

This Commission Schedule, herein referred to as this Schedule, is attached to and made a part of the Associate Agreement between American Retirement Life Insurance Company (ARLIC) and the Agent. All capitalized terms herein shall have the meanings ascribed to them in the Associate Agreement. Agent shall receive compensation in accordance with the terms of the Associate Agreement and this Schedule as follows:

- ARLIC shall pay Agent the compensation described above on premium received and accepted by ARLIC for issued policies solicited by Agent on or after the effective date of this Schedule subject to the terms and conditions of the Associate Agreement and this Schedule. Commissions are not payable on the Enrollment Fee or the premium that is attributable to the Part B deductible in Plans C & F, unless state requirements differ. All Medicare Supplement policies, based on guaranteed issue requirements of the Balanced Budget Act, will receive 2% in years 1 – 6 (unless state requirements differ) for the writing agent only.
 - Should you recruit and appoint any subagents, your compensation on business written by them will be reduced by any amounts that would be paid to those contract levels. In order to receive compensation (override commissions) on any subagent, you must have a resident or non-resident license in any state where the subagent writes business if the state has so mandated.
 - Compensation is expressed as a percentage of premium received by ARLIC. Compensation for the first policy year is first year commission. Compensation is renewal commission beginning in policy year two, except as otherwise noted. If applicable Service Fees will be paid to agents in good standing with ARLIC as noted on the Commission Schedule. Service Fees are never vested. First year and renewal commissions on plans of insurance not listed shall be determined by ARLIC. Compensation on internal policy replacements, exchanges and conversions will be reduced by at least 50% (or eliminated entirely) or compensated according to ARLIC guidelines in effect at the time the policy is written.
 - Policy fees, any other fees, and/or premium rate-ups and renewal increases are non-commissionable. No commissions shall be paid on underwriting or substandard premium rate-ups or renewal premium increases. Commissions are paid on the initial premium only and are not paid on any increase in premium due to age change or plan wide rate increases. Premium reductions will affect the initial premium accordingly.
 - COMMISSION STATEMENT – Statements are generated bi-weekly that report commissions for the month as well as other monetary transactions between you and ARLIC. The bi-weekly transactions are summarized to obtain a total net balance. When total commissions exceed commission chargebacks, the excess is paid to you providing the net amount due is greater than \$50.00. If the net amount due is less than \$50.00, this amount will be carried over to the next bi-weekly commission statement. When commission chargebacks exceed commissions, the commission statement total is called a debit balance. A debit balance is the total amount you must repay to ARLIC. Debit balances are carried over to your next bi-weekly commission statement until such balance is fully repaid.
 - This Commission Schedule applies only to the products listed for so long as the Agreement remains in effect. ARLIC reserves and shall have the right, at its sole option and discretion, to adjust and change the commissions at any time. This Commission Schedule and any commissions payable hereunder may be modified by ARLIC, in its sole discretion, upon written notice to the Agent which may be contained in any Company Field Bulletin or other written communication to Agent.
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American Retirement Life Insurance Company – Commission Schedule Effective 6/25/2016

COMMISSION SCHEDULE – The commission rate for any replacement Medicare Supplement policy will be renewal commissions. On internal replacements, when a Medicare Supplement policy replaces another Medicare Supplement policy, commissions will be paid a total of 6 years (7 years in Texas) with the beginning date being the effective date of the original policy. The portion of the premium equivalent to the Part B deductible is not commissionable on plans that reimburse for the Part B deductible.

