

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.			
Loyal Specified Disease (Cancer, Heart, Cancer Treatment) Policy Form Series LY-FDC-BA; LY-FDH-BA; LY-LSC-BA; LY-LSH-BA; LY-CT-BA - All States Unless Otherwise Noted Below			
Base Policy (Yr 1 / Yrs 2-10 / Yrs 11+) + Riders (ROP see below)	60.0%	11.0%	11.0%
Loyal Specified Disease (Cancer, Heart, Cancer Treatment) - FL, MD, NJ, RI, SD, WA			
Base Policy (Yr 1 / Yrs 2-10 / Yrs 11+) + Riders (ROP see below)	50.0%	6.0%	6.0%
Loyal Specified Disease (Cancer, Heart, Cancer Treatment) - CO, CT, MN			
Base Policy (Yr 1 / Yrs 2-10 / Yrs 11+) + Riders (ROP see below)	50.0%	4.0%	4.0%
Loyal Specified Disease (Cancer, Cancer Treatment) Policy Form Series LY-LSC-BA; LY-CT-BA - WY (Base Policy and Cancer Riders Only)			
Base Policy (Yr 1 / Yrs 2-10 / Yrs 11+) + Riders (ROP see below)	50.0%	6.0%	6.0%
Loyal Lump Sum Cancer Policy Form Series LY-FDC-BA - MA			
Issue Ages ≤ 64 Base Policy (Yr 1 / Yrs 2-10 / Yrs 11+) + Riders	35.0%	5.0%	5.0%
Issue Ages 65+ Base Policy (Yr 1 / Yrs 2-10 / Yrs 11+) + Riders	35.0%	5.0%	5.0%
Loyal Cancer Treatment Policy Form Series LY-CT-BA – IN, KY & NH Base Policy Only - all riders in IN, KY & NH are generic, TN			
Base Policy (Yr 1 / Yrs 2-10 / Yrs 11+) + Riders	50.0%	6.0%	6.0%
Cash Advantage (Policy Form Series LY-CRI-BA) - All States Unless Otherwise Noted Below			
Base Policy (Yr 1 / Yrs 2-10 / Yrs 11+) + Riders	60.0%	11.0%	1.0%
Cash Advantage - CO, MD, SD			
Base Policy (Yr 1 / Yrs 2-10 / Yrs 11+) + Riders	55.0%	6.0%	0.0%
Cash Advantage - AR, NH			
Base Policy (Yr 1 / Yrs 2-10 / Yrs 11+) + Riders	50.0%	2.0%	0.0%
Accident Treatment (Policy Form Series LY-AI-BA) - All States Unless Otherwise Noted Below			
Base Policy (Yr 1 / Yrs 2-10 / Yrs 11+) + Riders	60.0%	11.0%	11.0%
LSC Rider (MA only)	35.0%	5.0%	5.0%
Accident Treatment - FL, SD, RI, WA (LSC Rider in WY)			
Base Policy (Yr 1 / Yrs 2-10 / Yrs 11+) + Riders	50.0%	6.0%	6.0%
Accident Treatment - CO, MN			
Base Policy (Yr 1 / Yrs 2-10 / Yrs 11+) + Riders	50.0%	4.0%	4.0%
Accident Expense (Policy Form Series LY-ACC-BA) - All States Unless Otherwise Noted Below			
Base Policy (Yr 1 / Yrs 2-10 / Yrs 11+) + Riders	45.0%	5.0%	5.0%
Accident Expense - CO, FL, SD, RI, WA			
Base Policy (Yr 1 / Yrs 2-10 / Yrs 11+) + Riders	35.0%	2.0%	2.0%
Accident Expense - MN			
Base Policy (Yr 1 / Yrs 2-10 / Yrs 11+) + Riders	30.0%	0.0%	0.0%
Return of Premium Rider On Selected Products (Policy Form Series LY-ROP-D) - All States Unless Otherwise Noted Below			
(Yr 1 / Yrs 2-10 / Yrs 11+)	50.0%	0.0%	0.0%
Return of Premium Rider - CO, MD, RI, SD - On Selected Products			
(Yr 1 / Yrs 2-10 / Yrs 11+)	45.0%	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%
MEDICARE SUPPLEMENT – Check your state's outline of coverage for available plans.			
Plan A - All States unless otherwise noted below			
All Issue Ages (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	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+)	5.0%	5.0%	2.0%
Issue Ages 65 - 79 (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	20.0%	3.0%	1.0%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	14.0%	3.0%	1.0%
Plans C, F, G & N - All States unless otherwise noted below			
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	5.0%	5.0%	2.0%
Issue Ages 65 - 79 (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	22.0%	3.0%	1.0%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	16.0%	3.0%	1.0%
Plans F, G & N - Alaska, District of Columbia & Hawaii			
Issue Ages 65 - 79 (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	22.0%	3.0%	1.0%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	10.0%	1.00%	1.0%
GI – ALL PLANS (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	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%	3.0%	1.0%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	13.0%	3.0%	1.0%
Plans C, F, G & N - Idaho (Issue Age)			
Issue Ages 65 - 79 (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	20.0%	3.0%	1.0%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	15.0%	3.0%	1.0%
Plans A, F, G & N - California***			
GI (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	2.0%	0.0%	0.0%
Plans F, G & N - California***			
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	15.0%	3.0%	3.0%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	6.5%	1.75%	1.75%
Plans F, G & N - Connecticut & Vermont			
Issue Ages 65-69 (Yrs 1-6 / Yrs 7-10 / Yrs 11+) + CT GI	20.0%	10.0%	2.0%
Issue Ages 70-74 (Yrs 1-6 / Yrs 7-10 / Yrs 11+) + CT GI	15.0%	7.5%	2.0%
Issue Ages 75-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11+) + CT GI	9.0%	5.0%	2.0%
Issue Ages 80-84 (Yrs 1-6 / Yrs 7-10 / Yrs 11+) + CT GI	5.0%	3.5%	2.0%
Issue Ages 85+ (Yrs 1-6 / Yrs 7-10 / Yrs 11+) + CT GI	5.0%	2.5%	2.0%
GI - (VT only) PLANS F, G, & N (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	2.0%	0.0%	0.0%

