# **Great American Life Insurance Company**

**Fixed Annuity Commission Rates** 

P. O. Box 5420 Cincinnati, Ohio 45201-5420 1-800-438-3398 ext. 13763 https://www.gaconnect.com

This document is proprietary & confidential information which shall not be disclosed without the Company's express written conservations in the company's express written conservation is in the company's expression from the company's expression from the company's expression from the company's exp	GREATAMERICAN. INSURANCE GROUP				Componula aver	1-800-438-33 https://www.ga			
Image: Secure Gain 5     Image: Secure Gain 7     Image: Se	111		<u> </u>					. , ,	
Secure Gain 5     1     18-75     0-75     2.10%     n/a     n/a     n/a       81-85     81-85     81-85     1.10%     n/a     n/a     n/a       Issue Ages     Commission Rate by Trail Option       Product     Yrs     Qual     Non-Qual     NT     T1     T2     T3       Secure Gain 7     1     18-75     0-75     3.10%     1.10%     n/a     n/a       Secure Gain 7     1     18-75     0-75     3.10%     1.10%     n/a     n/a       Issue Ages     Commission Rate by Trail Option     NT     T1     T2     T3       Single Premium     1     0 - 95     2.00%     n/a     n/a     n/a       Immediate Annuity     1     0 - 95     2.00%     n/a     n/a     n/a       'Certain durations may pay a reduced commission, please check the SPIA quote on GAFRI.com     NT     T1     T2     T3       'Compensation paid at or above the SRG level as the writing agent may be subject to additional disclosure on form ADV part II.     In/a     n/a     n/a  <	Product	Yrs	Qual	Non-Qual	NT	T1	T2	Т3	1
Product     Yrs     Qual     Non-Qual     NT     T1     T2     T3       Secure Gain 7     1     76-80     76-80     3.10%     n/a     n/a     n/a       Issue Ages     Commission Rate by Trail Option     n/a     n/a     n/a     n/a       Single Premium Immediate Annuity     1     0 - 95     2.00%     n/a     n/a     n/a       'Certain durations may pay a reduced commission, please check the SPIA quote on GAFRI.com     n/a     n/a     n/a       Product     Yr     Qual     Non - Qual     NT     T1     n/a     n/a       ''Certain durations may pay a reduced commission, please check the SPIA quote on GAFRI.com     n/a     n/a     n/a       ''Compensation paid at or above the SRG level as the writing agent may be subject to additional disclosure on form ADV part II.     n/a     n/a       Issue Ages     Commission Rate by Trail Option     n/a     n/a     n/a       ''Compensation paid at or above the SRG level as the writing agent may be subject to additional disclosure on form ADV part II.     Issue Ages     Commission Rate by Trail Option       ''Terail     1     18-75     0.	Secure Gain 5	1	76-80 81-85	76-80 81-85	2.10% 1.10%	n/a	n/a	n/a	
Secure Gain 7     1     18-75     0.75     3.10%     n/a     n/a     n/a       Issue Ages     Commission Rate by Trail Option       Issue Ages     Commission Rate by Trail Option       Product     Yr     Qual     Non - Qual     NT     T1     T2     T3       Single Premium     1     0 - 95     2.00%     n/a     n/a     n/a       'Certain durations may pay a reduced commission, please check the SPIA quote on GAFRI.com     n/a     n/a     n/a       Product     Yr     Qual     Non - Qual     NT     T1     T2     T3       'Certain durations may pay a reduced commission, please check the SPIA quote on GAFRI.com     n/a     n/a     n/a       ''Certain durations may pay a reduced commission, please theck the SPIA quote on GAFRI.com     NT     T1     T2     T3       ''Certain durations may pay a reduced commission, please there writing agent may be subject to additional disclosure on form ADV part II.     T1     T2     T3       Index Protector 7     1     0-85     18-85     0.00%     n/a     n/a       ''Compensation paid at or above the SRG level as			Issue	e Ages	Co	ommission Rat	te by Trail Op	tion	1
