

ANNUITY CARRIER COMMISSION GUIDE



&



GUGGENHEIM
LIFE AND ANNUITY COMPANY

Annual Production	Agency	Lifetime Production	
Red \$75MM**	8.50%		
Royal \$50MM**	8.00%	Producer	
Black \$24MM**	7.50%	7.50%	\$10,000,000
Platinum \$12MM**	7.00%	7.00%	\$5,000,000
Gold	6.75%	6.75%	\$2,000,000
Silver	6.50%	6.50%	\$1,000,000
Blue	6.25%	6.25%	\$500,000
Yellow	6.00%	6.00%	\$100,000
Green	5.25%	5.25%	New Agent

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NOTE: Products shown are base pricing for 10 year, compensation can change based on State and product type

NOTE: Agency must maintain 50% of previous year production to retain current level for following year

NOTE: Producer at PLATINUM & BLACK level must have a minimum of \$1MM issue paid in last 12 months to maintain level

****Agencies in downline count as 50% production. Agencies TWO levels deep count as 25% production**

IUL & COMPETITIVE TERM CARRIERS COMMISSION GUIDE ON NEXT PAGES

****CONTINUE SCROLLING FOR EXACT COMMISSION ON ANNUITY PRODUCTS BASED ON STATE, AGE & PRODUCT TYPE**

IUL CARRIER COMMISSION GUIDE



Mutual of Omaha

FFL	Producer
140	110
135	105
130	100
125	95
120	90
115	85
110	80
105	75
100	70
95	65
90	60
85	55
80	50
75	45
70	40
65	40

FFL	Producer
140	130
135	125
130	120
125	115
120	110
115	105
110	100
105	95
100	90
95	85
90	80
85	75
80	70
75	65
70	60
65	55



ANNUITIES & LIFE



National Life Group®

FFL	Producer
140	110
135	105
130	100
125	95
120	90
115	85
110	80
105	75
100	70
95	65
90	60
85	55
80	50
75	45
70	40
65	40



**Columbus Life
Insurance Company**

FFL	Producer
140	105
135	100
130	95
125	90
120	85
115	80
110	75
105	70
100	65
95	60
90	55
85	50
80	45
75	40
70	40
65	40

FFL	Producer
140	115
135	110
130	105
125	100
120	95
115	60
110	85
105	80
100	75
95	70
90	65
85	60
80	60
75	60
70	60
65	60



FFL	Producer
140	90
135	90
130	90
125	90
120	90
115	85
110	85
105	85
100	80
95	80
90	70
85	70
80	60
75	60
70	50
65	50

COMPETITIVE TERM CARRIER COMMISSION GUIDE



FFL	10/15 Yr Term	20/30 Yr Term
140	92	110
135	88	105
130	83	100
125	80	95
120	75	90
115	71	85
110	67	80
105	62	75
100	58	70
95	55	65
90	50	60
85	45	55
80	42	50
75	38	45
70	33	40
65	33	40

FFL	10 Yr Term	15 Yr Term	20 Yr Term
140	99	111	121
135	93	105	116
130	93	105	116
125	93	105	116
120	87	97	105
115	87	97	105
110	87	97	105
105	87	97	105
100	81	89	95
95	81	89	95
90	81	89	95
85	81	89	95
80	70	77	84
75	70	77	84
70	70	77	84
65	70	77	84

Check for state approvals and issue ages on producer website-Athene Connect under the "Products" section. Click the appropriate product and refer to the "Rates and State Availability" for states and issue ages that may apply. Ages listed on this Commission Schedule are strictly to illustrate commission age breaks and do not reflect issue ages available for the product.

Products	Option 1	Option 2			Option 3		
Athene Ascent SM Pro Series	First Year	First Year	Monthly Trail	Annual Trail	First Year	Monthly Trail	Annual Trail
Athene AscentSM Pro 10 Bonus							
Ages 0 - 70	5.2500	3.0000	0.0417	0.5004	0.7000	0.0833	0.9996
Ages 71 - 75	4.7500	2.7000	0.0375	0.4500	0.6000	0.0750	0.9000
Ages 76 - 80	3.7500	2.1500	0.0333	0.3996	0.4500	0.0625	0.7500

* Trails generate monthly beginning with the 13th month.

