John Hancock

Variable Products Commission Schedule

For: The Leaders Group, Inc.

Table 1. Variable Universal Life

	FY Base	FY SI	Total	FY Excess	Renewal	Rolling Targets	Chargeback
Protection Variable Universal Life '26 (PVUL26)	50.0%	35.0%	**85.0%**	3.00%	2.00% (Years 2-10)	YES	100% (months 1-6) 50% (months 7-18)
Accumulation Variable Universal Life '25 (AVUL25)	50.0%	35.0%	**85.0%**	3.00%	2.00% (Years 2-10)	YES	100% (months 1-6) 50% (months 7-18)
Survivorship Variable Universal Life '20 (SVUL20)	50.0%	35.0%	**85.0%**	3.00%	2.00% (Years 2-10)	YES	100% (months 1-6) 50% (months 7-18)

Table 2. Spread Commission Option

	FY Base	FY SI	Total	FY Excess	Renewal	Chargeback
Cash Value Enhancement Option (AV25CL, SVUL20CL)	14.0% (Years 1-4)	9.8% (Years 1-4)	**23.8% (Years 1-4)**	3.00%	2.00% (Years 2-10)	See above by product

Key to Terms on the Schedule Grid

FY Base: First Year Base Commission (% of First Year Premium up to Target)

FY SI: Supplemental Income (% of First Year Premium up to Target)

FY Excess: Excess Premium Commission (% of First Year Premium over Target)

Renewal: Renewal Premium Commission (% of Subsequent Year Premium for the Years Specified)

Rolling Targets: Products with Rolling Targets (YES) pay FY Base Commission and SI rates on Second Year Premium, up to any Unused Target from the First Policy Year. Second Year Premium received in excess of the Unused Target pay commissions at Second Year Renewal Rate. For Products without Rolling Targets (NO) if the premium received in the first Policy Year is less than the Target, the "extra" Base Commission and SI are lost in subsequent years. Base Commission and SI on that portion of unused Target cannot be earned even if premium is received in subsequent years.

Chargeback: Amount of Total Commissions & SI charged back on any policy which is lapsed or surrendered outside of the Free Look*** period, but within the time frame specified. A policy will be deemed as lapsed/ surrendered within the time frame if it is not in full force and effect as of the 1st day beyond the time frame. (i.e. the 1st day of the 19th policy month for a product with an 18 month time frame) Policies in 'lapse pending' status are not considered to be in full force and effect unless the necessary premium is paid by the end of the grace period.

***A chargeback of 100% of Total Commissions and SI will apply to any policy canceled, lapsed, or surrendered within the Free Look Period, commencing at time of policy receipt by owner.

Commission Guidelines:

Spread Commissions: Certain products/riders may require that first-year commissions be paid out over several years. The payment in each subsequent year is dependent on the policy remaining in force as of the anniversary date at the beginning of that policy year. Policy lapse or surrender prior to the anniversary date will result in an elimination of future commission payments even if the full first-year commission and SI amounts have not yet been paid out.

Contract Exchanges: When a policy is changed, the compensation, if any, shall be determined by The Company. The Company shall determine the compensation on any new policy when:

a. A policy issued by The Company on the same life has been surrendered or lapsed within six months of the application for a new policy, OR
b. The new policy appears to have replaced an existing policy in full or part issued by The Company within six months of the date of application.

New Producers: Upon a new producer's initial submission to John Hancock, the first premiums received (with the exception of wires and 1035 funds) are subject to a review period for up to 2 weeks prior to the release of compensation.

Free Look Period Commission Restriction: First year compensation is capped at $100K per policy until the later of:

a. Receipt of the signed contract receipt in John Hancock Home Office, AND
b. Ten days has elapsed since the contract receipt signature date.

Once this restriction period has expired, the balance (if any) of the first year compensation owed is released, provided the policy remains in full force and effect.

Created 10/05/2026