

## Independent Broker Dealer Base Compensation Grid

Variable Life Products*	Compensation Type	Years	First/Renewal	Base Comp.
<b>Accumulation Variable Universal Life</b>				
(Up to Target)***	Target	1	First	95.00
(Over Target)***	Excess	1	First	4.44
Option 1 (Years 2-15)	Commission	2-15	Renewal	2.50
Option 1 (Years 16+)	Fee	16+	Renewal	1.20
(Upto Target W/TRLR)***	Target	1	First	95.00
(Over Target W/TRLR)***	Excess	1	First	2.52
Option 1 (Years 2-10)	Commission	2-10	Renewal	1.50
Option 1 (Years 2-10)	Asset Value Trailer of Net Policy Value	2-10	Asset Value Trailer	0.20
Option 1 (Years 11+)	Asset Value Trailer of Net Policy Value	11+	Asset Value Trailer	0.10
Face Increase	Target	1	First	87.00
<b>Accumulation Variable Universal Life- Levelized/CVER</b>				
(Up to Target)****	Target	1	First	25.23
(Over Target)****	Excess	1	First	4.21
Option 1 (Years 2-15)	Commission	2-15	Renewal	2.50
Option 1 (Years 16+)	Fee	16+	Renewal	1.20
(Upto Target W/TRLR)****	Target	1	First	18.50
(Over Target W/TRLR)****	Excess	1	First	2.52
(Years 2-10) W/TRLR	Commission	2-10	Renewal	1.50
Option 1 (Years 2-10)	Asset Value Trailer of Net Policy Value	2-10	Asset Value Trailer	0.45
Option 1 (Years 11+)	Asset Value Trailer of Net Policy Value	11+	Asset Value Trailer	0.10
Face Increase	Target	All	First	87.00
<b>Survivorship Protection Variable Universal Life</b>				
(Up to Target)**	Target	1	First	95.0
(Over Target)**	Excess	1	First	4.40
Option 1 (Years 2-5)	Commission	2-5	Renewal	2.50
Option 1 (Years 6-15)	Fee	6-15	Renewal	2.50
Option 1 (Years 16+)	Fee	16+	Renewal	1.20
<b>Protection Variable Universal Life</b>				
(Up to Target)**	Target	1	First	95.0
(Over Target)**	Excess	1	First	4.40
Option 1 (Years 2-5)	Commission	2-5	Renewal	2.50
Option 1 (Years 6-15)	Fee	6-15	Renewal	2.50
Option 1 (Years 16+)	Fee	16+	Renewal	1.20

Life Products	Compensation Type	Years	First Renewal	Base Comp
<b>Diversified Advantage Variable Universal Life</b>				
(Up to Target)***	Target	1	First	90.0
(Over Target)***	Excess	1	First	5.55
Option 1 (Years 2-5)	Commission	2-5	Renewal	3.00
Option 1 (Years 6-15)	Fee	6-15	Renewal	3.00
Option 1 (Years 16+)	Fee	16+	Renewal	1.20
Option 2 (Over Target) ***	Excess	1	First	3.97
Option 2 (Years 2-10)	Fee	2-10	Renewal	2.00
Option 2 (Years 2-10) Asset Value Trailer of Net Policy Value	Asset Value Trailer	2-10	Trailer	0.20
Option 2 (Years 11+) Asset Value Trailer of Net Policy Value	Asset Value Trailer	11+	Trailer	0.10
<b>Diversified Advantage Variable Universal Life (CVER/Levelized)</b>				
(Up to Target) ****	Target	1	First	25.23
(Over Target)****	Excess	1	First	5.55
(Years 2-5)	Target	2-5	Renewal	25.23
(Years 2-5)	Excess	2-5	Renewal	3.00
(Years 6-15)	Fee	6-15	Renewal	3.00
(Years 16+)	Fee	16+	Renewal	1.20
(Up to Target) W/ TRLR****	Target	1	First	18.50
(Over Target) W/ TRLR ****	Excess	1	First	3.87
(Years 2-5) W/ TRLR	Target	2-5	Renewal	18.50
(Years 2-5) W/ TRLR	Excess	2-5	Renewal	2.00
(Years 6-10) W/ TRLR	Fee	6-10	Renewal	2.00
Option 2 (Years 2-10) Asset Value Trailer of Net Policy Value	Asset Value Trailer	2-10	Trailer	0.45
Option 2 (Years 11+) Asset Value Trailer of Net Policy Value	Asset Value Trailer	11+	Trailer	0.10

\* Compensation rates for variable life products are listed for approved policies. Applications for variable life products will no longer be accepted after June 1, 2021. To be considered for issue, formal application packages must be signed and submitted in good order prior to 5:00pm eastern time on June 1, 2021. Applications will be accepted for consideration if the submitting broker-dealer's registered representative is a member of one of the following producer groups: M Holdings, Lion Street Financial, PartnersFinancial (NFP) or First Financial Resources (FFR).

**\*\*Month of Lapse/ Chargeback Percentage**

Surrender	of Total Comp
0-6	100%
7-12	75%
13-15	50%
16-18	25%

**\*\*\*Month of Lapse/ Chargeback Percentage**

Surrender	of Total Comp
0-3	100%
4-6	75%
7-9	50%
10-12	25%

**\*\*\*\*Year of Lapse/Surrender**

Year of Lapse/Surrender	Chargeback Percentage of Total Comp
1	100%
2	75%
3	50%