LEVEL	GA - 60			AGA - 50		
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%	5.0%	5.0%	2.0%
All Plans except Plan A - All States unless otherwise noted below						
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	22.0%	3.0%	1.0%	21.0%	3.0%	1.0%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	11.0%	2.5%	1.0%	10.5%	2.5%	1.0%
Plans F, G & N - Alabama, Delaware, Iowa, Louisiana, Mississippi, Montana, Nebraska, Nevada, New Mexico, N Carolina, Oklahoma, Rhode Island, So. Dakota, Wyoming						
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	22.0%	3.0%	1.0%	21.0%	3.0%	1.0%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	11.0%	2.5%	1.0%	10.5%	2.5%	1.0%
Plans F, G & N - Arizona						
Issue Ages 65-84 (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	20.0%	5.0%	2.0%	19.0%	5.0%	2.0%
Issue Ages 85+ (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	10.0%	2.5%	1.0%	9.5%	2.5%	1.0%
Plans G & N - Arkansas						
Issue Ages 65-74 (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	21.0%	10.5%	2.0%	20.0%	10.0%	2.0%
Issue Ages 75-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	9.5%	5.0%	2.0%	9.0%	5.0%	2.0%
Issue Ages 80-84 (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	5.0%	3.5%	2.0%	5.0%	3.5%	2.0%
Issue Ages 85+ (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	5.0%	2.5%	2.0%	5.0%	2.5%	2.0%
Plans F - Arkansas						
Issue Ages 65-69 (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	21.0%	10.5%	2.0%	20.0%	10.0%	2.0%
Issue Ages 70-74 (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	16.0%	8.0%	2.0%	15.0%	7.5%	2.0%
Issue Ages 75-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	9.5%	5.0%	2.0%	9.0%	5.0%	2.0%
Issue Ages 80-84 (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	5.0%	3.5%	2.0%	5.0%	3.5%	2.0%
Issue Ages 85+ (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	5.0%	2.5%	2.0%	5.0%	2.5%	2.0%
Plans A, F, G & N - Colorado						
All Issue Ages (Yrs 1-6 / Yrs 7-10 / Yrs 11+) + GI	20.5%	5.0%	2.0%	19.5%	5.0%	2.0%
Plans A, F, G & N - Florida						
All Issue Ages (Yrs 1-6 / Yrs 7-10 / Yrs 11+) + GI	15.0%	5.0%	5.0%	14.0%	5.0%	5.0%
Plan A - Georgia						
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Issue Ages 65+ (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%
Plans F, G & N - Georgia						
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	2.5%	0.0%	0.0%	2.5%	0.0%	0.0%
Issue Ages 65-84 (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	20.0%	5.0%	2.0%	19.0%	5.0%	2.0%
Issue Ages 85+ (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	10.0%	2.5%	1.0%	9.5%	2.5%	1.0%
Plan A - Illinois & Kansas						
All Issue Ages (Yrs 1-6 / Yrs 7-10 / Yrs 11+) + GI	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%
Plans F, G & N - Illinois & Kansas						
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11+) + GI	22.0%	3.0%	1.0%	21.0%	3.0%	1.0%
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11+) + GI	11.0%	2.5%	1.0%	10.5%	2.5%	1.0%
