

Compensation Schedule Level 6

PRODUCT		RENEWALS:	RENEWALS:	RENEWALS:	RENEWALS:
	YEAR 1	YEAR 2	YEAR 3	YEAR4	YEAR 5
Simplified Senior Life Insurance and Whole Life Insurance	80%	10%	8%	6%	6%
Grow-Up® Plan					
Face Amount ≤ \$24,999	55%	0%	0%	0%	0%
Face Amount≥\$25,000	70%	0%	0%	0%	0%
"Single Advanced Premium Payment"					
Grow-Up® Plan**					
Face Amount ≤ \$24,999	55%	4.25%*	4.25%*	4.25%*	4.25%*
Face Amount≥\$25,000	70%	4.25%*	4.25%*	4.25%*	4.25%*
Guaranteed Life Insurance	70%	4.25%*	4.25%*	4.25%*	4.25%*
Gerber Life Insurance College Plan					
Pay to Maturity 10-15 Years	10.5%	0%	0%	0%	0%
Pay to Maturity 16-20 Years	19%	0%	0%	0%	0%
Accident Protection***					
Face Amount≤\$249,999	55%	0%	0%	0%	0%
Face Amount ≥ \$250,000	70%	0%	0%	0%	0%

Compensation equals percent shown minus downline commissions paid.

^{*}Only the Writing Agent of record in levels 1 through 5 will receive the full 4% renewal. No other Agency, Recruiter or Agent in levels 1 through 5 will receive renewals.

 $^{{\}tt **Firstyear} \ and \ renewal commissions \ are \ based \ on \ firstyear \ annualized \ premium \ only.$

^{***} Face Amount split for state of Florida is ≤ \$99,999, ≥ \$100,000