

Independent General Agent Agreement: Schedule of Compensation^(A)
Expressed as a percentage of Premiums Paid

	Policy Year										
	First Policy Year Commission	Renewal Commissions									Service Fees
	1	2	3	4	5	6	7	8	9	10	11 & after
Whole Life Plans											
Patriot 15 & Contender 15	55	5	5	4	4	4	4	4	4	4	1.5
Heritage 15	55	5	5	4	4	4	4	4	4	4	1.5
Sentinel 15	10	9	9	9	9	9	9	9	9	9	1.5
Liberty 15	3	0	0	0	0	0	0	0	0	0	0
10-Pay Life	30	1.5	1.5	1.5	1.5	1.5	1.5	1.5	1.5	1.5	0
PUA Riders											
Single	1.5	0	0	0	0	0	0	0	0	0	0
Level	1.5	1.5	1.5	1.5	1.5	1.5	1.5	1.5	1.5	1.5	1.5
Flexible	1.5	1.5	1.5	1.5	1.5	1.5	1.5	1.5	1.5	1.5	1.5
Term Plans											
Centennial Term											
10 Yr	45	0	0	0	0	0	0	0	0	0	0
20 Yr	50	0	0	0	0	0	0	0	0	0	0
30 Yr	55	0	0	0	0	0	0	0	0	0	0
Term Rider: 10, 20, 30 Yr	40	2	2	2	2	2	2	2	2	2	0
ART Rider	40	4	4	4	4	4	4	4	4	4	2
Low Cost Term	0	0	0	0	0	0	0	0	0	0	0

The compensation to be paid to you under this Schedule pertaining to any insurance product will be reduced by any compensation due or payable to any Marketing General Agent, Independent General Agent or other agent pertaining to such insurance product.

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	Policy Year										
	First Policy Year Commission	Renewal Commissions									Service Fees
	1	2	3	4	5	6	7	8	9	10	11 & after
Other Whole Life Plans											
Protector 15 Simplified Issue Series (WSI)											
WSI Level Pay (Issue Ages 80 and below)	55	2	2	2	2	2	2	2	2	2	0
WSI Level Pay (Issue Ages 81-85)	50	2	2	2	2	2	2	2	2	2	0
WSI Single Pay (Issue Ages 30-70)	7	0	0	0	0	0	0	0	0	0	0
WSI Single Pay (Issue Ages 71-75)	6	0	0	0	0	0	0	0	0	0	0
WSI Single Pay (Issue Ages 76-80)	6	0	0	0	0	0	0	0	0	0	0
WSI Single Pay (Issue Ages 81-85)	5	0	0	0	0	0	0	0	0	0	0
Protector 15 – Graded Benefit	50	2	2	2	2	2	2	2	2	2	0

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Universal Life Policies and Riders

For Universal Life plans, the percentages in Policy Year 1 are expressed as a percentage of paid Target Premiums (the "Target commission percentage"). For Policy Year 1, the commission percentage for paid Excess Premiums is 1% for the Centennial IUL and 2% for the Vanguard-09 (the "Excess commission percentage"). For policy years after Policy Year 1, the commission percentage is expressed as a percentage of Premiums paid. For Universal Life specified amount increases, please refer to the below chart. First Policy Year commission percentages are reduced by 10% for all guaranteed issue universal life policies.

	First Policy Year Commission	Policy Year Renewal Commissions									Service Fees
		2	3	4	5	6	7	8	9	10	
	1	2	3	4	5	6	7	8	9	10	11 & after
Centennial IUL	55	1	1	1	1	1	1	1	1	1	1
Vanguard-09	55	2	2	2	2	2	2	2	2	2	2

Asset Based Compensation for Centennial IUL^(B) Expressed in Basis Points (bp)

	Policy Year (End)										
	1	2	3	4	5	6	7	8	9	10	11 & after
Centennial IUL	0	0	10 bp	10 bp	10 bp	10 bp	10 bp	10 bp	10 bp	10 bp	10 bp

Chart of Compensation for Universal Life Specified Amount Increases (Expressed as a Percentage of Target Premium at the Attained Age at the time of the Increase)

Centennial IUL	55
Vanguard-09	55

Chart of Compensation for Waiver of Monthly Deduction Rider on a Universal Life Policy (Expressed as a Percentage of Monthly Cost of Insurance)

	Policy Year										
	1	2	3	4	5	6	7	8	9	10	11 & after
Centennial IUL	1	1	1	1	1	1	1	1	1	1	1
Vanguard-09	2	2	2	2	2	2	2	2	2	2	2

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First Year Policy Commissions for Guaranteed Issue Life Insurance Policies

Plan Number of Lives:	5 to 25	26 to 75	76 & above
Life Plans			
Patriot 15	55	55	55
Contender 15	55	55	55
Heritage 15	55	55	55
Sentinel 15	10	7	5
Universal Life			
Centennial IUL	55	55	55
Vanguard-09	55	55	55

There shall be no reduction in the renewal commission percentages or service fee percentages set forth separately in this Schedule of Compensation for such policies.

