

Universal Life Products							
Product Name	Target 1st Year	Renewal Yrs 2-5	Renewal Yrs 6-9	Excess Yrs 1-9	Excess Yrs 10+	Service Fee Yrs 10+	Type
Lifetime Assure UL	130.00%	4.50%	4.50%	4.50%	1.00%	1.00%	Universal Life
Lifetime Provider	130.00%	4.50%	4.50%	4.50%	1.00%	1.00%	Indexed UL
Survivorship Builder	130.00%	3.00%	3.00%	3.00%	1.00%	1.00%	Indexed UL
Lifetime Foundation	130.00%	4.50%	4.50%	4.50%	1.00%	1.00%	Indexed UL
Lifetime Foundation Elite	130.00%	4.50%	4.50%	4.50%	1.00%	1.00%	Indexed UL
Lifetime Builder	130.00%	4.50%	4.50%	4.50%	1.00%	1.00%	Indexed UL
Lifetime Builder Elite	130.00%	4.50%	4.50%	4.50%	1.00%	1.00%	Indexed UL
Lifetime Builder (Elite) with ECV * ^	32.00%	5.50%	5.50%	5.50%	1.00%	1.00%	Indexed UL

Universal Life Riders & Benefits	
Commissionable - Same as base	Non-Commissionable
Accidental Death Benefit Rider	Accelerated Access Rider
Additional Insured Rider	Death Benefit Return of Premium Rider
Children's Insurance Rider	Overloan Protection Rider
Estate Protection Rider	Policy Split Option Rider
First to Die Rider	Primary Insured Rider
Guaranteed Purchase Option	Survivor Death Benefit Return of Premium Rider
Waiver of Monthly Deductions Rider	Survivor Insured Life Rider
Waiver of Specified Premium Rider	Survivor Overloan Protection Rider
	Terminal Illness Accelerated Death Benefit Rider
	Waiver of Surrender Charges Due to Confinement Rider
	Wellness for Life Rider

* Lifetime Builder with Early Cash Value Rider & Lifetime Builder Elite with Early Cash Value Rider (ECV) - Same commission rate applies for both products.

^ ECV Rider increases the target premium on the policy. There is a modified commission chargeback provision that charges back 100% of all commission in years 1, 2 and 3 and 50% of all commission in year 4 and 5 for terminations invoking the rider benefit.

Term Products				Term Riders & Benefits
Product Name	Target 1st Year	Renewal Yrs 2-10	Service Fee Yrs 11+	Commissionable Same as 20 Year Term base
ART 2010	105.00%	2.00%	2.00%	Accidental Death Benefit Rider
10 Year Term 2010	115.00%	2.00%	2.00%	Additional Insured Term Rider
20 Year Term 2010	130.00%	2.00%	2.00%	Children's Insurance Rider
30 Year Term 2010	130.00%	2.00%	2.00%	Waiver of Premium Rider

See General Conditions on last page of commission schedule for additional commission information/rules that may apply.

General Conditions - Life Products

- A. This Compensation Schedule applies only to sales of policies issued by Accordia Life and Annuity Company. This Schedule may be revised, replaced, or withdrawn, in whole or in part, at any time by Global Atlantic Financial Group in its sole discretion, and any such revisions, replacements, or withdrawals are binding on all contracted parties.
- B. Consult Company's field publications (published electronically and/or by document) for product availability by state and agent contract type and to determine the current Company rules (in addition to those set out below) regarding commission adjustments including but not limited to annualization, replacements, exchanges, substandard ratings and extra premiums, conversion credits, and changes in face amount.
- C. Commissions and service fees are expressed as a percentage of premium.
- D. That portion of any first-year commission earned by the writing agent which exceeds 100% may be withheld by the Company until the premium for the second policy year is paid in its entirety.
- E. Commissions are payable on premiums paid by policy loan. Commissions are not payable on premiums paid by withdrawal from policy values or waiver of premium.
- F. The Company reserves the right to make case-by-case adjustments on any policy changes which result in face decreases.
- G. Company reserves the right to chargeback the pro rata share of any compensation paid on a policy on which the death benefit is reduced during the first 3 policy years.
- H. Commission chargeback on lapse, surrender or death in the first policy year will be as follows:
- | | | | |
|---------------|------|----------------|-----|
| Months 1 - 6: | 100% | Months 7 - 12: | 50% |
|---------------|------|----------------|-----|
- I. Advanced commissions, where applicable, will be paid on the lesser of target premium or anticipated annual premium up to the agent's cap. The premium will be multiplied by the commission rate for the policy, as an advance.
- J. Commissions for Term Products are calculated based on annual premiums excluding the policy fee and modal loading.
- K. All renewal commissions and service fees are paid as earned.
- L. Target first year commission rates apply up to target premium. Excess rates apply to premium exceeding target. Target premiums are described in one or more of the following- Product Manual and Rate Book, product brochures or illustrations.
- M. Premiums paid up to first-year target are calculated at first year target commission rates regardless of when received.
- N. Commissions payable on substandard extra premiums as follows:

Table Rating: Full first year and renewal commissions will be paid on such extra premiums when the substandard rating is Table F (Table 6) or less. For ratings above Table F, first year commissions will be limited to the amount payable for a Table F rating. Renewal commissions will be paid on the actual extra premiums. For commission purposes, any Table Rating applicable to the Accidental Death Benefit, the Waiver of Premiums Benefit or the Payor Benefit will be assumed to be Table F or less.

Other Rating: No first year commissions will be paid on temporary flat extra premiums charged for 10 years or less. First year commissions will be paid on permanent flat extra premiums. Renewal commissions will be paid on all such extra premiums. (Not applicable for 20 Pay Life Product.)

- O. No commission will be paid on the premium charged for interim term insurance. If insured dies during interim period, a commission will be allowed as though the first planned regular premium had been paid.
- P. Upon termination of the contract, service fees are not vested.
- Q. See your Independent Producer Contract for additional terms and conditions regarding your compensation.