



P.O. Box 71216
 Des Moines, IA 50325
 888-221-1234
 Fax 515-222-5952

Managing General Agent COMMISSION SCHEDULE

Product		Non-Qualified and Qualified (Age 81-85 Non-Qualified Only)						
		Age 0 - 75		Age 76 - 80		Age 81 - 85		
ADVANTAGE GOLD	INDEX 6-07	Age 0 - 75		Age 76 - 80		Age 81 - 85		
	All approved states	Yr 1	Yrs 2-5	Yr 1	Yrs 2-5	Yr 1	Yrs 2-5	
		8.00%	2.75%	6.00%	2.06%	4.00%	1.37%	
INTEGRITY GOLD	INDEX 5-07	Age 0 - 75		Age 76 - 80		Age 81 - 85		
	All approved states	Yr 1	Yrs 2-5	Yr 1	Yrs 2-5	Yr 1	Yrs 2-5	
		5.50%	2.75%	4.12%	2.06%	2.75%	1.37%	
FREEDOM GOLD	INDEX 4-07	Age 0 - 75		Age 76 - 80		Age 81 - 85		
	All approved states	Yr 1	Yrs 2-5	Yr 1	Yrs 2-5	Yr 1	Yrs 2-5	
		6.50%	2.75%	4.87%	2.06%	3.25%	1.37%	
INCOME GOLD	INDEX 3-07	Age 0 - 75		Age 76 - 80		Age 81 - 85		
	All approved states except those below	Yr 1	Yrs 2-5	Yr 1	Yrs 2-5	Yr 1	Yrs 2-5	
		7.50%	2.75%	5.62%	2.06%	3.75%	1.37%	
	AK	Age 0 - 57		Age 58 - 75		Age 76 - 80		Age 81 - 85
		7.50%	2.75%	6.00%	2.75%	4.50%	2.06%	3.00%
WA	See Commissions on Next Page							
RETIREMENT GOLD	RG-FIA-09	Age 0 - 78		Age 79 - 85				
	All approved states except those below	Yr 1	Yrs 2-5	Yr 1	Yrs 2-5			
		8.00%	2.75%	4.00%	1.37%			
	AK, SC, UT	Age 0 - 78		Age 79 - 85				
		7.00%	2.75%	4.00%	1.37%			
IN	Age 0 - 73		Age 74 - 78		Age 79 - 82			
	8.00%	2.75%	6.00%	2.06%	4.00%	1.37%		
BONUS GOLD	INDEX 1-07	Age 0 - 75		Age 76 - 80		Age 81 - 85		
	All approved states	Yr 1	Yrs 2-5	Yr 1	Yrs 2-5	Yr 1	Yrs 2-5	
		8.00%	2.75%	6.00%	2.06%	4.00%	1.37%	
BONUS GOLD	INDEX 7-05	Age 0 - 75		Age 76 - 80		Age 81 - 85		
	OK only	Yr 1	Yrs 2-5	Yr 1	Yrs 2-5	Yr 1	Yrs 2-5	
		8.00%	2.75%	6.00%	2.06%	4.00%	1.37%	
10/10 GOLD	INDEX 6-05	Age 0 - 75		Age 76 - 80		Age 81 - 85		
	All approved states	Yr 1	Yrs 2-5	Yr 1	Yrs 2-5	Yr 1	Yrs 2-5	
		8.00%	4.25%	6.00%	3.18%	4.00%	2.12%	
FUTURE GOLD	INDEX 4-05	Age 0 - 75		Age 76 - 80		Age 81 - 85		
	All approved states	Yr 1	Yrs 2-5	Yr 1	Yrs 2-5	Yr 1	Yrs 2-5	
		10.50%	3.25%	7.87%	2.43%	5.25%	1.62%	
BONUS GOLD	INDEX 1-05	Age 0 - 75		Age 76 - 80		Age 81 - 85		
	DE	Yr 1	Yrs 2-5	Yr 1	Yrs 2-5	Yr 1	Yrs 2-5	
		8.00%	2.75%	6.00%	2.06%	4.00%	1.37%	
FUTURE GOLD	INDEX-28	Age 0 - 75		Age 76 - 80		Age 81 - 85		
	FL and MS	Yr 1	Yrs 2-5	Yr 1	Yrs 2-5	Yr 1	Yrs 2-5	
		12.00%	3.25%	9.00%	2.43%	6.00%	1.62%	



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Managing General Agent COMMISSION SCHEDULE

