

**LIFE INSURANCE PRODUCTS**

Level ↓	Sage Term (10 Year Term)		Sage Term (15 Year Term)		Sage Term (20 Year Term)	
	Commissions		Commissions		Commissions	
	1 <sup>st</sup> Year Only (Electronic Applications) <sup>1</sup>	1 <sup>st</sup> Year Only (Paper Applications) <sup>2</sup>	1 <sup>st</sup> Year Only (Electronic Applications) <sup>1</sup>	1 <sup>st</sup> Year Only (Paper Applications) <sup>2</sup>	1 <sup>st</sup> Year Only (Electronic Applications) <sup>1</sup>	1 <sup>st</sup> Year Only (Paper Applications) <sup>2</sup>
FSD	104.00%	90.00%	116.00%	105.00%	126.00%	120.00%
IMO	102.00%	88.00%	114.00%	103.00%	124.00%	118.00%
SGA	99.00%	85.00%	111.00%	100.00%	121.00%	115.00%
MGA	93.00%	80.00%	105.00%	95.00%	116.00%	110.00%
DMGA	87.00%	75.00%	97.00%	87.50%	105.00%	100.00%
AGA <sup>3</sup>	81.00%	70.00%	89.00%	80.00%	95.00%	90.00%
GA	70.00%	60.00%	77.00%	70.00%	84.00%	80.00%
PPGA	58.00%	50.00%	64.00%	57.50%	68.00%	65.00%
PGA	58.00%	50.00%	58.00%	52.50%	58.00%	55.00%
WA	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

Level ↓	Sage Whole Life (Electronic Applications ONLY) <sup>1</sup>		
	Commissions		
	Year 1	Years 2-10	Years 11+
FSD	120.00%	10.00%	2.25%
IMO	118.00%	9.00%	2.15%
SGA	115.00%	8.50%	2.00%
MGA	110.00%	7.00%	1.50%
DMGA	100.00%	6.50%	1.25%
AGA <sup>3</sup>	90.00%	6.00%	1.00%
GA	80.00%	5.00%	1.00%
PPGA	65.00%	5.00%	1.00%
PGA	55.00%	5.00%	1.00%
WA	0.00%	0.00%	0.00%

<sup>1</sup> Available on Accelewriting® or fully underwritten submissions.

<sup>2</sup> Only available on fully underwritten submissions.

<sup>3</sup> Street Level Producer – no advertising above this level.

## LIFE INSURANCE PRODUCTS (CONT'D)

Level ↓	Sage Indexed UL (Electronic Applications) <sup>1</sup>			
	Commissions			
	Year 1 Target	Year 1 Excess	Years 2-10	Years 11+
FSD	125.00%	3.25%	2.50%	0.00%
IMO	120.00%	3.00%	2.30%	0.00%
SGA	115.00%	2.75%	2.10%	0.00%
MGA	110.00%	2.50%	1.90%	0.00%
DMGA	105.00%	2.25%	1.70%	0.00%
AGA <sup>3</sup>	100.00%	2.00%	1.50%	0.00%
GA	90.00%	1.50%	1.25%	0.00%
PPGA	80.00%	1.00%	0.75%	0.00%
PGA	70.00%	0.50%	0.25%	0.00%
WA	0.00%	0.00%	0.00%	0.00%

Sage Indexed UL (Paper Applications) <sup>2</sup>			
Commissions			
Year 1 Target	Year 1 Excess	Years 2-10	Years 11+
110.00%	3.25%	2.50%	0.00%
105.00%	3.00%	2.30%	0.00%
100.00%	2.75%	2.10%	0.00%
95.00%	2.50%	1.90%	0.00%
90.00%	2.25%	1.70%	0.00%
85.00%	2.00%	1.50%	0.00%
75.00%	1.50%	1.25%	0.00%
65.00%	1.00%	0.75%	0.00%
55.00%	0.50%	0.25%	0.00%
0.00%	0.00%	0.00%	0.00%

