Loyal American Life Insurance Company® — Commission Schedule Effective February 1, 2016

COMMISSION SCHEDULE – The portion of the premium equivalent to the Part B deductible is not commissionable on plans that reimburse for the Part B deductible, except in Washington, or if state requirements differ. For Medicare Supplements and Medicare Select policies, the commission is

calculated on the lesser of initial premium or paid premium, except that in Washington the commission is calculated on the paid premium.  LEVEL	GA - 60
OTHER HEALTH - Check your state's outline of coverage for available plans.	
Ornita Transcription States source to coverage to available plans.  yould Specified Disease (Cancer, Heart, Cancer Treatment) Policy Form Sets LY-FD-BA; LY-FDH-BA; LY-LS-BA; LY-LSH-BA; LY-CT-BA - All States Unless Otherwise Noted Below	
oyal specimed usease (varice), meant, cancer treatment) roucy rollin Seles Ethtucha, E	60.0% 11.0% 11.0%
oyal Specified Disease (Cancer, Heart, Cancer Treatment) - FL, MD, NJ, RI, SD, WA	i ' '
Base Pokey (Yr.1 / Yrs 2-10) / Yrs 11+) + Riders (ROP see below) oyal Specified Disease (Cancer, Heart, Cancer Treatment) - CO, CT, MN	50.0% 6.0% 6.0%
Base Policy (Yr 1 / Yrs 2-10 / Yrs 11+) + Riders (ROP see below)	50.0% 4.0% 4.0%
oyal Specified Disease (Cancer, Cancer Treatment) Policy Form Series LY-LSC-BA; LY-CT-BA - WY (Base Policy and Cancer Riders Only)  Base Policy (1/1 Yes 2-10 / Yes 1+1) + Riders (ROP See below)	50.0% 6.0% 6.0%
oval Lump Sum Cancer Policy Form Series LY-FDC-BA - MA	
Issue Ages 5.68 Base Policy (Yr 1/ Yes 2-10) Yrs 11+) + Riders Issue Ages 5.68 Base Policy (Yr 1/ Yes 2-10) Yrs 11+) + Riders Issue Ages 5.68 Base Policy (Yr 1/ Yes 2-10) Yrs 11+) + Riders	35.0% 5.0% 5.0% 25.0% 5.0% 5.0%
oyal Cancer Treatment Policy Form Series LY-CT-BA – IN, KY & NH Base Policy Only - all riders in IN, KY & NH are generic, TN	·
Base Pokey (Yr.1 / Yrs 2-10 / Yrs 11+) + Riders ash Advantage (Policy Form Series LY-CRIBA) - All States Unless Otherwise Noted Below	50.0% 6.0% 6.0%
Base Policy (Yr 1 / Yrs 2-10 / Yrs 11+) + Riders	60.0% 11.0% 1.0%
ash Advantage - CO, MD, SD  Base Policy (T/1 Ying 2-10) Ying 11+) + Riders	55.0% 6.0% 0.0%
ash Advantage - AR, NH	, ,
Base Pokey (Yr. 1 / Yrs 2-10 / Yrs 11+) + Riders ccident Treatment (Policy Form Series LY-Al-BA ) - All States Unless Otherwise Noted Below	50.0% 2.0% 0.0%
CCIONN Treatment (*POINTY POINT) Sense L1-74-DA ) - All States Offices Ottoe Misse Noted Delow Base Policy (*T.) 1 Yis 2-10 (*15 *11) + Roles   (*T.) 1 Yis 2-1	60.0% 11.0% 11.0%
LSC Rider (MA only) ccident Treatment - FL, SD, RI, WA (LSC Rider in WY)	35.0% 5.0% 5.0%
CCIONT TRAINING T-E, SD, Rt, WA LSG KINE IN WT) Base Policy (T1 / Ys 2-10 / Ys 11+) Fichies  (1) Final Research (Research Research Researc	50.0% 6.0% 6.0%
ccident Treatment - CO, MN Base Policy (r/1 / 1/92-2/0 / 1/95 14/9 + Riders	50.0% 4.0% 4.0%
BIBB FORCY (TT.17 TIS107 TIS TIT) + FORMS  CICIDENT SPECIAL TIS TITS   THORES  CICIDENT SPECIAL TIS TIS TITS   THORES  CICIDENT SPECIAL TIS	50.0% 4.0% 4.0%
Base Policy (Yr 1 / Yrs 2-10 / Yrs 11+) + Riders	45.0% 5.0% 5.0%
ccident Expense - CO, FL, SD, RI, WA  Base Polity (Tr.) 17 ys 2-10 / yrs (11+) + Riders	35.0% 2.0% 2.0%
ccident Expense - MN	
Base Pokey Yr 1 / Yns 2-10 / Yns 11+) + Riders teturn of Premium Rider On Selected Products (Policy Form Series LY-ROP-D) - All States Unless Otherwise Noted Below	30.0% 0.0% 0.0%
(Yr 1 / Yrs 2-10 / Yrs 11+)	50.0% 0.0% 0.0%
eturn of Premium Rider - CO, MD, RI, SD - On Selected Products (**11/93 = 20/1)**s11+)	45.0% 0.0% 0.0%
eturn of Premium Rider - MN - On Selected Products (Yr1 / Ya 2-0/J Yr 31+)	35.0% 0.0% 0.0%
AEDICARE SUPPLEMENT - Check your state's outline of coverage for available plans.	35.0% 0.0% 0.0%
lan A - All States unless otherwise noted below	5.0% 5.0% 2.0%
All Issue Ages (Yrs 1-6/ Yrs 7-10/ Yrs 1-1) All Issue Ages (Yrs 1-6/ Yrs 7-10/ Yrs 1-1) All Issue Ages (Yrs 1-6/ Yrs 7-10/ Yrs 1-1)	5.0% 5.0% 2.0%
Issue Ages ≤ 64 (Yrs 7-10 / Yrs 71+)	5.0% 5.0% 2.0%
Issue Ages 65 - 79 (Yrs 1-61 / Yrs 7-10 / Yrs 11+) Ssue Ages 67 - 79 (Yrs 1-61 / Yrs 7-10 / Yrs 11+)	20.0% 3.0% 1.0% 14.0% 3.0% 1.0%
lans C, F, G & N - All States unless otherwise noted below	
ISSUE AGES 64 (YS 1-61 / YS 7-10 / YS 11+) ISSUE AGES 67 / YS 1-61 / YS 7-10 / YS 11+)	5.0% 5.0% 2.0% 22.0% 3.0% 1.0%
Issue Ages 80+ (Yrs 1-6 (Yrs 7-10) Yrs 11+)	16.0% 3.0% 1.0%
lans F, G & N - Alaska, District of Columbia & Hawaii	
Issue Ages 65 - 79 (Yrs 1-61 Yrs 7-10 / Yrs 11+) Issue Ages 67 - (Yrs 1-61 Yrs 7-10 / Yrs 11+)	22.0% 3.0% 1.0% 10.0% 1.00% 1.0%
GI - ALL PLANS (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	2.0% 0.0% 0.0%
Ians B & D - Idaho (Issue Age)  Issue Ages 67-79 ((rs 1-61 / 178 7-101 / 178 1-1+)	18.0% 3.0% 1.0%
Issue Ages 60 - 7g (Tis 1-0) - 11s - 11-7 (Tis 1-17)   Issue Ages 80 - 7g (Tis 1-0) - 11s - 11-7 (Tis 1-17)   Issue Ages 80 - 17g (Tis 1-0) - 11s - 11-7 (Tis 1-17)	13.0% 3.0% 1.0%
lans C, F, G & N - Idaho (Issue Age)	
Issue Ages 65 - 79 (Yrs 1-61 Yrs 7-10 / Yrs 11+) Issue Ages 67 - (Yrs 1-61 Yrs 7-10 / Yrs 11+)	20.0% 3.0% 1.0% 15.0% 3.0% 1.0%
lans A, F, G & N - California***	
GI (Yts 1-6) / Yts 7-10 / / Yts 11+)	2.0% 0.0% 0.0%
Ians F, G & N - California*** Issue Ages 657 (vis ± 67 vis 7-107 / vis 11+)	15.0% 3.0% 3.0%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	6.5% 1.75% 1.75%
lans F, G & N - Connecticut & Vermont	20.0% 10.0% 2.0%
	15.0% 7.5% 2.0%
Issue Ages 70-74 (Yrs 1-6 / Yrs 7-10 / Yrs 11+) + CT GI	
Issue Ages 70-74 (Yrs 1-6 / Yrs 7-10 / Yrs 11+) + CT GI Issue Ages 75-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11+) + CT GI	9.0% 5.0% 2.0%

