

## General Agent – Commissions

## Preserve Multi-Year Guaranteed Annuity

Product	Ages	Commissions	Renewal
3-YEAR	0-80	0.75%	0.38%
	81-85	0.56%	0.28%
	86-90	0.38%	0.19%
4-YEAR	0-80	1.50%	0.75%
	81-85	1.13%	0.56%
	86-90	0.75%	0.38%
5-YEAR	0-80	2.25%	1.13%
	81-85	1.69%	0.84%
	86-90	1.13%	0.56%
6-YEAR	0-80	2.25%	1.13%
	81-85	1.69%	0.84%
	86-90	1.13%	0.56%
7-YEAR	0-80	2.25%	1.13%
	81-85	1.69%	0.84%
	86-90	1.13%	0.56%
8-YEAR	0-80	2.25%	1.13%
	81-85	1.69%	0.84%
	86-90	1.13%	0.56%
9-YEAR	0-80	2.25%	1.13%
	81-85	1.69%	0.84%
	86-90	1.13%	0.56%
10-YEAR	0-80	2.75%	1.38%
	81-85	2.06%	1.04%
	86-90	1.38%	0.69%

\*Chargeback - 100% on death, surrender, and withdrawals, in excess of monthly interest, within 1<sup>st</sup> contract year.  
RMD's allowed in all years (with chargebacks in Year 1).

## ProOption Multi-Year Guaranteed Annuity

Product	Ages	Commissions	Renewal
5-YEAR	0-80	2.25%	1.13%
	81-85	1.69%	0.84%
	86-90	1.13%	0.56%
7-YEAR	0-80	2.25%	1.13%
	81-85	1.69%	0.84%
	86-90	1.13%	0.56%
10-YEAR	0-80	2.75%	1.38%
	81-85	2.06%	1.04%
	86-90	1.38%	0.69%

\*Chargeback – 100% on any withdrawal or death within 1<sup>st</sup> contract year, and 50% on withdrawals in the 2<sup>nd</sup> year. RMD's allowed in all years (with chargebacks in Year 1).

No Commission is paid on internal transfers within the same product group.

For Agent Information Only. Not Intended For Solicitation Or Advertising To The Public

Reduced Commission in the State of Delaware. Please Refer to the Non MVA Commission Schedule for More Information.

Note: Doing business as Guggenheim Life and Annuity Insurance Company in California

## Provider Single Premium Immediate Annuity

### General Agent Commissions

PAYOUT	COMMISSION
5 - YEAR CERTAIN	2.25%
6 - 20 YEAR CERTAIN	2.75%
LIFE CONTINGENT	2.75%

No Commission is paid on internal transfers within the same product group.

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Note: Doing business as Guggenheim Life and Annuity Insurance Company in California

## General Agent – Non-MVA Commissions for Delaware

## Preserve Multi-Year Guaranteed Annuity

Product	Ages	Commissions	Renewal
3-YEAR	0-80	0.85%	N/A
	81-85	0.65%	N/A
	86-90	0.40%	N/A
4-YEAR	0-80	1.30%	N/A
	81-85	1.00%	N/A
	86-90	0.65%	N/A
5-YEAR	0-80	1.75%	N/A
	81-85	1.30%	N/A
	86-90	0.90%	N/A
6-YEAR	0-80	1.75%	N/A
	81-85	1.30%	N/A
	86-90	0.90%	N/A
7-YEAR	0-80	1.75%	N/A
	81-85	1.30%	N/A
	86-90	0.90%	N/A
8-YEAR	0-80	1.75%	N/A
	81-85	1.30%	N/A
	86-90	0.90%	N/A
9-YEAR	0-80	1.75%	N/A
	81-85	1.30%	N/A
	86-90	0.90%	N/A
10-YEAR	0-80	2.25%	N/A
	81-85	1.70%	N/A
	86-90	1.15%	N/A

\*Chargeback - 100% on death, surrender, and withdrawals, in excess of monthly interest, within 1<sup>st</sup> contract year.  
RMD's allowed in all years (with chargebacks in Year 1).

