------------|---------------------------|---------------------|--|
| Plan | lssue Age | First Year | Renewal | Trail | Years Applicable | Percent | Years Applicable | |
| SecurePlus Elite 5 Trail A | 0-55 | 1.0417 | 0.5208 | | 2-10 | 0.5208 | 11+ | |
| Single Sum | 00-55 | 1.0417 | 0.5208 | | 2-5 | 0.5200 | | |
| Annual Trail | All | NA | NA | 0.2777 | 2-10 | 0.2777 | 11+ | |
| SecurePlus Elite 5 Trail B | 0-55 | 0.4675 | NA | NA | NA | NA | NA | |
| Single Sum | 00-55 | 0.4675 | NA | NA | NA | NA | NA | |
| Annual Trail | All | NA | NA | 0.3750 | 2-10 | 0.3750 | 11+ | |
| SecurePlus Gold | 0-75 | 1.2500 | NA | NA | NA | NA | NA | |
| LTD AVAIL | 76-80 | 0.8333 | NA | NA | NA | NA | NA | |
| | 81-85 | 0.2083 | NA | NA | NA | NA | NA | |
| Annual Trail | All | NA | NA | 0.4167 | 2-10 | 0.4167 | 11+ | |
| SecurePlus Platinum Trail A | 0-70 | 1.0417 | 0.5208 | | 2-10 | 0.5208 | 11+ | |
| | 71-75 | 0.7813 | 0.3906 | | 2-10 | 0.3906 | 11+ | |
| | 76-80 | 0.5208 | 0.2604 | | 2-10 | 0.2604 | 11+ | |
| Single Sum | 0-70 | 1.0417 | 0.5208 | | 2-5 | | | |
| | 71-75 | 0.7813 | 0.3906 | | 2-5 | | | |
| | 76-80 | 0.5208 | 0.2604 | 0.0555 | 2-5 | 0.0555 | | |
| Annual Trail | 0-70 | NA | NA | 0.2777 | 2-10 | 0.2777 | 11+ | |
| | 71-75 | NA | NA | 0.2777 | 2-10 | 0.2777 | 11+ | |
| SecurePlus Platinum Trail B | 76-80 | NA | NA | 0.2777 | 2-10 | 0.2777 | 11+ | |
| SecurePlus Platinum Trail B | 0-70 71-75 | 0.4675 0.3750 | NA NA | NA NA | NA NA | NA NA | NA NA | |
| | 76-80 | 0.3750 | NA | NA NA | NA | NA NA | NA NA | |
| Single Sum | 0-70 | 0.3730 | NA | NA | NA | NA | NA | |
| Single Sum | 71-75 | 0.4075 | NA | NA | NA | NA | NA | |
| | 76-80 | 0.3750 | NA | NA | NA | NA | NA | |
| Annual Trail | 0-70 | NA | NA | 0.3750 | 2-10 | 0.3750 | 11+ | |
| Annual II an | 71-75 | NA | NA | 0.3750 | 2-10 | 0.3750 | 11+ | |
| | 76-80 | NA | NA | 0.3750 | 2-10 | 0.3750 | 11+ | |
| SecurePlus Paramount 5** Trail A | 0-75 | 1.2500 | NA | NA | NA | NA | NA | |
| IA Only LTD AVAIL | 76-80 | 0.8333 | NA | NA | NA | NA | NA | |
| | 81-85 | 0.4167 | NA | NA | NA | NA | NA | |
| Annual Trail | All | NA | NA | 0.4167 | 2-10 | 0.4167 | 11+ | |
| SecurePlus Paramount 5** Trail B | 0-75 | 2.8125 | 1.5625 | | 2-10 | 0.5208 | 11+ | |
| IA Only LTD AVAIL | 00-75 | 2.8125 | 1.5625 | | 2 | | | |
| Single Sum | | | 1.1458 | | 3 | | | |
| | | | 0.5208 | | 4-5 | | | |
| | | | 0.0000 | | 6-7 | | | |
| | | | 0.0000 | | 8+ | | | |
| All Premium | 76-80 | 1.9792 | 0.3125 | | 2 | | | |
| | , | 1.7172 | 0.0000 | | 3+ | | | |
| Annual Trail | All | NA | 0.0000 NA | 0.1050 | 2-10 | 0.1050 | 11+ | |
| SecurePlus Preferred 2 Trail A | | | | | | | | |
| SecurePlus Preierred 2 Trall A | 0-75 | 1.2500 | NA | NA | NA | NA | NA | |
| | 76-80 | 0.6250 | NA | NA | NA | NA | NA | |
| | 81-85 | 0.4167 | NA | NA | NA | NA | NA | |
| Annual Trail | All | NA | NA | 0.4167 | 2-10 | 0.4167 | 11+ | |

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Life Insurance Company of the Southwest (LSW)

Table of First-Year and Renewal Commissions (Commissions under this schedule shall be immediately vested.)

| | | | Commis | sions ^{‡#} | | Servi | ice Fee ^{‡#} |
|---|----------------|------------------|----------|---------------------|---------------------|--------------|-----------------------|
| Plan | lssue Age | First Year | Renewal | Trail | Years Applicable | Percent | Years Applicable |
| SecurePlus Preferred 2 Trail B | 0-75 | 2.8125 | NA | NA | NA | NA | NA |
| | 76-80 | 1.9792 | NA | NA | NA | NA | NA |
| | 81-85 | 1.1458 | NA | NA | NA | NA | NA |
| Annual Trail | All | NA | NA | 0.1050 | 2-10 | 0.1050 | 11+ |
| SecurePlus Preferred 2 Trail A | 0-58 | 1.2500 | NA | NA | NA | NA | NA |
| Modified Commissions* | | 1.0417 | | | | | |
| Modified Commissions* | 59-75 | | NA | NA | NA | NA | NA |
| | 76-80 81-85 | 0.6250 0.4167 | NA NA | NA NA | NA NA | NA NA | NA NA |
| Annual Trail | All | 0.4107 NA | NA | 0.4167 | 2-10 | 0.4167 | 11+ |
| SecurePlus Preferred 2 Trail B | 0-58 | 2.8125 | NA | NA | NA | NA | NA |
| Modified Commissions* | 59-75 | 2.6042 | NA | NA | NA | NA | NA |
| | 76-80 | 1.7708 | NA | NA | NA | NA | NA |
| | 81-85 | 1.0417 | NA | NA | NA | NA | NA |
| Annual Trail | All | NA | NA | 0.1050 | 2-10 | 0.1050 | 11+ |
| SecurePlus Preferred 6** Trail A | 0-75 | 1.2500 | NA | NA | NA | NA | NA |
| A musel Tueil | 76-80 | 0.6250 | NA | NA 0.4167 | NA 2.10 | NA | NA |
| <u>Annual Trail</u> SecurePlus Preferred 6** Trail B | All 0-75 | NA 2.8125 | NA NA | 0.4167 NA | 2-10 NA | 0.4167 NA | 11+ NA |
| Securerius Freierreu 0 ¹¹ Trail D | 76-80 | 1.9792 | NA | NA | NA | NA | NA |
| Annual Trail | All | NA | NA | 0.1050 | 2-10 | 0.1050 | 11+ |
| SecurePlus Preferred 6** Trail A | 0-58 | 1.2500 | NA | NA | NA | NA | NA |
| Modified Commissions* | 59-75 | 1.0417 | NA | NA | NA | NA | NA |
| | 76-80 | 0.6250 | NA | NA | NA | NA | NA |
| Annual Trail | All | NA | NA | 0.4167 | 2-10 | 0.4167 | 11+ |
| SecurePlus Preferred 6** Trail B | 0-58 | 2.8125 | NA | NA | NA | NA | NA |
| Modified Commissions* | 59-75 | 2.6042 | NA | NA | NA | NA | NA |
| A musel Tuell | 76-80 All | 1.7708 NA | NA NA | NA | NA 2.10 | NA | NA |
| Annual Trail SecurePlus Marquee 3 Trail A | 0-75 | 1.2500 | NA NA | 0.1050 NA | 2-10 NA | 0.1050 NA | 11+ NA |
| Securer fus Marquee 5 Trail A | 76-80 | 0.6250 | NA | NA | NA | NA | NA |
| | 81-85 | 0.4167 | NA | NA | NA | NA | NA |
| Annual Trail | All | NA | NA | 0.4167 | 2-10 | 0.4167 | 11+ |
| SecurePlus Marquee 3 Trail B | 0-75 | 2.8125 | NA | NA | NA | NA | NA |
| | 76-80 | 1.9792 | NA | NA | NA | NA | NA |
| | 81-85 | 1.1458 | NA | NA | NA | NA | NA |
| Annual Trail | All | NA | NA | 0.1050 | 2-10 | 0.1050 | 11+ |
| SecurePlus Marquee 3 Trail A | 0-58 | 1.2500 | NA | NA | NA | NA | NA |
| Modified Commissions* | 59-75 | 1.0417 | NA | NA | NA | NA | NA |
| | 76-80 | 0.6250 | NA | NA | NA | NA | NA |
| | 81-85 | 0.4167 | NA | NA | NA | NA | NA |
| Annual Trail | All | NA | NA | 0.4167 | 2-10 | 0.4167 | 11+ |
| SecurePlus Marquee 3 Trail B | 0-58 | 2.8125 | NA | NA | NA | NA | NA |
| Modified Commissions* | 59-75 | 2.6042 | NA | NA | NA | NA | NA |
| | 76-80 | 1.7708 | NA | NA | NA | NA | NA |
| | 81-85 | 1.0417 | NA | NA | NA | NA | NA |
| د مع <i>ر</i> الله الله الله الله الله الله الله الل | | | | | | | |
| Annual Trail | All | NA | NA | 0.1050 | 2-10 | 0.1050 | 11+ |