Level ↓	Sage No Lapse UL (Electronic Applications) <sup>1</sup>			
	Commissions			
	Year 1 Target	Year 1 Excess	Years 2-10	Years 11+
FSD	125.00%	2.25%	2.25%	0.00%
IMO	120.00%	2.00%	2.00%	0.00%
SGA	115.00%	1.75%	1.75%	0.00%
MGA	110.00%	1.50%	1.50%	0.00%
DMGA	105.00%	1.25%	1.25%	0.00%
AGA <sup>3</sup>	100.00%	1.00%	1.00%	0.00%
GA	90.00%	0.75%	0.75%	0.00%
PPGA	80.00%	0.50%	0.50%	0.00%
PGA	70.00%	0.25%	0.25%	0.00%
WA	0.00%	0.00%	0.00%	0.00%

Sage No Lapse UL (Paper Applications) <sup>2</sup>			
Commissions			
Year 1 Target	Year 1 Excess	Years 2-10	Years 11+
110.00%	2.25%	2.25%	0.00%
105.00%	2.00%	2.00%	0.00%
100.00%	1.75%	1.75%	0.00%
95.00%	1.50%	1.50%	0.00%
90.00%	1.25%	1.25%	0.00%
85.00%	1.00%	1.00%	0.00%
75.00%	0.75%	0.75%	0.00%
65.00%	0.50%	0.50%	0.00%
55.00%	0.25%	0.25%	0.00%
0.00%	0.00%	0.00%	0.00%

<sup>1</sup> Available on Accelewriting® or fully underwritten submissions.

<sup>2</sup> Only available on fully underwritten submissions.

<sup>3</sup> Street Level Producer – no advertising above this level.

## LIFE INSURANCE PRODUCTS

Level ↓	WealthCare Indexed Single Premium Universal Life (Electronic Applications ONLY) <sup>1</sup>										
	Ages 18-75	Age 76	Age 77	Age 78	Age 79	Age 80	Age 81	Age 82	Age 83	Age 84	Age 85
	1 <sup>st</sup> Year Only										
FSD	13.50%	12.75%	12.00%	11.25%	10.50%	9.75%	9.00%	8.25%	7.50%	6.75%	6.00%
IMO	13.00%	12.25%	11.50%	10.75%	10.00%	9.25%	8.50%	7.75%	7.00%	6.25%	5.50%
SGA	12.50%	11.75%	11.00%	10.25%	9.50%	8.75%	8.00%	7.25%	6.50%	5.75%	5.00%
MGA	12.00%	11.25%	10.50%	9.75%	9.00%	8.25%	7.50%	6.75%	6.00%	5.25%	4.50%
DMGA	11.50%	10.75%	10.00%	9.25%	8.50%	7.75%	7.00%	6.25%	5.50%	4.75%	4.00%
AGA <sup>2</sup>	11.00%	10.25%	9.50%	8.75%	8.00%	7.25%	6.50%	5.75%	5.00%	4.25%	3.50%
GA	10.50%	9.75%	9.00%	8.25%	7.50%	6.75%	6.00%	5.25%	4.50%	3.75%	3.00%
PPGA	10.00%	9.25%	8.50%	7.75%	7.00%	6.25%	5.50%	4.75%	4.00%	3.25%	2.50%
PGA	9.50%	8.75%	8.00%	7.25%	6.50%	5.75%	5.00%	4.25%	3.50%	2.75%	2.00%
WA	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