Plan A - Missouri & South Carolina						
All Issue Ages (Yrs 1-6 / Yrs 7-10 / Yrs 11+) + GI	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%
Plans F, G & N - South Carolina						
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11+) + GI	22.0%	3.0%	1.0%	21.0%	3.0%	1.0%
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11+) + GI	11.0%	2.5%	1.0%	10.5%	2.5%	1.0%
Plans A, F, G & N - Indiana						
All Issue Ages (Yrs 1-6 / Yrs 7-10 / Yrs 11+) + GI	20.0%	0.0%	0.0%	19.0%	0.0%	0.0%
Plans F, G & N - Missouri						
All Issue Ages (Yrs 1-6 / Yrs 7-10 / Yrs 11+) + GI	11.0%	5.0%	5.0%	10.0%	5.0%	5.0%
Plans A, F, G & N - Montana						
GI (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	3.0%	0.0%	0.0%	3.0%	0.0%	0.0%
Plans F, G & N - New Hampshire						
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	20.0%	5.0%	2.0%	19.0%	5.0%	2.0%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	10.0%	2.5%	1.0%	9.5%	2.5%	1.0%
Plan A - Ohio						
Issue Ages 65+ (Yrs 1-7 / Yrs 8-10 / Yrs 11+)	5.0%	0.0%	0.0%	5.0%	0.0%	0.0%
Plans C, F, G & N - Ohio						
Issue Ages 65-84 (Yrs 1-7 / Yrs 8-10 / Yrs 11+)	22.0%	0.0%	0.0%	21.0%	0.0%	0.0%
Issue Ages 85+ (Yrs 1-7 / Yrs 8-10 / Yrs 11+)	11.5%	0.0%	0.0%	11.0%	0.0%	0.0%
Plan A - Pennsylvania						
All Issue Ages (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%
GI (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	5.0%	3.0%	1.0%	5.0%	3.0%	1.0%
Plans B, F, G & N - Pennsylvania						
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	22.0%	3.0%	1.0%	21.0%	3.0%	1.0%
Issue Ages 65+ (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	14.5%	3.0%	1.0%	14.0%	3.0%	1.0%
GI (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	5.0%	3.0%	1.0%	5.0%	3.0%	1.0%
Plan A - Tennessee						
All Issue Ages (Yrs 1-6 / Yrs 7-10 / Yrs 11+) + GI	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%
Plans F, G & N - Tennessee						
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11+) + GI	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%
Issue Ages 65-84 (Yrs 1-6 / Yrs 7-10 / Yrs 11+) + GI	22.0%	3.0%	1.0%	21.0%	3.0%	1.0%
Issue Ages 85+ (Yrs 1-6 / Yrs 7-10 / Yrs 11+) + GI	11.0%	2.5%	1.0%	10.5%	2.5%	1.0%
Plan A - Texas						
All Issue Ages (Yrs 1-7 / Yrs 8-10 / Yrs 11+) + GI	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%
Plans F, G & N - Texas						
Issue Ages 65-84 (Yrs 1-7 / Yrs 8-10 / Yrs 11+)	21.0%	3.0%	1.0%	20.0%	3.0%	1.0%
Issue Ages 85+ (Yrs 1-7 / Yrs 8-10 / Yrs 11+)	10.5%	2.5%	1.0%	10.0%	2.5%	1.0%
Non-Standard Plan in Wisconsin						
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11+) + GI	22.0%	3.0%	1.0%	21.0%	3.0%	1.0%
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11+) + GI	11.0%	2.5%	1.0%	10.5%	2.5%	1.0%
Plans F, G & N - West Virginia						
Issue Ages 65-84 (Yrs 1-5 / Yrs 6-10 / Yrs 11+)	24.0%	5.0%	2.0%	23.0%	5.0%	2.0%
Issue Ages 85+ (Yrs 1-5 / Yrs 6-10 / Yrs 11+)	12.0%	2.5%	1.0%	11.5%	2.5%	1.0%