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	Policy Year										
	First Policy Year Commission	Renewal Commissions									
	1	2	3	4	5	6	7	8	9	10	11 & after
Annuities ^(C)											
Marquis Flex 1	1	0	0	0	0	0	0	0	0	0	0
Group Marquis Flex	3	3	3	3	3	2	1	0.6	0	0	0
Marquis Flex 5 (Issue Ages below 70)	3	3	2.5	1	0.6	0	0	0	0	0	0
Marquis Advant-Edge 5 (Issue Ages below 70)	3	3	2.5	1	0.6	0	0	0	0	0	0
Horizon 0 (Issue Ages below 70)	3	3	2.5	1	0.6	0	0	0	0	0	0
Horizon 1 (Issue Ages below 70)	3	3	2.5	1	0.6	0	0	0	0	0	0
Horizon G (Issue Ages below 70)	3	3	2.5	1	0.6	0	0	0	0	0	0
Marquis Flex 5 (Issues Ages 70 and above)	2	3	2.5	1	0.6	0	0	0	0	0	0
Marquis Advant-Edge 5 (Issue Ages above 70)	2	3	2.5	1	0.6	0	0	0	0	0	0
Horizon 0 (Issue Ages 70 and above)	2	3	2.5	1	0.6	0	0	0	0	0	0
Horizon 1 (Issue Ages 70 and above)	2	3	2.5	1	0.6	0	0	0	0	0	0
Horizon G (Issue Ages 70 and above)	2	3	2.5	1	0.6	0	0	0	0	0	0
Marquis Flex 10 (Issue Ages below 70)	4	4	4	3.5	3.5	3.5	3	2	1	0.6	0
Marquis Advant-Edge 10 (Issue Ages below 70)	4	4	4	3.5	3.5	3.5	3	2	1	0.6	0
Marquis Flex 10 (Issue Ages 70 and above)	3	4	4	3.5	3.5	3.5	3	2	1	0.6	0
Marquis Advant-Edge 10 (Issue Ages 70 and above)	3	4	4	3.5	3.5	3.5	3	2	1	0.6	0
Horizon S (Issue Ages below 70)	3	0	0	0	0	0	0	0	0	0	0
Horizon S (Issue Ages 70 and above)	2	0	0	0	0	0	0	0	0	0	0
SPIA Life Income (Issue Ages Below 70)	3 ^(G)	0	0	0	0	0	0	0	0	0	0
SPIA Life Income (Issue Ages Above 69)	2 ^(G)	0	0	0	0	0	0	0	0	0	0
SPIA Installment Income (3-4 Years)	1.5 ^(G)	0	0	0	0	0	0	0	0	0	0
SPIA Installment Income (5-7 Years)	2.5 ^(G)	0	0	0	0	0	0	0	0	0	0
SPIA Installment Income (8 Years & Longer)	3 ^(G)	0	0	0	0	0	0	0	0	0	0
Marquis Centennial 3 (Issue Ages below 76)	2	1	0.5	0	0	0	0	0	0	0	0
Marquis Centennial 3 (Issue Ages 76 and above)	1	1	0.5	0	0	0	0	0	0	0	0
Marquis Centennial 5 (Issue Ages below 76)	4	3	2	1	0.5	0	0	0	0	0	0
Marquis Centennial 5 (Issue Ages 76 and above)	3	2	2	1	0.5	0	0	0	0	0	0
Marquis Centennial 7&10 issued prior to 9/16/12											
Marquis Centennial 7 (Issue Ages 70 and below)	6	5	4	3	2	1	0.5	0	0	0	0
Marquis Centennial 7 (Issue Ages 71-80)	5	4	4	3	2	1	0.5	0	0	0	0
Marquis Centennial 7 (Issue Ages 81 and above)	4	3	3	2.5	2	1	0.5	0	0	0	0

