

Compensation Schedule Level 4

PRODUCT		RENEWALS:	RENEWALS:	RENEWALS:	RENEWALS:
	YEAR 1	YEAR 2	YEAR 3	YEAR 4	YEAR 5
Simplified Senior Life Insurance and Whole Life Insurance	74%	8%	6%	4%	4%
Grow-Up® Plan					
Face Amount ≤ \$24,999	45%	0%	0%	0%	0%
Face Amount≥\$25,000	55%	0%	0%	0%	0%
"Single Advanced Premium Payment"					
Grow-Up® Plan**					
Face Amount ≤ \$24,999	45%	4%*	4%*	4%*	4%*
Face Amount≥\$25,000	55%	4%*	4%*	4%*	4%*
Guaranteed Life Insurance	60%	4%*	4%*	4%*	4%*
Gerber Life Insurance College Plan					
Pay to Maturity 10-15 Years	10%	0%	0%	0%	0%
Pay to Maturity 16-20 Years	18%	0%	0%	0%	0%
Accident Protection***					
Face Amount≤\$249,999	50%	0%	0%	0%	0%
Face Amount ≥ \$250,000	60%	0%	0%	0%	0%

Compensation equals percent shown minus downline commissions paid.

^{*}Renewals paid only to Writing Agent of record. If you are not the Writing Agent of record, you will not receive renewals.

^{**}First year and renewal commissions are based on first year annualized premium only.

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