Secure Gain 7     1     76-80 81-85     76-80 81-85     3.10% 1.10%     n/a     n/a     n/a       Issue Ages     Commission Rate by Trail Option       Product     Yr     Qual     Non - Qual     NT     T1     T2     T3       Single Premium Immediate Annuity     1     0 - 95     2.00%     n/a     n/a     n/a       *Certain durations may pay a reduced commission, please check the SPIA quote on GAFRI.com     T1     T2     T3       *Certain durations may pay a reduced commission, please check the SPIA quote on GAFRI.com     n/a     n/a       Index Protector 7     1     0-85     18-85     0.00%     n/a     n/a     n/a       Index Protector 7     1     0-85     18-85     0.00%     n/a     n/a     n/a       *Compensation paid at or above the SRG level as the writing agent may be subject to additional disclosure on form ADV part II.     Issue Ages     Commission Rate by Trail Option       *Compensation paid at or above the SRG level as the writing agent may be subject to additional disclosure on form ADV part II.     Issue Ages     Commission Rate by Trail Option       Premier Bonus     1     18-75     0	Product	Yrs	Qual	Non-Qual	NT	T1	T2	Т3	1
Product   Yr   Qual   Non - Qual   NT   T1   T2   T3     Single Premium Immediate Annuity   1   0 - 95   2.00%   n/a   n/a   n/a     *Certain durations may pay a reduced commission, please check the SPIA quote on GAFRI.com    n/a   n/a   n/a     Product   Yr   Qual   Non - Qual   NT   T1   T2   T3     Index Protector 7   1   0-85   18-85   0.00%   T1   n/a   n/a     *Compensation paid at or above the SRG level as the writing agent may be subject to additional disclosure on form ADV part II.   Issue Ages   Commission Rate by Trail Option     Product   Yrs   Qual   Non-Qual   NT   T1   T2   T3     'Compensation paid at or above the SRG level as the writing agent may be subject to additional disclosure on form ADV part II.   Issue Ages   Commission Rate by Trail Option     Premier Bonus   1   18-75   0-75   3.50%   1.75%   1.00%     1   18-85   0-85   1.75%   1.00%   1.00%   1.00%   1.00%     Trail   1   18-85   0-85   n/a   <	Secure Gain 7	1	76-80	76-80	3.10%	n/a	n/a	n/a	]
Single Premium   1   0 - 95   2.00%   n/a   n/a   n/a     Immediate Annuity   1   0 - 95   2.00%   n/a   n/a   n/a     *Certain durations may pay a reduced commission, please check the SPIA quote on GAFRI.com   In/a   n/a   n/a     Issue Ages   Commission Rate by Trail Option     Product   Yr   Qual   Non - Qual   NT   T1   T2   T3     Index Protector 7   1   0-85   18-85   0.00%   n/a   n/a   n/a     *Compensation paid at or above the SRG level as the writing agent may be subject to additional disclosure on form ADV part II.   Issue Ages   Commission Rate by Trail Option     Premier Bonus   1   18-75   0-75   3.50%   1.75%   1.00%     Trail   1   18-85   0-85   n/a   n/a			Issue	e Ages	Co	ommission Rat	te by Trail Op	tion	]