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UW=Underwritten; OE=Open Enrollment; GI=Guranteed Issue

\* Not available for initial recruiting, except for contracts received along with 7 downline contracts.

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COMMISSION SCHEDULE – The portion of the premium equivalent to the Part B deductible is not commissionable on plans that reimburse for the Part B deductible, except in Washington, or if state requirements differ. For Medicare Supplements and Medicare Select policies, the

	ommission																				
LEVEL	9	A2 - 55	5	-	AGA - 5	0	Α	GA2 - 4	15	SR /	AGENT	- 40	AC	SENT -	30	AG	ENT II -	20	AGI	ENT III	- 10
OTHER HEALTH - Check your state's outline of co	verage fo	or availab	le plans																		
Loyal Specified Disease (Cancer, Heart, Cancer Treatme					I Y-FDH-I	BA-TY-I	SC-BA- L	Y-I SH-B/	A· I Y-CT-	BA - AII S	States Ur	nless Oth	nerwise N	loted Re	low						
Base Policy (Yr 1 / Yrs 2-10 / Yrs 11+) + Riders (ROP see below)	, ,								9.0%		7.5%			5.0%		35.0%	4.0%	4.0%	30.0%	3.0%	3.0%
Loyal Specified Disease (Cancer, Heart, Cancer Treatme					10.0%	10.0%	30.0%	9.0%	9.0%	45.0%	7.5%	7.5%	40.0%	3.0%	3.0%	35.0%	4.076	4.0%	30.0%	3.0%	3.0%
Base Policy (Yr 1 / Yrs 2-10 / Yrs 11+) + Riders (ROP see below)					5.0%	5.0%	42.5%	4.0%	4.0%	40.0%	2.5%	2.5%	35.0%	2.0%	2.0%	30.0%	2.0%	2.0%	25.0%	2.0%	2.0%
Loyal Specified Disease (Cancer, Heart, Cancer Treatme	ent) - CO,																				
Base Policy (Yr 1 / Yrs 2-10 / Yrs 11+) + Riders (ROP see below)		3.0%	3.0%	45.0%	3.0%	3.0%	42.5% olicy and	3.0%	3.0%	40.0%	3.0%	3.0%	35.0%	3.0%	3.0%	30.0%	3.0%	3.0%	25.0%	2.0%	2.0%
Loyal Specified Disease (Cancer, Cancer Treatment) Po Base Policy (Yr 1 / Yrs 2-10 / Yrs 11+) + Riders (ROP see below)		5.0%	5.0%	45.0%	5.0%		42.5%	4.0%	4.0%	40.0%	2.5%	2.5%	35.0%	2.0%	2.0%	30.0%	2.0%	2.0%	25.0%	2.0%	2.0%
Loyal Lump Sum Cancer Policy Form Series LY-FDC-BA -																					
Issue Ages ≤ 64 Base Policy (Yr 1 / Yrs 2-10 / Yrs 11+) + Riders	33.5%	4.5%	4.5%	32.5%	4.0%	4.0%	31.5%	3.5%	3.5%	30.0%	3.0%	3.0%	27.5%	2.0%	2.0%	25.0%	2.0%	2.0%	20.0%	2.0%	2.0%
Issue Ages 65+ Base Policy (Yr 1 / Yrs 2-10 / Yrs 11+) + Riders  Loyal Cancer Treatment Policy Form Series LY-CT-BA -	23.4% IN KY &	4.5% NH Rase	4.5% Policy	22.5% Only - al	4.0%	4.0%	21.5% & NH are	3.5% generic	3.5% TN	20.0%	3.0%	3.0%	17.5%	2.0%	2.0%	15.0%	2.0%	2.0%	10.0%	2.0%	2.0%
Base Policy (Yr 1 / Yrs 2-10 / Yrs 11+) + Riders	50.0%	5.0%	5.0%	45.0%	5.0%	5.0%	42.5%	4.0%	4.0%	40.0%	2.5%	2.5%	35.0%	2.0%	2.0%	30.0%	2.0%	2.0%	25.0%	2.0%	2.0%
Cash Advantage (Policy Form Series LY-CRI-BA) - All State																					
Base Policy (Yr 1 / Yrs 2-10 / Yrs 11+) + Riders	60.0%	10.0%	1.0%	55.0%	10.0%	1.0%	50.0%	9.0%	1.0%	45.0%	7.5%	1.0%	40.0%	5.0%	1.0%	35.0%	4.0%	1.0%	30.0%	3.0%	1.0%
Cash Advantage - CO, MD, SD  Base Policy (Yr 1 / Yrs 2-10 / Yrs 11+) + Riders	55.0%	6.0%	0.0%	50.0%	5.0%	0.0%	45.0%	4.5%	0.0%	40.0%	4.0%	0.0%	35.0%	3.0%	0.0%	30.0%	2.0%	0.0%	25.0%	2.0%	0.0%
Cash Advantage - AR, NH																					
Base Policy (Yr 1 / Yrs 2-10 / Yrs 11+) + Riders	47.5%	2.0%	0.0%	45.0%	2.0%	0.0%	42.5%	2.0%	0.0%	42.5%	2.0%	0.0%	40.0%	2.0%	0.0%	37.5%	2.0%	0.0%	35.0%	2.0%	0.0%
Accident Treatment (Policy Form Series LY-AI-BA) - All St Base Policy (Yr 1 / Yrs 2-10 / Yrs 11+) + Riders	tates Unic	10.0%	10.0%	oted Belo 55.0%	10.0%	10.0%	50.0%	9.0%	9.0%	45.0%	7.5%	7.5%	40.0%	5.0%	5.0%	35.0%	4.0%	4.0%	30.0%	3.0%	3.0%