## ANNUITY PRODUCTS

Level ↓	Single Premium Immediate Annuity (SPIA) <sup>3,4</sup>			Sage Select FIA (Electronic Applications) <sup>4</sup>		Sage Select FIA (Paper Applications) <sup>4</sup>	
	≥ 10 Yrs Ages 0-80	≥ 10 Yrs Ages 81-120	< 10 Yrs Ages 0-120	Ages 0-75	Ages 76-85	Ages 0-75	Ages 76-85
	1 <sup>st</sup> Year Only	1 <sup>st</sup> Year Only	1 <sup>st</sup> Year Only	1 <sup>st</sup> Year Only	1 <sup>st</sup> Year Only	1 <sup>st</sup> Year Only	1 <sup>st</sup> Year Only
FSD	3.75%	3.50%	2.75%	7.75%	4.75%	6.25%	4.25%
IMO	3.50%	3.25%	2.65%	7.50%	4.50%	6.00%	4.00%
SGA	3.35%	3.15%	2.45%	7.25%	4.25%	5.75%	3.75%
MGA	3.25%	3.10%	2.35%	7.00%	4.00%	5.50%	3.50%
DMGA	3.05%	3.02%	2.10%	6.50%	3.50%	5.00%	3.00%
AGA <sup>2</sup>	3.00%	3.00%	2.00%	6.00%	3.00%	4.50%	2.50%
GA	2.75%	2.75%	1.75%	5.00%	2.50%	3.50%	2.00%
PPGA	2.50%	2.50%	1.50%	4.50%	2.25%	3.00%	1.75%
PGA	2.00%	2.00%	1.25%	4.00%	2.00%	2.50%	1.50%
WA	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

<sup>1</sup> Available on Acelewriting® or fully underwritten submissions.

<sup>2</sup> Street Level Producer – no advertising above this level.

<sup>3</sup> Ages 86 – 120 Period Certain only.

<sup>4</sup> Commission payout is based on the Annuity Owner's age.

## ANNUITY PRODUCTS (CONT'D)

Level	Sage Choice SPDA (Paper Applications ONLY) <sup>1</sup>		Milestone MYGA w/ 7-Year Surrender Charge Period (Electronic and Paper Applications) <sup>1</sup>			Milestone MYGA w/ 6-Year Surrender Charge Period (Electronic and Paper Applications) <sup>1</sup>		
	Ages 0-80	Ages 81-90	Ages 0-75	Ages 76-85	Ages 86-90	Ages 0-75	Ages 76-85	Ages 86-90
↓	1 <sup>st</sup> Year Only	1 <sup>st</sup> Year Only	1 <sup>st</sup> Year Only	1 <sup>st</sup> Year Only	1 <sup>st</sup> Year Only	1 <sup>st</sup> Year Only	1 <sup>st</sup> Year Only	1 <sup>st</sup> Year Only
FSD	4.25%	2.85%	2.80%	2.30%	1.30%	2.70%	2.05%	1.20%
IMO	4.00%	2.75%	2.70%	2.20%	1.20%	2.60%	1.95%	1.10%
SGA	3.75%	2.50%	2.50%	2.00%	1.15%	2.40%	1.75%	1.05%
MGA	3.50%	2.25%	2.40%	1.90%	1.10%	2.30%	1.65%	1.00%
DMGA	3.25%	2.00%	2.30%	1.80%	1.05%	2.20%	1.55%	0.95%
AGA <sup>2</sup>	3.00%	1.75%	2.25%	1.75%	1.00%	2.15%	1.50%	0.90%
GA	2.75%	1.50%	2.20%	1.70%	0.95%	2.10%	1.45%	0.85%
PPGA	2.50%	1.25%	2.15%	1.65%	0.90%	2.05%	1.40%	0.80%
PGA	2.25%	1.00%	2.10%	1.60%	0.85%	2.00%	1.35%	0.75%
WA	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

  