Product		Non-Qualified and Qualified (Age 81-85 Non-Qualified Only)						
		Age 0 - 56		Age 57 - 80		Age 81 - 85		
BONUS 5	INDEX 3-07-WA	Yr 1	Yrs 2-5	Yr 1	Yrs 2-5	Yr 1	Yrs 2-5	
	WA Only	6.00%	2.50%	4.00%	1.75%	3.00%	1.25%	
BONUS 5 TRAIL COMMISSION	WA Only	Trail is based on the Contract Value at the end of Years 1 thru 5						Payable only in years 2 - 6
		Age 0 - 56		Age 57 - 80		Age 81 - 85		
		0.50%		0.50%		0.50%		



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Managing General Agent COMMISSION SCHEDULE

Product		Non-Qualified and Qualified (Age 81-85 Non-Qualified Only)		
PREMIER EAGLE 10	FPDA-7-08	Age 0 - 75	Age 76 - 80	
	All approved states except those below	Yr 1	Yr 1	
		8.00%	6.00%	
		Additional Money Yrs 2-5 (See Chart Below)		
	SC	Age 0 - 75	Age 76 - 80	
		Yr 1	Yr 1	
5.50%		4.12%		
Additional Money Yrs 2-5 (See Chart Below)				

Year Premium Received					
Age at the time of Issue	1	2	3	4	5
Age 0 – 71	8.00%	8.00%	8.00%	8.00%	8.00%
Age 72	8.00%	8.00%	8.00%	8.00%	6.00%
Age 73	8.00%	8.00%	8.00%	6.00%	6.00%
Age 74	8.00%	8.00%	6.00%	6.00%	6.00%
Age 75	8.00%	6.00%	6.00%	6.00%	6.00%
Age 76	6.00%	6.00%	6.00%	6.00%	6.00%
Age 77	6.00%	6.00%	6.00%	6.00%	4.00%
Age 78	6.00%	6.00%	6.00%	4.00%	4.00%
Age 79	6.00%	6.00%	4.00%	4.00%	4.00%
Age 80	6.00%	4.00%	4.00%	4.00%	4.00%

Year Premium Received (South Carolina)					
Age at the time of Issue	1	2	3	4	5
Age 0 – 71	5.50%	5.50%	5.50%	5.50%	5.50%
Age 72	5.50%	5.50%	5.50%	5.50%	4.12%
Age 73	5.50%	5.50%	5.50%	4.12%	4.12%
Age 74	5.50%	5.50%	4.12%	4.12%	4.12%
Age 75	5.50%	4.12%	4.12%	4.12%	4.12%
Age 76	4.12%	4.12%	4.12%	4.12%	4.12%
Age 77	4.12%	4.12%	4.12%	4.12%	2.75%
Age 78	4.12%	4.12%	4.12%	2.75%	2.75%
Age 79	4.12%	4.12%	2.75%	2.75%	2.75%
Age 80	4.12%	2.75%	2.75%	2.75%	2.75%



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Managing General Agent COMMISSION SCHEDULE