Immediate Annuity   1   0 - 95   2.00%   n/a   n/a   n/a     *Certain durations may pay a reduced commission, please check the SPIA quote on GAFRI.com     Issue Ages   Commission Rate by Trail Option     Product   Yr   Qual   Non - Qual   NT   T1   T2   T3     Index Protector 7   1   0-85   18-85   0.00%   n/a   n/a   n/a     *Compensation paid at or above the SRG level as the writing agent may be subject to additional disclosure on form ADV part II.   Issue Ages   Commission Rate by Trail Option     Product   Yrs   Qual   Non-Qual   NT   2.55%   1.00%     Premier Bonus   1   76-80   76-80   76-80   1.75%   1.00%   1.00%     Trail   1   18-85   0-85   n/a   n/a   1.00%   1.00%	Product	Yr	Qual	Non - Qual	NT	T1	T2	Т3	]
Issue Ages     Commission Rate by Trail Option       Product     Yr     Qual     Non - Qual     NT     T1     T2     T3       Index Protector 7     1     0-85     18-85     0.00%     n/a     n/a     n/a       *Compensation paid at or above the SRG level as the writing agent may be subject to additional disclosure on form ADV part II.     Issue Ages     Commission Rate by Trail Option       Product     Yrs     Qual     Non-Qual     NT     25 Trail     2.25%       Premier Bonus     1     76-80     76-80     1.75%     1.00%     1.00%       Trail     1     18-85     0-85     n/a     n/a     1.00%	•	1	0	- 95	2.00%	n/a	n/a	n/a	
Product     Yr     Qual     Non - Qual     NT     T1     T2     T3       Index Protector 7     1     0-85     18-85     0.00%     n/a     n/a     n/a       *Compensation paid at or above the SRG level as the writing agent may be subject to additional disclosure on form ADV part II.     Issue Ages     Commission Rate by Trail Option       Product     Yrs     Qual     Non-Qual     NT     25 Trail     2.25%       Premier Bonus     1     76-80     76-80     1.75%     1.00%     1.00%       Trail     1     18-85     0-85     n/a     n/a     1.00%	*Certain durations may pay a re	duced commis	ssion, please	check the SPIA	quote on GAFR	l.com	<u> </u>		-
Index Protector 7     1     0-85     18-85     0.00%     n/a     n/a     n/a       *Compensation paid at or above the SRG level as the writing agent may be subject to additional disclosure on form ADV part II.     Issue Ages     Commission Rate by Trail Option       Product     Yrs     Qual     Non-Qual     NT     25 Trail       1     18-75     0-75     3.50%     2.25%       Premier Bonus     1     76-80     76-80     1.75%       1     18-85     81-85     1.75%     1.00%       Trail     1     18-85     0-85     n/a			Issue	e Ages	Co	ommission Rat	te by Trail Op	tion	1
Product     Yrs     Qual     Non-Qual     NT     25 Trail       Premier Bonus     1     18-75     0-75     3.50%     2.25%       1     76-80     76-80     1.75%     1.00%       81-85     81-85     1.75%     1.00%       Trail     1     18-85     0-85     n/a	Index Protector 7	1	0-85	18-85	0.00%	n/a	n/a	n/a	]
Product     Yrs     Qual     Non-Qual     NT     25 Trail       Premier Bonus     1     18-75     0-75     3.50%     2.25%       1     76-80     76-80     1.75%     1.00%       81-85     81-85     1.75%     1.00%       Trail     1     18-85     0-85     n/a			Issue	e Ages		Co	mmission Ra	te by Trail Op	tion
Premier Bonus     1     18-75     0-75     3.50%     2.25%       1     76-80     76-80     1.75%     1.00%       81-85     81-85     1.75%     1.00%       Trail     1     18-85     0-85     n/a									
Premier Bonus     1     76-80     76-80     1.75%     1.00%       81-85     81-85     1.75%     1.00%       Trail     1     18-85     0-85     n/a	Product	Yrs							
l rail n/a	Premier Bonus	1	76-80	76-80	1.75%	1.00%			
	Trail				n/a				