Level	Milestone MYGA w/ 5-Year Surrender Charge Period (Electronic and Paper Applications) <sup>1</sup>			Milestone MYGA w/ 4-Year Surrender Charge Period (Electronic and Paper Applications) <sup>1</sup>			Milestone MYGA w/ 3-Year Surrender Charge Period (Electronic and Paper Applications) <sup>1</sup>		
	Ages 0-80	Ages 81-85	Ages 86-90	Ages 0-80	Ages 81-85	Ages 86-90	Ages 0-80	Ages 81-85	Ages 86-90
↓	1 <sup>st</sup> Year Only	1 <sup>st</sup> Year Only	1 <sup>st</sup> Year Only	1 <sup>st</sup> Year Only	1 <sup>st</sup> Year Only	1 <sup>st</sup> Year Only	1 <sup>st</sup> Year Only	1 <sup>st</sup> Year Only	1 <sup>st</sup> Year Only
FSD	2.55%	1.80%	1.05%	2.20%	1.55%	0.95%	1.80%	1.30%	0.80%
IMO	2.45%	1.70%	0.95%	2.10%	1.45%	0.85%	1.70%	1.20%	0.70%
SGA	2.25%	1.50%	0.90%	1.90%	1.25%	0.80%	1.50%	1.00%	0.65%
MGA	2.15%	1.40%	0.85%	1.80%	1.15%	0.75%	1.40%	0.90%	0.60%
DMGA	2.05%	1.30%	0.80%	1.70%	1.05%	0.70%	1.30%	0.80%	0.55%
AGA <sup>2</sup>	2.00%	1.25%	0.75%	1.65%	1.00%	0.65%	1.25%	0.75%	0.50%
GA	1.95%	1.20%	0.70%	1.60%	0.95%	0.60%	1.20%	0.70%	0.45%
PPGA	1.90%	1.15%	0.65%	1.55%	0.90%	0.55%	1.15%	0.65%	0.40%
PGA	1.85%	1.10%	0.60%	1.50%	0.85%	0.50%	1.10%	0.60%	0.35%
WA	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

<sup>1</sup> Commission payout is based on the Annuity Owner's age.

<sup>2</sup> Street Level Producer – no advertising above this level.

## ANNUITY PRODUCTS (CONT'D)

Level	Sage Secure FIA w/ 10-Year Surrender Charge Period (Electronic Applications) <sup>1</sup>			Sage Secure FIA w/ 7-Year Surrender Charge Period (Electronic Applications) <sup>1</sup>			Sage Secure FIA w/ 5-Year Surrender Charge Period (Electronic Applications) <sup>1</sup>		
	Ages 0-80	Ages 81-85	Ages 86-90	Ages 0-80	Ages 81-85	Ages 86-90	Ages 0-80	Ages 81-85	Ages 86-90
↓	1 <sup>st</sup> Year Only	1 <sup>st</sup> Year Only	1 <sup>st</sup> Year Only	1 <sup>st</sup> Year Only	1 <sup>st</sup> Year Only	1 <sup>st</sup> Year Only	1 <sup>st</sup> Year Only	1 <sup>st</sup> Year Only	1 <sup>st</sup> Year Only
FSD	7.75%	5.45%	4.35%	6.25%	4.45%	3.55%	5.00%	3.70%	3.00%
IMO	7.50%	5.20%	4.10%	6.00%	4.20%	3.30%	4.75%	3.45%	2.75%
SGA	7.25%	4.95%	3.85%	5.75%	3.95%	3.05%	4.50%	3.20%	2.50%
MGA	7.00%	4.70%	3.60%	5.50%	3.70%	2.80%	4.25%	2.95%	2.25%
DMGA	6.50%	4.20%	3.10%	5.00%	3.20%	2.30%	3.75%	2.45%	1.75%
AGA <sup>2</sup>	6.00%	3.70%	2.60%	4.50%	2.70%	1.80%	3.25%	1.95%	1.25%
GA	5.00%	3.20%	2.10%	3.50%	2.20%	1.30%	2.25%	1.45%	0.75%
PPGA	4.50%	2.95%	1.85%	3.00%	1.95%	1.05%	1.75%	1.20%	0.50%
PGA	4.00%	2.70%	1.60%	2.50%	1.70%	0.80%	1.25%	0.95%	0.25%
WA	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

