



Traditional Commission Schedule – MGA1
Effective October 1st 2012

Rates of Commission: Individual Insurance Plans, Riders & Benefits

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

LIFE INSURANCE PRODUCTS

Product	First Year	Renewal Year 2	Renewal Years 2 – 3	Renewal Years 2 – 5	Renewal Years 2 – 10	Renewal Years 3 – 10	Renewal Years 4 – 10
LifeFirst 10 Yr Term - Medical	84.00%				0.00%		
LifeFirst 20 Yr Term - Medical	95.00%				0.00%		
LifeFirst 20 Yr Term – Non Medical	110.00%				0.00%		
Smart UL Target*	95.00%			1.75%			
Smart UL Excess	1.75%						
Prepared Accidental Death Term (General States)	110.00%				1.50%		
Prepared Accidental Death Term (Alternate States)	87.00%				0.00%		
Advantage Plus Pay 100* – Simplified Issue	90.00%	10.00%				2.25%	
Advantage Plus Pay 100* – Fully Underwritten	90.00%	10.00%				6.00%	
Advantage Plus 20 Pay*	65.00%				2.25%		
Term 10 Rider	70.00%				2.25%		
Term 20 Rider	85.00%				2.25%		
PUAR (Single and Flexible) Payments	2.00% for each payment in all certificate years						

* Commission Capped

1. Maximum commission age is 65 for Smart UL
2. Maximum commission age is 65 for Foresters Advantage Plus

First-year Annualized Commissionable Premium

The first-year annualized commissionable premium is the annualized first-year target premium for Universal Life and the annualized first year premium on all other insurance products, except for the following situations:

- The policy fee on medically underwritten policies is non-commissionable.
- Producers will be compensated on staff discounted business (business written on Foresters employees) based on 50% of applicable first year commissions.
- On Foresters Universal Life Plans, the first year compensation is based on the annualized target premium unless both the annualized minimum premium and the annualized planned premium are less than the annualized target premium in which case it is whatever is greater: the annualized minimum premium or the annualized planned premium.
- The Universal Life excess premium is the first year premium paid in excess of the first year annualized commissionable premium on Universal Life Certificates.
- Compensation on the PUAR deposit is paid when the payment is processed at Foresters House. Internal rollovers to PUAR are not compensated.