GI = Guaranteed Issue
 * Not available for initial recruiting, except for contracts received along with 7 downline contracts.
 Not all plans are available for every state and age bracket. Please refer to your state's Outlines of Coverage for available plans and rates for each age bracket.
 Some commission rates not yet filed or approved. Subject to change. Check AgentView for product availability.

American Retirement Life Insurance Company – Commission Schedule Effective 1/31/2016

COMMISSION SCHEDULE - The commission rate for any replacement Medicare Supplement policy will be revised commissions. On internal replacement, when a Medicare Supplement policy replaces another Medicare Supplement policy, commissions will be paid a total of 6 years (7 years in Texas) with the beginning date being the effective date of the original policy. The portion of the premium equivalent to the Part B deductible is not commissionable on plans that reimburse for the Part B deductible.

LEVEL	GA - 60			AGA - 50		
MEDICARE SUPPLEMENT - Check your state's outline of coverage for available plans.						
STD II & III Plan A - All States unless otherwise noted below						
All Issue Ages (Yrs 1-6/ Yrs 7-10 / Yrs 11+)	3.0%	3.0%	1.0%	3.0%	3.0%	1.0%
STD II & III Plans F, G & N - Alabama, Delaware, Iowa, Kansas, Kentucky, Louisiana, Mississippi, Montana, Nebraska, New Mexico, No. Dakota, No Carolina, Nevada, Oklahoma, Rhode Island, So. Carolina, So. Dakota, Tennessee, Virginia, Utah, Wisconsin, Wyoming						
Issue Ages 65-84 (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	10.0%	2.0%	1.0%	9.0%	2.0%	1.0%
Issue Ages 85+ (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	5.5%	2.0%	1.0%	5.0%	2.0%	1.0%
STD II & III Plans F, G & N - Arizona, Georgia, New Hampshire						
Issue Ages 65-84 (Yrs 1-6/ Yrs 7-10 / Yrs 11+)	10.0%	2.0%	1.0%	9.0%	2.0%	1.0%
Issue Ages 85+ (Yrs 1-6/ Yrs 7-10 / Yrs 11+)	4.5%	2.0%	1.0%	4.0%	2.0%	1.0%
STD II & III Plan A - Arkansas						
Issue Ages 65+ (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	3.0%	0.0%	0.0%	3.0%	0.0%	0.0%
STD II & III Plans F, G & N - Arkansas						
Issue Ages 65-89 (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	9.0%	0.0%	0.0%	8.0%	0.0%	0.0%
Issue Ages 70-74 (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	8.0%	0.0%	0.0%	7.0%	0.0%	0.0%
Issue Ages 75-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	7.0%	0.0%	0.0%	6.0%	0.0%	0.0%
Issue Ages 80-84 (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	3.0%	0.0%	0.0%	3.0%	0.0%	0.0%
Issue Ages 85+ (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	3.0%	0.0%	0.0%	3.0%	0.0%	0.0%
STD II & III Plans A, F, G, N - Colorado						
Issue Ages 65+ (Yrs 1-6/ Yrs 7-10 / Yrs 11+)	10.0%	2.0%	1.0%	9.0%	2.0%	1.0%
STD II & III Plans A, F, G, N - Indiana						
Issue Ages 65+ (Yrs 1-6/ Yrs 7-10 / Yrs 11+)	10.0%	0.0%	0.0%	9.0%	0.0%	0.0%
STD II & III Plans A, F, G, N - Maryland						
Issue Ages 65+ (Yrs 1-6/ Yrs 7-10 / Yrs 11+)	10.0%	2.0%	1.0%	9.0%	2.0%	1.0%
STD II & III Plan A - Ohio						
Issue Ages 65+ (Yrs 1-6/ Yrs 7-10 / Yrs 11+)	3.0%	0.0%	0.0%	3.0%	0.0%	0.0%
STD II & III Plans C, F, G & N - Ohio						
Issue Ages 65-84 (Yrs 1-7 / Yrs 8-10 / Yrs 11+)	10.0%	0.0%	0.0%	9.0%	0.0%	0.0%
Issue Ages 85+ (Yrs 1-7 / Yrs 8-10 / Yrs 11+)	5.5%	0.0%	0.0%	5.0%	0.0%	0.0%
STD II & III Plans B, F, G & N - Pennsylvania						
Issue Ages 65-84 (Yrs 1-6/ Yrs 7-10 / Yrs 11+)	10.0%	2.0%	1.0%	9.0%	2.0%	1.0%
Issue Ages 85+ (Yrs 1-6/ Yrs 7-10 / Yrs 11+)	5.5%	2.0%	1.0%	5.0%	2.0%	1.0%
STD II & III Plan A - Texas						
All Issue Ages (Yrs 1-7 / Yrs 8-10 / Yrs 11+)	3.0%	3.0%	1.0%	3.0%	3.0%	1.0%
STD II & III Plans F, G & N - Texas						
Issue Ages 65-84 (Yrs 1-7 / Yrs 8-10 / Yrs 11+)	10.0%	2.0%	1.0%	9.0%	2.0%	1.0%
Issue Ages 85+ (Yrs 1-7 / Yrs 8-10 / Yrs 11+)	4.5%	2.0%	1.0%	4.0%	2.0%	1.0%
STD II & III Plans F, G & N - West Virginia						
Issue Ages 65-84 (Yrs 1-5 / Yrs 6-10 / Yrs 11+)	11.0%	2.0%	1.0%	10.0%	2.0%	1.0%
Issue Ages 85+ (Yrs 1-5 / Yrs 6-10 / Yrs 11+)	6.5%	2.0%	1.0%	6.0%	2.0%	1.0%

GI = Guaranteed Issue

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

Not all plans are available for every state and age bracket. Please refer to your state's Outline of Coverage for available plans and rates for each age bracket.