LSC Rider (MA only)	33.5%	4.5%	4.5%	32.5%	4.0%	4.0%	31.5%	3.5%	3.5%	30.0%	3.0%	3.0%	27.5%	2.0%	2.0%	25.0%	2.0%	2.0%	20.0%	2.0%	2.0%
Accident Treatment - FL, SD, RI, WA (LSC Rider in WY)				02.011															20.070		
Base Policy (Yr 1 / Yrs 2-10 / Yrs 11+) + Riders	50.0%	5.0%	5.0%	45.0%	5.0%	5.0%	42.5%	4.0%	4.0%	40.0%	2.5%	2.5%	35.0%	2.0%	2.0%	30.0%	2.0%	2.0%	25.0%	2.0%	2.0%
Accident Treatment - CO, MN  Base Policy (Yr 1 / Yrs 2-10 / Yrs 11+) + Riders	50.0%	3.0%	3.0%	45.0%	3.0%	3.0%	42.5%	3.0%	3.0%	40.0%	3.0%	3.0%	35.0%	3.0%	3.0%	30.0%	3.0%	3.0%	25.0%	2.0%	2.0%
Accident Expense (Policy Form Series LY-ACC-BA ) - All S						3.076	42.570	3.070	3.076	40.070	3.076	3.070	33.076	3.070	3.070	30.070	3.070	3.076	25.070	2.076	2.076
Base Policy (Yr 1 / Yrs 2-10 / Yrs 11+) + Riders	45.0%	5.0%	5.0%	40.0%	4.5%	4.5%	37.5%	4.0%	4.0%	35.0%	3.5%	3.5%	30.0%	3.0%	3.0%	25.0%	3.0%	3.0%	20.0%	3.0%	3.0%
Accident Expense - CO, FL, SD, RI, WA																					
Base Policy (Yr 1 / Yrs 2-10 / Yrs 11+) + Riders  Accident Expense - MN	35.0%	2.0%	2.0%	30.0%	2.0%	2.0%	29.0%	2.0%	2.0%	27.5%	2.0%	2.0%	25.0%	2.0%	2.0%	22.5%	2.0%	2.0%	20.0%	2.0%	2.0%
Base Policy (Yr 1 / Yrs 2-10 / Yrs 11+) + Riders	30.0%	0.0%	0.0%	27.5%	0.0%	0.0%	26.0%	0.0%	0.0%	25.0%	0.0%	0.0%	22.5%	0.0%	0.0%	20.0%	0.0%	0.0%	17.5%	0.0%	0.0%
Return of Premium Rider On Selected Products (Policy F	orm Serie					therwise	Noted E	elow													
(Yr 1 / Yrs 2-10 / Yrs 11+) Return of Premium Rider - CO, MD, RI, SD - On Selected	50.0%		0.0%	45.0%	0.0%	0.0%	42.5%	0.0%	0.0%	40.0%	0.0%	0.0%	35.0%	0.0%	0.0%	30.0%	0.0%	0.0%	25.0%	0.0%	0.0%
(Yr 1 / Yrs 2-10 / Yrs 11+)	45.0%	0.0%	0.0%	40.0%	0.0%	0.0%	37.5%	0.0%	0.0%	35.0%	0.0%	0.0%	30.0%	0.0%	0.0%	25.0%	0.0%	0.0%	20.0%	0.0%	0.0%
Return of Premium Rider - MN - On Selected Products																					
(Yr 1 / Yrs 2-10 / Yrs 11+)	35.0%	0.0%	0.0%	30.0%	0.0%	0.0%	27.5%	0.0%	0.0%	25.0%	0.0%	0.0%	20.0%	0.0%	0.0%	20.0%	0.0%	0.0%	15.0%	0.0%	0.0%
MEDICARE SUPPLEMENT - Check your state! Plan A - All States unless otherwise noted below	s outline o	or covera	de for a	vallable	olans.																
All Issue Ages (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%
Plans B & D - All States unless otherwise noted below																					
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11+) Issue Ages 65 - 79 (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	5.0%	5.0%	2.0%	5.0% 19.0%	5.0% 2.5%	2.0%	5.0% 18.5%	5.0%	2.0%	5.0% 18.0%	5.0%	2.0%	5.0% 17.0%	5.0% 1.5%	2.0%	5.0% 16.0%	5.0%	2.0%	5.0% 14.0%	5.0%	2.0%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	14.0%	3.0%	1.0%	13.0%	2.5%	1.0%	12.5%	2.25%	1.0%	12.0%	2.0%	1.0%	11.0%	1.5%	1.0%	10.0%	1.0%	1.0%	8.0%	1.0%	1.0%
Plans C, F, G & N - All States unless otherwise noted be		0.070	1.070	10.070	2.070	1.070	12.070	2.2070	1.070	12.070	2.070	1.070	11.070	1.070	1.070	10.070	1.070	1.070	0.070	1.070	1.070
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%
Issue Ages 65 - 79 (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	22.0%	3.0%	1.0%	21.0%	2.5%	1.0%	20.5%	2.25%	1.0%	20.0%	2.0%	1.0%	19.0%	1.5%	1.0%	18.0%	1.0%	1.0%	16.0%	1.0%	1.0%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	16.0%	3.0%	1.0%	15.0%	2.5%	1.0%	14.5%	2.25%	1.0%	14.0%	2.0%	1.0%	13.0%	1.5%	1.0%	12.0%	1.0%	1.0%	10.0%	1.0%	1.0%
