

Managing General Agent – Commissions

Preserve Multi-Year Guaranteed Annuity

Product	Ages	Commissions	Renewal
3-YEAR	0-80	1.50%	0.75%
	81-85	1.13%	0.56%
	86-90	0.75%	0.38%
4-YEAR	0-80	2.25%	1.13%
	81-85	1.69%	0.84%
	86-90	1.13%	0.57%
5-YEAR	0-80	3.00%	1.50%
	81-85	2.25%	1.13%
	86-90	1.50%	0.75%
6-YEAR	0-80	3.00%	1.50%
	81-85	2.25%	1.13%
	86-90	1.50%	0.75%
7-YEAR	0-80	3.00%	1.50%
	81-85	2.25%	1.13%
	86-90	1.50%	0.75%
8-YEAR	0-80	3.00%	1.50%
	81-85	2.25%	1.13%
	86-90	1.50%	0.75%
9-YEAR	0-80	3.00%	1.50%
	81-85	2.25%	1.13%
	86-90	1.50%	0.75%
10-YEAR	0-80	3.50%	1.75%
	81-85	2.63%	1.32%
	86-90	1.75%	0.88%

\*Chargeback - 100% on death, surrender, and withdrawals, in excess of monthly interest, within 1<sup>st</sup> contract year. RMD's allowed in all years (with chargebacks in Year 1).

ProOption Multi-Year Guaranteed Annuity

Product	Ages	Commissions	Renewal
5-YEAR	0-80	3.00%	1.50%
	81-85	2.25%	1.13%
	86-90	1.50%	0.75%
7-YEAR	0-80	3.00%	1.50%
	81-85	2.25%	1.13%
	86-90	1.50%	0.75%
10-YEAR	0-80	3.50%	1.75%
	81-85	2.63%	1.32%
	86-90	1.75%	0.88%

\*Chargeback – 100% on any withdrawal or death within 1<sup>st</sup> contract year, and 50% on withdrawals in the 2<sup>nd</sup> year. RMD's allowed in all years (with chargebacks in Year 1).

No Commission is paid on internal transfers within the same product group.

For Agent Information Only. Not Intended For Solicitation Or Advertising To The Public

Reduced Commission in the State of Delaware. Please Refer to the Non MVA Commission Schedule for More Information. Note: Doing business as Guggenheim Life and Annuity Insurance Company in California

**Provider Single Premium Immediate Annuity**  
**Managing General Agent Commissions**

<b>PAYOUT</b>	<b>COMMISSION</b>
5 - YEAR CERTAIN	2.75%
6 - 20 YEAR CERTAIN	3.25%
LIFE CONTINGENT	3.25%

No Commission is paid on internal transfers within the same product group.

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Note: Doing business as Guggenheim Life and Annuity Insurance Company in California

## Managing General Agent – Non-MVA Commissions for Delaware

### Preserve Multi-Year Guaranteed Annuity

Product	Ages	Commissions	Renewal
3-YEAR	0-80	1.10%	N/A
	81-85	0.85%	N/A
	86-90	0.55%	N/A
4-YEAR	0-80	1.70%	N/A
	81-85	1.30%	N/A
	86-90	0.85%	N/A
5-YEAR	0-80	2.25%	N/A
	81-85	1.70%	N/A
	86-90	1.15%	N/A
6-YEAR	0-80	2.25%	N/A
	81-85	1.70%	N/A
	86-90	1.15%	N/A
7-YEAR	0-80	2.25%	N/A
	81-85	1.70%	N/A
	86-90	1.15%	N/A
8-YEAR	0-80	2.25%	N/A
	81-85	1.70%	N/A
	86-90	1.15%	N/A
9-YEAR	0-80	2.25%	N/A
	81-85	1.70%	N/A
	86-90	1.15%	N/A
10-YEAR	0-80	2.75%	N/A
	81-85	2.10%	N/A
	86-90	1.40%	N/A

\*Chargeback - 100% on death, surrender, and withdrawals, in excess of monthly interest, within 1<sup>st</sup> contract year. RMD's allowed in all years (with chargebacks in Year 1).