Some commission rates not yet filed or approved. Subject to change. Check AgentView for product availability.

American Retirement Life Insurance Company – Commission Schedule Effective 6/25/2016

COMMISSION SCHEDULE – The commission rate for any replacement Medicare Supplement policy will be minimal commissions. On internal replacements, when a Medicare Supplement policy replaces another Medicare Supplement policy, commissions will be paid a total of 6 years (7 years in Texas) with the beginning date being the effective date of the original policy. The portion of the premium equivalent to the Part B deductible is not commissionable on plans that reimburse for the Part B deductible.

LEVEL	SR Agent - 40	Agent - 30	Agent II - 20	Agent III - 10	Agent IV - 8	Agent V - 6	Agent VI - 4
MEDICARE SUPPLEMENT - Check your state's outline of coverage for available plans.							
Plan A - All States unless otherwise noted below	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%	5.0%
All Plans except Plan A - All States unless otherwise noted below	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%	5.0%
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%	5.0%
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	20.0%	3.0%	1.0%	19.0%	3.0%	1.0%	18.0%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	10.0%	2.5%	1.0%	9.5%	2.5%	1.0%	8.5%
Plans F, G & N - Alabama, Delaware, Iowa, Louisiana, Mississippi, Montana, Nebraska, Nevada, New Mexico, N Carolina, Oklahoma, Rhode Island, So. Dakota, Wyoming							
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%	5.0%
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	20.0%	3.0%	1.0%	19.0%	3.0%	1.0%	18.0%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	10.0%	2.5%	1.0%	9.5%	2.5%	1.0%	8.5%
Plans F, G & N - Arizona							
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	18.0%	5.0%	2.0%	17.0%	5.0%	2.0%	16.0%
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	9.0%	2.5%	1.0%	8.5%	2.5%	1.0%	7.5%
Plans G & N - Arkansas							
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	19.0%	9.5%	2.0%	18.0%	9.0%	2.0%	17.0%
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	8.5%	5.0%	2.0%	8.0%	5.0%	2.0%	7.0%
Issue Ages 80-84 (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	5.0%	3.5%	2.0%	5.0%	3.5%	2.0%	5.0%
Issue Ages 85+ (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	5.0%	2.5%	2.0%	5.0%	2.5%	2.0%	5.0%
Plans F - Arkansas							
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	19.0%	9.5%	2.0%	18.0%	9.0%	2.0%	17.0%
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	14.0%	7.0%	2.0%	13.0%	6.5%	2.0%	12.0%
Issue Ages 80-84 (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	8.5%	5.0%	2.0%	8.0%	5.0%	2.0%	7.0%
Issue Ages 85+ (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	5.0%	2.5%	2.0%	5.0%	2.5%	2.0%	5.0%
Plans A, F, G & N - Colorado							
All Issue Ages (Yrs 1-6 / Yrs 7-10 / Yrs 11+) + GI	18.5%	5.0%	2.0%	17.5%	5.0%	2.0%	16.5%
Plans A, F, G & N - Florida							
All Issue Ages (Yrs 1-6 / Yrs 7-10 / Yrs 11+) + GI	13.0%	5.0%	5.0%	12.0%	5.0%	5.0%	11.0%
Plan A - Georgia							
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%	5.0%
Plans F, G & N - Georgia							
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	2.5%	0.0%	0.0%	2.5%	0.0%	0.0%	2.5%
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	18.0%	5.0%	2.0%	17.0%	5.0%	2.0%	16.0%
Issue Ages 80-84 (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	9.0%	2.5%	1.0%	8.5%	2.5%	1.0%	7.5%
Issue Ages 85+ (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	5.0%	2.5%	2.0%	5.0%	2.5%	2.0%	5.0%
Plan A - Illinois & Kansas							
All Issue Ages (Yrs 1-6 / Yrs 7-10 / Yrs 11+) + GI	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%	5.0%