Plans F, G & N - Alaska, District of Columbia & Hawaii Issue Ages 65 - 79 (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	21.0%	3.0%	1.0%	20.0%	2.5%	1.0%	19.5%	2.25%	1.0%	19.0%	2.0%	1.0%	18.0%	1.5%	1.0%	17.0%	1.0%	1.0%	16.0%	1.0%	1.0%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	9.5%	1.0%	1.0%	9.0%	1.0%	1.0%	8.75%	1.0%	1.0%	8.5%	1.0%	1.0%	8.0%	1.0%	1.0%	7.5%	1.0%	1.0%	7.0%	1.0%	1.0%
GI - ALL PLANS (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	2.0%	0.0%	0.0%	2.0%	0.0%	0.0%	2.0%	0.0%	0.0%	2.0%	0.0%	0.0%	2.0%	0.0%	0.0%	2.0%	0.0%	0.0%	2.0%	0.0%	0.0%
Plans B & D - Idaho (Issue Age)																					
Issue Ages 65 - 79 (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	18.0% 13.0%	3.0%	1.0%	17.0% 12.0%	2.5%	1.0%	16.5% 11.5%	2.25%	1.0%	16.0% 11.0%	2.0%	1.0%	15.0% 10.0%	1.5%	1.0%	14.0% 9.0%	1.0%	1.0%	12.0% 7.0%	1.0%	1.0%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11+)  Plans C, F, G & N - Idaho (Issue Age)	13.0%	3.0%	1.0%	12.0%	2.5%	1.0%	11.5%	2.25%	1.0%	11.0%	2.0%	1.0%	10.0%	1.5%	1.0%	9.0%	1.0%	1.0%	7.0%	1.0%	1.0%
Issue Ages 65 - 79 (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	20.0%	3.0%	1.0%	19.0%	2.5%	1.0%	18.5%	2.25%	1.0%	18.0%	2.0%	1.0%	17.0%	1.5%	1.0%	16.0%	1.0%	1.0%	14.0%	1.0%	1.0%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	15.0%	3.0%	1.0%	14.0%	2.5%	1.0%	13.5%	2.25%	1.0%	13.0%	2.0%	1.0%	12.0%	1.5%	1.0%	11.0%	1.0%	1.0%	9.0%	1.0%	1.0%
Plans A, F, G & N - California*																			·		
GI (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	2.0%	0.0%	0.0%	2.0%	0.0%	0.0%	2.0%	0.0%	0.0%	2.0%	0.0%	0.0%	2.0%	0.0%	0.0%	2.0%	0.0%	0.0%	2.0%	0.0%	0.0%
Plans F, G & N - California*  Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	13.0%	3.0%	2.5%	12.0%	3.0%	2.0%	11.5%	3.0%	1.5%	11.0%	3.0%	1.5%	10.0%	3.0%	1.0%	9.0%	3.0%	1.0%	8.0%	3.0%	1.0%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	6.0%	1.5%	1.5%	5.5%	1.25%	1.25%	5.5%	1.0%	1.5%	5.0%	1.0%	1.5%	5.0%	1.0%	1.0%	5.0%	1.0%	1.0%	5.0%	1.0%	1.0%
Plans F, G & N - Connecticut & Vermont	0.070	1.570	1.570	3.3 %	1.23/0	1.23/0	3.370	1.070	1.070	3.070	1.070	1.070	3.070	1.070	1.070	3.070	1.070	1.070	3.070	1.070	1.076
Issue Ages 65-69 (Yrs 1-6 / Yrs 7-10 / Yrs 11+) + CT GI	19.0%	9.5%	2.0%	18.0%	9.0%	2.0%	17.5%	8.75%	2.0%	17.0%	8.5%	2.0%	16.0%	8.0%	2.0%	15.0%	7.5%	2.0%	14.0%	7.0%	2.0%
Issue Ages 70-74 (Yrs 1-6 / Yrs 7-10 / Yrs 11+) + CT GI	14.0%	7.0%	2.0%	13.0%	6.5%	2.0%	12.5%	6.25%	2.0%	12.0%	6.0%	2.0%	11.0%	5.5%	2.0%	10.0%	5.0%	2.0%	9.0%	5.0%	2.0%
Issue Ages 75-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11+) + CT GI	8.5%	5.0%	2.0%	8.0%	5.0%	2.0%	7.5%	5.0%	2.0%	7.5%	5.0%	2.0%	7.0%	5.0%	2.0%	6.5%	5.0%	2.0%	6.0%	5.0%	2.0%
Issue Ages 80-84 (Yrs 1-6 / Yrs 7-10 / Yrs 11+) + CT GI Issue Ages 85+ (Yrs 1-6 / Yrs 7-10 / Yrs 11+) + CT GI	5.0%	3.5%	2.0%	5.0%	3.5% 2.5%	2.0%	5.0%	3.5%	2.0%	5.0%	3.5% 2.5%	2.0%	5.0%	3.5%	2.0%	5.0%	3.5%	2.0%	5.0%	3.5%	2.0%
GI - (VT only) PLANS F, G, & N (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	2.0%	2.5%	0.0%	2.0%	0.0%	0.0%	2.0%	2.5%	0.0%	2.0%	0.0%	0.0%	2.0%	2.5%	0.0%	2.0%	2.5%	0.0%	2.0%	2.5%	2.0%
3. (*. 3y) i Enito i , 0, d it (118 1-07 118 7-107 118 117)	2.070	J.U /0	0.070	2.070	0.070	0.070	2.070	0.070	0.070	2.070	0.070	0.070	2.070	0.070	0.076	2.070	0.070	J.U /0	2.070	0.070	0.076

