SCHEDULE FOR APPOINTMENT AGREEMENT MO 97 PATTERN 1

Commission Level or Rank 14

This Schedule and the Agreement between <u>Transamerica Life Insurance Company</u> (the "Company"), and the natural person or business entity ("you", "your" or "yourself") form the entire agreement between the Company and yourself concerning matters covered by this Schedule and the Agreement.

While the Agreement is in force, you have the right to receive commissions and service fees on commissionable premiums. After termination of the Agreement you do not have a right to receive service fees.

If the Company should increase the premiums charged for any product, the Company shall determine the renewal commissions and/or service fees, if any, payable on the increased premiums. Renewal commissions will be paid in accordance to standard procedures. Contact your commissions department for additional commission information on products not listed on this schedule.

Regardless of any provision in the Producer Agreement or this Schedule, after termination of your Producer Agreement, we may stop paying commissions if total commissions payable to you on all policies are less than \$600 in any period of 12 consecutive calendar months.

Payment of commissions will be subject to the terms and conditions of this Agreement and to our rules and regulations in effect from time to time. Such rules and regulations may be changed by us at any time without notice and without your consent.

	TRANSAMER	ICA LIFE INS	URANCE CO	MPANY	
TRANS UL PRODUCTS	COMMISSIONS		RENEWALS		SERVICE FEES
Trendsetter Super	Year 1		Years 2-5		Years 6+
10 Year (2T3)	55.00%		0.00%		0.00%
15 Year (2T2) 20/25/30 Year (2T1)	60.00%		0.00%		0.00%
	65.00%		0.00%		0.00%
Trendsetter LB	Year 1		Years 2-5		Years 6+
10 Year (2TC) 15 Year (2TB) 20/25/30 Year (2TA)	50.00%		0.00%		0.00%
	65.00%		0.00%		0.00%
	75.00%		0.00%		0.00%
WHOLE LIFE PRODUCT	COMMISSIONS		RENEWALS		SERVICE FEES
Lifetime WL (A48)	Year 1		Years 2-10		Years 11+
	85.00%		3.00%		3.00%
FINAL EXPENSE PRODUCTS	COMMISSIONS		RENEWALS		SERVICE FEES
Immediate Solution (185)	Year 1		Years 2-5	Years 6-10	Years 11+
	85.00%		2.50%	1.50%	0.50%
10 Pay Solution (186)	75.00%		0.50%	0.50%	0.00%
Easy Solution (187)	38.00%		2.50%	2.50%	0.50%
UL PRODUCT	COMMISSIONS EXC		CESS RENEWALS		SERVICE FEES
FFIUL (P00)	Year 1	Year 1	Years 2-10	Years 2-10	Years 11+
	80%	1.00%	1.00%	1.00%	0.00%