## **Commission Schedule**

General Agent / Agency Signature



Date

on or ofter					
Agent / Agency Name Agent / Agency Number	on or after ncy Number			Date	
Payment All commissions are paid on the Face Amount of the Policy. The table to the right shows the commission schedule assigned to you by the individual producer or agency to which you report through a hierarchical relationship ("Upline"). This schedule shows 100% of the commission that Company will pay you per policy issued. Your Upline may change your schedule at anytime.	Great Western Insurance Company Commission Split Schedule				
	Issue Age	SP/1P	MP	Course MP	
Company may, in its sole discretion, revise this Commission Schedule at any time, in whole or in part. Such revision, however, will not affect commissions on policies issued before the effective date of the revision, unless required by Laws and Regulations. Company will not make a commission payment to Agent unless said payment is more than \$50. If payment due to Agent is less than \$50, Company will not pay interest on the money held.  Return of Premiums and Commissions  Company will recover from Agent 100% of the commission paid to Agent (regardless of Agent's ability to recover commission payments from its Downline) for a policy if one of the following occurs: if the Insured dies within the first nine (9) months following issuance, except in the case of accidental death; if the Insured dies by suicide at any time during the suicide exclusion time period; if the Policy lapses, is cancelled, or is surrendered by the Insured during the first (1) year of coverage; if the Policy is rescinded at any time; or if Company refunds premiums at any time. If there is a reduction in policy coverage during the first year, Agent's commission shall be adjusted to reflect the reduced coverage as if originally issued for that reduced amount and any excess commission will be charged back. If the policy was written as a Multi-Pay and the policy is paid off within the first two (2) years, then Agent's commission shall be adjusted to reflect a One-Pay policy, and any excess will be charged back. All chargebacks will be recovered from Agent's Commission Reserve Account first and then current commissions.	0-35				
	36-45				
	46-50				
	51-55				
	56-60				
	61-65				
	66-70				
	71-75				
	76-80				
	81-87				
	88-100				
	Commissions on all Annuities is% of Premium paid.				
Commission Reserve Account  Company will establish a Commission Reserve Account (the "Account") to offset commission chargebacks, returns of premium, or other unrecovered advances made to Agent. The Account will be maintained by withholding% of each commissions payment owed to Agent until the balance reaches \$ ("Minimum Balance"). At month end, if the Account balance is equal to or greater than the Minimum Balance, interest will be paid interest at Company's announced rate on the total Account balance. If the	Commissions on all plans under \$750 are:% for policies written on ages 0-87; and% for ages 88-100.  Commissions on Add-On riders under \$750 are% ages 0-87, and% ages 88-100				
Account balance is less than the Minimum Balance, Company may resume the Account reaches the Minimum Balance. If the Account becomes negative the debt is repaid and the Account reaches the Minimum Balance. Company any time.  Company may continue to hold the funds in the Account during any chargebafter which any funds remaining in the Account will become earned and paid to	Company may change ack period at	nay withhold the required	d all comm d Minimum	issions unt Balance a	

Agent Signature

Date