Plans F, G & N - Illinois & Kansas							
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11+) + GI	20.0%	3.0%	1.0%	19.0%	3.0%	1.0%	18.0%
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11+) + GI	10.0%	2.5%	1.0%	9.5%	2.5%	1.0%	9.0%
Plan A - Missouri & South Carolina							
All Issue Ages (Yrs 1-6 / Yrs 7-10 / Yrs 11+) + GI	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%	5.0%
Plans F, G & N - South Carolina							
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11+) + GI	20.0%	3.0%	1.0%	19.0%	3.0%	1.0%	18.0%
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11+) + GI	10.0%	2.5%	1.0%	9.5%	2.5%	1.0%	9.0%
Plans A, F, G & N - Indiana							
All Issue Ages (Yrs 1-6 / Yrs 7-10 / Yrs 11+) + GI	18.0%	5.0%	0.0%	17.0%	5.0%	0.0%	16.0%
Plans F, G & N - Missouri							
All Issue Ages (Yrs 1-6 / Yrs 7-10 / Yrs 11+) + GI	9.0%	5.0%	5.0%	8.0%	5.0%	5.0%	7.0%
Plans A, F, G & N - Montana							
GI (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	3.0%	0.0%	0.0%	3.0%	0.0%	0.0%	3.0%
Plans F, G & N - New Hampshire							
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%	5.0%
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	18.0%	5.0%	2.0%	17.0%	5.0%	2.0%	16.0%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	9.0%	2.5%	1.0%	8.5%	2.5%	1.0%	7.5%
Plan A - Ohio							
Issue Ages 65+ (Yrs 1-7 / Yrs 8-10 / Yrs 11+)	5.0%	0.0%	0.0%	5.0%	0.0%	0.0%	5.0%
Plans C, F, G & N - Ohio							
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	20.0%	0.0%	0.0%	19.0%	0.0%	0.0%	18.0%
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	10.5%	0.0%	0.0%	10.0%	0.0%	0.0%	9.5%
Plan A - Pennsylvania							
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%
GI (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	5.0%	3.0%	1.0%	5.0%	3.0%	1.0%	5.0%
Plans B, F, G & N - Pennsylvania							
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	20.0%	3.0%	1.0%	19.0%	3.0%	1.0%	18.0%
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	13.5%	3.0%	1.0%	13.0%	3.0%	1.0%	12.5%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	5.0%	3.0%	1.0%	5.0%	3.0%	1.0%	5.0%
Plan A - Tennessee							
All Issue Ages (Yrs 1-6 / Yrs 7-10 / Yrs 11+) + GI	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%	5.0%
Plans F, G & N - Tennessee							
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11+) + GI	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%	5.0%
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11+) + GI	20.0%	3.0%	1.0%	19.0%	3.0%	1.0%	18.0%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11+) + GI	10.0%	2.5%	1.0%	9.5%	2.5%	1.0%	9.0%
Plan A - Texas							
All Issue Ages (Yrs 1-7 / Yrs 8-10 / Yrs 11+) + GI	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%	5.0%
Plans F, G & N - Texas							
Issue Ages ≤ 64 (Yrs 1-7 / Yrs 8-10 / Yrs 11+)	19.0%	3.0%	1.0%	18.0%	3.0%	1.0%	17.0%
Issue Ages 65+ (Yrs 1-7 / Yrs 8-10 / Yrs 11+)	9.5%	2.5%	1.0%	9.0%	2.5%	1.0%	8.5%
Non-Standard Plan in Wisconsin							
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11+) + GI	20.0%	3.0%	1.0%	19.0%	3.0%	1.0%	18.0%
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11+) + GI	10.0%	2.5%	1.0%	9.5%	2.5%	1.0%	9.0%
Plans F, G & N - West Virginia							
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	22.0%	5.0%	2.0%	21.0%	5.0%	2.0%	20.0%
Issue Ages 65-84 (Yrs 1-5 / Yrs 6-10 / Yrs 11+)	11.0%	2.5%	1.0%	10.5%	2.5%	1.0%	10.0%

GI = Guaranteed Issue
 Not all plans are available for every state and age bracket. Please refer to your state's Outlines of Coverage for available plans and rates for each age bracket.
 Some commission rates not yet filed or approved. Subject to change. Check AgentView for product availability.