Products	Option 1	Option 2			Option 3		
Athene Agility SM Series	First Year	First Year	Monthly Trail	Annual Trail	First Year	Monthly Trail	Annual Trail
Athene AgilitySM 7							
Ages 0 - 70	3.2500	1.5000	0.0417	0.5004	0.8500	0.0834	1.0008
Ages 71 - 75	2.7500	1.0000	0.0417	0.5004	0.7500	0.0750	0.9000
Ages 76 - 80	2.2500	0.6500	0.0334	0.4008	0.6500	0.0667	0.8004
Ages 81+	1.7500	0.6000	0.0250	0.3000	0.5500	0.0584	0.7008
Athene AgilitySM 10							
Ages 0 - 70	4.7500	2.2500	0.0417	0.5004	0.8500	0.0834	1.0008
Ages 71 - 75	4.2500	1.9500	0.0417	0.5004	0.7500	0.0750	0.9000
Ages 76 - 80	3.7500	1.6500	0.0334	0.4008	0.6500	0.0667	0.8004

* Trails generate monthly beginning with the 13th month.

Products	Option 1	Option 2			Option 3		
Athene MaxRate [®] Series	First Year	First Year	Monthly Trail	Annual Trail	First Year	Monthly Trail	Annual Trail
Athene MaxRate[®] 3							
Ages 0 - 70	1.0500	0.4000	0.0333	0.3996	0.4000	0.0333	0.3996
Ages 71 - 75	1.0500	0.4000	0.0333	0.3996	0.4000	0.0333	0.3996
Ages 76 - 80	0.7000	0.3500	0.0292	0.3504	0.3500	0.0292	0.3504
Ages 81+	0.3000	0.2000	0.0167	0.2004	0.2000	0.0167	0.2004
Athene MaxRate[®] 5							
Ages 0 - 70	1.2500	0.4000	0.0333	0.3996	0.4000	0.0333	0.3996
Ages 71 - 75	1.2500	0.4000	0.0333	0.3996	0.4000	0.0333	0.3996
Ages 76 - 80	1.1000	0.3500	0.0292	0.3504	0.3500	0.0292	0.3504
Ages 81+	0.6500	0.2000	0.0167	0.2004	0.2000	0.0167	0.2004
Athene MaxRate[®] 7							
Ages 0 - 70	1.7500	0.4000	0.0333	0.3996	0.4000	0.0333	0.3996
Ages 71 - 75	1.7500	0.4000	0.0333	0.3996	0.4000	0.0333	0.3996
Ages 76 - 80	1.5000	0.3500	0.0292	0.3504	0.3500	0.0292	0.3504
Ages 81+	0.7500	0.2000	0.0167	0.2004	0.2000	0.0167	0.2004

* Trails generate monthly beginning with the 13th month and cease after the Surrender Charge period has expired.

Products	Option 1	Option 2			Option 3		
Athene Performance Elite® Series (Includes Plus Versions)	First Year	First Year	Monthly Trail	Annual Trail	First Year	Monthly Trail	Annual Trail
Athene Performance Elite® 7							
Ages 0 - 70	3.7500	1.2500	0.0417	0.5004	0.7000	0.0833	0.9996
Ages 71 - 75	3.2500	1.0000	0.0417	0.5004	0.6000	0.0750	0.9000
Ages 76 - 80	2.2500	0.5000	0.0333	0.3996	0.5000	0.0667	0.8004
Ages 81+	1.7500	0.2500	0.0250	0.3000	0.2500	0.0583	0.6996
Athene Performance Elite® 10							
Select							
Ages 0 - 70	5.2500	3.0000	0.0417	0.5004	0.7000	0.0833	0.9996
Ages 71 - 75	4.7500	2.7000	0.0375	0.4500	0.6000	0.0750	0.9000
Ages 76 - 78	3.7500	2.1500	0.0333	0.3996	0.4500	0.0625	0.7500
Athene Performance Elite® 15							
Ages 0 - 70	5.2500	3.0000	0.0417	0.5004	0.7000	0.0833	0.9996
Ages 71 - 73	4.7500	2.7000	0.0375	0.4500	0.6000	0.0750	0.9000

* Trails generate monthly beginning with the 13th month.