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Life Insurance Company of the Southwest (LSW)

Table of First-Year and Renewal Commissions (Commissions under this schedule shall be immediately vested.)

| | | | | Commis | sions ^{‡#} | | Service Fee ^{‡#} | |
|---------------------------------|-------------------|--------------|------------------|------------------|---------------------|---------------------|---------------------------------------|---------------------|
| Plan | | lssue Age | First Year | Renewal | Trail | Years Applicable | Percent | Years Applicable |
| SecurePlus Marquee 8** | Tuoil A | Age 0-75 | (| | r | | · · · · · · · · · · · · · · · · · · · | |
| Securerius Marquee 8*** | I rall A | | 1.2500 | NA | NA | NA | NA | NA |
| | | 76-80 | 0.6250 | NA | NA | NA | NA | NA |
| | Annual Trail | All | NA | NA | 0.4167 | 2-10 | 0.4167 | 11+ |
| SecurePlus Marquee 8** | Trail B | 0-75 | 2.8125 | NA | NA | NA | NA | NA |
| | | 76-80 | 1.9792 | NA | NA | NA | NA | NA |
| | Annual Trail | All | NA | NA | 0.1050 | 2-10 | 0.1050 | 11+ |
| SecurePlus Marquee 8** | Trail A | 0-58 | 1.2500 | NA | NA | NA | NA | NA |
| Modified Commissions* | ľ | 59-75 | 1.0417 | NA | NA | NA | NA | NA |
| | - | 76-80 | 0.6250 | NA | NA | NA | NA | NA |
| | Annual Trail | All | NA | NA | 0.4167 | 2-10 | 0.4167 | 11+ |
| SecurePlus Marquee 8** | Trail B | 0-58 | 2.8125 | NA | NA | NA | NA | NA |
| Modified Commissions* | | 59-75 | 2.6042 | NA | NA | NA | NA | NA |
| | | 76-80 | 1.7708 | NA | NA | NA | NA | NA |
| SecurePlus Reliance Trai | Annual Trail | All 0-75 | NA 1.2500 | NA 0.0000 | 0.1050 | 2-10 2-10 | 0.1050 0.0000 | <u>11+</u> 11+ |
| SecurePlus Reliance Trai | I A Single Sum | 0-75 | 1.2500 | 0.0000 | | 2-10 | 0.0000 | 11+ |
| | All Premium | 76-80 | 0.8333 | 0.0000 | | 2-10 | 0.0000 | 11+ |
| | | 81-85 | 0.2083 | 0.0000 | | 2-10 | 0.0000 | 11+ |
| | Annual Trail | All | NA | NA | 0.4167 | 2-10 | 0.4167 | 11+ |
| SecurePlus Reliance Trai | | 0-45 | 2.8125 | 1.1458 | | 2-10 | 0.5208 | 11+ |
| IA Only LTD AVAIL | | 46-50 | 2.8125 | 0.9375 | | 2-10 | 0.5208 | 11+ |
| | | 51-75 | 2.6042 | 0.9375 | | 2-5 | 0.5000 | |
| | C: | 0.45 | 2.9125 | 0.5208 | | 6-10 | 0.5208 | 11+ |
| | Single Sum | 0-45 | 2.8125 | 1.1458 0.5208 | | 2-5 6-10 | 0.0000 | 11+ |
| | ŀ | 46-50 | 2.8125 | 0.9375 | | 2-5 | 0.0000 | 11 |
| | | 10 20 | 2.0125 | 0.4167 | | 6-10 | 0.0000 | 11+ |
| | | 51-75 | 2.6042 | 0.9375 | | 2-4 | | |
| | | | | 0.5208 | | 5-10 | 0.0000 | 11+ |
| | All Premium | 76-80 | 1.9792 | 0.4167 | | 2-10 | 0.0000 | 11+ |
| | | 81-85 | 1.1458 | 0.4167 | 0.1050 | 2-10 | 0.0000 | 11+ |
| FIT Income Plus Trail A | Annual Trail | All 0-70 | NA | NA NA | 0.1050 NA | 2-10 NA | 0.1050 NA | 11+ NA |
| FIT Income Flus ITan A | - | 71-75 | 2.2222 1.6667 | NA NA | NA NA | NA NA | NA NA | NA NA |
| | Annual Trail | 0-70 | NA | NA | 0.1667 | 2-10 | 0.1667 | 11+ |
| | | 71-75 | NA | NA | 0.1574 | 2-10 | 0.1574 | 11+ |
| FIT Income Plus Trail B | | 0-70 | 1.1111 | NA | NA | NA | NA | NA |
| | Ī | 71-75 | 0.8333 | NA | NA | NA | NA | NA |
| | Annual Trail | 0-70 | NA | NA | 0.3333 | 2-10 | 0.3333 | 11+ |
| | | 71-75 | NA | NA | 0.3148 | 2-10 | 0.3148 | 11+ |
| FIT Income Plus Trail A | | 0-70 | 1.8900 | NA | NA | NA | NA | NA |
| CA ONLY | ł | 71-75 | 1.4200 | NA | NA | NA | NA | NA |
| | Annual Trail | 0-70 | NA | NA | 0.1667 | 2-10 | 0.1667 | 111+ |
| | Ainual ITall | | | | | | | |
| | | 71-75 | NA | NA | 0.1574 | 2-10 | 0.1574 | 11+ |
| FIT Income Plus Trail B | | 0-70 | 0.7800 | NA | NA | NA | NA | NA |
| CA ONLY | ļ | 71-75 | 0.5800 | NA | NA | NA | NA | NA |
| | Annual Trail | 0-70 | NA | NA | 0.3333 | 2-10 | 0.3333 | 11+ |
| National Life Group® is a trade | name of Nationa | 71-75 | NA | NA | 0.3148 | 2-10 | 0.3148 | 11+ |