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	First Policy Year Commission	Renewal Commissions									
	1	2	3	4	5	6	7	8	9	10	11 & after
Annuities^(C)											
Marquis Centennial 10 (Issue Ages 70 and below)	8	7	6	5	4	3	2	1.5	1	0.5	0
Marquis Centennial 10 (Issue Ages 71-80)	7	6	6	5	4	3	2	1.5	1	0.5	0
Marquis Centennial 10 (Issue Ages 81 and above)	5	4	4	3	3	2	2	1.5	1	0.5	0
Marquis Centennial 7&10 Issued 9/16/12 to 9/10/17*											
Marquis Centennial 7 (Issue Ages 70 and below)	5	4	3	2	1	0.5	0.5	0	0	0	0
Marquis Centennial 7 (Issue Ages 71-80)	4	3	3	2	1	0.5	0.5	0	0	0	0
Marquis Centennial 7 (Issue Ages 81 and above)	3	2	2	1.5	1	0.5	0.5	0	0	0	0
Marquis Centennial 10 (Issue Ages 70 and below)	7	6	5	4	3	2	1	1	0.5	0.5	0
Marquis Centennial 10 (Issue Ages 71-80)	6	5	5	4	3	2	1	1	0.5	0.5	0
Marquis Centennial 10 (Issue Ages 81 and above)	4	3	3	2	2	1	1	1	0.5	0.5	0
Group Marquis Centennial	6	5	3	3	3	3	2	1.5	1	0.5	0
Marquis Single Prem FIA 7 & 10 (Issue Ages 18-75)*											
Marquis SP 7	4.5	0	0	0	0	0	0	0	0	0	0
Marquis SP 10	6.5	0	0	0	0	0	0	0	0	0	0
Marquis Single Prem FIA 7 & 10 (Issue Ages 76+)*											
Marquis SP 7	3.5	0	0	0	0	0	0	0	0	0	0
Marquis SP 10	5	0	0	0	0	0	0	0	0	0	0
Horizon SPDA-08 (Issue Ages 0-75)											
Horizon 5/7	4	0	0	0	0	0	0	0	0	0	0
Horizon 3/5 & 5/5	3	0	0	0	0	0	0	0	0	0	0
Horizon SPDA-08 (Issue Ages 76+)											
Horizon 5/7	3	0	0	0	0	0	0	0	0	0	0
Horizon 3/5 & 5/5	2	0	0	0	0	0	0	0	0	0	0

*Please see Agent's Website for current commission information.

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Asset Based Compensation for Annuities^(D)
Expressed in Basis Points (bp)

	Policy Anniversary										
	1	2	3	4	5	6	7	8	9	10	11 & after
Marquis Flex 10	0	0	0	0	6 bp	6 bp	6 bp	6 bp	6 bp	6 bp	10 bp
Marquis Flex 5	0	0	0	0	10 bp	10 bp	10 bp	10 bp	10 bp	10 bp	10 bp
Marquis Advant-Edge 10 ^(E)	0	0	0	0	6 bp	6 bp	6 bp	6 bp	6 bp	6 bp	10 bp
Marquis Advant-Edge 5 ^(F)	0	0	0	0	10 bp	10 bp	10 bp	10 bp	10 bp	10 bp	10 bp
Group Marquis Flex	0	0	0	0	10 bp	10 bp	10 bp	10 bp	10 bp	10 bp	10 bp
Horizon 0	0	0	0	0	10 bp	10 bp	10 bp	10 bp	10 bp	10 bp	10 bp
Horizon 1	0	0	0	0	10 bp	10 bp	10 bp	10 bp	10 bp	10 bp	10 bp
Horizon S	0	0	0	0	10 bp	10 bp	10 bp	10 bp	10 bp	10 bp	10 bp
Marquis Flex 1	0	55 bp	55 bp	55 bp	55 bp	55 bp	55 bp	55 bp	55 bp	55 bp	55 bp
Marquis Centennial 3	0	0	0	10 bp	10 bp	10 bp	10 bp	10 bp	10 bp	10 bp	10 bp
Marquis Centennial 5	0	0	0	0	0	10 bp	10 bp	10 bp	10 bp	10 bp	10 bp
Marquis Centennial 7 ^(H)	0	0	0	0	0	0	0	10 bp	10 bp	10 bp	10 bp
Marquis Centennial 10 ^(H)	0	0	0	0	0	0	0	0	0	0	10 bp
Group Marquis Centennial	0	0	0	0	0	0	0	0	0	0	10 bp
Horizon SPDA-08 3/5 & 5/5	0	0	0	0	0	10 bp	10 bp	10 bp	10 bp	10 bp	10 bp
Horizon SPDA-08 5/7	0	0	0	0	0	0	0	10 bp	10 bp	10 bp	10 bp

Notwithstanding any term or provision describing asset based compensation to the contrary, with respect to any Group Marquis Centennial policy that is produced by you while this Agreement is in effect or produced by an agent while assigned to you while this Agreement is in effect, Asset Based Compensation is payable as follows. Asset Based Compensation is 1/10 of 1% of the policy's net accumulated policy value (less any premium amount described below) and is payable annually starting at policy anniversary 11 and is payable on each policy anniversary thereafter while this policy is in force and while this Agreement is in effect. Asset Based Compensation is calculated as of the date of the applicable policy anniversary, and the policy's net accumulated policy value upon which the compensation is based is reduced by any premium credited to such policy value within the 12 months ending on the applicable policy anniversary upon which the Asset Based Compensation calculation is made.