## ProOption Multi-Year Guaranteed Annuity

Product	Ages	Commissions	Renewal
5-YEAR	0-80	1.75%	N/A
	81-85	1.30%	N/A
	86-90	0.90%	N/A
7-YEAR	0-80	1.75%	N/A
	81-85	1.30%	N/A
	86-90	0.90%	N/A
10-YEAR	0-80	2.25%	N/A
	81-85	1.70%	N/A
	86-90	1.15%	N/A

\*Chargeback – 100% on any withdrawal or death within 1<sup>st</sup> contract year, and 50% on withdrawals in the 2<sup>nd</sup> year. RMD's allowed in all years (with chargebacks in Year 1).

No Commission is paid on internal transfers within the same product group.

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## General Agent

### GA Commissions

#### GA All Up-Front Commissions (Option A)

Duration	Type	Ages	GA
10-YEAR	Up-Front	0-75	4.50%
		76-80	3.50%

#### GA Partial Up-Front Commissions with Trail (Option B)

Duration	Type	Ages	GA
10-YEAR	Up-Front	0-75	2.25%
		76-80	1.75%
	Trail Years 2+	0-80	0.40%

#### GA All Trail Commissions (Option C)

Duration	Type	Ages	GA
10-YEAR	Trail All years	0-80	0.80%

### GA Reduced Commissions\* (CA, FL)

#### GA All Up-Front Commissions (Option A)

Duration	Type	Ages	GA
10-YEAR	Up-Front	0-75	3.50%
		76-80	2.50%

#### GA Partial Up-Front Commissions with Trail (Option B)

Duration	Type	Ages	GA
10-YEAR	Up-Front	0-75	2.25%
		76-80	1.75%
	Trail Years 2+	0-80	0.40%

#### GA All Trail Commissions (Option C)

Duration	Type	Ages	GA
10-YEAR	Trail All years	0-80	0.80%

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\* Reduced commissions in select states due to lower surrender charges and no MVA.

Chargeback - 100% on up front commission for death, surrender and withdrawals within the first contract year. Trail commissions cease upon death of the writing agent. Trail commissions shown are annual rates, 1/12th will be paid monthly based on the account value in force.

Note: Doing business as Guggenheim Life and Annuity Insurance Company in California

### Protecting You in Retirement

## General Agent

### GA Commissions

#### GA All Up-Front Commissions (Option A)

Duration	Type	Ages	GA
10-YEAR	Up-Front	0-75	6.50%
		76-80	4.50%

#### GA Partial Up-Front Commissions with Trail (Option B)

Duration	Type	Ages	GA
10-YEAR	Up-Front	0-75	3.25%
		76-80	2.25%
	Trail Years 2+	0-80	0.40%

#### GA All Trail Commissions (Option C)

Duration	Type	Ages	GA
10-YEAR	Trail All years	0-80	0.80%

### GA Reduced Commissions\* (CA, FL)

#### GA All Up-Front Commissions (Option A)

Duration	Type	Ages	GA
10-YEAR	Up-Front	0-75	5.50%
		76-80	3.50%

#### GA Partial Up-Front Commissions with Trail (Option B)

Duration	Type	Ages	GA
10-YEAR	Up-Front	0-75	2.75%
		76-80	1.75%
	Trail Years 2+	0-80	0.40%

#### GA All Trail Commissions (Option C)

Duration	Type	Ages	GA
10-YEAR	Trail All years	0-80	0.80%

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\* Reduced commissions in select states due to lower surrender charges and no MVA.

Chargeback - 100% on up front commission for death, surrender and withdrawals within the first contract year. Trail commissions cease upon death of the writing agent. Trail commissions shown are annual rates, 1/12th will be paid monthly based on the account value in force.

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