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Life Insurance Company of the Southwest (LSW)

Table of First-Year and Renewal Commissions (Commissions under this schedule shall be immediately vested.)

| | | | | Commis | sions ^{‡#} | | Serv | ice Fee ^{‡#} |
|------------------------------------|----------------|----------------|---------------|--------------------------|---------------------|---------------------|------------------|--------------------------|
| Plan | | lssue Age | First Year | Renewal | Trail | Years Applicable | Percent | Years Applicable |
| FIT Guaranteed Income Tr | ail A | 0-70 | 2.2222 | NA | NA | NA | NA | NA |
| | | 71-75 | 1.6667 | NA | NA | NA | NA | NA |
| | - | 76-80 | 1.1111 | NA | NA | NA | NA | NA |
| | | 81-85 | 0.5556 | NA | NA | NA | NA | NA |
| Ar | nual Trail | 0-70 | NA | NA | 0.1667 | 2-10 | 0.1667 | 11+ |
| | | 71-75 | NA | NA | 0.1574 | 2-10 | 0.1574 | 11+ |
| | - | | | | | | | |
| | - | 76-80 | NA | NA | 0.1481 | 2-10 | 0.1481 | 11+ |
| | | 81-85 | NA | NA | 0.1389 | 2-10 | 0.1389 | 11+ |
| FIT Guaranteed Income Tra | ail B | 0-70 | 1.1111 | NA | NA | NA | NA | NA |
| | | 71-75 | 0.8333 | NA | NA | NA | NA | NA |
| | _ | 76-80 | 0.5556 | NA | NA | NA | NA | NA |
| | 1 | 81-85 | 0.2778 | NA | NA | NA | NA | NA |
| An | nual Trail | 0-70 | NA NA | NA NA | 0.3333 | 2-10 2-10 | 0.3333 0.3148 | <u>11+</u> 11+ |
| | | 71-75 76-80 | NA | NA | 0.3148 0.2963 | 2-10 | 0.3148 | 11+ |
| | | 81-85 | NA | NA | 0.2778 | 2-10 | 0.2778 | 11+ |
| FIT Guaranteed Income Tr | ail A | 0-70 | 1.8900 | NA | 0.2778 NA | NA | NA | NA |
| | | | | | | | | |
| CA ONLY | - | 71-75 | 1.4200 | NA | NA | NA | NA | NA |
| | _ | 76-80 81-85 | 0.9400 0.4700 | NA NA | NA NA | NA NA | NA NA | NA NA |
| Ar | nual Trail | 0-70 | 0.4700 NA | NA | 0.1667 | 2-10 | 0.1667 | 11+ |
| | inuar 11an | 71-75 | NA | NA | 0.1574 | 2-10 | 0.1574 | 11+ |
| | | 76-80 | NA | NA | 0.1481 | 2-10 | 0.1481 | 11+ |
| | | 81-85 | NA | NA | 0.1389 | 2-10 | 0.1389 | 11+ |
| FIT Guaranteed Income Tra | ail B | 0-70 | 0.7800 | NA | NA | NA | NA | NA |
| CAONLY | - | 71-75 | 0.5800 | NA | NA | NA | NA | NA |
| | - | 76-80 | 0.3900 | NA | NA | NA | NA | NA |
| A 11 | nual Trail | 81-85 0-70 | 0.1900 NA | NA NA | NA 0.3333 | NA 2-10 | NA 0.3333 | NA 11+ |
| A | | 71-75 | NA | NA | 0.3148 | 2-10 | 0.3148 | 11+ |
| | | 76-80 | NA | NA | 0.2963 | 2-10 | 0.2963 | 11+ |
| | | 81-85 | NA | NA | 0.2778 | 2-10 | 0.2778 | 11+ |
| FIT Foundation Trail A | | 0-70 | 2.2222 | NA | NA | NA | NA | NA |
| | _ | 71-75 | 1.6667 | NA | NA | NA | NA | NA |
| | - | 76-80 | 1.1111 | NA | NA | NA | NA | NA |
| | | 81-85 | 0.5556 | NA | NA | NA 2.10 | NA | NA 11 |
| An | nnual Trail | 0-70 | NA | NA | 0.1667 | 2-10 | 0.1667 | 11+ |
| | Ļ | 71-75 | NA | NA | 0.1574 | 2-10 | 0.1574 | 11+ |
| | _ | 76-80 | NA | NA | 0.1481 | 2-10 | 0.1481 | 11+ |
| | | 81-85 | NA | NA | 0.1389 | 2-10 | 0.1389 | 11+ |
| FIT Foundation Trail B | | 0-70 | 1.1111 | NA | NA | NA | NA | NA |
| | | 71-75 | 0.8333 | NA | NA | NA | NA | NA |
| | F | 76-80 | 0.5556 | NA | NA | NA | NA | NA |
| | F | 81-85 | 0.2778 | NA | NA | NA | NA | NA |
| Α | nual Trail | 0-70 | NA | NA | 0.3333 | 2-10 | 0.3333 | 111+ |
| Al | muai 11 all | | | | | | | |
| | F | 71-75 76-80 | NA NA | NA | 0.3148 | 2-10 | 0.3148 | 11+ |
| National Life Group® is a trade na | me of National | | INA | NA and its affiliates | 0.2963 | 2-10 | 0.2963 | 11+ ducte businose as |

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Life Insurance Company of the Southwest (LSW)

Table of First-Year and Renewal Commissions (Commissions under this schedule shall be immediately vested.)

| l í | 81-85 | NA | NA | 0.2778 | 2-10 | 0.2778 | 11+ |
|-----|-------|-----|-----|--------|------|--------|-----|
| | 01-05 | INA | INA | 0.2778 | 2-10 | 0.2770 | 11 |



Life Insurance Company of the Southwest (LSW)

Table of First-Year and Renewal Commissions (Commissions under this schedule shall be immediately vested.)