Products	Option 1	Option 2	Option 3
SPIA	First Year		
SPIA I			
Ages 0+	2.3200		

General Conditions

A. This Commission Schedule applies only to sales of the above Athene Annuity and Life Company contracts. This Schedule may be revised, replaced, or withdrawn, in whole or in part, at any time by Athene Annuity and Life Company in its sole discretion, and any such revisions, replacements, or withdrawals are binding on all contracted parties.

B. Consult Company's field publications (published electronically and/or by document) for product availability by state and producer contract type and to determine the current Athene Annuity and Life Company rules (in addition to those set out below) regarding commission adjustments including but not limited to exchanges and replacements. Commissions payable on premiums that result in Accumulated Values over \$1 million per household are subject to individual review and may result in a reduction in commissions or payment of commissions in several installments over a period of time.

C. Commissions are expressed as a percentage of premium and additional premium (renewal) commissions (if applicable) will be credited only in years where new premium is applied.

D. Commission chargeback on withdrawals over the free amount, surrender or death in the first contract year will be as follows:
Months 1 - 6: 100% Months 7 - 12: 50%
Chargeback of commissions on death cases is calculated as of the date of death, not when notification is received. Chargeback rules on death in the first contract year do not apply to Spousal Assumptions (continuations) or Inherited IRA's. Chargeback rules will apply to contracts subsequent to a Spousal Assumption or becoming an Inherited IRA if withdrawals over the free amount, surrender, or death occur during the remainder of the first contract year.

E. The commission option chosen should be indicated on every application if more than one option is available. If a commission option is not listed, the default will be commission Option 1.

F. Trails will be calculated using accumulated values on each monthiversary or quartiversary (depending on the product series) multiplied by the rate shown in the Commission Schedule. Annual trail rates are for illustrative purposes only.

G. Commissions will be based on the oldest age (including joint contracts). Age at contract issue will be used to determine commission rates.

H. Commissions, including those earned for additional premium received (renewals), trails, and servicing relationships, will not be paid on business written in the following states unless an active license is held for that state at time of contract issue: AL, FL, GA, MS, SC, VA and WV. This restriction applies to all parties in the hierarchy, including assignees. Failure to obtain a license within six months of the date commission is otherwise payable will result in forfeiture of the commission. This restriction has been imposed by the regulatory authorities in the several states. If the initial licensing requirement is met, the restriction does not apply to future payments of commission.

I. For business written 03-25-2019 and after, trail commissions and, if applicable, commissions earned from additional premium payments, are payable to the current servicing producer(s) hierarchy. Commission rates in effect when the contract was written will apply to commissions earned for the life of the case.



Annuity Commission Schedule- **GREEN** Level

PRODUCTS	COMMISSION PAYOUT	PRODUCTS	COMMISSION PAYOUT
ClassicMark Annuity Series	Green - New Agent	LibertyMark Annuity Series	Green- New Agent
ClassicMark 10		LibertyMark 7, SE 7	
Ages 0-75	5.25%	Ages 0-75	4.25%
Ages 76-80	4.75%	Ages 76-80	3.75%
Ages 81-85 (81-84 in IN)	3.25%	Ages 81-85	2.25%
Ages 86-90 (85-90 in IN)	1.10%		
ClassicMark 10 LT		LibertyMark 7 Plus, SE 7 Plus	
Ages 0-80	5.25%	Ages 0-75	3.25%
Ages 76-80	4.75%	Ages 76-80	2.75%
Ages 81-85 (81-84 in IN)	2.00%	Ages 81-85	1.25%
Ages 86-90 (85-90 in IN)	1.10%		
ClassicMark 10 Plus		LibertyMark 10, SE 10	
Ages 0-75	4.25%	Ages 0-75	6.25%
Ages 76-80	3.75%	Ages 76-80	5.75%
		Ages 81-85	4.25%
ClassicMark 10 LT Plus		LibertyMark 10 LT, SE 10 LT	
Ages 0-75 (65-75 in FL)	4.00%	Ages 0-75	5.25%
Ages 76-80	3.50%	Ages 76-80	4.75%
		Ages 81-85	3.00%
		LibertyMark 10 Plus, SE 10 Plus	
		Ages 0-75	5.25%
		Ages 76-80	4.75%
		LibertyMark 10 LT Plus, SE 10 LT Plus	
		Ages 0-75	5.25%
		Ages 76-80	4.75%
		Ages 0-75 (CT, PA, FL & WA)	5.00%
		Ages 76-80 (CT, PA, FL & WA)	4.50%