The compensation to be paid to you under this Schedule pertaining to any insurance product will be reduced by any compensation due or payable to any Marketing General Agent, Independent General Agent or other agent pertaining to such insurance product.

*Asset Based Compensation will only be paid for policies to which it applies.
Effective June 9, 2017, for Asset Based Compensation, please see the Agents Website.

(A) Except as noted otherwise in this Agreement, commissions and service fees on premiums for Optional Benefits sold as riders will be calculated using the same percentages of such premiums as the commissions and service fees for the policy to which the rider is attached.

No commissions or service fees are paid on dividends used to purchase paid-up insurance.

Policy fees are noncommissionable for the Elite Term Series and Whole Life Plans.

(B) For Centennial IUL policies produced by you while this Agreement is in effect, asset based compensation is based upon the net accumulated policy value as of the end of the policy year listed, subject to the terms and conditions of this Agreement. For purposes of calculating percentages, 100 basis points equals 1%.

(C) The Marquis Flex 1 refers to the Marquis Flex plan that has a withdrawal charge period of 1 year.

The Marquis Flex 5 refers to the Marquis Flex plan that has a withdrawal charge period of 5 years.

The Marquis Flex 10 refers to the Marquis Flex plan that has a withdrawal charge period of 10 years.

(D) For the annuity policies identified in the chart of Asset Based Compensation for Annuities that are produced by you while this Agreement is in effect, asset based compensation is payable annually starting at the policy anniversary for a policy as listed in the chart of Asset Based Compensation for Annuities and is payable on each policy anniversary thereafter while the policy is in force and while this Agreement is in effect. Asset based compensation is calculated as of the date of the applicable policy anniversary. For calculation purposes, 100 basis points equals 1%.

(E) Notwithstanding any term to the contrary regarding the calculation of asset based compensation, with respect to any Marquis Advant-Edge 10 policy produced by you while this Agreement is in effect, any asset based compensation pertaining to the 10th policy anniversary is payable on the 10th policy anniversary plus 60 days (the "10th Policy Anniversary ABC Calculation Date"). Any asset based compensation payable on the 10th Policy Anniversary ABC Calculation Date shall be based upon and paid as a percentage of the difference of the net accumulated policy value calculated as of the 10th Policy Anniversary ABC Calculation Date less any premium credited to such policy value within the 12 months ending on the 10th Policy Anniversary ABC Calculation Date.

(F) Notwithstanding any term to the contrary regarding the calculation of asset based compensation, with respect to any Marquis Advant-Edge 5 policy that is produced by you while this Agreement is in effect, any asset based compensation pertaining to the 5th policy anniversary is payable on the 5th policy anniversary plus 60 days (the "5th Policy Anniversary ABC Calculation Date"). Any asset based compensation payable on the 5th Policy Anniversary ABC Calculation Date shall be based upon and paid as a percentage of the difference of the net accumulated policy value calculated as of the 5th Policy Anniversary ABC Calculation Date less any premium credited to such policy value within the 12 months ending on the 5th Policy Anniversary ABC Calculation Date.

(G) The Commission percentages on Single Premium Immediate Annuities will be reduced by 50 basis points for all premiums in excess of \$1 million.

(H) Notwithstanding any term to the contrary, there is no Asset Based Compensation payable on Marquis Centennial 7 & 10 Annuities issued on or after 9/16/12.

Life Policy Series: Whole Life Insurance Policy ICC14 LL-01 1404; Whole Life Insurance Single Premium Policy ICC14 LL-02 1408; Whole Life Insurance Simplified Issue Policy ICC14 LL-03 1408 & ICC14 LL-04 1408; Whole Life Insurance Graded Death Benefit Policy ICC14 LL-05 1408, Flexible Premium Universal Life Policy VAN-09; Term to 105 Life Insurance Policy TLP-08.

Annuity Policy Series: Flexible Premium Deferred Indexed Annuity Policy ICC17 LL-06-FPIA, LL-11-FPIA-1 & FPDA 06-I; Single Premium Deferred Annuity Contract With Indexed Interest Options ICC14 ENT-03 1406; Single Premium Immediate Annuity Policy SPIA-94; Deposit Administration Group Indexed Annuity Policy LL-12-DAG-1 & DAGA 07-01, Deposit Administration Group Equity Indexed Annuity Policy DAGA 98-I.

The Lafayette Life Insurance Company
Cincinnati, OH
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