UW=Underwritten; OE=Open Enrollment; GI=Guranteed Issue
Some commission rates not yet filed or approved. Subject to change. Check AgentView for product availability.

Loyal American Life Insurance Company® — Commission Schedule Effective February 1, 2016

COMMISSION SCHEDULE – The portion of the premium equivalent to the Part B deductible is not commissionable on plans that reimburse for the Part B deductible, except in Washington, or if state requirements differ. For Medicare Supplements and Medicare Select policies, the commission is

LEVEL		GA - 6	0
** Reserved for home office use only	· ·		
Some commission rates not yet filed or approved. Subject to change. Check AgentView for product availability.			
***The CA Birthday Rule is considered an Open Enrollment situation			
Plan A - Maine		т —	T
All Issue Ages (Yrs 1-6 / Yrs 7-10 / Yrs 11+) UW + OE + GI	5.0%	5.0%	2.0%
Plans F. G. N - Maine			+
All Issue Ages (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	20.0%	10.0%	2.0%
All Issue Ages (Yrs 1-6 / Yrs 7-10 / Yrs 11+) OE + GI	10.0%	5.0%	2.0%
Plans B & D - Michigan - Heaped			
Issue Ages 65 - 79 (Yrs 1-3) Yrs 4-10 / Yrs 11+)	29.0%	3.0%	1.0%
Issue Ages 80+ (Yrs 1-3 / Yrs 4-10 / Yrs 11+)	23.0%	3.0%	1.0%
Plans C, F, G & N - Michigan - Heaped			
Issue Ages 65 - 79 (Yrs 1-3 / Yrs 4-10 / Yrs 11+)	31.0%	3.0%	1.0%
Issue Ages 80+ (Yrs 1-3 / Yrs 4-10 / Yrs 11+)	25.0%	3.0%	1.0%
Non-Standard Plan in Minnesota <sup>1</sup>	20.076	0.070	1.070
Issue Ages ≤ 64 (Yrs 1-16 / Yrs 7-)	5.0%	T 1	.0%
Issue Ages 65 - 69 (Yrs 1-6 / Yrs 7+)	19.0%	3	3.0%
Issue Ages 70 - 74 (Yrs 1-6 / Yrs 7+)	11.0%		3.0%
Issue Ages 75+ (Yrs 1-6) / Yrs 7+)	5.0%		.3%
Part B Deductible Rider is non-commissionable.	0.070		
Plans A, C., F., G. & N - New Jersey			
GI (Yrs 1-6 / Yrs 7-10/ Yrs 11+)	2.0%	0.0%	0.0%
Plan C - New Jersev		+	
All Issue Ages (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	5.0%	5.0%	2.0%
Plans F. G & N - New Jersev			
Issue Ages 65-84 (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	22.0%	3.0%	1.0%
Issue Ages 85+ (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	10.0%	1.0%	1.0%
Plans B & D - Oregon			
All Issue Ages (Yrs 1-6 / Yrs 7-10 / Yrs 11+) + GI	20.0%	2.0%	1.0%
Plans C, F, G & N - Oregon			
All Issue Ages (Yrs 1-6 / Yrs 7-10 / Yrs 11+) + GI	22.0%	3.0%	1.0%
Plan A - Washington Issue Aques 66+ (Yrs 1-61 / Yrs 7-10 / Yrs 11+)	5.0%	T 5.00/	T = 00/
ISSUE AGES 00+ (1/15 1-0 / 1/15 / -10 / 1/15 11+) (G) (1/15 1-6 / 1/15 7-10 / 1/15 11+)	5.0%	5.0%	5.0%
Plans F, G & N - Washington	2.0%	2.0%	2.0%
Flatis F, G & N - Washington Issue Ages 65 + (Yrs 1-67 / Yrs 7-10 / Yrs 11+)	8.0%	8.0%	8.0%
GL (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	2.0%	2.0%	2.0%
CONSERVED/EXCHANGED MEDICARE SUPPLEMENT POLICIES			
Conserved/Exchanged commissions are paid in accordance with the schedule below or the commission on the original policy, whichever is lower (not applicable in WA).			
All States unless listed below (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	13.0%	3.0%	0.0%
Ohio (Yrs 1-6 / Yrs 7+)	14.0%	0.0%	0.0%
Texas (*/15 1-7 1/7s 8+)	13.0%	0.0%	0.0%
Indian (Vis 1-6 / Yis 7+)	13.0%	0.0%	0.0%
molata (115 -97 / 116 / 7) Michigan (778 1-3 / 778 4-10 / 778 11+)	11.0%	1.0%	1.0%
IW-Index/ite: 1-37 118 +1-10 / 118 119	11.0%	1.070	1.076

UW=Underwritten; OE=Open Enrollment; GI=Guranteed Issue

Loyal American Life Insurance Company® — Commission Schedule Effective February 1, 2016

COMMISSION SCHEDULE – The portion of the premium equivalent to the Part B deductible is not commissionable on the basers of fulfall versely my an epitic premium equivalent to the Part B deductible is not commissionable on the basers of fulfall versely my an epitic premium equivalent to the Part B deductible is not commissionable on the basers of fulfall versely my an epitic premium equivalent to the Part B deductible is not commissionable on the basers of fulfall versely my an epitic premium equivalent to the Part B deductible is not commissionable on the basers of fulfall versely my and the part of the pa