| | | | | | Service Fee ^{‡#} | | | |
|--------------------------------|---------------------|----------------------|------------------|----------|---------------------------|--------------|------------------|--------------------------|
| | | lssue | | Commis | | Years | | Years |
| Plan | | Age | First Year | Renewal | Trail | Applicable | Percent | Applicable |
| FIT Foundation Trail A | | 0-70 | 1.8900 | NA | NA | NA | NA | NA |
| CAONLY | | 71-75 | 1.4200 | NA | NA | NA | NA | NA |
| | ŀ | 76-80 | 0.9400 | NA | NA | NA | NA | NA |
| | | 81-85 | 0.4700 | NA | NA | NA | NA | NA |
| | Annual Trail | 0-70 | NA | NA | 0.1667 | 2-10 | 0.1667 | 11+ |
| | | 71-75 | NA | NA | 0.1574 | 2-10 | 0.1574 | 11+ |
| | | 76-80 | NA | NA | 0.1481 | 2-10 | 0.1481 | 11+ |
| | | 81-85 | NA | NA | 0.1389 | 2-10 | 0.1389 | 11+ |
| FIT Foundation Trail B | | 0-70 | 0.7800 | NA | NA | NA | NA | NA |
| CA ONLY | | 71-75 | 0.5800 | NA | NA | NA | NA | NA |
| | | 76-80 | 0.3900 | NA | NA | NA | NA | NA |
| | Annual Trail | <u>81-85</u> 0-70 | 0.1900 | NA | NA | NA 2.10 | NA | NA |
| | Annual Fran | 71-75 | NA NA | NA NA | 0.3333 0.3148 | 2-10 2-10 | 0.3333 0.3148 | <u>11+</u> 11+ |
| | • | 76-80 | NA | NA | 0.2963 | 2-10 | 0.2963 | 11+ |
| | | 81-85 | NA | NA | 0.2778 | 2-10 | 0.2778 | 11+ |
| FIT Choice Trail A | | 0-70 | 2.2222 | NA | NA | NA | NA | NA |
| | | 71-75 | 1.6667 | NA | NA | NA | NA | NA |
| | | 76-80 | 1.1111 | NA | NA | NA | NA | NA |
| | | 81-85 | 0.5556 | NA | NA | NA | NA | NA |
| | Annual Trail | 0-70 | NA | NA | 0.1667 | 2-10 | 0.1667 | 11+ |
| | | 71-75 | NA | NA | 0.1574 | 2-10 | 0.1574 | 11+ |
| | | 76-80 | NA | NA | 0.1481 | 2-10 | 0.1481 | 11+ |
| | | 81-85 | NA | NA | 0.1389 | 2-10 | 0.1389 | 11+ |
| FIT Choice Trail B | | 0-70 | 1.1111 | NA | NA | NA | NA | NA |
| | | 71-75 | 0.8333 | NA | NA | NA | NA | NA |
| | | 76-80 81-85 | 0.5556 0.2778 | NA NA | NA NA | NA NA | NA NA | NA NA |
| | Annual Trail | 0-70 | NA | NA | 0.3333 | 2-10 | 0.3333 | 11+ |
| | Annual II an | 71-75 | NA | NA | 0.3148 | 2-10 | 0.3148 | 11+ |
| | | 76-80 | NA | NA | 0.2963 | 2-10 | 0.2963 | 11+ |
| | | 81-85 | NA | NA | 0.2778 | 2-10 | 0.2778 | 11+ |
| FIT Choice Trail A | | 0-70 | 1.8900 | NA | NA | NA | NA | NA |
| CA ONLY | | 71-75 | 1.4200 | NA | NA | NA | NA | NA |
| | · | 76-80 81-85 | 0.9400 0.4700 | NA NA | NA NA | NA NA | NA NA | NA NA |
| | Annual Trail | 0-70 | 0.4700 NA | NA | 0.1667 | 2-10 | 0.1667 | 11+ |
| | Annual II an | 71-75 | NA | NA | 0.1574 | 2-10 | 0.1574 | 11+ |
| | · | 76-80 | NA | NA | 0.1374 | 2-10 | 0.1374 | 11+ |
| | | 81-85 | NA | NA | 0.1481 | 2-10 | 0.1481 | 11+ |
| FIT Choice Trail B | | 0-70 | 0.7800 | NA | 0.1389 NA | NA | 0.1389 NA | NA |
| CA ONLY | | 71-75 | 0.7800 | NA | NA | NA | NA | NA |
| | | 76-80 | 0.3900 | NA | | NA | | NA |
| | ŀ | | | | NA NA | | NA NA | |
| | Annual Trast | 81-85 | 0.1900 | NA | NA | NA 2.10 | NA | NA |
| | Annual Trail | 0-70 | NA | NA | 0.3333 | 2-10 | 0.3333 | 11+ |
| | | 71-75 | NA | NA | 0.3148 | 2-10 | 0.3148 | 11+ |
| National Life Group® is a trad | a second of Maria | 76-80 | NA | NA | 0.2963 | 2-10 | 0.2963 | 11+ ducte business as |

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Life Insurance Company of the Southwest (LSW)

Table of First-Year and Renewal Commissions (Commissions under this schedule shall be immediately vested.)

| | | Commissions ^{‡#} | | | | | Service Fee ^{‡#} | | |
|----------------------------|--------------|---------------------------|---------|--------|---------------------|---------|---------------------------|--|--|
| Plan | lssue Age | First Year | Renewal | Trail | Years Applicable | Percent | Years Applicable | | |
| FIT Rewards Growth Trail A | 0-70 | 1.0417 | 0.5208 | ITan | 2-10 | 0.5208 | 11+ | | |
| FIT Rewards Growth Iran A | 71-75 | 0.7813 | 0.3208 | | 2-10 | 0.3208 | | | |
| Single Sum | 0-70 | 1.0417 | 0.5208 | | 2-10 | 0.3900 | 11+ | | |
| Single Sum | 71-75 | 0.7813 | 0.3208 | | 2-5 | | | | |
| Annual Trail | 0-70 | NA | NA | 0.2777 | 2-10 | 0.2777 | 11+ | | |
| | 71-75 | NA | NA | 0.2777 | 2-10 | 0.2777 | 11+ | | |
| FIT Rewards Growth Trail B | 0-70 | 0.4675 | NA | NA | NA | NA | NA | | |
| | 71-75 | 0.4675 | NA | NA | NA | NA | NA | | |
| Single Sum | 0-70 | 0.3750 | NA | NA | NA | NA | NA | | |
| | 71-75 | 0.3750 | NA | NA | NA | NA | NA | | |
| Annual Trail | 0-70 | NA | NA | 0.3750 | 2-10 | 0.3750 | 11+ | | |
| | 71-75 | NA | NA | 0.3750 | 2-10 | 0.3750 | 11+ | | |
| FIT Select Income Trail A | 0-70 | 1.0417 | 0.5208 | | 2-10 | 0.5208 | 11+ | | |
| | 71-75 | 0.7813 | 0.3906 | | 2-10 | 0.3906 | 11+ | | |
| Single Sum | 0-70 | 1.0417 | 0.5208 | | 2-5 | | | | |
| 8 | 71-75 | 0.7813 | 0.3906 | | 2-5 | | | | |
| Annual Trail | 0-75 | NA | NA | 0.2777 | 2-10 | 0.2777 | 11+ | | |
| | 71-75 | NA | NA | 0.2777 | 2-10 | 0.2777 | 11+ | | |
| FIT Select Income Trail B | 0-70 | 0.4675 | NA | NA | NA | NA | NA | | |
| | 71-75 | 0.4675 | NA | NA | NA | NA | NA | | |
| Single Sum | 0-70 | 0.3750 | NA | NA | NA | NA | NA | | |
| | 71-75 | 0.3750 | NA | NA | NA | NA | NA | | |
| Annual Trail | 0-70 | NA | NA | 0.3750 | 2-10 | 0.3750 | 11+ | | |
| | 71-75 | NA | NA | 0.3750 | 2-10 | 0.3750 | 11+ | | |
| FIT Secure Growth Trail A | 0-70 | 1.0417 | 0.5208 | | 2-10 | 0.5208 | 11+ | | |
| | 71-75 | 0.7813 | 0.3906 | | 2-10 | 0.3906 | 11+ | | |
| | 76-80 | 0.5208 | 0.2604 | | 2-10 | 0.2604 | 11+ | | |
| Single Sum | 0-70 | 1.0417 | 0.5208 | | 2-5 | | | | |
| | 71-75 | 0.7813 | 0.3906 | | 2-5 | | | | |
| | 76-80 | 0.5208 | 0.2604 | | 2-5 | | | | |
| Annual Trail | 0-70 | NA | NA | 0.2777 | 2-10 | 0.2777 | 11+ | | |
| | 71-75 | NA | NA | 0.2777 | 2-10 | 0.2777 | 11+ | | |
| | 76-80 | NA | NA | 0.2777 | 2-10 | 0.2777 | 11+ | | |
| FIT Secure Growth Trail B | 0-70 | 0.4675 | NA | NA | NA | NA | NA | | |
| | 71-75 | 0.3750 | NA | NA | NA | NA | NA | | |
| | 76-80 | 0.3750 | NA | NA | NA | NA | NA | | |
| Single Sum | 0-70 | 0.4675 | NA | NA | NA | NA | NA | | |
| Č. | 71-75 | 0.3750 | NA | NA | NA | NA | NA | | |
| | 76-80 | 0.3750 | NA | NA | NA | NA | NA | | |
| Annual Trail | 0-70 | NA | NA | 0.3750 | 2-10 | 0.3750 | 11+ | | |
| | 71-75 | NA | NA | 0.3750 | 2-10 | 0.3750 | 11+ | | |
| | 76-80 | NA | NA | 0.3750 | 2-10 | 0.3750 | 11+ | | |
| | 70-00 | INA | | 0.5750 | 2-10 | 0.5750 | 11+ | | |