American Retirement Life Insurance Company – Commission Schedule Effective 1/3/2016

COMMISSION SCHEDULE - The commission rate for any replacement Medicare Supplement policy will be renewal commissions. On renewal replacement, when a Medicare Supplement policy replaces another Medicare Supplement policy, commissions will be paid a total of 6 years (7 years in Texas) with the beginning date being the effective date of the original policy. The portion of the premium equivalent to the Part B deductible is not commissionable on plans that reimburse for the Part B deductible.

LEVEL	SR Agent - 40	Agent - 30	Agent II - 20	Agent III - 10	Agent IV - 8	Agent V - 6	Agent VI - 4
MEDICARE SUPPLEMENT - Check your state's outline of coverage for available plans.							
STD II & III Plan A - All States unless otherwise noted below							
All Issue Ages (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%
STD II & III Plans F, G & N - Alabama, Delaware, Illinois, Iowa, Kansas, Kentucky, Louisiana, Mississippi, Montana, Nebraska, New Mexico, No. Dakota, Nevada, Oklahoma, Rhode Island, So. Carolina, So. Dakota, Tennessee, Virginia, Utah, Wisconsin, Wyoming							
Issue Ages 65-64 (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	8.0%	2.0%	1.0%	7.0%	2.0%	1.0%	6.0%
Issue Ages 85+ (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	4.5%	2.0%	1.0%	4.0%	2.0%	1.0%	3.0%
STD II & III Plans F, G & N - Arizona, Georgia							
Issue Ages 65-64 (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	8.0%	2.0%	1.0%	7.0%	2.0%	1.0%	6.0%
Issue Ages 85+ (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	3.5%	2.0%	1.0%	3.0%	2.0%	1.0%	3.0%
STD II & III Plan A - Arkansas							
Issue Ages 65+ (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	3.0%	0.0%	0.0%	3.0%	0.0%	0.0%	3.0%
STD II & III Plans F, G & N - Arkansas							
Issue Ages 65-69 (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	7.0%	0.0%	0.0%	6.0%	0.0%	0.0%	5.0%
Issue Ages 70-74 (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	6.0%	0.0%	0.0%	5.0%	0.0%	0.0%	4.0%
Issue Ages 75-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	5.0%	0.0%	0.0%	4.0%	0.0%	0.0%	3.0%
Issue Ages 80-84 (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	3.0%	0.0%	0.0%	3.0%	0.0%	0.0%	3.0%
Issue Ages 85+ (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	3.0%	0.0%	0.0%	3.0%	0.0%	0.0%	3.0%
STD II & III Plans A, F, G, N - Colorado							
Issue Ages 65+ (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	8.0%	2.0%	1.0%	7.0%	2.0%	1.0%	6.0%
STD II & III Plans A, F, G, N - Indiana							
Issue Ages 65+ (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	8.0%	0.0%	0.0%	7.0%	0.0%	0.0%	6.0%
STD II & III Plans A, F, G, N - Maryland							
Issue Ages 65+ (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	8.0%	2.0%	1.0%	7.0%	2.0%	1.0%	6.0%
STD II & III Plan A - Ohio							
Issue Ages 65+ (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	3.0%	0.0%	0.0%	3.0%	0.0%	0.0%	3.0%
STD II & III Plans C, F, G & N - Ohio							
Issue Ages 65-84 (Yrs 1-7 / Yrs 8-10 / Yrs 11+)	8.0%	0.0%	0.0%	7.0%	0.0%	0.0%	6.0%
Issue Ages 85+ (Yrs 1-7 / Yrs 8-10 / Yrs 11+)	4.5%	0.0%	0.0%	4.0%	0.0%	0.0%	3.0%
STD II & III Plans B, F, G & N - Pennsylvania							
Issue Ages 65-84 (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	8.0%	2.0%	1.0%	7.0%	2.0%	1.0%	6.0%
Issue Ages 85+ (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	4.5%	2.0%	1.0%	4.0%	2.0%	1.0%	3.0%
STD II & III Plan A - Texas							
All Issue Ages (Yrs 1-7 / Yrs 8-10 / Yrs 11+)	3.0%	3.0%	1.0%	3.0%	3.0%	1.0%	3.0%
STD II & III Plans F, G & N - Texas							
Issue Ages 65-84 (Yrs 1-7 / Yrs 8-10 / Yrs 11+)	8.0%	2.0%	1.0%	7.0%	2.0%	1.0%	6.0%
Issue Ages 85+ (Yrs 1-7 / Yrs 8-10 / Yrs 11+)	3.5%	2.0%	1.0%	3.0%	2.0%	1.0%	3.0%
STD II & III Plans F, G & N - West Virginia							
Issue Ages 65-84 (Yrs 1-5 / Yrs 6-10 / Yrs 11+)	9.0%	2.0%	1.0%	8.0%	2.0%	1.0%	7.0%
Issue Ages 85+ (Yrs 1-5 / Yrs 6-10 / Yrs 11+)	5.5%	2.0%	1.0%	5.0%	2.0%	1.0%	4.0%

