

Banner Life Insurance Company

Schedule of First Year Commission

Commission Addendum 1	OPTerm 10	OPTerm 15	OPTerm 20	OPTerm 25	OPTerm 30	OPTerm 35	OPTerm 40	10-Year Term Rider	15-Year Term Rider	20-Year Term Rider	Life Step UL	Life Step UL Excess	A-LIST TERM High	Accidental Death
AB60	50%	60%	65%	65%	65%	65%	65%	50%	60%	65%	45%	2.00%	25%	15%
AB65	55%	65%	70%	70%	70%	70%	70%	55%	65%	70%	50%	2.00%	25%	15%
AB70	60%	70%	75%	75%	75%	75%	75%	60%	70%	75%	55%	2.00%	25%	15%
AB75	65%	75%	80%	80%	80%	80%	80%	65%	75%	80%	60%	2.00%	25%	15%
AB80	70%	80%	85%	85%	85%	85%	85%	70%	80%	85%	65%	2.00%	25%	15%
AB85	75%	85%	90%	90%	90%	90%	90%	75%	85%	90%	70%	2.00%	25%	15%
AB90	80%	90%	95%	95%	95%	95%	95%	80%	90%	95%	75%	2.00%	25%	15%
BDGA60	50%	60%	65%	65%	65%	65%	65%	50%	60%	65%	45%	2.50%	26%	16%
BDGA65	55%	65%	70%	70%	70%	70%	70%	55%	65%	70%	50%	2.50%	26%	16%
BDGA70	60%	70%	75%	75%	75%	75%	75%	60%	70%	75%	55%	2.50%	26%	16%
BDGA75	65%	75%	80%	80%	80%	80%	80%	65%	75%	80%	60%	2.50%	26%	16%
BDGA80	70%	80%	85%	85%	85%	85%	85%	70%	80%	85%	65%	2.50%	26%	16%
BDGA85	75%	85%	90%	90%	90%	90%	90%	75%	85%	90%	70%	2.50%	26%	16%
BDGA90	80%	90%	95%	95%	95%	95%	95%	80%	90%	95%	75%	2.50%	26%	16%
BEGA-1	85%	95%	100%	100%	100%	100%	100%	85%	95%	100%	80%	3.00%	35%	17%
BMGA-1	85%	95%	100%	100%	100%	100%	100%	85%	95%	100%	80%	4.00%	35%	19%

Banner Life Insurance Company

Schedule of Renewal Commission

Commission Addendum 1	OPTerm 10	OPTerm 15	OPTerm 20	OPTerm 25	OPTerm 30	OPTerm 35	OPTerm 40	10-Year Term Rider	15-Year Term Rider	20-Year Term Rider	Life Step UL Renewals Years 2-10	Life Step UL Service Fee Years 11+	A-LIST TERM Renewal Years 2 to 5	A-LIST TERM Renewal Years 6 to 10	A-LIST TERM Service Fees Years 11+
AB60	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.00%	0.00%	4.00%	2.00%	0.50%
AB65	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.00%	0.00%	4.00%	2.00%	0.50%
AB70	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.00%	0.00%	4.00%	2.00%	0.50%
AB75	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.00%	0.00%	4.00%	2.00%	0.50%
AB80	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.00%	0.00%	4.00%	2.00%	0.50%
AB85	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.00%	0.00%	4.00%	2.00%	0.50%
AB90	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.00%	0.00%	4.00%	2.00%	0.50%
BDGA60	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.50%	0.00%	4.00%	2.00%	0.50%
BDGA65	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.50%	0.00%	4.00%	2.00%	0.50%
BDGA70	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.50%	0.00%	4.00%	2.00%	0.50%
BDGA75	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.50%	0.00%	4.00%	2.00%	0.50%
BDGA80	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.50%	0.00%	4.00%	2.00%	0.50%
BDGA85	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.50%	0.00%	4.00%	2.00%	0.50%
BDGA90	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.50%	0.00%	4.00%	2.00%	0.50%
BEGA-1	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	3.00%	0.00%	4.00%	2.00%	0.50%
BMGA-1	0.00%	0.00%	2.00%	2.00%	2.00%	2.00%	2.00%	0.00%	0.00%	2.00%	4.00%	3.00%	5.00%	2.50%	1.00%