

Genworth Life and Annuity Insurance Company
Commission Schedule

FC85

9/9/16

BGA

Life Ready UL II Conversion

75.000 % of premium paid up to the target premium in the first year
2.000 % of premium paid in excess of the target premium in the first year
2.000 % of premium paid in renewal years 2-10
0.000 % of premium paid in renewal years 11+

Genworth Life and Annuity Insurance Company

Commission Schedule

FC85

9/9/16

BGA

All compensation payable hereunder shall be reduced when a Product is sold by an agent assigned to you under your Agent Agreement with the Company and the agent is entitled to share in the compensation for such sale.

1. Commission Vesting Policy

If after your Agent Agreement with the Company has been terminated and additional premium is paid on a policy or contract for which you received compensation under this Sales Compensation plan, you will receive compensation for such additional premium payment provided (1) your Agent Agreement was not terminated for "cause" and (2) the additional premium payment is received by the Company within 10 years from the policy's effective date.

2. Compensation Plan Revision

The Company reserves the right to issue and revise Sales Compensation Plans and agrees to notify you in writing when a new or revised Sales Compensation Plan becomes effective. The new or revised Sales Compensation Plan will apply to compensation on policies or contracts issued on or after its effective date.

3. Compensation Rules

(a) Compensation on other special situations not addressed herein will be payable according to the Company's rule in effect at that time.

(b) Compensation on conversions – Full first year commission is payable on conversions.

(c) If the values of an existing Company policy or contract are used to pay the premium of a new Company policy or contract, the Company reserves the right to reduce the compensation payable on the new policy or contract by the amount of compensation paid on the existing policy or contract.

(d) Compensation is not payable on advance premiums deposited with the Company until such premium becomes due and payable under the policy or contract on which the premium has been paid in advance.

(e) The Company will not pay commissions on loan repayments of any kind.

4. Compensation Charge Back Rules

(a) If the premium paid on a policy or contract is refunded by the Company under the right to examine provisions of the policy or contract or for any other reason, compensation paid on that premium shall be charged back and must be refunded to the Company on demand.

(b) All policy or contract loans are to be treated for the purposes of calculating any compensation charge back as if the loan were a withdrawal or partial surrender on which a surrender charge is deducted.

(c) In any case where a compensation charge back is due the Company, the Company may offset the compensation charge back amount against any compensation otherwise payable to you by the Company or any Affiliate of the Company.

(d) By acceptance of any compensation payable under this Sales Compensation Plan, you agree to be responsible for repayment to the Company, by charge back or direct payment, any compensation paid to Agents appointed under your Agreement with the Company when such Agent's compensation account reflects a debit balance due the Company and the Agent has failed or refused to repay the compensation to the Company pursuant to their Agreement with the Company.

(e) By acceptance of any compensation payable under this Sales Compensation Plan you agree to pay all costs of collection of any compensation charge back amount owed by you, including reasonable attorneys' fees, whether or not suit is commenced.