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Life Insurance Company of the Southwest (LSW)

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| | | | Commis | sions ^{‡#} | | Service Fee ^{‡#} | | |
|---|--------------|--------------|----------|---------------------|---------------------|---------------------------|---------------------|--|
| Plan | lssue Age | First Year | Renewal | Trail | Years Applicable | Percent | Years Applicable | |
| FIT Certain Income Trail A | 0-70 | 1.0417 | 0.5208 | | 2-10 | 0.5208 | 11+ | |
| | 71-75 | 0.7813 | 0.3906 | | 2-10 | 0.3906 | 11+ | |
| | 76-80 | 0.5208 | 0.2604 | | 2-10 | 0.2604 | 11+ | |
| Single Sum | 0-70 | 1.0417 | 0.5208 | | 2-5 | | | |
| | 71-75 | 0.7813 | 0.3906 | | 2-5 | | | |
| | 76-80 | 0.5208 | 0.2604 | | 2-5 | | | |
| Annual Trail | | NA | NA | 0.2777 | 2-10 | 0.2777 | 11+ | |
| | 71-75 | NA | NA | 0.2777 | 2-10 | 0.2777 | 11+ | |
| | 76-80 | NA | NA | 0.2777 | 2-10 | 0.2777 | 11+ | |
| FIT Certain Income Trail B | 0-70 | 0.4675 | NA | NA | NA | NA | NA | |
| | 71-75 | 0.3750 | NA | NA | NA | NA | NA | |
| | 76-80 | 0.3750 | NA | NA | NA | NA | NA | |
| Single Sum | 0-70 | 0.4675 | NA | NA | NA | NA | NA | |
| | 71-75 | 0.3750 | NA | NA | NA | NA | NA | |
| | 76-80 | 0.3750 | NA | NA | NA | NA | NA | |
| Annual Trail | 0-70 | NA | NA | 0.3750 | 2-10 | 0.3750 | 11+ | |
| | 71-75 | NA | NA | 0.3750 | 2-10 | 0.3750 | 11+ | |
| | 76-80 | NA | NA | 0.3750 | 2-10 | 0.3750 | 11+ | |
| SecurePlus Flexura Trail | 0-75 | 0.9375 | NA | NA | NA | NA | NA | |
| BOP/Platform | 76-80 | 0.5208 | NA | NA | NA | NA | NA | |
| | 81-85 | 0.4167 | NA | NA | NA | NA | NA | |
| Annual Trail | All | NA | NA | 0.4167 | 2-10 | 0.4167 | 11+ | |
| SecurePlus Flexura 5** Trail A | 0-75 | 0.9375 | NA | NA | NA | NA | NA | |
| BOP/Platform | 76-80 All | 0.4167 NA | NA NA | NA 0.4167 | NA 2-10 | NA 0.4167 | NA 11+ | |
| <u>Annual Trail</u> SecurePlus Flexura 5** Trail B | 0-75 | 2.6042 | 1.3542 | 0.4107 | 2-10 | 0.4167 | 11+ | |
| Single Sum | 00-75 | 2.6042 | 1.3542 | | 2-10 | 0.4107 | 111 | |
| Single Sum | 00-75 | 2.0042 | 0.9375 | | 3 | | | |
| | | | 0.4167 | | 4-5 | | | |
| | | | 0.0000 | | 6-7 | | | |
| | | | 0.0000 | | 8+ | | | |
| All Premium | 76-80 | 1.9792 | 0.0000 | | 2 | | | |
| | | | 0.0000 | | 3+ | | | |
| Annual Trail | All | NA | NA | 0.1052 | 2-10 | 0.1052 | 11+ | |
| SecurePlus Flexura Plus Trail A | 0-75 | 0.9375 | 0.0000 | | 2-10 | 0.0000 | 11+ | |
| Single Sum | 00-75 | 0.9375 | 0.0000 | | 2-10 | 0.0000 | 11+ | |
| All Premium | 76-80 | 0.5208 | 0.0000 | | 2-10 | 0.0000 | 11+ | |
| | 81-85 | 0.4167 | 0.0000 | | 2-10 | 0.0000 | 11+ | |
| Annual Trail | All | NA | NA | 0.4168 | 2-10 | 0.4168 | 11+ | |



Life Insurance Company of the Southwest (LSW)

Table of First-Year and Renewal Commissions (Commissions under this schedule shall be immediately vested.)

