

CODE	COMPANY	POLICY	AGE	YEAR 1	RENEWAL RATES & NOTES	
AEI	American Equity	SPDA-MYGA (5 Year)	0-75 76-80	3.0000% 2.0000%	FULL commission is paid on ALL Internal Exchanges and new contracts issued at end of guarantee rate period.	
GIL	Guaranty Income	Guaranty 4	0-79	1.6000%	At GILICO: a FULL commission is paid on ALL Internal Exchanges IF Penalty Period has expired – otherwise commission reduced by <b>50%</b> .  ★ Commission on FlexPremium in Years 2 – 5 Only = 0.80%. ★ No Commission on FlexPremium Years 6+.  ★ In addition to the normal 1 <sup>st</sup> Year Bonus, an Optional 1%, 2%, or 3% additional 1 <sup>st</sup> Year Bonus is available on FlexPlus 7 & 10 only. ★ Additional Bonus reduces commission by the same amount.	
			80-100	0.8000%		
		Guaranty 6	0-79	3.0000%		
			0-79	3.0000%		
		Flex Plus 5	0-74	2.0000%		
			75-79	1.0000%		
		FlexPlus 7 *	0-74	4.5000%		
			75-79	2.5000%		
		FlexPlus 10 *	0-74	7.2500%		
			75-79	4.7500%		
		Annuicare 4	0-79	1.6000%		Annuicare Additional Premium: ■ Commission in Years 2 – 5 Only = 0.80% ■ No Commission in Years 6+ Trail commissions are payable on some LTC riders as defined in agent contract.  ★ Optional 1%, 2%, or 3% 1 <sup>st</sup> Year Bonus is available on Annuicare 7 & 10 only. ★ Bonus reduces commission by the same amount.
			80-85	0.8000%		
		Annuicare 6	0-79	3.0000%		
		Annuicare 8	0-79	3.0000%		
Annuicare 5	0-79	2.0000%				
	80-85	1.0000%				
Annuicare 7 *	0-74	4.5000%				
	75-85	2.5000%				
Annuicare 10 *	0-74	7.5000%				
	75-79	5.5000%				
IUS	ING USA Annuity	GuarChoice-3 Yr	0-80	1.0000%	FULL commission is paid on ALL Internal Exchanges and new contracts issued at end of guarantee rate period.	
		GuarChoice-5 Yr	0-80	2.0000%		
		GuarChoice-7 Yr	0-80	2.5000%		
		GuarChoice-10 Yr	0-80	3.2500%		
IIC	Investors Insurance	RateMark 1-3-5	0-80	2.5000%	<b>NOTE:</b> NO (Zero) commission is paid on premium renewing to either the same or a new Guaranteed Term.	
			81-85	1.2500%		
		RateMark 7-10	0-80	4.0000%		
			81-85	2.0000%		
LBC CLI	Liberty Bankers & Capitol Life	Accumulator	0-80	0.5000%	1/12 of Annual Commission paid Monthly on Account Value  <b>FULL Commission is paid on ALL Internal Exchanges</b>  <b>Not Available in Texas On or After 06/01/2010</b>	
			81-100	0.4000%		
		Bankers 1	0-80	0.5000%		
			81-95	0.4000%		
		Bankers 3	0-80	2.0000%		
			81-95	1.0000%		
		Bankers 5	0-80	3.2500%		
			81-90	1.5000%		
		Bankers 7	0-80	4.0000%		
			81-85	2.0000%		
		Bankers 5 Premier & Plus	0-80	2.0000%		
			81-90	0.4000%		
		Bankers 7 Premier	0-80	2.1500%		
			81-85	0.4500%		
Liberty USA 100						
Liberty USA 500						
Liberty Choice	0-80	4.0000%	Yrs 2-3: 2.60%	Yrs 4-5: 0.60%	Yrs 6+: 0.40%	+ 0.25% Trail
	81-90	2.0000%	Yrs: 2-3: 1.00%	Yr 4-5: 0.30%	Yrs 6+: 0.20%	+ 0.25% Trail
Liberty Select	0-80	5.5000%	Yrs 2-5: 3.00%		Yrs 6+: 2.60%	+ 0.25% Trail
	81-85	2.5000%	Yrs 2-5: 1.50%		Yrs 6+: 0.60%	+ 0.25% Trail
MCV	MetLife Investors	FA	0-79	1.6000%	<b>(All Rate Periods)</b> After 03/20/09, all new applications must be with MetLife Investors USA. MetLife Investors will only be used for renewals of existing contracts <b>FULL Commission paid at renewal.</b>	
MLU	MetLife Investors USA		80-85	0.8000%		
			86-90	0.4000%		

