

MARICOPA COUNTY

This Commission Schedule shall form part of the Producer Agreement and is incorporated and made part of the Producer Agreement executed by the Parties. The Company may alter, decrease, modify or withdraw the Commission Schedule at any time. Any changes shall apply only to Policies with an application date on or after the effective date of the Commission Schedule changes. Any altered or modified Commission Schedule will automatically be incorporated into the Producer Agreement.

The Company shall use the following rates for Policies issued on applications produced by You or, if applicable, Your Downline and/or Agent Group. Commission statements may be obtained online at www.oxfordlife.com.

ASSURANCE ONE					
Issue Ages					
55 - 75	76	77	78	79	80
6.00%	5.00%	4.00%	3.00%	2.00%	1.00%
PROSPERITY SELECT					
Issue Ages					
55 - 75	76	77	78	79	80
6.75%	6.00%	5.25%	4.50%	3.75%	3.00%
ASSURANCE					
ISSUE AGE	First Year	Years 2 - 5	Years 6 - 10	Year 11+	
50 - 80	75.00%	2.00%	0.50%	0.00%	
81 - 85	50.00%	2.00%	0.50%	0.00%	

1. GENERAL RULES

- a) As long as You are actively performing under the terms of the Producer Agreement, the Company will pay You commissions, as set forth in this Commission Schedule.
- b) The Policy Fee is not commissionable.
- c) In the event of Your death, the Company shall pay commissions, earned or unearned and pursuant to the Producer Agreement to Your spouse. If there is no spouse, the Company shall pay those commissions to Your estate. Appropriate documentation must be submitted to the Company to ensure the transfer is proper. If it is ever determined that You violated the terms of the Producer Agreement, pursuant to the Forfeiture of Commissions or Termination of Agreement sections of the Producer Agreement, no Survivor Benefit shall be payable to Your spouse or Your estate.
- d) Gross commission rates are shown in the Commission Schedule. If you have a sub-producer, the commission payable to you is the difference between your rate and any downline producer rates.

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- e) The commissions to be paid to You by the Company with reference to conversions, extra premiums and policies, substituted for others, upon the same life shall be determined by such practices and regulations as the Company shall establish from time to time, and shall not be governed by this Commission Schedule.
- f) No commissions shall paid to You with reference to: (a) preliminary term insurance; (b) temporary extra premiums of (5) years or less; or (c) premiums waived or commuted by reason of death, disability, or exercise of policy options.

2. PAYMENT DISTRIBUTION RULES

- a) If commissions payable to You in any period amount to less than fifty dollars (\$50), the Company shall defer payment until accumulated commissions due to You amount to fifty dollars (\$50). You agree that no renewal commissions will be paid to You and will be forfeited any calendar year in which the total amount of commissions due to You is less than fifty dollars (\$50).
- b) Commissions are paid at a maximum of fifteen thousand dollars (\$15,000) per policy on the Policy Issue Date. The remainder of the commission will be paid after the policy has surpassed the "free-look period".
- c) In the event of the termination of Your Producer Agreement, other than for termination for cause pursuant to Forfeiture of Commissions or Termination of Agreement sections of the Producer Agreement, You shall continue to receive all first year and renewal commissions and /or account balance trailer commissions, if applicable, payable under the Commission Schedule on all policies issued prior to the date of termination.

3. REINSTATEMENTS AND RE-WRITES

- a) If a policy written by You on behalf of the Company terminates and subsequently becomes reinstated solely as a result of Your efforts, Your right to renewal commissions, as set forth in this Commission Schedule, shall continue. Commissions on a reinstated policy will be paid as earned only. If such a terminated Policy is otherwise reinstated, the Company shall have the sole discretion to determine who shall be entitled to renewal commissions and service fees, if any, and the amount thereof.
- b) The Company does not pay First Year Commissions on a rewritten policy. If a Policy is rewritten, You will be paid renewal commission rates based on the Year 2 renewal level of the Policy pursuant to this Commission Schedule, no matter how long the previous policy has been in lapse, not taken, cancelled, surrendered or expired status.

4. EARNED COMMISSION PAYMENT

Commissions will be paid at the time the premium payment is received and the policy is effective.

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5. ADVANCED COMMISSION PAYMENT

You may be eligible for advance commission payments if your upline or Regional Director has elected for you to receive Advanced Commissions, and you have already signed an Advanced Compensation Addendum which outlines all rules and agreements related to Advanced Commission payments and chargebacks. Please refer to our Advanced Compensation Addendum for details.

6. COMMISSION CHARGEBACK

All commissions will be charged back in the event of a rescission, not taken (Free Look Provision) or bank return.

Death Benefit Reduction

Assurance: A chargeback will occur on any Death Benefit reduction during the first twelve months effective from the Policy Date.

Death

1. Assurance: Unearned commissions will be charged back.
2. Assurance One: All commissions will be charged back for non-accidental death in the first six (6) months. Fifty percent (50%) of commissions will be charged back for non-accidental death in months 7-12.

Surrender

1. Assurance: Unearned commissions will be charged back.
2. Assurance One: All commissions will be charged back for surrender in the first six (6) months. Fifty percent (50%) of commissions will be charged back for surrender in months 7-12.
3. Prosperity Select: All commissions will be charged back for surrender in the first twenty-four (24) months from the Policy Date.