Annuity Commission Schedule— **GREEN** Level

PRODUCTS	COMMISSION	PRODUCTS	COMMISSION
Fixed-Indexed Annuity Products	Green— New Agent	Fixed Annuity Products	Green— New Agent
Income 150+ SE		ForeCare	
Ages 55-75	5.25%	Ages 50-75	5.25%
Ages 76-85	2.50%	Ages 76-80	1.25%
Choice Accumulation II - (5 Year)		SecureFore 3	
Ages 0-80	1.00%	Ages 0-80	1.50%
Ages 81-85	0.75%	Ages 81-85	0.75%
Choice Accumulation II - (7 Year)		SecureFore 5	
Ages 0-80	2.50%	Ages 0-80	2.00%
Agues 81-85	0.50%	Agues 81-85	1.05%
Choice Accumulation II - (10 Year)			
Ages 0-80	4.00%		
Ages 81-85	1.25%		
Choice Income II - (7 Year)			
Ages 45-80	3.25%		
Ages 81-85	0.50%		
Choice Income II - (10 Year)			
Ages 45-80	5.25%		
Ages 81-85	2.75%		

GL Marketing

Annuity Commission Schedule— **GREEN** Level

PRODUCTS	COMMISSION
Multi-Year Guaranteed Annuity (MYGA)	Green— New Agent
3-YEAR	
Ages 0-80	1.50%
Ages 81-85	0.88%
Ages 86-90	0.40%
4-YEAR	
Ages 0-80	1.75%
Ages 81-85	1.09%
Ages 86-90	0.68%
5-YEAR	
Ages 0-80	2.50%
Ages 81-85	1.87%
Ages 86-90	1.00%
6-YEAR	
Ages 0-80	2.50%
Ages 81-85	1.87%
Ages 86-90	1.00%
7-YEAR	
Ages 0-80	2.50%
Ages 81-85	1.87%
Ages 86-90	1.00%
8-YEAR	
Ages 0-80	2.50%
Ages 81-85	1.87%
Ages 86-90	1.00%
9-YEAR	
Ages 0-80	2.50%
Ages 81-85	1.87%
Ages 86-90	1.00%
10-YEAR	
Ages 0-80	3.00%
Ages 81-85	1.78%
Ages 86-90	1.13%

GL Marketing

Annuity Commission Schedule— **GREEN** Level

PRODUCTS	COMMISSION PAYOUT
Single Premium Immediate Annuity (SPIA)	Green— New Agent
5-YEAR CERTAIN	2.32%
6-20 YEAR CERTAIN	2.82%
LIFE CONTINGENT	2.82%

PRODUCTS	COMMISSION PAYOUT
Fixed Indexed Annuity (FIA)	Green— New Agent
Highlander	
Ages 0-75	5.50%
Ages 0-75 (CA, FL)	4.50%
Ages 76-80	3.00%
Ages 76-80 (CA, FL)	2.00%
Highlander 7	
Ages 0-75	3.25%
Ages 0-75 (CA, FL)	2.50%
Ages 76-80	2.00%
Ages 76-80 (CA, FL)	1.00%



Annuity Commission Schedule—**GREEN** Level

PRODUCTS	COMMISSION PAYOUT
F&G Fixed Indexed Annuities	Green— New Agent
Prosperity Elite 10 Ages 0-70 Ages 71-75 Ages 76-85	5.25% 4.25% 2.25%
Accumulator Plus 10 Ages 0-70 Ages 71-80 Ages 81-85	5.25% 4.25% 2.25%
Accelerator Plus 10 Ages 0-75 Ages 76-80 Ages 81-85	5.25% 4.25% 2.25%