

**Table of First-Year and Renewal Commissions.** This schedule is subject to the provisions of the agreement to which it is attached.

<b>Universal Life Product</b>	<b>Up To CTP Vested</b>	<b>Renewal/Excess (includes 1st year) Vested Yrs 1-10</b>	<b>Service Fees* Yrs 11+ Non-Vested</b>	
LSW SecurePlus Provider**	55.00%	1.50%	1.00%	
LSW IncomeBuilder**	55.00%	1.50%	1.00%	
LSW LifeCycle Solution**	55.00%	1.50%	1.00%	
FlexLife II**	55.00%	1.50%	1.00%	
PeakLife**	55.00%	1.50%	1.00%	

<b>Universal Life Product</b>	<b>First Year Up To CTP Vested</b>	<b>Renewal/Excess (includes 1st year excess)</b>		<b>Service Fees* Years 11+ Non-Vested</b>
		<b>Year 2 Vested</b>	<b>Years 3-10 Vested</b>	
LSW SecurePlus Advantage 79	55.00%	1.13%	1.13%	0.75%
LSW Foundation	55.00%	1.50%	1.50%	1.00%

<b>Whole Life Product</b>	<b>First Year Vested</b>	<b>Renewal Yrs 2-10 Vested</b>	<b>Service Fees* Years 11+ Non-Vested</b>	
LSW ProtectorLife	55.00%	1.50%	1.00%	

<b>Term Product</b>	<b>First Year Vested</b>	<b>Renewal Year 2 Vested</b>	<b>Years 3-10 Vested</b>	<b>Service Fees* Years 11+ Non-Vested</b>
LSW Level Term 10 and 15	45.00%	1.50%	1.50%	1.00%
LSW Level Term 20 and 30	55.00%	1.50%	1.50%	1.00%

<b>Riders</b>	<b>Premium Up To CTP Yrs 1-6 Vested</b>	<b>Excess Yrs 1-6 Vested</b>	<b>Renewal/Excess Yrs 7-10 Vested</b>	<b>Service Fees* Years 11+ Non-Vested</b>
Balance Sheet Benefit Rider***	12.00%	1.50%	1.50%	1.00%
	<b>First Year Vested</b>	<b>Renewal Year 2 Vested</b>	<b>Renewal Years 3-10 Vested</b>	<b>Service Fees* Years 11+ Non-Vested</b>
Automatic Conversion Rider	55.00%	1.50%	1.50%	1.00%
CSPAR Rider	1.50%	N/A	N/A	N/A
Commissionable Riders#	55.00%	1.50%	1.50%	1.00%

See Page 2 for footnotes

**Agent Use Only - Not For Use With The Public**

## Producer Commission Schedule - Continued

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Please note the following:

- The Commissionable Target Premium (CTP) for Universal Life policies is defined per \$1,000 of Face Amount of the policy and may vary with plan, age, sex, death benefit option and smoker status of the insured.
- The commission percentages shown will be applied to all applications issued through your assigned agent hierarchy, less any commissions paid directly to agents or subagents assigned to you.
- When a policyholder increases the Face Amount of a Universal Life policy, whether by exercising the Policy Change provision contained in the policy or a provision contained in a policy rider, the Increase CTP will be treated as if it were a new policy for compensation purposes and will follow the Universal Life table for First Year Commission or rolling target premium. An increase resulting from a change in the Death Benefit Option is not treated as an increase for compensation purposes.
- Unearned annualized compensation will be charged back when:
  - your contract is terminated;
  - a policy is terminated (including cancellations, surrenders, lapses and death);
  - a policy is removed from Check-O-Matic mode or the monthly draft is reduced; or
  - a policy reaches its first anniversary and the earned compensation is insufficient to cover the annualized commission amount.
  - reduction of coverage level.
- ProtectorLife rider charge back for reduction in face amount during the first two policy years.
- There will be no compensation chargebacks on a decrease on a Universal Life policy.
- Compensation will be paid on substandard extra premiums at the policy compensation percentages except as follows. No first year compensation will be paid on policies for:
  - any portion of a mortality table extra premium which is in excess of a table F (250%) extra premium; and
  - any extra premium imposed on a term policy.
- Automatic Conversion Rider (ACR) - Each conversion under the ACR rider will generate a commission payment at the First Year Commission rate.
- Vesting - Unpaid commissions and/or eligibility to participate in special programs may become un-vested and/or terminate if Agent does not fulfill its obligations to National Life or an Insurer, including failing to reasonably service assigned in-force policies and/or contracts.
- Premium must be received and applied in order to receive commissions on all products.
- NLD has published compensation chargeback policies/rules for LSW products. These published compensation chargeback policies/rules are incorporated herein by reference and supersede all prior compensation chargeback policies/rules. In the event that LSW charges compensation back to NLD due to surrender, lapse or any other reason described in the compensation chargeback policies/rules, NLD has the right to charge compensation (including unearned and earned compensation) back to the agent.†
- \* Non-vested service fee payable as long as Agreement is in force and policy is premium paying.
- \*\* LSW SecurePlus Provider, LSW IncomeBuilder, LSW LifeCycle Solution, FlexLife II and PeakLife feature lifetime rolling target premiums for base policy and riders and follow the base schedule above when BSB Rider is NOT used. Premium is characterized as Commissionable Target Premium or Target, which is subject to one set of commission rates, or Excess premium, which is subject to a different set of commission rates. The characterization of a premium as Target or Excess considers premiums received during the entire lifetime of the policy. As an example, if a policy has a CTP of \$10,000, the first \$10,000 of premium, measured over the lifetime of the policy, is characterized as Target, regardless of the policy year in which it is received. Any premium paid in excess of \$10,000, measured over the lifetime of the policy, is characterized as Excess, regardless of the policy year in which it is received.
- \*\*\* BSB Rider - only available on FlexLife II, PeakLife and LSW LifeCycle Solution.
- Riders and Agreements attached at issue - In general riders and agreements attached to at issue shall have the same commission rates and vesting provisions as apply to the basic policy except as provided below and in the schedules attached.
  - Riders and agreements relating to the use of dividends shall generate no compensation of any kind,
  - Additional Paid-Up Life Insurance Riders (Adds Riders) shall generate no compensation of any kind, and
  - Term insurance riders attached at issue to an EPL policy shall have the same commission rates and vesting provisions as apply to an ordinary life policy.
- # Riders - Commissionable:
  - ADB - Accidental Death Benefit Rider
  - CTR - Children Term Rider
  - DI - Disability Income Rider
  - OIR - Other Insured Rider
  - GIR - Guarantee Insurer Rider
  - WP - Waiver of Premium
  - SPR - Survivor Protection Rider (only available on LifeCycle Solution)

† Please see National Life Group's website for NLD compensation rules and policies.