\*\*Trail for option 25 will begin on the 1st policy anniversary date; it is paid on a quarterly basis. 

		Issue	e Ages	Commission Rate by Trail Option							
Product	Yrs	Qual	Non-Qual	NT	25 Trail	40 Trail	50 Trail	60 Trail			
		18-75	0-75	5.50%	4.25%	3.50%	3.00%	2.40%			
Premier Income Bonus	1	76-80	76-80	3.75%	3.00%	1.75%	2.00%	1.15%			
		81-85	81-85	3.75%	3.00%	1.75%	2.00%	1.15%			
Trail	1	18-85	0-85	n/a	n/a	n/a	n/a	n/a			
2+ 18-85 0-8		0-85	n/a	0.25%	0.40%	0.50%	0.60%				

\*\*Trail for option 25 will begin on the 1st policy anniversary date; it is paid on a quarterly basis.

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GREATAMERICAN INSURANCE GROUP Annuities

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		Issue	Ages								
Product	Yrs	Qual	Non-Qual	NT	Mod 3	25 Trail	40 Trail	50 Trail	60 Trail	75 Trail	
		18 - 75	0 - 75	4.50%	3.75%	3.95%	3.50%	3.25%	2.35%	1.75%	
Safe Return**	1	76 - 80	76 - 80	3.10%	2.25%	2.40%	2.00%	1.25%	0.50%	0.45%	
		81 - 85	81 - 85	3.10%	2.25%	2.40%	2.00%	1.25%	0.50%	0.45%	
	1	18-85	0-85		n/a	n/a	n/a	n/a	n/a	n/a	
Troil	2	18-85	0-85	n/n	1.50%	0.25%	0.40%	0.50%	0.60%	0.75%	
Trail	3	18-85	0-85	n/a	0.75%	0.25%	0.40%	0.50%	0.60%	0.75%	
	4+	18-85	0-85		n/a	0.25%	0.40%	0.50%	0.60%	0.75%	

**Commission Rate by Trail Option** 

\*\*There will be no chargeback on withdrawal or surrender of specific deposits whose surrender charges are waived as a result of a renewal cap rate set lower then the bailout cap rate.

\*\*Trail for options Mod 3, 25 Trail, 40 Trail, 50 Trail, 60 Trail and 75 Trail will begin on the 1st policy anniversary date; it is paid on a quarterly basis.

Product	Yrs	Qual	Non-Qual	NT	25 Trail	
		0-75	0-75	2.00%	1.50%	
American Landmark 3	1	76-85	76-85	1.50%	1.00%	
		86-90	86-90	1.00%	0.50%	
Trail	2+	0-90	0-90	n/a	0.25%	

Issue Ages

		Issue	Ages		Commission Rate by Trail Option						
Product	Yrs	Qual	Non-Qual	NT	25 Trail	40 Trail	50 Trail	60 Trail			
		18 - 75	0 - 75	2.75%	1.75%	1.25%	0.95%	0.80%			
American Landmark 5	1	76 - 85 76 - 85	1.75%	0.90%	0.80%	0.55%	0.40%				
		86-89	86-89	1.05%	0.85%	0.60%	0.50%	0.40%			
Trail	1	18-89	0-89	n/a	n/a	n/a	n/a	n/a			
iidli	2+	18-89	0-89	n/a	0.25%	0.40%	0.50%	0.60%			

\*\*Trail for options 25 Trail, 40 Trail, 50 Trail and 60 Trail will begin on the 1st policy anniversary date; it is paid on a quarterly basis.

		Issue	Ages			Commiss	ion Rate by Tr	ail Option		
Product	Yrs	Qual	Non-Qual	NT	Mod 3	25 Trail	40 Trail	50 Trail	60 Trail	75 Trail
		18 - 75	0 - 75	3.75%	2.25%	2.95%	2.25%	2.00%	1.35%	0.95%
American Legend III®	1	76 - 80	76 - 80	1.75%	1.10%	1.50%	0.75%	0.70%	0.60%	0.50%
U		81 - 85	81 - 85	1.75%	1.10%	1.50%	0.75%	0.70%	0.60%	0.50%
	1	18-85	0-85		n/a	n/a	n/a	n/a	n/a	n/a
trail	2	18-85	0-85	n/a	1.10%	0.25%	0.40%	0.50%	0.60%	0.75%
raii	3	18-85	0-85	11/a	0.60%	0.25%	0.40%	0.50%	0.60%	0.75%
	4+	18-85	0-85		n/a	0.25%	0.40%	0.50%	0.60%	0.75%

\*Years 1-5 are for additional deposits

\*\*Trail for options Mod 3, 25 Trail, 40 Trail, 50 Trail, 60 Trail and 75 Trail will begin on the 1st policy anniversary date; it is paid on a quarterly basis.

