

**OXFORD LIFE ANNUITY COMMISSION SCHEDULE
GA 1**

This Commission Schedule shall form part of the Producer Agreement and is incorporated and made part of the Producer Agreement executed by the Parties. The Company may alter, decrease, modify or withdraw the Commission Schedule at any time. Any changes shall apply only to Policies with an issue date on or after the effective date of the Commission Schedule changes. Any altered or modified Commission Schedule will automatically be incorporated into the Producer Agreement.

The Company shall use the following rates for Policies issued on applications produced by You or, if applicable, Your Downline and/or Agent Group. Commission statements may be obtained online at www.oxfordlife.com.

ROYAL SELECT - SILVER SELECT		
Plan Name	18-75	76-80
Royal Select	6.75%	5.25%
Silver Select	6.75%	5.25%
Select FIA SERIES		
Duration	18-75	76-80
Select 3	2.30%	1.50%
Select 5	3.80%	2.85%
Select 7	5.15%	4.20%
Select 10	6.75%	5.25%
MULTI-SELECT SERIES MYGA		
Duration	ISSUE AGE	
	18-75	76-80
Multi-Select 3	1.15%	0.55%
Multi-Select 4	2.000%	1.000%
Multi-Select 5	2.750%	1.750%
Multi-Select 6	2.750%	1.750%
Multi-Select 7	2.750%	1.750%
Multi-Select 8	3.000%	Age 76 - 79 2.00%
Multi-Select 9	3.000%	Age 76 & 77 2.00%
Multi-Select 10	3.250%	Not Available

Effective July 1, 2017, until further notice, commissions will be paid at the percentage listed below on the following durations:

Multi-Select 4 will be paid at 73% of the original commission level.

Multi-Select 6 will be paid at 50% of the original commission level.

Multi-Select 8 will be paid at 53% of the original commission level.

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1) GENERAL RULES

- a) As long as You are actively performing under the terms of the Producer Agreement, the Company will pay You commissions, as set forth in this Commission Schedule. Commissions shall be paid only with respect to premiums actually received by the Company and cleared by the bank.
- b) The Policy Fee is not commissionable.
- c) In the event of Your death, the Company shall pay commissions earned, vested commissions, renewals and/or account balance trailers to You under the Producer Agreement and upon your death to Your spouse. If there is no spouse, the Company shall pay those commissions to Your estate. Appropriate documentation must be submitted to the Company to ensure the transfer is proper. If it is ever determined that You violated the terms of the Producer Agreement, pursuant to the Forfeiture of Commissions or Termination of Agreement sections of the Producer Agreement, no Survivor Benefit shall be payable to Your spouse, if any, or Your estate.
- d) Gross commissions are shown above. If you have a sub-producer, the commission payable to you is the difference between your rate above and any downline producer rates.
- e) The commissions to be paid to You by the Company with reference to conversions, extra premiums and policies, substituted for others, upon the same life shall be determined by such practices and regulations as the Company shall establish from time to time, and shall not be governed by this Commission Schedule.

2) PAYMENT DISTRIBUTION RULES

- a) Commissions are paid at a maximum of \$15,000 per policy on the later of the Policy Issuance or Policy Date. The remainder of the commission will be paid after the policy has surpassed the "free-look period".
- b) In the event of the termination of Your Producer Agreement, other than for termination for cause pursuant to the Forfeiture of Commissions or Termination of Agreement sections of the Producer Agreement, You shall continue to receive all first year and renewal commissions and /or account balance trailer commissions, if applicable, payable under the Commission Schedule on all policies issued prior to the date of termination.

3) EARNED COMMISSION PAYMENT

Commissions will be paid at the time the premium payment is received and the policy is effective.

4) COMMISSION CHARGEBACK

Should the Company for any reason pay any refunds on premiums or reverse a premium payment on any Policy, You shall immediately refund to the Company any and all unearned commissions received by You. All commissions will be charged back in the event of a rescission, not taken or cancellation.

Death or Surrender

All commissions will be charged back for death or surrender in the first year.