### ProOption Multi-Year Guaranteed Annuity

Product	Ages	Commissions	Renewal
5-YEAR	0-80	2.25%	N/A
	81-85	1.70%	N/A
	86-90	1.15%	N/A
7-YEAR	0-80	2.25%	N/A
	81-85	1.70%	N/A
	86-90	1.15%	N/A
10-YEAR	0-80	2.75%	N/A
	81-85	2.10%	N/A
	86-90	1.40%	N/A

\*Chargeback – 100% on any withdrawal or death within 1<sup>st</sup> contract year, and 50% on withdrawals in the 2<sup>nd</sup> year. RMD's allowed in all years (with chargebacks in Year 1).

No Commission is paid on internal transfers within the same product group.

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Note: Doing business as Guggenheim Life and Annuity Insurance Company in California

Protecting You in Retirement

Managing General Agent

## MGA Commissions

### MGA All Up-Front Commissions (Option A)

Duration	Type	Ages	MGA
10-YEAR	Up-Front	0-75	7.50%
		76-80	5.50%

### MGA Partial Up-Front Commissions with Trail (Option B)

Duration	Type	Ages	MGA
10-YEAR	Up-Front	0-75	3.75%
		76-80	2.75%
	Trail Years 2+	0-80	0.54%

### MGA All Trail Commissions (Option C)

Duration	Type	Ages	MGA
10-YEAR	Trail All years	0-80	1.08%

## MGA Reduced Commissions\* (CA, FL)

### MGA All Up-Front Commissions (Option A)

Duration	Type	Ages	MGA
10-YEAR	Up-Front	0-75	6.50%
		76-80	4.50%

### MGA Partial Up-Front Commissions with Trail (Option B)

Duration	Type	Ages	MGA
10-YEAR	Up-Front	0-75	3.25%
		76-80	2.25%
	Trail Years 2+	0-80	0.54%

### MGA All Trail Commissions (Option C)

Duration	Type	Ages	MGA
10-YEAR	Trail All years	0-80	1.08%

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\* Reduced commissions in select states due to lower surrender charges and no MVA.

Chargeback - 100% on up front commission for death, surrender and withdrawals within the first contract year. Trail commissions cease upon death of the writing agent. Trail commissions shown are annual rates, 1/12th will be paid monthly based on the account value in force.

Note: Doing business as Guggenheim Life and Annuity Insurance Company in California

### Managing General Agent

#### MGA All Up-Front Commissions (Option A)

Type	Ages	MGA
Up-Front	0-75	5.50%
	76-80	4.50%

#### MGA Partial Up-Front Commissions with Trail (Option B)

Type	Ages	MGA
Up-Front	0-75	2.75%
	76-80	2.25%
Trail Years 2+	0-80	0.54%

#### MGA All Trail Commissions (Option C)

Type	Ages	MGA
Trail All years	0-80	1.08%

### MGA Reduced Commissions\* (FL)

#### MGA All Up-Front Commissions (Option A)

Type	Ages	MGA
Up-Front	0-75	4.50%
	76-80	3.50%

#### MGA Partial Up-Front Commissions with Trail (Option B)

Type	Ages	MGA
Up-Front	0-75	2.25%
	76-80	1.75%
Trail Years 2+	0-80	0.54%

#### MGA All Trail Commissions (Option C)

Type	Ages	MGA
Trail All years	0-80	1.08%

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\* Reduced commissions in select states due to no MVA.

Chargeback - 100% on up front commission for death, surrender and withdrawals within the first contract year. All trail commissions cease upon death of the writing agent. Trail commissions shown are annual rates, 1/12th will be paid monthly based on the account value in force.

*Note: Doing business as Guggenheim Life and Annuity Insurance Company in California*