

Schedule B
Schedule of Dealer Compensation
On Insurance Contracts

Effective Date: 9/16/2020

During the term of this Agreement and while a Registered Representative of the Broker-Dealer appointed by Company continues to be the agent named by Policyholder, Broker-Dealer shall receive the Commissions and other compensation described below for products sold pursuant to this Agreement. Commissions, if any, will be paid provided a Registered Representative of the Broker-Dealer appointed by Company continues to service the contract to the satisfaction of the Company.

1. Products - The Products covered by this Agreement shall include the following:

Minnesota Life Variable Universal Life Defender
Premier Variable Universal Life

2. Gross Commissions Schedules

Minnesota Life Variable Universal Life Defender
& Premier Variable Universal Life without the Early Values Agreement (EVA)

Year(s)	Premium Remitted up to Target	Premium in Excess of Target
1	85.00%	0.50%
2-10	1.00%	0.50%
11+	0.00%	0.00%

Premier Variable Universal Life with the Early Values Agreement (EVA)

a.) Policies with Target Premium up to \$20,000.00

Year(s)	Premium Remitted up to Target	Spread Compensation on First Year Premium up to Target	Premium in Excess of Target	Asset Based (Percentage of Net Accumulation Value)
1	29.00%	0.00%	0.50%	0.00%
2-5	1.00%	14.00%	0.50%	0.00%
6-10	0.00%	0.00%	0.00%	0.05%
11+	0.00%	0.00%	0.00%	0.05%

Premier Variable Universal Life with the Early Values Agreement (EVA)

b.) Policies with Target Premium of \$20,000.00 or greater but less than \$500,000.00

Year(s)	Premium Remitted up to Target	Spread Compensation on First Year Premium up to Target	Premium in Excess of Target	Asset Based (Percentage of Net Accumulation Value)
1	29.00%	0.00%	0.50%	0.00%
2-5	1.00%	9.80%	0.50%	0.00%
6-7	0.00%	9.80%	0.00%	0.05%
8-10	0.00%	0.00%	0.00%	0.05%
11+	0.00%	0.00%	0.00%	0.05%

c.) Policies with Target Premium of \$500,000.00 and greater

Year(s)	Premium Remitted up to Target	Spread Compensation on First Year Premium up to Target	Premium in Excess of Target	Asset Based (Percentage of Net Accumulation Value)
1	14.50%	0.00%	0.50%	0.00%
2-5	1.00%	8.50%	0.50%	0.00%
6-10	0.00%	8.50%	0.00%	0.05%
11+	0.00%	0.00%	0.00%	0.05%

3. Commission Chargebacks:

- (A) Free Look Surrender: 100% commission chargeback will be applied.
- (B) Commission Adjustment Balance. If, after all commission adjustments have been made, a balance is due Company, a charge-back equal to the outstanding balance will be made against future commission payments, until all negative amounts have been recovered.