Product		Non-Qualified and Qualified (Age 81-85 Non-Qualified Only)					
		Age 0 - 78		Age 79 - 85			
PREMIER EAGLE 12	FX-RG-09	Age 0 - 78		Age 79 - 85			
	All approved states	Yr 1	Yrs 2-5	Yr 1	Yrs 2-5		
		8.00%	2.75%	4.00%	1.37%		
FPDA-1	FPDA-1	Age 0 - 75		Age 76 - 85			
	OR	Yr 1	Yrs 2-5	Yr 1	Yrs 2-5		
		7.00%	3.00%	5.25%	2.25%		
FPDA-3	FPDA-3	Age 0 - 75		Age 76 - 80		Age 81 - 85	
	All approved states	Yr 1	Yrs 2-5	Yr 1	Yrs 2-5	Yr 1	Yrs 2-5
		3.50%	1.49%	2.62%	1.11%	1.75%	0.74%
GUARANTEE PLUS 1	FPDA-5-2001	Age 0 - 75		Age 76 - 80		Age 81 - 85	
	All approved states	Yr 1	Yrs 2-5	Yr 1	Yrs 2-5	Yr 1	Yrs 2-5
		5.50%	2.75%	4.12%	2.06%	2.75%	1.37%
GUARANTEE PLUS 2	FPDA-2-2001	Age 0 - 75		Age 76 - 80		Age 81 - 85	
	All approved states	Yr 1	Yrs 2-5	Yr 1	Yrs 2-5	Yr 1	Yrs 2-5
		5.00%	1.50%	3.75%	1.12%	2.50%	0.75%
FPDA-12	FPDA-12	Age 0 - 75		Age 76 - 80		Age 81 - 85	
	All approved states	Yr 1	Yrs 2-5	Yr 1	Yrs 2-5	Yr 1	Yrs 2-5
		7.00%	4.25%	5.25%	3.18%	3.50%	2.12%
FPDA-11	FPDA-11	Age 0 - 75		Age 76 - 80		Age 81 - 85	
	All approved states except those below	Yr 1	Yrs 2-5	Yr 1	Yrs 2-5	Yr 1	Yrs 2-5
		5.00%	2.75%	3.75%	2.06%	2.50%	1.37%
	CA, KY, MA, MD, MO, ND, OK, SC, TX, VA	Age 0 - 75		Age 76 - 80		Age 81 - 85	
	5.00%	2.75%	3.26%	1.79%	2.30%	1.53%	
	IN and PA	Age 0 - 75		Age 76 - 80		Age 81 - 85	
		4.00%	2.18%	3.00%	1.63%	2.00%	1.09%
FPDA-10	FPDA-10	Age 0 - 75		Age 76 - 80		Age 81 - 85	
	All approved states except those below	Yr 1	Yrs 2-5	Yr 1	Yrs 2-5	Yr 1	Yrs 2-5
		10.00%	3.75%	7.50%	2.81%	5.00%	1.87%
	AL, CA, KY, MA, MD, MO, ND, OK, SC, TX, VA	Age 0 - 75		Age 76 - 80		Age 81 - 85	
		10.00%	3.75%	6.25%	2.34%	4.75%	1.75%
	IN and PA	Age 0 - 75		Age 76 - 80		Age 81 - 85	
		9.00%	3.75%	5.25%	2.34%	3.75%	1.75%
	WA	Age 0 - 53		Age 54 - 80		Age 81 - 85	
		8.50%	4.25%	5.66%	2.83%	3.64%	2.12%
SUPER-7	SUPER-7	Age 0 - 75		Age 76 - 80		Age 81 - 85	
	All approved states	Yr 1	Yrs 2-5	Yr 1	Yrs 2-5	Yr 1	Yrs 2-5
		1.00%	0.31%	0.75%	0.22%	0.50%	0.15%



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Managing General Agent COMMISSION SCHEDULE

Product		Non-Qualified and Qualified (Age 81-85 Non-Qualified Only)	
		Age 0 - 75	Age 76 - 85
GUARANTEE 5	SPDA-MYGA	Age 0 - 75	Age 76 - 85
	All approved states	Single Premium	Single Premium
		3.00%	2.00%
	SPDA-MYGA (NO	Age 0 - 75	Age 76 - 85
All approved states	Single Premium	Single Premium	
	2.50%	1.50%	
SPDA-2003	SPDA-2003	Age 0 - 75	Age 76 - 85
	UT	Single Premium	Single Premium
		8.50%	6.37%
SPDA-2	SPDA-2	Age 0 - 75	Age 76 - 85
	WA	Single Premium	Single Premium
		5.50%	4.12%
SPIA-1	SPIA-1	Age 0 - 90	
	All approved states	4.00%	

1. If the annuitant and owner are different, commissions will be based on the older age.
2. Commissions will be charged back on all Deferred Annuities if the annuitant/owner dies of natural causes or suicide in the first contract year and contract value is taken out in a lump sum as determined **by the date of death, not the date of payout**. The charge back is equal to 100% in the first policy month and reduced by 1/12 each month thereafter. If a spousal continuation is done and the spouse subsequently decides to take a full surrender there will be a charge back if processed in:
 - 1st Contract Year – 100% of the pro-rata amount based on date of death
 - 2nd Contract Year – 75% of the pro-rata amount based on date of death
 - 3rd Contract Year – 50% of the pro-rata amount based on date of death
 - 4th Contract Year – 25% of the pro-rata amount based on date of death
3. Commissions will not be paid on premiums received after the date of death of the owner or annuitant.



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Service Fee Schedule

Product		Non-Qualified and Qualified (Age 81-85 Non-Qualified Only)		
			Age 0 - 75	Age 76 - 80
The Solution	T-03	Yr 1	Yr 1	Yr 1
	All approved states	3.50%	2.63%	1.75%
SPDA-6 (5 year)	S-6	Age 0 - 82	Age 83 - 85	
	All approved states	3.00%	2.10%	