



Commission Schedule – PLRAGT11
Effective July 30th 2012

Rates of Commission: Final Expense Whole Life Product

This Schedule shall form part of the General Agent Agreement. Commission rates stated in this or any General Agent Commission Schedule are payable to the General Agent (GA) only on production written by the GA, based on the GA Commission Schedule in effect as of the Certificate application signed date.

GRADED BENEFIT WHOLE LIFE / IMMEDIATE BENEFIT WHOLE LIFE

FIRST YEAR RATES Issue Age 50-80	FIRST YEAR RATES Issue Age 81-85	RENEWAL RATES Year 2	RENEWAL RATES Years 3-5	RENEWAL RATES Years 6-10	RENEWAL RATES Years 11+
105.00%	75.00%	5.25%	5.25%	3.50%	1.20%

MODIFIED BENEFIT WHOLE LIFE

FIRST YEAR RATES	RENEWAL RATES Years 2-5	RENEWAL RATES Years 6-10	RENEWAL RATES Years 11+
47.50%	2.75%	2.00%	1.20%

First-year Annualized Commissionable Premium

The first-year annualized commissionable premium is the annualized first-year premium. The certificate fee for Plan Right sold through VSOP (Voice Sales Over Phone) is non-commissionable while the fee for face-to face sales is commissionable.

First Year Commission Calculation – Life Products

First year compensation on life Certificates will be paid at issue when the Certificate is issued standard as applied for and has the appropriate Cash with Application (CWA – as defined by Certificate Services – see Toolkit on Foresters’ website). First year compensation on cases with outstanding requirements such as life amendments, premium shortages greater than \$5.00, as well as COD cases will be paid upon submission of the outstanding requirements. First premium on PAC (FPOP) – If there is an Advance Commission Addendum in effect; commission is advanced when PAC is applied.

First Year Commission Chargebacks

First year commissions are deducted in the current month on insurance products for losses processed at Foresters due to first-year lapses, cancellations, product not taken and first-year surrenders.