| Issue Age 0-45 46-50 51-75 0-45 46-50 51-75 76-80 81-85 All 0-55 | First Year 2.6042 2.6042 2.3958 2.6042 2.6042 2.3958 1.7708 | Commiss Renewal 0.9375 0.7292 0.7292 0.3125 0.9375 0.3125 0.7292 0.4167 0.7292 0.4167 0.7292 0.3125 | | Years Applicable 2-10 2-10 2-5 6-10 2-5 6-10 2-5 6-10 | Percent 0.3125 0.3125 0.3125 0.3125 0.0000 | <u>ce Fee^{‡ #}</u> Years Applicable 11+ 11+ 11+ 11+ |
|--|--|--|--|---|--|---|
| 0-45 46-50 51-75 0-45 46-50 51-75 51-75 76-80 81-85 All | 2.6042 2.6042 2.3958 2.6042 2.6042 2.3958 1.7708 | 0.9375 0.7292 0.7292 0.3125 0.9375 0.3125 0.7292 0.3125 0.7292 0.7292 0.7292 0.4167 0.7292 | | 2-10 2-10 2-5 6-10 2-5 6-10 2-5 6-10 | 0.3125 0.3125 0.3125 0.3125 0.0000 | 11+ 11+ 11+ |
| 46-50 51-75 0-45 46-50 51-75 51-75 76-80 81-85 All | 2.6042 2.3958 2.6042 2.6042 2.3958 1.7708 | 0.7292 0.7292 0.3125 0.9375 0.3125 0.7292 0.4167 0.7292 | | 2-10 2-5 6-10 2-5 6-10 2-5 6-10 | 0.3125 0.3125 0.0000 | 11+ 11+ |
| 51-75 0-45 46-50 51-75 76-80 81-85 All | 2.3958 2.6042 2.6042 2.3958 1.7708 | 0.7292 0.3125 0.9375 0.3125 0.7292 0.4167 0.7292 | | 2-5 6-10 2-5 6-10 2-5 6-10 | 0.3125 | 11+ |
| 0-45 46-50 51-75 76-80 81-85 All | 2.6042 2.6042 2.3958 1.7708 | 0.3125 0.9375 0.3125 0.7292 0.4167 0.7292 | | 6-10 2-5 6-10 2-5 6-10 | 0.0000 | |
| 46-50 51-75 76-80 81-85 All | 2.6042 2.3958 1.7708 | 0.9375 0.3125 0.7292 0.4167 0.7292 | | 2-5 6-10 2-5 6-10 | 0.0000 | |
| 46-50 51-75 76-80 81-85 All | 2.6042 2.3958 1.7708 | 0.3125 0.7292 0.4167 0.7292 | | 6-10 2-5 6-10 | | 11+ |
| 51-75 76-80 81-85 All | 2.3958 1.7708 | 0.7292 0.4167 0.7292 | | 2-5 6-10 | | 11+ |
| 51-75 76-80 81-85 All | 2.3958 1.7708 | 0.4167 0.7292 | | 6-10 | 0.0000 | |
| 76-80 81-85 All | 1.7708 | 0.7292 | | | | 11. |
| 76-80 81-85 All | 1.7708 | | | 0.4 | 0.0000 | 11+ |
| 81-85 All | | 0.3125 | | 2-4 | | |
| 81-85 All | | | | 5-10 | 0.0000 | 11+ |
| All | 0 | 0.4167 | | 2-10 | 0.0000 | 11+ |
| | 0.9375 | 0.4167 | | 2-10 | 0.0000 | 11+ |
| 0-55 | NA | NA | 0.1052 | 2-10 | 0.1052 | 11+ |
| 0-33 | 3.0208 | 0.2083 | | 2-5 | 0.0000 | 11, |
| 56 60 | 1.0702 | 0.0000 | | 6-10 | 0.0000 | 11+ |
| 30-00 | 1.9792 | | | | | |
| | | | | | 0.0000 | 11+ |
| 61-70 | 0.9375 | | | | | 11+ |
| 0-55 | 2.6042 | 0.9375 | | 2-4 | | |
| 56-70 | 2.3958 | 0.2083 | | 5 | | |
| | | 0.2083 | | | | |
| | | | | | 0.0000 | |
| 0.55 | 0.1975 | | | | 0.0000 | 11+ |
| | | | | | | |
| 30-70 | 1.9792 | | | | | |
| | | | | | | |
| | | 0.0000 | | 9-10 | 0.0000 | 11+ |
| All | NA | NA | 0.4167 | 2-10 | 0.4167 | 11+ |
| 0-55 | 0.8334 | 0.3125 | | 2-10 | 0.3125 | 11+ |
| | | | | | | |
| | | | | | | 11+ |
| | | | | | | NA |
| | | | | | | <u>NA</u> 11+ |
| | | | 0.3230 | | | |
| | | | | | | 11+ |
| | | | | | 0.2865 | 11+ |
| 0-70 | 0.8334 | 0.4167 | | 2-5 | | |
| 71-75 | 0.5730 | 0.2865 | | 2-5 | | |
| 0-70 | NA | NA | 0.2777 | 2-10 | 0.2777 | 11+ |
| 71-75 | NA | NA | 0.2777 | 2-10 | 0.2777 | 11+ |
| 0-70 | 0.4675 | NA | NA | NA | NA | NA |
| 71-75 | 0.3750 | NA | NA | NA | NA | NA |
| 0-70 | 0.4675 | NA | NA | NA | NA | NA |
| | | | | | | NA |
| | | | | | | 11+ |
| | | | | | | 11+ |
| | 56-70 0-55 56-70 All 0-55 00-55 All 0-55 00-55 All 0-70 71-75 0-70 0-70 71-75 0-70 | 61-70 0.9375 0-55 2.6042 56-70 2.3958 0-55 2.1875 56-70 1.9792 0-55 2.1875 56-70 1.9792 0-55 0.8334 00-55 0.8334 00-55 0.4675 00-55 0.4675 00-55 0.4675 00-55 0.4675 00-55 0.4675 01 NA 0-70 0.8334 71-75 0.5730 0-70 0.8334 71-75 NA 0-70 0.4675 71-75 NA 0-70 0.4675 71-75 0.3750 0-70 0.4675 71-75 0.3750 0-70 0.4675 71-75 0.3750 0-70 NA 71-75 0.3750 0-70 NA | 0.0000 61-70 0.9375 0.0000 0-55 2.6042 0.9375 56-70 2.3958 0.2083 0.2083 0.2083 0.0000 0.0000 0-55 2.1875 0.5208 56-70 1.9792 0.0000 0-55 2.1875 0.5208 56-70 1.9792 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 1.9792 0.0000 0.0000 0.0000 0.0000 0.0000 1.9792 0.0000 0.0000 0.0000 0.0000 0.0000 1.9792 0.0000 0.0000 All NA NA 0-55 0.4675 NA All NA NA 0-70 0.8334 0.4167 </td <td>0.0000 61-70 0.9375 0.0000 0-55 2.6042 0.9375 56-70 2.3958 0.2083 0.2083 0.0000 0.55 2.1875 0.5208 0.0000 0.0000 0.55 2.1875 0.5208 56-70 1.9792 0.0000 0.55 2.1875 0.5208 56-70 1.9792 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.55 0.8334 0.3125 00-55 0.8334 0.3125 00-55 0.4675 NA NA NA 0.3250 0-70 0.8334 0.4167 71-75 0.5730 0.2865 0-70 0.8334 0.4167 71-75 0.5730 0.2865 0-70 NA NA 0.70 0.4675 NA NA 71-75 NA NA</td> <td>0.0000 3-5 0.0000 6-10 61-70 0.9375 0.0000 2-10 0-55 2.6042 0.9375 2-4 56-70 2.3958 0.2083 5 0.2083 6 0.0000 7-8 0.0000 7-8 0.0000 9-10 0-55 2.1875 0.5208 2-4 56-70 1.9792 0.0000 5 0.0000 5 0.0000 6 0.0000 7-8 0.0000 6 0.0000 7-8 0.0000 9-10 All NA NA 0.4167 2-10 0-55 0.8334 0.3125 2-5 All NA NA NA NA NA 00-55 0.4675 NA NA NA 01 NA NA 0.3250 2-10 0-70 0.8334 0.4167 2-5 2-5 71-75 0.5730</td> <td>0.0000 3-5 0.0000 61-70 0.9375 0.0000 2-10 0.0000 0-55 2.6042 0.9375 2-4 0.0000 56-70 2.3958 0.2083 5 0.0000 0-55 2.6042 0.9375 2-4 0.0000 56-70 2.3958 0.2083 6 0.0000 0-55 2.1875 0.5208 2-4 0.0000 0-55 2.1875 0.5208 2-4 0.0000 6 0.0000 5 0.0000 6 0.0000 0-55 2.1875 0.5208 2-4 0.0000 6 0.0000 6 0.0000 6 0.0000 0.167 0.55 0.8334 0.3125 2-10 0.3125 0.2177 0-55 0.4675 NA NA NA NA 0-70 0.8334 0.4167 2-10 0.3250 0-70 0.8334 0.4167 2-5 0.210</td> | 0.0000 61-70 0.9375 0.0000 0-55 2.6042 0.9375 56-70 2.3958 0.2083 0.2083 0.0000 0.55 2.1875 0.5208 0.0000 0.0000 0.55 2.1875 0.5208 56-70 1.9792 0.0000 0.55 2.1875 0.5208 56-70 1.9792 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.55 0.8334 0.3125 00-55 0.8334 0.3125 00-55 0.4675 NA NA NA 0.3250 0-70 0.8334 0.4167 71-75 0.5730 0.2865 0-70 0.8334 0.4167 71-75 0.5730 0.2865 0-70 NA NA 0.70 0.4675 NA NA 71-75 NA NA | 0.0000 3-5 0.0000 6-10 61-70 0.9375 0.0000 2-10 0-55 2.6042 0.9375 2-4 56-70 2.3958 0.2083 5 0.2083 6 0.0000 7-8 0.0000 7-8 0.0000 9-10 0-55 2.1875 0.5208 2-4 56-70 1.9792 0.0000 5 0.0000 5 0.0000 6 0.0000 7-8 0.0000 6 0.0000 7-8 0.0000 9-10 All NA NA 0.4167 2-10 0-55 0.8334 0.3125 2-5 All NA NA NA NA NA 00-55 0.4675 NA NA NA 01 NA NA 0.3250 2-10 0-70 0.8334 0.4167 2-5 2-5 71-75 0.5730 | 0.0000 3-5 0.0000 61-70 0.9375 0.0000 2-10 0.0000 0-55 2.6042 0.9375 2-4 0.0000 56-70 2.3958 0.2083 5 0.0000 0-55 2.6042 0.9375 2-4 0.0000 56-70 2.3958 0.2083 6 0.0000 0-55 2.1875 0.5208 2-4 0.0000 0-55 2.1875 0.5208 2-4 0.0000 6 0.0000 5 0.0000 6 0.0000 0-55 2.1875 0.5208 2-4 0.0000 6 0.0000 6 0.0000 6 0.0000 0.167 0.55 0.8334 0.3125 2-10 0.3125 0.2177 0-55 0.4675 NA NA NA NA 0-70 0.8334 0.4167 2-10 0.3250 0-70 0.8334 0.4167 2-5 0.210 |