		Issue	e Ages	Commission Rate by Trail Option							
Product	Yrs	Qual	Non-Qual	NT	Mod 3	25 Trail	40 Trail	50 Trail	60 Trail	75 Trail	
		18 - 75	0 - 75	3.75%	2.25%	2.95%	2.25%	2.00%	1.35%	0.95%	
American Legend 7®	1	76 - 80	76 - 80	1.75%	1.10%	1.50%	0.75%	0.70%	0.60%	0.50%	
		81 - 85	81 - 85	1.75%	1.10%	1.50%	0.75%	0.70%	0.60%	0.50%	
	1	18-85	0-85		n/a	n/a	n/a	n/a	n/a	n/a	
trail	2	18-85	0-85	n/a	1.10%	0.25%	0.40%	0.50%	0.60%	0.75%	
uan	3	18-85	0-85	11/a	0.60%	0.25%	0.40%	0.50%	0.60%	0.75%	
	4+	18-85	0-85		n/a	0.25%	0.40%	0.50%	0.60%	0.75%	

\*Years 1-5 are for additional deposits

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	Commission Data by Tasil Ontion

		ISSUE	Ages			Commissi	on Rate by The			
Product	Yrs	Qual	Non-Qual	NT	Mod 3	25 Trail	40 Trail	50 Trail	60 Trail	75 Trail
		18 - 75	0 - 75	5.00%	3.25%	4.25%	3.60%	3.25%	2.50%	1.75%
American Custom 10 <sup>sм</sup>	1	76 - 80	76 - 80	2.75%	1.25%	2.35%	2.00%	1.50%	1.00%	0.90%
		81 - 85	81 - 85	2.75%	1.25%	2.35%	2.00%	1.50%	1.00%	0.90%
	1	18-85	0-85		n/a	n/a	n/a	n/a	n/a	n/a
trail	2	18-85	0-85	n/a	1.60%	0.25%	0.40%	0.50%	0.60%	0.75%
trail	3	18-85	0-85	11/a	0.80%	0.25%	0.40%	0.50%	0.60%	0.75%
	4+	18-85	0-85		n/a	0.25%	0.40%	0.50%	0.60%	0.75%

\*\*Trail for options Mod 3, 25 Trail, 40 Trail, 50 Trail, 60 Trail and 75 Trail will begin on the 1st policy anniversary date; it is paid on a quarterly basis.

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		Issue	Ages	С	ommission Ra	ate by Trail Op	tion
Product	Yrs	Qual	Non-Qual	NT	T1	T2	Т3
		18-70	0-70	5.35%			
Secure American®		71-75	71-75	4.25%			
	1	76-80	76-80	4.25%	n/a	n/a	n/a
		81-85	81-85	4.00%			
	•	86-88	86-88	4.00%			

		Issue	e Ages	C	Commission Rate by Trail Option						
Product	Yrs	Qual	Non-Qual	NT	1	T1	T2	[	T3		
		18-70	0-70	4.60%				ſ			
Secure American® Premium in subsequent yrs	2	71-80	71-80	3.45%			n/a				
		81-88	81-88	3.20%		n/a		n/a	n/a		
		18-70	0-70	3.65%		n/a			n/a		
	3	71-80	71-80	2.55%							
		81-88	81-88	1.30%							

**Issue Ages** 

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**Commission Rate by Trail Option** 

