

Agencies

3 Pay Levels Optional OWT Structure - Standard

Physicians Life and Select

3 Pay - Three OWT Schedule Options

3 Pay Schedule #1 Sales - \$500,000 ANBP	STD Street Commissions			STD Upline Overwrites - 3 Pay Schedule #1		
Policy Type and Age	General Agent			General Agency		
	1st Year	Years 2 - 6	Thereafter	1st Year	Years 2 - 6	Thereafter
Open Enrollment	21.00%	21.00%	3.00%	1.00%	1.00%	0.00%
Underwritten	21.00%	21.00%	3.00%	1.00%	1.00%	0.00%
Internal Replacements	12.50%	12.50%	3.00%	0.50%	0.50%	0.00%
All Other Guarantee Issue, Underage & Issue Ages 80+	2.00%	2.00%	1.00%	0.20%	0.20%	0.00%

3 Pay Schedule #2 Sales - \$500,000 ANBP	STD Street Commissions			STD Upline Overwrites - 3 Pay Schedule #2		
Policy Type and Age	General Agent			General Agency		
	1st Year	Years 2 - 6	Thereafter	1st Year	Years 2 - 6	Thereafter
Open Enrollment	21.00%	21.00%	3.00%	1.40%	1.40%	0.00%
Underwritten	21.00%	21.00%	3.00%	2.00%	2.00%	0.00%
Internal Replacements	12.50%	12.50%	3.00%	0.75%	0.75%	0.00%
All Other Guarantee Issue, Underage & Issue Ages 80+	2.00%	2.00%	1.00%	0.40%	0.40%	0.00%

3 Pay Schedule #3 Sales - \$500,000 ANBP	STD Street Commissions			STD Upline Overwrites - 3 Pay Schedule #3		
Policy Type and Age	General Agent			General Agency		
	1st Year	Years 2 - 6	Thereafter	1st Year	Years 2 - 6	Thereafter
Open Enrollment	21.00%	21.00%	3.00%	1.80%	1.80%	0.00%
Underwritten	21.00%	21.00%	3.00%	2.90%	2.90%	0.00%
Internal Replacements	12.50%	12.50%	3.00%	1.25%	1.25%	0.00%
All Other Guarantee Issue, Underage & Issue Ages 80+	2.00%	2.00%	1.00%	0.60%	0.60%	0.00%