LEVEL		GA2 - 5	5		AGA - 5	0	Α	GA2 - 4	15	SR	AGENT	- 40	A	SENT -	30	AG	ENT II	- 20	AG	ENT III	- 10
*The CA Birthday Rule is considered an Open Enrollment situation													•								
Plan A - Maine	1																				
All Issue Ages (Yrs 1-6 / Yrs 7-10 / Yrs 11+) UW + OE + GI	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%
Plans F.G.N - Maine	0.070	0.070	2.070	0.070	0.070	2.070	0.070	0.070	2.070	0.070	0.070	2.070	0.070	0.070	2.070	0.070	0.070	2.070	0.070	0.070	2.070
All Issue Ages (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	19.0%	9.5%	2.0%	18.0%	9.0%	2.0%	17.5%	8.5%	2.0%	17.0%	8.5%	2.0%	16.0%	8.0%	2.0%	15.0%	7.5%	2.0%	14.0%	7.0%	2.0%
All Issue Ages (Yrs 1-6 / Yrs 7-10 / Yrs 11+) OE + GI	9.5%	4.75%	2.0%	9.0%	4.5%	2.0%	8.5%	4.25%	2.0%	8.5%	4.25%	2.0%	8.0%	4.0%	2.0%	7.5%	3.75%	2.0%	7.0%	3.5%	2.0%
Plans B & D - Michigan - Heaped																					1
Issue Ages 65 - 79 (Yrs 1-3 / Yrs 4-10 / Yrs 11+)	29.0%	3.0%	1.0%	28.0%	3.0%	1.0%	27.5%	2.75%	1.0%	27.0%	2.5%	1.0%	26.0%	2.25%	1.0%	25.0%	2.0%	1.0%	24.0%	1.5%	1.0%
Issue Ages 80+ (Yrs 1-3 / Yrs 4-10 / Yrs 11+)	23.0%	3.0%	1.0%	22.0%	3.0%	1.0%	21.5%	2.75%	1.0%	21.0%	2.5%	1.0%	20.0%	2.25%	1.0%	18.0%	2.0%	1.0%	16.0%	1.5%	1.0%
Plans C. F. G & N - Michigan - Heaped																					
Issue Ages 65 - 79 (Yrs 1-3 / Yrs 4-10 / Yrs 11+)	31.0%	3.0%	1.0%	30.0%	3.0%	1.0%	29.5%	2.75%	1.0%	29.0%	2.5%	1.0%	28.0%	2.25%	1.0%	26.0%	2.0%	1.0%	24.0%	1.5%	1.0%
Issue Ages 80+ (Yrs 1-3 / Yrs 4-10 / Yrs 11+)	25.0%	3.0%	1.0%	24.0%	3.0%	1.0%	23.5%	2.75%	1.0%	23.0%	2.5%	1.0%	22.0%	2.25%	1.0%	20.0%	2.0%	1.0%	18.0%	1.5%	1.0%
Non-Standard Plan in Minnesota¹	_5.070	2.070		070	2.070	070		070		_5.070	070	070	070	0,0			070				1
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7+)	5.0%	1.	0%	5.0%	1.0	0%	5.0%	0.7	5%	5.0%	0.	75%	5.0%	0.	5%	5.0%	0	.5%	5.0%	0.	.5%
Issue Ages 65 - 69 (Yrs 1-6 / Yrs 7+)	19.0%		0%	18.0%			17.5%		5%	17.0%	2.0%		16.0%		5%	15.0%		.0%	13.0%		.0%
Issue Ages 70 - 74 (Yrs 1-6 / Yrs 7+)	11.0%	6 3.0%		10.0%		5%	9.5%		5%	9.0%		0%	8.0%		5%	7.0%		.0%	6.0%		.0%
Issue Ages 75+ (Yrs 1-6 / Yrs 7+)	5.0%	1.	3%	5.0%	1.0	0%	5.0%	0.7	5%	5.0%	0.1	75%	5.0%		5%	5.0%	0	.5%	5.0%	0.	.5%
¹Part B Deductible Rider is non-commissionable.		-					0.0.0				-		0.070			0.07.0					
Plans A. C. F. G & N - New Jersev																					
GI (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	2.0%	0.0%	0.0%	2.0%	0.0%	0.0%	2.0%	0.0%	0.0%	2.0%	0.0%	0.0%	2.0%	0.0%	0.0%	2.0%	0.0%	0.0%	2.0%	0.0%	0.0%
Plan C - New Jersev																					
All Issue Ages (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%
Plans F. G & N - New Jersev																					
Issue Ages 65-84 (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	21.0%	3.0%	1.0%	20.0%	2.5%	1.0%	19.5%	2.25%	1.0%	19.0%	2.0%	1.0%	18.0%	1.5%	1.0%	17.0%	1.0%	1.0%	16.0%	1.0%	1.0%
Issue Ages 85+ (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	9.5%	1.0%	1.0%	9.0%	1.0%	1.0%	8.75%	1.0%	1.0%	8.5%	1.0%	1.0%	8.0%	1.0%	1.0%	7.5%	1.0%	1.0%	7.0%	1.0%	1.0%
Plans B & D - Oregon																					
All Issue Ages (Yrs 1-6 / Yrs 7-10 / Yrs 11+) + GI	20.0%	2.0%	1.0%	19.0%	1.5%	1.0%	18.5%	1.25%	1.0%	18.0%	1.0%	1.0%	17.0%	1.0%	1.0%	17.0%	1.0%	1.0%	16.0%	1.0%	1.0%
Plans C, F, G & N - Oregon																					
All Issue Ages (Yrs 1-6 / Yrs 7-10 / Yrs 11+) + GI	22.0%	3.0%	1.0%	21.0%	2.5%	1.0%	20.5%	2.25%	1.0%	20.0%	2.0%	1.0%	19.0%	1.5%	1.0%	18.0%	1.0%	1.0%	16.0%	1.0%	1.0%
Plan A - Washington		•													•						•
Issue Ages 65+ (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%
GI (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%
Plans F, G & N - Washington																					
Issue Ages 65+ (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	7.5%	7.5%	7.5%	7.0%	7.0%	7.0%	6.75%	6.75%	6.75%	6.5%	6.5%	6.5%	6.0%	6.0%	6.0%	5.5%	5.5%	5.5%	5.0%	5.0%	5.0%
GI (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%
CONSERVED/EXCHANGED MEDICARE SUPPLEM																					
Conserved/Exchanged commissions are paid in accordance with the s				n the origin																	
All States unless listed below (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	13.0%				2.5%	0.0%	11.5%	2.25%	0.0%	11.0%	2.0%	0.0%	10.0%	1.5%	0.0%	9.0%	1.0%	0.0%	8.0%	1.0%	0.0%
Ohio (Yrs 1-6 / Yrs 7+)	14.0%	0.0%	0.0%	13.0%	0.0%	0.0%	12.5%	0.0%	0.0%	12.0%	0.0%	0.0%	11.0%	0.0%	0.0%	10.0%	0.0%	0.0%	9.0%	0.0%	0.0%
Texas (Yrs 1-7 / Yrs 8+)	13.0%	0.0%	0.0%	12.0%	0.0%	0.0%	11.5%	0.0%	0.0%	11.0%	0.0%	0.0%	10.0%	0.0%	0.0%	9.0%	0.0%	0.0%	8.0%	0.0%	0.0%
Indiana (Yrs 1-6 / Yrs 7+)	13.0%	0.0%	0.0%	12.0%	0.0%	0.0%	11.5%	0.0%	0.0%	11.0%	0.0%	0.0%	10.0%	0.0%	0.0%	9.0%	0.0%	0.0%	8.0%	0.0%	0.0%
Michigan (Yrs 1-3 / Yrs 4-10 / Yrs 11+)	11.0%	1.0%	1.0%	10.0%	2.5%	1.0%	9.5%	2.25%	1.0%	9.0%	2.0%	1.0%	8.0%	1.5%	1.0%	7.0%	1.0%	1.0%	6.0%	1.0%	1.0%