Product	Yrs	Qual	Non-Qual	NT	25 Trail	40 Trail	50 Trail	60 Trail	75 Trail
		18 - 75	0 - 75	4.00%	3.40%	2.75%	2.50%	1.75%	0.75%
American Valor 10®	1	76 - 80	76 - 80	2.15%	1.75%	1.25%	1.00%	0.90%	0.75%
		81 - 85	81 - 85	2.15%	1.75%	1.25%	1.00%	0.90%	0.75%
Trail	1	18-85	0-85	n/o	n/a	n/a	n/a	n/a	n/a
Tran	2+	18-85	0-85	n/a	0.25%	0.40%	0.50%	0.60%	0.75%

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		Issue	e Ages	Commission Rate by Trail Option							
Product	Yrs	Qual	Non-Qual	NT	25 Trail	40 Trail	50 Trail	60 Trail	75 Trail		
	2	18-75	0-75	3.00%	2.25%	2.00%	1.65%		n/a		
		76-80	76-80	1.25%	0.80%	0.70%	0.60%	n/a			
American Valor 10® Premium in subsequent yrs		81-85	81-85	1.25%	0.80%	0.70%	0.60%				
	3	18-75	0-75	2.40%	1.15%	0.90%	0.65%				
		76-80	76-80	0.60%	0.50%	0.40%	0.30%				
		81-85	81-85	0.60%	0.50%	0.40%	0.30%				
	4	18-75	0-75	1.40%	0.70%	0.45%	0.30%				
		76-80	76-80	0.40%	0.35%	0.30%	0.25%				
		81-85	81-85	0.40%	0.35%	0.30%	0.25%				
	5	18-75	0-75	0.60%	0.45%	0.30%	0.10%				
		76-80	76-80	0.30%	0.20%	0.15%	0.10%				
		81-85	81-85	0.30%	0.20%	0.15%	0.10%				

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		Issue	e Ages	Commission Rate by Trail Option								
Product	Yrs	Qual	Non-Qual	NT	Mod 3	25 Trail	40 Trail	50 Trail	60 Trail	75 Trail		
	2	18-75	0-75	2.75%	1.85%	1.85%	1.75%	1.60%				
		76-80	76-80	1.35%	1.00%	1.10%	1.00%	0.75%				
		81-85	81-85	1.35%	1.00%	1.10%	1.00%	0.75%	n/a			
American Legend III® Premium in subsequent yrs	3	18-75	0-75	2.15%	0.85%	1.40%	1.35%	1.30%		n/a		
		76-80	76-80	1.10%	0.75%	0.90%	0.85%	0.75%				
		81-85	81-85	1.10%	0.75%	0.90%	0.85%	0.75%				
	4	18-75	0-75	1.50%	0.60%	1.00%	0.95%	0.90%	n/a	n/a		
		76-80	76-80	0.70%	0.40%	0.65%	0.45%	0.40%				
		81-85	81-85	0.70%	0.40%	0.65%	0.45%	0.40%				
	5	18-75	0-75	0.75%	0.50%	0.70%	0.60%	0.50%				
		76-80	76-80	0.50%	0.35%	0.45%	0.40%	0.35%				
		81-85	81-85	0.50%	0.35%	0.45%	0.40%	0.35%				

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		Issue	e Ages		Commission Rate by Trail Option							
Product	Yrs	Qual	Non-Qual	NT	Mod 3	25 Trail	40 Trail	50 Trail	60 Trail	75 Trail		
	2	18-75	0-75	2.75%	1.85%	1.85%	1.75%	1.60%				
		76-80	76-80	1.35%	1.00%	1.10%	1.00%	0.75%				
		81-85	81-85	1.35%	1.00%	1.10%	1.00%	0.75%				
		18-75	0-75	2.15%	0.85%	1.40%	1.35%	1.30%				
	3	76-80	76-80	1.10%	0.75%	0.90%	0.85%	0.75%				
American Legend 7®		81-85	81-85	1.10%	0.75%	0.90%	0.85%	0.75%	n/o	n/o		
Premium in subsequent yrs		18-75	0-75	1.50%	0.60%	1.00%	0.95%	0.90%	n/a	n/a		
	4	76-80	76-80	0.70%	0.40%	0.65%	0.45%	0.40%				
-		81-85	81-85	0.70%	0.40%	0.65%	0.45%	0.40%				
	5	18-75	0-75	0.75%	0.50%	0.70%	0.60%	0.50%				
		76-80	76-80	0.50%	0.35%	0.45%	0.40%	0.35%				
		81-85	81-85	0.50%	0.35%	0.45%	0.40%	0.35%				