This is a partial listing of commissions offered through The Fisher Agency.  
All effort has been made to insure accuracy but insurance contract schedules always rule.  
**Commissions are subject to change without notice.**

CODE	COMPANY	POLICY	AGE	YEAR 1	RENEWAL RATES & NOTES	
NEI PAM NEM	New Era Life & Philadelphia American & New Era Life of the Midwest	Secure Choice 3	0-85	1.7500%		
			86-99	0.8750%		
		Secure Choice 5	0-85	2.0000%		
			86-90	1.0000%		
			91-99	0.5000%		←This Age Bracket is for Renewals & Exception Cases Only!
		Accumulator 3	0-85	0.8750%		<b>The Accumulator 3 &amp; 5 annuities are available for Internal Exchanges Only.</b> (Commission shown for Accumulator 3 & 5 is equal to 50% of normal.)
			86-99	0.4375%		
			Accumulator 5	0-85		
86-90	0.5000%					
			91-99	0.2500%	←This Age Bracket is for Renewals & Exception Cases Only!	
OMF	Old Mutual Financial	GuarPlatinum 3 or Plat +	0-79	1.5000%	<b>NOTE:</b> <b>NO (Zero) commission is paid on premium renewing to either the same or a new Guaranteed Term.</b>	
			80-90	0.7500%		
		GuarPlatinum 5 or Plat +	0-79	2.5000%		
			80-90	1.2500%		
		GuarPlatinum 7 or Plat +	0-79	3.2500%		
			80-90	1.6250%		
PRS	Presidential Life → (Rockland Life TX)	Secure 4	0-80	2.0000%	<b>FULL commission is paid on ALL Internal Exchanges and new contracts issued at end of guarantee rate period.</b> <b>Commissions Based on NEAREST Age!</b> <b>Commissions may be reduced during special rate promotions.</b>	
			81-85	1.0000%		
			86-90	0.6700%		
		Secure 5	0-80	2.5000%		
			81-85	1.2500%		
			86-90	0.6700%		
		Secure 6	0-80	3.0000%		
			81-85	1.5000%		
86-90	0.6700%					
RNA	Royal Neighbors	Choice 3	0-75	1.6000%	Commission on Cash Value at Renewal in 37 <sup>th</sup> & 73 <sup>rd</sup> months = 50% of Year 1 commission. (Age Bracket ?)	
			76-85	1.1000%		
		Choice 5	0-75	2.2500%	← \$100,000 + Premium	
			76-85	1.7500%		
			0-75	2.0000%		← \$10,000 to \$99,999 Premium
			76-85	1.5000%		
		Choice 6	0-85	1.5000%	← \$ 5,000 to \$19,999 Premium	
			0-75	3.0000%		← \$20,000 + Premium
			76-85	1.5000%		
		Traditional Choice	0-75	5.0000%		
			76-85	2.5000%		
Steady Choice	0-75	5.2500%	2.50% on Premiums Received Years 2-10, 0% thereafter.			
STD	Standard Life/Oregon	Focused Growth 5	0-80	3.0000%	<b>NOTE:</b> <b>NO (Zero) commission is paid on any Internal Rollovers or Exchanges.</b>	
			81-85	1.5000%		
			86-90	1.3500%		
		Focused Growth 6	0-80	2.000%		
			81-85	1.000%		
			86-90	0.7700%		

**FOR YOUR INFORMATION:**

- ▶ Most companies charge commissions back at death of the Annuitant and/or Owner during the 1<sup>st</sup> contract year. The usual charge back is 100% if death occurs during the first 6 months and 50% during months 7 through 12.
- ▶ Some companies withhold payment of commission until the end of the Free Look period on larger cases, i.e., \$250,000 +.

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