



**COMMISSION ILLUSTRATION OF \$100,000**  
**4.25% VERSATILE LIFE—MALE, AGE 30, NON-SMOKER**

	<u>VIP-LP10</u>	<u>VIP-LP15</u>	<u>VIP-LP20</u>	<u>VIP-OL</u>
RATE PER THOUSAND (TIMES 100) \$50 policy fee not commissionable and is not included in these premiums.	\$2,071.00	\$1,483.00	\$1,210.00	\$804.00
COMMISSION RATE	92%	100%	104%	106%
COMMISSION	1,905.32	1,483.00	1,258.40	852.24
PRODUCTION BONUS \$1.00 per thousand based on minimum \$200,000 submitted volume on four lives in a calendar month. Maximum bonus per case is \$100. No maximum amount per month. Paid monthly.	100.00	100.00	100.00	100.00
GROWTH BONUS (Calendar Year) Additional compensation based on annual earned commissions.				
\$35,000 ..... 3%				
<u>\$65,000 ..... 6%</u>	124.26	88.98	75.50	51.13
\$150,000 ..... 9%				
<i>(Assuming 6% level)</i>				
TOTAL FIRST YEAR	<u>\$2,129.58</u>	<u>\$1,671.98</u>	<u>\$1,433.90</u>	<u>\$1,003.37</u>
PERSISTENCY BONUS In addition to the above, a persistency bonus based on commissions is paid in the 13th and 25th month, i.e..				
	<u>13th</u>	<u>25th</u>		
75% & above	0%	1.9%		
80% & above	1.9%	4.0%		
85% & above	3.1%	6.0%		
<u>90% &amp; above</u>	<u>5.6%</u>	<u>11.0%</u>		
95% & above	9.4%	19.0%		
<i>(Assuming 90% persistency</i>	13th month	106.70	83.05	70.47
<i>16.6% total)</i>	25th month	<u>209.59</u>	<u>163.13</u>	<u>138.42</u>
TOTAL OF COMMISSION SHOWN	<u>\$2,445.87</u>	<u>\$1,918.16</u>	<u>\$1,642.79</u>	<u>\$1,144.85</u>

Although the above figures are essentially correct, your General Agent's Contract prevails in all cases.