\*Years 1-5 are for additional deposits

\*\*Trail for options Mod 3, 25 Trail, 40 Trail, 50 Trail, 60 Trail and 75 Trail will begin on the 1st policy anniversary date; it is paid on a quarterly basis.



#### Great American Life Insurance Company Commission & Chargeback Guidelines

This document is part of the Great American Life Insurance Company Agent Contract & contains proprietary and confidential information, which shall not be disclosed without the Company's express written consent.

- ⇒ Commission & Chargeback guidelines are subject to change at Company discretion.
- Commissions are paid on individual applications only using Signed Date of application to determine the agent contract level in effect.
- ⇒ Commissions are based on the age of the oldest Owner at receipt of 1st premium.
- ⇒ Any policy NTO'd (Not Taken Out) or Rescinded in any year will chargeback 100% of commissions paid.
- ➡ First year commissions will be rescinded in any situation in which you fail to conform to applicable state regulations and/or company policies and procedures, including but not limited to our quality of business guidelines.
- Policy values applied towards premium will not receive commission under any circumstance. The following will be paid at reduced commission rates: Internal replacement (i.e., new policies issued as a result of the termination of existing policies within
- Any amount returned to the client within the first year, except ESP, will result in a chargeback of commission using current Partial Withdrawal chargeback rules.
- Safe Return: If total premium is less than \$25,000 at start of month 3 after policy issue commissions will be retroactively reduced. Reduction rate will be determined on a case by case basis.

#### COMMISSION CHARGEBACKS

No commission chargebacks will occur after the 1st policy year unless otherwise stated.

Chargeback rules apply to all Single Premium, Multi-Year Guarantee and Fixed-Indexed Deferred Annuity products listed on the attached commission schedule unless otherwise noted.

			Months				
Transaction	Product		7 - 12	13 - 24			
	Floudet	0 - 6		Lapses	Lapses		
				<10%	>10%		
Annuitization (1)	All products	100%	100%	0%	0%		
Partial Withdrawal	All products	100%	50%	0%	0%		
	American Landmark 3 American Landmark 5 Index Summit 6	100%	100%	0%	0%		
	All products (except as noted below)	50%	0%	0%	0%		
Death <sup>(2)</sup>	American Custom 10 American Landmark 3 American Landmark 5 Premier Income and Premier Bonus Index Summit 6	100%	100%	0%	0%		
	Safe Return and Safe Outlook only	100%	0%	0%	0%		
	All products (except as noted below)	100%	50%	0%	0%		
	American Valor 10 only	100%	100%	50%	50%		
Full Surrender	American Custom 10 Safe Outlook American Landmark 3 American Landmark 5 Premier Income and Premier Bonus Index Summit 6	100%	100%	0%	0%		
	Safe Return only (3)	100%	100%	0%	100% <sup>(3)</sup>		

(1) No chargeback for annuitizations will occur after the first policy year. In the first policy year, annuitizations for periods of 10 or more years or Life will be repaid at 100% of the current Single Premium Immediate Annuity commission rate. Annuitizations for periods of 9 years or less will be repaid at 50% of the current Single Premium Immediate Annuity commission rate.

(2) Death of Owner for all products.

(3) If the Safe Return product second year lapse rate exceeds 10% of policies or policy value, we reserve the right to chargeback on all Safe Return policies surrendered in the second policy year based on a review of business activity.