



*Sentinel Security
Life Insurance
Company*

Schedule of Commissions

Annuity

***** This is not valid until signed by an Authorized Representative of the Company*****

For Purposes of this Compensation & Product Schedule, the term “you” or “your” shall have the same meaning as the term “Agent” in the Agreement.

This Compensation & Product Schedule (this “schedule”) is part of your agreement or contract with Company (“Agreement”)and is in effect on the later to occur of: (1) the date this Schedule was first approved by an Authorized Representative, (2) the effective date of the Agreement, or (3) the effective date assigned by Company for the latest approved transmittal sheet, for Company’s Annuity products (the “Products”), as submitted by your Sentinel Agency Director. In no event does this Schedule apply to persons with License-Only Agent Contracts. Terms not otherwise defined in this Schedule shall have the meaning set forth in the Agreement.

All Commissions

The Company shall use the following rates for policies issued on applications produced by you or, if applicable, other persons in your down line distribution who submits Product applications that designate you. Your rate for each policy will be reduced by any rates the Company has assigned to other persons in your down line distribution for such policy, if any. In no event shall the rate credited to you and your down line distribution for each policy exceed the rate provided on this Schedule.

General Provisions

- 1. Product Included.** The provisions and conditions of the Schedule shall apply only to the Products specifically identified in the Schedule.
- 2. Non-assignment.** You may not assign or pledge as collateral any commission payable under this Schedule. Any attempt to assign commission under the Schedule shall be void.
- 3. Administrative Rules.** The Company’s administrative rules, practices and procedures may be revised, modified or Selected by the Company from time to time.
- 4. Laws & Regulations.** Commission on the Products set forth above may be adjusted as required by any applicable laws or regulations.
- 5. Confidential Information.** Confidential Information, as defined in your Agreement, does not include information relating to Compensation payments payable, paid or provided to you pursuant to this Schedule.

Commission Rates for Annuity Plans

All States

Commission Rates New Business, Internal, & External Replacement			
	5 & 7 Year Annuity		
	Initial	Subsequent	
Ages 0 - 80	2.250%	1.13%	
Ages 81 - 90	1.500%	0.750%	

	10 Year Annuity		
	Initial	Subsequent	
Ages 0 - 80	2.750%	1.380%	
Ages 81 - 90	2.000%	1.000%	

X _____

Date: X _____

Agent’s Signature (Required for existing agents)

This schedule will be made a part of your current commission schedule

Commission Rules

1. The commission rate is the rate that is in effect on the application date of the issued policy.
2. Unearned commission within any policy year will be charged back on any premium refunded to the policy owner. On any policies for which commissions were advanced and for as long as you maintain an advance balance, you agree that if you, either directly or indirectly through a third party, cause or assist in causing, the lapse, rewriting, or replacement of any policy issued through the Company, you will pay damages to the Company equal to two times the annual premium of such policies written.
3. The commission for the Product is vested and may be credited to you after the termination date if (a) the policy related to the Product remains in force, (b) the premiums for the policy are credited to Company, and (c) you are the writing agent and you remain the producer of record.
4. The Company may, from time to time, issue compensation/product schedules with respect to the Product which (a) amend, replace or terminate this Schedule, or (b) identify whether the Product is eligible for bonuses.
5. Annuity chargebacks shall be administered as follows: 1. Full chargeback for full withdrawals/surrenders in year 1 of each guarantee period. 2. Pro-rata chargeback for partial withdrawals/surrenders in year 1 of each guarantee period at 100% of the applicable commission percentage. 3. If the contract owner is issue age eighty (80), or over, the chargeback will be 50% of the full amount at 100% of the applicable commission percentage for contract owner death in year one of each guarantee period.

This schedule is in addition to any other schedules currently in force or that may come into force in the future, but supersedes any prior Schedule related to commission on the Products. This Schedule shall remain in effect until changed or terminated by Company.

Agent's Signature:

X _____

Date:

X _____

Sentinel Security Life Insurance Company:

X _____

Date:

X _____