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| | | | Commis | sions ^{‡#} | | Servi | ice Fee ^{‡ #} |
|----------------------------|----------------------|------------------|----------|---------------------|---------------------|--------------|------------------------|
| Plan | Issue | | | | Years Applicable | Percent | Years |
| | Age | First Year | Renewal | Trail | | · | Applicable |
| FIT Select Income Trail A | 0-70 | 0.8334 | 0.4167 | | 2-10 | 0.4167 | 11+ |
| BOP/Platform | 71-75 | 0.5730 | 0.2865 | | 2-10 | 0.2865 | 11+ |
| Single Sum | 0-70 | 0.8334 | 0.4167 | | 2-5 | | |
| | 71-75 | 0.5730 | 0.2865 | | 2-5 | | |
| Annual Trail | 0-75 | NA | NA | 0.2777 | 2-10 | 0.2777 | 11+ |
| | 71-75 | NA | NA | 0.2777 | 2-10 | 0.2777 | 11+ |
| FIT Select Income Trail B | 0-70 | 0.4675 | NA | NA | NA | NA | NA |
| BOP/Platform | 71-75 | 0.3750 | NA | NA | NA | NA | NA |
| Single Sum | 0-70 71-75 | 0.4675 0.3750 | NA NA | NA NA | NA NA | NA NA | NA NA |
| Annual Trail | 0-70 | 0.3730 NA | NA | 0.3564 | 2-10 | 0.3564 | 11+ |
| Annual ITan | 71-75 | NA | NA | 0.3564 | 2-10 | 0.3564 | 11+ |
| FIT Secure Growth Trail A | 0-70 | 0.8334 | 0.4167 | 0.5504 | 2-10 | 0.3364 | 11+ |
| BOP/Platform | 71-75 | 0.5730 | 0.2865 | | 2-10 | 0.2865 | 11+ |
| | 76-80 | 0.3125 | 0.1563 | | 2-10 | 0.1563 | 11+ |
| Single Sum | 0-70 | 0.8334 | 0.4167 | | 2-5 | | |
| | 71-75 | 0.5730 | 0.2865 | | 2-5 | | |
| | 76-80 | 0.3125 | 0.1563 | | 2-5 | | |
| Annual Trail | 0-70 | NA | NA | 0.2777 | 2-10 | 0.2777 | 11+ |
| | 71-75 | NA | NA | 0.2777 | 2-10 | 0.2777 | 11+ |
| | 76-80 | NA | NA | 0.2777 | 2-10 | 0.2777 | 11+ |
| FIT Secure Growth Trail B | 0-70 | 0.4675 | NA | NA | NA | NA | NA |
| BOP/Platform | 71-75 | 0.3750 | NA | NA | NA | NA | NA |
| | 76-80 | 0.3750 | NA | NA | NA | NA | NA |
| Single Sum | 0-70 | 0.4675 | NA | NA | NA | NA | NA |
| | 71-75 | 0.3750 | NA | NA | NA | NA | NA NA |
| Annual Trail | <u>76-80</u> 0-70 | 0.3750 NA | NA NA | NA 0.3564 | NA 2-10 | NA 0.3564 | 11+ |
| Annual ITan | 71-75 | NA | NA | 0.3564 | 2-10 | 0.3564 | 11+ |
| | 76-80 | NA | NA | 0.3564 | 2-10 | 0.3564 | 11+ |
| FIT Certain Income Trail A | 0-70 | 0.8334 | 0.4167 | 0.5504 | 2-10 | 0.4167 | 11+ |
| BOP/Platform | 71-75 | 0.5730 | 0.2865 | | 2-10 | 0.2865 | 11+ |
| | 76-80 | 0.3125 | 0.1563 | | 2-10 | 0.1563 | 11+ |
| Single Sum | 0-70 | 0.8334 | 0.4167 | | 2-5 | | |
| | 71-75 | 0.5730 | 0.2865 | | 2-5 | | |
| | 76-80 | 0.3125 | 0.1563 | | 2-5 | | |
| Annual Trail | 0-70 | NA | NA | 0.2777 | 2-10 | 0.2777 | 11+ |
| Annual I fan | 71-75 | NA | NA | 0.2777 | 2-10 | 0.2777 | 11+ |
| | 76-80 | NA NA | NA | 0.2777 | 2-10 | 0.2777 | 11+ |
| FIT Certain Income Trail B | 0-70 | 0.4675 | NA | NA | NA NA | NA | NA |
| BOP/Platform | 71-75 | 0.3750 | NA | NA | NA | NA | NA |
| | 76-80 | 0.3750 | NA | NA | NA | NA | NA |
| Single Sum | 0-70 | 0.4675 | NA | NA | NA | NA | NA |
| Single Sum | 71-75 | 0.3750 | NA | NA | NA | NA | NA |
| | | | | | | | |
| | 76-80 | 0.3750 | NA | NA | NA | NA | NA |
| Annual Trail | 0-70 | NA | NA | 0.3564 | 2-10 | 0.3564 | 11+ |
| | 71-75 | NA | NA | 0.3564 | 2-10 | 0.3564 | 11+ |
| | 76-80 | NA | NA | 0.3564 | 2-10 | 0.3564 | 11+ |

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First year commissions are based on premiums and credited during the first twelve months (first year) of the annuity contract. Renewal commission are based on premiums received in subsequent years. Both first year and renewal commissions exclude premiums returned or not taken for any reason. If any employer requires the waiver of any amount of Withdrawal Charge as a condition to transacting business with that employer, commissions will be reduced in any amount equal to the commission payable on the Withdrawal Charge so waived, but never to exceed the commission paid. First year and renewal commission shown are gross commissions. Actual commission paid are reduced by all commissions or service fees paid on the subject Policy to all Downlines.

Systematic transfers and exchanges of 403(b) monies and periodic rollovers of 403(b) premium to a 403(b) flexible premium annuity will be paid at full commission dependent upon the year in which they are received. Systematic transfers and exchanges are defined as those being made on an automatic basis (i.e. a settlement option) from another insurance company or a 403(b)(7) custodial account as a trustee to trustee transfer pursuant to applicable 403(b) regulations. Periodic rollovers are defined as those being made on an automatic basis which represent a series of direct rollovers of Eligible Rollover Distributions (as defined in Public Law 102-318) from a 403(b) retirement plan.