Not all plans are available for every state and age bracket. Please refer to your state's Outlines of Coverage for available plans and rates for each age bracket.

Some commission rates not yet filed or approved. Subject to change. Check AgentView for product availability.

American Retirement Life Insurance Company – Commission Schedule Effective 6/25/2016

COMMISSION SCHEDULE – The commission rate for any replacement Medicare Supplement policy will be renewal commissions. On internal replacements, when a Medicare Supplement policy replaces another Medicare Supplement policy, commissions will be paid a total of 6 years (7 years in Texas) with the beginning date being the effective date of the original policy. The portion of the premium equivalent to the Part B deductible is not commissionable on plans that reimburse for the Part B deductible. The maximum advance for all Whole-Life production is \$1,500 for the writing agent. Commissions are not paid on rate increases. Commissions in years 11+ are service fees.

LEVEL		GA - 60				AGA - 50			
WHOLE LIFE									
	Issue Ages 64-79 (Yrs 1 / 2-5 / 6-10 / 11+)	100.0%	7.0%	4.5%	2.0%	95.0%	6.0%	4.0%	2.0%
	Issue Ages 80-85 (Yrs 1 / 2-5 / 6-10 / 11+)	75.0%	7.0%	4.5%	2.0%	70.0%	6.0%	4.0%	2.0%

Policy fees are not commissionable. Commissions are paid on collected premiums.

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

American Retirement Life Insurance Company – Commission Schedule Effective 6/25/2016

COMMISSION SCHEDULE – The commission rate for any replacement Medicare Supplement policy will be renewal commissions. On internal replacements, when a Medicare Supplement policy replaces another Medicare Supplement policy, commissions will be paid a total of 6 years (7 years in Texas) with the beginning date being the effective date of the original policy. The portion of the premium equivalent to the Part B deductible is not commissionable on plans that reimburse for the Part B deductible. The maximum advance for all Whole Life production is \$1,500 for the writing agent. Commissions are not paid on rate increases. Commissions in years 11+ are service fees.

LEVEL	SR AGENT - 40				AGENT - 30				AGENT II - 20				AGENT III - 10				AGENT IV - 8				AGENT V - 6				AGENT VI - 4							
WHOLE LIFE																																
Issue Ages 64-79 (Yrs 1 / 2-5 / 6-10 / 11+)	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%	70.0%	3.0%	2.5%	2.0%	65.0%	3.0%	2.5%	2.0%	60.0%	3.0%	2.5%	2.0%	60.0%	3.0%	2.5%	2.0%
Issue Ages 80-85 (Yrs 1 / 2-5 / 6-10 / 11+)	65.0%	5.0%	3.5%	2.0%	80.0%	4.0%	3.0%	2.0%	55.0%	3.0%	2.5%	2.0%	50.0%	3.0%	2.5%	2.0%	45.0%	3.0%	2.5%	2.0%	40.0%	3.0%	2.5%	2.0%	35.0%	3.0%	2.5%	2.0%	35.0%	3.0%	2.5%	2.0%