

LIFE PRODUCTS

— Commission Schedule — Agent Level

Assurance	Age	1st Year	Renewals		
			2-5	6-10	11+
	50-80	120.00%	5.00%	2.00%	0.00%
81-85	95.00%	5.00%	2.00%	0.00%	

Chargeback will occur on premium refunds within the first 12 months

Policy Fee is Non-Commissionable

Only renewal commission will be paid on a re-written case
no matter how long the policy has been in lapse status.

Assurance One	Ages								
	50-75	76	77	78	79	80	81	82	83-85
	15.00%	14.00%	13.00%	12.00%	11.00%	10.00%	9.00%	8.00%	7.00%

Prosperity Select	Ages					
	55-75	76	77	78	79	80
	7.00%	6.75%	6.25%	6.00%	5.40%	4.75%

- 100% of commissions will be charged back for death or surrender in the first 24 months.
- All commissions will be charged back in the event of a rescission or cancellation.
- Commissions are paid at a maximum of \$15,000 per policy during the 30 day "free look" period. The remainder of the commission will be paid on day 31.
- Gross commissions are shown above. If you have subproducers, the commission payable to you is the difference between your rate above and all downline producers.

Contact a Regional Director today at

1-800-308-2318

Check us out online at: www.oxfordlife.com