

GA I - Annuity Commission Schedule (Level 18) – Effective Date 2/1/2022

This schedule amends all previous schedules and applies to all policies issued and premium received after the effective date.

Product Name	Option	Age	Year 1	Year 2+
Apollo MVA & Apollo SP	Option A	0-75	4.00%	N/A
		76-80	3.20%	N/A
		81-85	2.40%	N/A
	Option B	0-75	2.00%	0.360%
		76-80	1.60%	0.288%
		81-85	1.20%	0.216%
Eleos MVA & Eleos SP	Option A	0-75	2.50%	N/A
		76-80	2.00%	N/A
		81-85	1.50%	N/A
	Option B	0-75	1.50%	0.180%
		76-80	1.20%	0.144%
		81-85	0.90%	0.108%
Reliance Guarantee 5 Year		0-75	2.50%	N/A
		76-80	2.00%	N/A
		81-85	1.50%	N/A
Reliance Guarantee 7 Year		0-75	3.50%	N/A
		76-80	2.80%	N/A
		81-85	2.00%	N/A
Reliance Guarantee 10 Year		0-75	5.00%	N/A
		76-80	4.00%	N/A
		81-85	3.00%	N/A

Product Name	Option	Age	Year 1	Year 2+
Keystone 5	Option A	0-80	3.25%	N/A
		81-85	1.95%	N/A
	Option B	0-80	1.75%	0.270%
		81-85	1.05%	0.162%
Keystone 7	Option A	0-80	4.50%	N/A
		81-85	2.70%	N/A
	Option B	0-80	2.75%	0.315%
		81-85	1.65%	0.189%
Keystone 10	Option A	0-80	6.00%	N/A
	Option B	0-80	3.50%	0.450%

Reliance Accumulator 5	Option A	0-80	3.25%	N/A
		81-85	1.95%	N/A
	Option B	0-80	1.75%	0.270%
		81-85	1.05%	0.162%
Reliance Accumulator 7	Option A	0-80	4.50%	N/A
		81-85	2.70%	N/A
	Option B	0-80	2.75%	0.315%
		81-85	1.65%	0.189%
Reliance Accumulator 10	Option A	0-75	6.50%	N/A
		76-80	5.20%	N/A

Notes:

- 1) Commission Chargeback:** If the annuity contract owner, or the annuitant when the contract is owned by a non-natural person, dies during the first contract year, and the contract is not continued by a spouse beneficiary, all commission for the contract will be charged back as follows: 100% when the date of death occurs during the first six months, and 50% if the date of death occurs during months 7 through 12 of the contract. All charge backs apply as of the date of death, not the date of disbursement and apply to the Agents who received the commission payment.
- 2) Commission Payment:** Upon issue, commission will be paid on the first \$450,000 of premium for the Apollo-MVA and Apollo-SP plans, \$750,000 of premium for the Eleos-MVA, Eleos-SP, and Reliance Guarantee plans, \$350,000 of premium for the Keystone-10 plan, \$450,000 of premium for the Keystone-7 plan, and \$650,000 of premium for the Keystone-5 plan. Commission payment on the premium in excess of these amounts will be paid after the applicable "free look" period expires, as evidenced by a delivery receipt. We also reserve the right not to pay commissions on internal rollovers or transfers. Commission amounts paid to Agent will be reduced by the amount of commissions paid/credited to agents/producers within the Agent's sales hierarchy.
- 3) General Notes:** Commissions are paid on all annuity applications using the Signed Date of application to determine the agent contract and sales hierarchy in effect. Commissions are based on the age of the oldest Owner or for a non-natural Owner, the age of the oldest annuitant. Commissions will be rescinded in any situation in which you fail to conform to applicable state regulations and/or company policies and procedures. **Please Note: Not all Reliance Guarantee durations may be offered**
- 4) Minimum Production Requirement:** The Agreement and Appointments associated with the Agreement and this Schedule will be terminated for lack of production if: 1) no business was ever placed, and it has been more than 24 months since the appointment date, or 2) business was placed and it has been more than 48 months since the date the business was placed.
- 5) Trail Commission:** Trail commissions are only available with EFT or DTCC commission settlement mode. Only one commission option can be elected for each annuity contract and the commission option is irrevocable once the contract is issued. Annual trail commissions will end when the contract is annuitized, terminated by a surrender, the annuity value equals zero or there is a pending death claim. Trail Commission will terminate if the agent is terminated for cause or is not in good standing with the company. The Trail Commission Option must be indicated on each application. Any applications without a Commission Option indicated will be processed using Option A as a default. All requests for a transfer of Trail Commission payments must be approved by Reliance Standard Life. Trail commissions are paid on an annual basis and are based on each annuity value immediately following each contract anniversary and paid with the first commission cycle following each contract anniversary.