Service fees will be paid on premiums collected by the Insurer to the extent the commission schedules permit but only while the Field Contract remains in force.

Special variations of the products listed may be required for approval in certain school systems and/or states. This may require adjustments to this commission schedule.

Policies will not be eligible for commission payment pursuant to this schedule from and after the date the Insurer or National Life determines the policy holder owning such policy is not receiving adequate 403(b)/457 service pursuant to the Insurer, National Life and/or the subject plan's 403(b)/457 operating rules.

Commissions on policies issues as a replacement for another Insurer policy will be reduced according to National Life's rules in place at such time. Execution of a single case agreement will be required, which will set forth applicable commissions regarding the exchange (replacement).

Issue Age is determined by the actual age of the Annuitant.

National Life reserves the right to delay the payment of any commissions due until the Insurer has received the delivery receipt, if applicable, the required free look period has expired and National Life has determined that the subject sale met the Insurer's and/or National Life's standards for such sale in effect from time to time. No commission will be due on a transaction which does not meet such suitability standards.

* Modified Commissions are utilized in states that require a modified withdrawal charge schedule on select LSW annuities. See the National Life website for a listing of states requiring the modified withdrawal charge schedule.

A commission chargeback shall apply as follows to any LSW annuity policy when a Death Benefit is paid on such policy due to the death of the Owner and/or Annuitant as any time before the first policy anniversary:

- 1) One hundred percent (100%) of all paid commissions shall be indebtedness due National Life if death of the Owner and/or Annuitant occurs within the first one hundred eighty three (183) days from policy issue
- 2) One half (50%) of all paid commissions shall be indebtedness to National Life if death of the Owner and/or Annuitant occurs after one hundred eighty three (183) days from policy issue but before one (1) year from policy issue

** A commission chargeback shall apply as follows to a SecurePlus Preferred 6, SecurPlus Preferred 8, SecurePlus Marguee 8 or SecurePlus Marguee 10 policy when a Death Benefit is paid on such policy due to death of the Owner and/or Annuitant at any time before the first policy anniversary:

1) One hundred percent (100%) of all paid commissions shall be indebtedness due National Life if death of the Owner and/or Annuitant occurs within the three hundred sixty five (365) days from policy issue

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Commission grid is not an approval listing. Please consult the Insurer's website for product availability. 0719

National Life Commission Schedule Addendum Group*

Life Insurance Company of the Southwest (LSW) Products

** In addition to the standard commission chargeback when a Death Benefit is paid, a commission chargeback shall apply as follows to a SecurePlus Paramount 5 policy when such policy is surrendered at any time before the first policy anniversary:

- 1) One hundred percent (100%) of all paid commissions shall be indebtedness due National Life if the surrender of the Owner and/or Annuitant occurs within the first one hundred eighty three (183) days from policy issue
- 2) One half (50%) of all paid commissions shall be indebtedness to National Life if the surrender of the Owner and/or Annuitant occurs after one hundred eighty three (183) days from policy issue but before one (1) year from policy issue

In lieu of the standard commission chargeback, a commission chargeback shall apply as follows for FIT Choice policy when such policy is surrendered or a Death Benefit is paid due to the death of the Owner and/or Annuitant at any time before the second policy anniversary:

- 1) One hundred percent (100%) of all paid commissions shall be indebtedness due National Life if surrender or death of the Owner and/or Annuitant occurs within the three hundred sixty five (365) days from policy issue
- 2) One half (50%) of all paid commissions shall be indebtedness to National Life if surrender or death of the Owner and/or Annuitant occurs after three hundred sixty five (365) days from policy issue but before two (2) years from policy issue

In lieu of the standard commission chargeback, a commission chargeback shall apply as follows for FIT Foundation, FIT Income Plus, FIT Guaranteed Income, FIT Rewards Growth, FIT Select Income or FIT Certain Income policy when such policy is surrendered or a Death Benefit is paid due to the death of the Owner and/or Annuitant at any time before the first policy anniversary:

1) One hundred percent (100%) of all paid commissions shall be indebtedness due National Life if surrender or death of the Owner and/or Annuitant occurs within the three hundred sixty five (365) days from policy issue

Trail Commissions are the only payment available on certain policies and are optional on other policies. For policies where trail commissions are optional, the trail commission option is elected on a policy-by-policy basis by the writing agent. All trail commissions are vested and payable quarterly beginning at the end of the fifth policy quarter following the policy issue date. The trail commission rate shown is an annual rate, one quarter (1/4) of which is paid quarterly. Trail commissions payable are calculated based on the Accumulation Value on in-force policies where the Agent elected to be paid under the Trail Commission Schedule. In policy years 11+, trail commissions are not paid, instead non-vested service fees are paid while the Field Contract remains in-force.

Service Fees under the Trail Commission Schedule (not applicable to any other Service Fee) become vested to the writing agent provided:

- 1) The sum of the Accumulation Values of the policies for which the Trail Commission Schedule has been selected total at least \$1,000,000 and
- 2) The writing agent has been continuously appointed with the Insurer for 15 years, or has attained age 65 and has been continuously appointed for 10 years

The effect of vesting of Trail Service Fees is to remove the requirement for the Agent to be appointed with the Insurer to be eligible for such Trail Service Fees. All other conditions required for the Agent to be paid Trail Service Fess shall be unaffected by this vesting provision.

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This Large Case Compensation Provision shall take precedence over and supersede any and all compensation schedule(s) attached to or made a part of any and all existing Agent's, Producer's, General Agent's, Marketing General Agent's, Independent Marketing Organization's or any other contracts previously published, or entered into by member companies of the National Life Group including National Life Insurance Company and Life Insurance Company of the Southwest.

Compensation Procedure for All Large Cases

For purposes hereof a Large Case means:

- 1. For Life Insurance a policy with a target premium of \$250,000 or more.
- 2. For Annuity a policy with an initial premium of \$500,000 or more.

For all Large Cases the following requirements must be satisfied before commissions are paid:

- 1. Validation that the premium check has cleared payee's bank or funds have been successfully transferred from payee's account.
- 2. Verification that the home office has received the signed delivery receipt.
- 3. Expiration of the state's applicable free look period including any free look period related to a policy replacement.

Producer Compensation - Tiered Approach

The objective of this compensation plan is to pay compensation fairly and timely while mitigating risk.

Tier 1 - Applies to all Large Case annuities and to any Large Case life policy where the existing agent who has excellent history and positive valuation with the Company or newer agent with an agency that has an excellent history and positive valuation with the Company. The valuation will cover any existing debt and commission advances in addition to the compensation that will be payable on the Large Case.

- Requirements 1-3 listed above are met.
- · Upline approves commission payout.
- Pay 100% of compensation based on the commission contract schedule. Commissions will not be advanced.

Tier 2 - Life policy written by a new agent and/or through a new agency.

- Requirements 1-3 listed above are met.
- · Upline approves commission payout.
- Pay 50% of first year compensation based on the commission contract schedule for agent and their upline. The remaining 50% of first year compensation will be paid when the full 2nd year renewal premium is received and the criteria in 1-3 listed above have been met. Commissions will not be advanced.

Notes:

- 1. If the premium paid is 3 times more than target life premium, the Company will pay 100% of compensation based on the commission contract schedule, except commissions will not be advanced.
- 2. Payout of any incentives that falls outside of the commission contract schedule will be determined and communicated at the time the case is received by the Company.
- 3. The Company shall solely determine the Tier in which a life policy shall be treated. The Company further reserves the right to amend all compensation on family or controlled business.

Agent Use Only - Not For Use With The Public