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

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

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LEVEL		GA - 60		
** 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				
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 ¹				
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7+)		5.0%		1.0%
Issue Ages 65 - 69 (Yrs 1-6 / Yrs 7+)		19.0%		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%		1.3%
¹ Part B Deductible Rider is non-commissionable.				
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 Jersey				
All Issue Ages (Yrs 1-6 / Yrs 7-10 / Yrs 11+)		5.0%	5.0%	2.0%
Plans F, G & N - New Jersey				
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 Ages 65+ (Yrs 1-6 / Yrs 7-10 / Yrs 11+)		5.0%	5.0%	5.0%
GI (Yrs 1-6 / Yrs 7-10 / Yrs 11+)		2.0%	2.0%	2.0%
Plans F, G & N - Washington				
Issue Ages 65+ (Yrs 1-6 / Yrs 7-10 / Yrs 11+)		8.0%	8.0%	8.0%
GI (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+)				
Ohio (Yrs 1-6 / Yrs 7+)		13.0%	3.0%	0.0%
Texas (Yrs 1-7 / Yrs 8+)		14.0%	0.0%	0.0%
Indiana (Yrs 1-6 / Yrs 7+)		13.0%	0.0%	0.0%
Michigan (Yrs 1-3 / Yrs 4-10 / Yrs 11+)		13.0%	0.0%	0.0%
		11.0%	1.0%	1.0%

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LEVEL	GA2 - 55			AGA - 50			AGA2 - 45			SR AGENT - 40			AGENT - 30			AGENT II - 20			AGENT III - 10		
*The CA Birthday Rule is considered an Open Enrollment situation																					
Plan A - Maine																					
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																					
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																					
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																					
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7+)																					
5.0%	1.0%		5.0%	1.0%		5.0%	0.75%		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%	3.0%		18.0%	2.5%		17.5%	2.25%		17.0%	2.0%		16.0%	1.5%		15.0%	1.0%		13.0%	1.0%		
Issue Ages 70 - 74 (Yrs 1-6 / Yrs 7+)																					
11.0%	3.0%		10.0%	2.5%		9.5%	2.25%		9.0%	2.0%		8.0%	1.5%		7.0%	1.0%		6.0%	1.0%		
Issue Ages 75+ (Yrs 1-6 / Yrs 7+)																					
5.0%	1.3%		5.0%	1.0%		5.0%	0.75%		5.0%	0.75%		5.0%	0.5%		5.0%	0.5%		5.0%	0.5%		
¹Part B Deductible Rider is non-commissionable																					
Plans A, C, F, G & N - New Jersey																					
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 Jersey																					
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 Jersey																					
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 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%	12.0%	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%	
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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		GA - 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%	3.0%	1.0%
	Issue Ages 80 - 85 (Yrs 1 / 2-5 / 6-10 / 11+)	87.5%	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%

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LEVEL	GA2 - 55				AGA - 50				AGA2 - 45				SR AGENT - 40				AGENT - 30				AGENT II - 20				AGENT III - 10			
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 Loyal American Life Insurance Company®			
LEVEL			GA - 60
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-FDH-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%

* Not available for initial recruiting, except for contracts received along with 7 downline contracts.
** Reserved for Home Office use only
Some commission rates not yet filed or approved. Subject to change.
Arkansas - Only Flexible Choice available for OOB sales.

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				AGA2 - 45				SR AGENT - 40			AGENT - 30			AGENT II - 20			AGENT III - 10		
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-FDH-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% 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, MD, 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				AGENT II - 20				AGENT III - 10			
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.

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

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