Level	Sage Secure FIA w/ 10-Year Surrender Charge Period (Paper Applications) <sup>1</sup>			Sage Secure FIA w/ 7-Year Surrender Charge Period (Paper Applications) <sup>1</sup>			Sage Secure FIA w/ 5-Year Surrender Charge Period (Paper Applications) <sup>1</sup>		
	Ages 0-80	Ages 81-85	Ages 86-90	Ages 0-80	Ages 81-85	Ages 86-90	Ages 0-80	Ages 81-85	Ages 86-90
↓	1 <sup>st</sup> Year Only	1 <sup>st</sup> Year Only	1 <sup>st</sup> Year Only	1 <sup>st</sup> Year Only	1 <sup>st</sup> Year Only	1 <sup>st</sup> Year Only	1 <sup>st</sup> Year Only	1 <sup>st</sup> Year Only	1 <sup>st</sup> Year Only
FSD	6.25%	4.95%	3.85%	4.75%	3.95%	3.05%	3.50%	3.20%	2.50%
IMO	6.00%	4.70%	3.60%	4.50%	3.70%	2.80%	3.25%	2.95%	2.25%
SGA	5.75%	4.45%	3.35%	4.25%	3.45%	2.55%	3.00%	2.70%	2.00%
MGA	5.50%	4.20%	3.10%	4.00%	3.20%	2.30%	2.75%	2.45%	1.75%
DMGA	5.00%	3.70%	2.60%	3.50%	2.70%	1.80%	2.25%	1.95%	1.25%
AGA <sup>2</sup>	4.50%	3.20%	2.10%	3.00%	2.20%	1.30%	1.75%	1.45%	1.00%
GA	3.50%	2.70%	1.60%	2.00%	1.70%	0.80%	1.25%	0.95%	0.65%
PPGA	3.00%	2.45%	1.35%	1.50%	1.45%	0.55%	1.00%	0.70%	0.40%
PGA	2.50%	2.20%	1.10%	1.00%	1.20%	0.30%	0.75%	0.45%	0.15%
WA	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

<sup>1</sup> Commission payout is based on the Annuity Owner's age.

<sup>2</sup> Street Level Producer – no advertising above this level.

**This Commission Schedule, along with the terms and conditions contained herein, is a supplement to the terms and conditions of the Producer Agreement.** The Commission Schedule may be amended by the Company at its option, and each amendment shall be effective upon written notice to you. Each amendment to the Schedule will apply only to applications written after the effective date of the amendment.

- Policy Fees are fully commissionable: except on Sage Term.
- Renewal commissions are paid up to target.
- All Riders are commissioned at the same rate as the base policy.
- Commissions will not be paid on premiums waived under the Waiver of Premium Rider.
- If additional premium is charged because the risk is substandard and permanent, commission will be paid on the additional premium.
- Commissions are paid 24 hours after the policy/contract is settled. All commissions are paid through electronic funds transfer (EFT).
- Commission chargebacks may apply if the policy or contract is rescinded.

**Chargebacks: Death**

**Sage Choice SPDA, Sage Select FIA, Milestone MYGA and Sage Secure FIA:** Commission chargeback will apply on non-accidental death of the owner occurring during an annuity contract's first 12 months. The chargeback is: 100% in months 1–6; 50% in months 7–12. Commission chargeback will not apply on accidental deaths.

**Chargebacks: Surrender, Lapse, Not Taken**

**All Policies/Contracts:** 100% commission chargeback will apply if a policy or contract is not-taken during the Free Look period.

**Sage Term and Sage Whole Life:** 100% commission chargeback on any unearned portion will apply if the policy is surrendered or lapses in the first 12 months.

**Sage Indexed UL and Sage No Lapse UL:** 100% commission chargeback on any unearned portion of the target premium will apply if the policy is surrendered or lapses in the first 12 months. 100% commission chargeback on excess premium if the policy is surrendered or lapsed in the first 12 months.

**WealthCare:** 100% commission chargeback will apply if the policy is surrendered or lapses in the first 12 months, 75% commission chargeback will apply in months 13-24, and 50% commission chargeback will apply in months 25-36.

**Sage Choice SPDA:** 100% commission chargeback will apply if the contract is surrendered in the first 6 months; 50% commission chargeback will apply in months 7-12.

**Sage Select FIA, Milestone MYGA and Sage Secure FIA:** 100% commission chargeback will apply if the contract is surrendered in the first 6 months; 50% commission chargeback will apply in months 7-12. If a partial withdrawal is taken in the first 6 months, the commission chargeback rate is 100% of the pro rata share of the commission on the amount withdrawn. If a partial withdrawal is taken in months 7-12, the commission chargeback rate is 50% of the pro rata share of the commission on the amount withdrawn.