



LIFE INSURANCE COMPANY
www.SagicorLifeUsa.com

PERIODIC PREMIUM

| Level ↓ | Platinum Series 20/30 Term Life | | | | Gold Series 20/30 ZZ Term | | | Gold Series 10 ZZ Term | |
|------------|------------------------------------|---------|---------|----------|------------------------------|----------|---------|---------------------------|----------|
| | Commissions | | | | Commissions | | | Commissions | |
| | Year 1 | Yrs 2-3 | Yrs 4-5 | Yrs 6-10 | Year 1 | Yrs 2-10 | Yrs 11+ | Year 1 | Yrs 2-10 |
| AGA | 90.00 | 3.50 | 2.00 | 1.00 | 90.00 | 7.00 | 1.00 | 70.00 | 3.00 |
| GA | 80.00 | 3.50 | 2.00 | 1.00 | 80.00 | 6.00 | 1.00 | 60.00 | 2.50 |
| PPGA | 65.00 | 3.50 | 2.00 | 1.00 | 65.00 | 6.00 | 1.00 | 50.00 | 2.50 |
| PGA | 55.00 | 3.50 | 2.00 | 1.00 | 55.00 | 6.00 | 0.00 | 50.00 | 2.50 |
| WA | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |

| Level ↓ | Platinum Series Fixed Indexed Universal Life (FIUL) | | | | Gold Series Whole Life | | | Silver Series Sagicare Group Term | | |
|------------|--|------------------|---------------|--------------|---------------------------|---------------|--------------|--------------------------------------|---------------|--------------|
| | Commissions | | | | Commissions | | | Commissions | | |
| | Year 1 Target | Year 1 Excess | Years 2-10 | Years 11+ | Year 1 | Years 2-10 | Years 11+ | Year 1 | Years 2-20 | Years 21+ |
| AGA | 90.00 | 4.75 | 3.75 | 1.00 | 90.00 | 6.00 | 1.00 | 14.00 | 14.00 | 6.00 |
| GA | 80.00 | 4.75 | 3.75 | 1.00 | 80.00 | 5.00 | 1.00 | 12.00 | 12.00 | 5.00 |
| PPGA | 65.00 | 4.75 | 3.50 | 1.00 | 65.00 | 5.00 | 1.00 | 10.00 | 10.00 | 4.00 |
| PGA | 55.00 | 4.75 | 3.50 | 1.00 | 55.00 | 5.00 | 1.00 | 8.00 | 8.00 | 3.00 |
| WA | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |

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ANNUITIES AND SINGLE PREMIUM

| Level | Platinum Series Fixed Indexed Annuity (FIA) | | | Platinum Series FIA - Bonus | | Gold Series ISSPWL | | Gold Series FISPWL | |
|-------|--|------------------------------|------------------------------|--------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|
| | Ages 0-75 | Ages 76-85 | Ages 86-90 | Ages 0-75 | Ages 76-85 | Ages 0-80 | Ages 81-90 | Ages 18-80 | Ages 81-85 |
| ↓ | 1 st Year Only | 1 st Year Only | 1 st Year Only | 1 st Year Only | 1 st Year Only | 1 st Year Only | 1 st Year Only | 1 st Year Only | 1 st Year Only |
| AGA | 8.00 | 6.00 | 4.00 | 5.50 | 3.50 | 10.00 | 6.50 | 8.00 | 6.00 |
| GA | 7.50 | 5.75 | 3.75 | 5.00 | 3.25 | 9.00 | 6.00 | 7.75 | 5.50 |
| PPGA | 7.00 | 5.50 | 3.50 | 4.50 | 3.00 | 8.50 | 6.00 | 7.50 | 5.00 |
| PGA | 6.00 | 5.00 | 3.00 | 4.00 | 3.00 | 7.50 | 5.00 | 7.00 | 5.00 |
| WA | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |

| Level | Gold Series Fixed Indexed 7 Pay Whole Life (FI7PWL) | | |
|-------|--|------------------|-----------|
| | Commissions | | |
| ↓ | Year 1 Target | Year 1 Excess | Years 2-7 |
| AGA | 90.00 | 4.00 | 4.00 |
| GA | 80.00 | 3.50 | 3.50 |
| PPGA | 65.00 | 3.50 | 3.50 |
| PGA | 55.00 | 3.50 | 3.50 |
| WA | 0.00 | 0.00 | 0.00 |

| Level | Gold Series Sage Investor SPDA with Bailout | |
|-------|--|------------------------------|
| | Ages 0-80 | Ages 81-90 |
| ↓ | 1 st Year Only | 1 st Year Only |
| AGA* | 4.00 | 2.00 |
| GA | 3.75 | 2.00 |
| PPGA | 3.50 | 1.75 |
| PGA | 3.50 | 1.75 |
| WA | 0.00 | 0.00 |

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COMMISSION SUMMARY Effective - December 2008

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- Policy Fees are fully commissionable.
- All Riders are commissioned at the same rate as the base policy.
- Commissions will not be paid on premiums waived under the Waiver of Premium Rider.
- If additional premium is charged because the risk is substandard and permanent, commission will be paid on the additional premium. If the classification is temporary, no first year commission will be paid on the additional premium.

Chargebacks

Platinum Series 20/30 Term Life: 100% commission chargeback will apply if the policy is surrendered or lapses in the first 6 months; 50% commission chargeback will apply in months 7-12.

Platinum Series Fixed Indexed Annuity: 100% commission chargeback will apply if the contract is surrendered or a partial withdrawal is taken in the first 6 months; 50% commission chargeback will apply in months 7-12.

Platinum Series Fixed Indexed Universal Life: 100% commission chargeback will apply if the policy is surrendered or lapses in the first 6 months; 50% commission chargeback will apply in months 7-12.

Gold Series 10/20/30 ZZ Term, 20/30 ROP ZZ Term: 100% commission chargeback will apply if the policy is surrendered or lapses in the first 6 months; 50% commission chargeback will apply in months 7-12.

Gold Series Whole Life: 100% commission chargeback will apply if the policy is surrendered or lapses in the first 6 months; 50% commission chargeback will apply in months 7-12.

Gold Series Interest Sensitive Single Premium Whole Life: 100% commission chargeback will apply if the policy is surrendered or lapses in the first 12 months; 50% commission chargeback will apply in months 13-24; 25% commission chargeback will apply upon death in months 0-12 only.

Gold Series Fixed Indexed Single Premium Whole Life: 100% commission chargeback will apply if the policy is surrendered or lapses in the first 12 months; 50% commission chargeback will apply in months 13-24.

Gold Series Fixed Indexed 7 Pay Whole Life: 100% commission chargeback will apply if the policy is surrendered or lapses in the first 6 months; 50% commission chargeback will apply in months 7-12.

Gold Series Sage Investor: 100% commission chargeback will apply if the policy is surrendered in the first 6 months; 50% commission chargeback will apply in months 7-12.

Silver Series Sagicare Group Term: 100% commission chargeback will apply if the policy is surrendered in the first 7 months; 50% commission chargeback will apply in months 8-14.