UW=Underwritten; OE=Open Enrollment; GI=Guranteed Issue

## Loyal American Life Insurance Company® – Commission Schedule Effective February 1, 2016

COMMISSION SCHEDULE - The maximum advance for all Whole Life production is \$1,500 for the writing agent. Commissions are not paid on rate increases.

	LEVEL	G	A - 60	
Individual Whole Life				
Level Plan				
	Issue Ages 50 - 79 (Yrs 1 / 2-5 / 6-10 / 11+)	110.0% 6.0%	3.0%	1.0%
	Issue Ages 80 - 85 (Yrs 1 / 2-5 / 6-10 / 11+)	87.5% 6.0%	3.0%	1.0%
Modified Plan				
	Issue Ages 50 - 79 (Yrs 1 / 2-5 / 6-10 / 11+)	87.5% 6.0%		
	Issue Ages 80 - 85 (Yrs 1 / 2-5 / 6-10 / 11+)	67.5% 6.0%	3.0%	1.0%
Companion Whole Life				
	Issue Ages 64 - 79 (Yrs 1 / 2-5 / 6-10 / 11+)	100.0% 7.0%	4.5%	2.0%
	Issue Ages 80 - 85 (Yrs 1 / 2-5 / 6-10 / 11+)	75.0% 7.0%	4.5%	2.0%

<sup>\*</sup> Not available for initial recruiting, except for contracts received along with 7 downline contracts.

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### Loyal American Life Insurance Company® – Commission Schedule Effective February 1, 2016

COMMISSION SCHEDULE - The maximum advance for all Whole Life production is \$1,500 for the writing agent. Commissions are not paid on rate increases.

LEVEL	GA2 - 55			AGA - 50			AGA2 - 45			S	R AGE	NT - 4	40		AGEN	T - 30	)	-	(GEN	T II - 2	:0	Α	GENT	` III - 1	0			
Individual Whole Life																												
Level Plan																												
Issue Ages 50 - 79 (Yrs 1 / 2-5 / 6-10 / 11+)	100.0%	5.5%	2.50%	0.0%	95.0%	5.0%	2.0%	0.0%	92.5%	4.75%	1.75%	0.0%	90.0%	4.5%	1.5%	0.0%	85.0%	4.0%	1.0%	0.0%	80.0%	3.5%	1.0%	0.0%	75.0%	3.0%	1.0%	0.0%
Issue Ages 80 - 85 (Yrs 1 / 2-5 / 6-10 / 11+)	85.0%	5.5%	2.50%	0.0%	82.5%	5.0%	2.0%	0.0%	81.0%	4.75%	1.75%	0.0%	80.0%	4.5%	1.5%	0.0%	77.5%	4.0%	1.0%	0.0%	75.0%	3.5%	1.0%	0.0%	70.0%	3.0%	1.0%	0.0%
Modified Plan			•																									
Issue Ages 50 - 79 (Yrs 1 / 2-5 / 6-10 / 11+)	85.0%	5.5%	2.50%	0.0%	82.5%	5.0%	2.0%	0.0%	81.0%	4.75%	1.75%	0.0%	80.0%	4.5%	1.5%	0.0%	77.5%	4.0%	1.0%	0.0%	75.0%	3.5%	1.0%	0.0%	70.0%	3.0%	1.0%	0.0%
Issue Ages 80 - 85 (Yrs 1 / 2-5 / 6-10 / 11+)	65.0%	5.5%	2.50%	0.0%	62.5%	5.0%	2.0%	0.0%	61.0%	4.75%	1.75%	0.0%	60.0%	4.5%	1.5%	0.0%	57.5%	4.0%	1.0%	0.0%	55.0%	3.5%	1.0%	0.0%	50.0%	3.0%	1.0%	0.0%
Companion Whole Life																												
Issue Ages 64 - 79 (Yrs 1 / 2-5 / 6-10 / 11+)	97.5%	6.5%	4.25%	2.0%	95.0%	6.0%	4.0%	2.0%	92.5%	6.0%	4.0%	2.0%	90.0%	5.0%	3.5%	2.0%	85.0%	4.0%	3.0%	2.0%	80.0%	3.0%	2.5%	2.0%	75.0%	3.0%	2.5%	2.0%
Issue Ages 80 - 85 (Yrs 1 / 2-5 / 6-10 / 11+)	72.5%	6.5%	4.25%	2.0%	70.0%	6.0%	4.0%	2.0%	67.5%	6.0%	4.0%	2.0%	65.0%	5.0%	3.5%	2.0%	60.0%	4.0%	3.0%	2.0%	55.0%	3.0%	2.5%	2.0%	50.0%	3.0%	2.5%	2.0%

### Office of the Broker Commission Schedule - Commission Schedule for Office of the Broker Product Marketing Program Effective 2/1/2016 - Heaped

COMMISSION SCHEDULE - If you elected to participate in the Office of the Broker product marketing program, the following commission rates will apply to policies solicited by Loyal American Life Insurance Company on your behalf.

### Insured by Loval American Life Insurance Company®

Insured by Loyar American Life insurance Company			
LEVEL		GA - 60	0
OTHER HEALTH - Check your state's outline of coverage for available plans.			
Loyal Specified Disease (Cancer, Heart, Cancer Treatment) Policy Form Series LY-FDC-BA; LY-LSC-BA; LY-LSH-BA; LY-CT-BA - All States Unless Otherwise Noted Below			
Base Policy (Year 1 / Years 2-11 / 11+)	45.0%	6.00%	6.00%
Loyal Specified Disease (Cancer, Heart, Cancer Treatment) - FL, MD, NJ, RI, SD			
Base Policy (Year 1 / Years 2-11 / 11+)	25.0%	6.0%	6.0%
Loyal Specified Disease (Cancer, Heart, Cancer Treatment) - CO, CT			
Base Policy (Year 1 / Years 2-11 / 11+)	20.0%	2.0%	2.00%

<sup>\*</sup> Not available for initial recruiting, except for contracts received along with 7 downline contracts.

"Reserved for Home Office use only
Some commission rates not vet filled or approved. Subject to change.

Arkansas - Only Flexible Choice available for OOB sales.

2/1/2016

### Office of the Broker Commission Schedule - Commission Schedule for Office of the Broker Product Marketing Program Effective 2/1/2016 - Heaped

COMMISSION SCHEDULE – If you elected to participate in the Office of the Broker product marketing program, the following commission rates will apply to policies solicited by Loyal American Life Insurance Company on your behalf.

Insured by Loyal American Life Insurance Company®

LEVEL	GA2 - 55 AGA - 50						А	GA2 - 4	15	SR A	AGENT	- 40	AG	ENT -	30	AG	ENT II -	- 20	AGI	- 10	
OTHER HEALTH - Check your state's outline of cove																					
Loyal Specified Disease (Cancer, Heart, Cancer Treatment	) Policy	Form S	Series L	Y-FDC-I	BA; LY-	FDH-B/	I; LY-LS	SC-BA;	LY-LSH	-BA; LY	-CT-BA	- All Si	ates Un	less Ot	herwise	Noted	Below				
Base Policy (Year 1 / Years 2-11 / 11+)	45.0%	5.0%	5.0%	40.0%	4.0%	4.0%	37.5%	3.5%	3.5%	35.0%	3.0%	3.0%	30.0%	2.0%	2.0%	25.0%	1.0%	1.0%	20.0%	0.0%	0.0%
Loyal Specified Disease (Cancer, Heart, Cancer Treatment	) - FL, N	ID, NJ,	RI, SD																		
Base Policy (Year 1 / Years 2-11 / 11+)	25.0%	3.0%	3.0%	20.0%	2.0%	2.0%	19.0%	2.0%	2.0%	18.0%	2.0%	2.0%	16.0%	2.0%	2.0%	15.0%	2.0%	2.0%	10.0%	1.0%	1.0%
Loyal Specified Disease (Cancer, Heart, Cancer Treatment	) - CO, (	CT.																			
Base Policy (Year 1 / Years 2-11 / 11+)	18.0%	1.5%	1.5%	16.0%	1.0%	1.0%	15.0%	1.0%	1.0%	14.0%	1.0%	1.0%	11.0%	1.0%	1.0%	7.0%	1.0%	1.0%	4.0%	1.0%	1.0%

# Loyal American Life Insurance Company® – Commission Schedule Effective February 1, 2016 COMMISSION SCHEDULE – The maximum advance for all Whole Life production is \$1,500 for the writing agent. Commissions are not paid on rate increases.

		GA	- 60			GA2 - 55			AGA - 50				SR AGENT - 40				AGENT - 30					AGEN	T II - 20			1		
STAND-ALONE WHOLE LIFE																												
Level Plan																												
Issue Ages 50 - 79 (Yrs 1 / 2-5 / 6-10 / 11+)	110.0%	6.0%	3.0%	1.0%	100.0%	5.5%	2.50%	0.0%	95.0%	5.0%	2.0%	0.0%	90.0%	4.5%	1.5%	0.0%	85.0%	4.0%	1.0%	0.0%	80.0%	3.5%	1.0%	0.0%	75.0%	3.0%	1.0%	0.0%
Issue Ages 80 - 85 (Yrs 1 / 2-5 / 6-10 / 11+)	87.5%	6.0%	3.0%	1.0%	85.0%	5.5%	2.50%	0.0%	82.5%	5.0%	2.0%	0.0%	80.0%	4.5%	1.5%	0.0%	77.5%	4.0%	1.0%	0.0%	75.0%	3.5%	1.0%	0.0%	70.0%	3.0%	1.0%	0.0%
Modified Plan																												
Issue Ages 50 - 79 (Yrs 1 / 2-5 / 6-10 / 11+)	87.5%	6.0%	3.0%	1.0%	85.0%	5.5%	2.50%	0.0%	82.5%	5.0%	2.0%	0.0%	80.0%	4.5%	1.5%	0.0%	77.5%	4.0%	1.0%	0.0%	75.0%	3.5%	1.0%	0.0%	70.0%	3.0%	1.0%	0.0%
Issue Ages 80 - 85 (Yrs 1 / 2-5 / 6-10 / 11+)	67.5%	6.0%	3.0%	1.0%	65.0%	5.5%	2.50%	0.0%	62.5%	5.0%	2.0%	0.0%	60.0%	4.5%	1.5%	0.0%	57.5%	4.0%	1.0%	0.0%	55.0%	3.5%	1.0%	0.0%	50.0%	3.0%	1.0%	0.0%

Compensation shown only for approved states. Some states may differ upon approval.

<sup>\*</sup> Not available for initial recruiting, except for contracts received along with 7 downline contracts.

<sup>\*\*</sup> Reserved for home office use only