



Schedule of Commissions - Annuity

This Schedule of Commissions becomes a part of your Mountain Life Insurance Company Agency Contract. First year commission rates are paid on first year base and benefit rider premiums. Renewal commission rates are paid on subsequent year base and benefit rider premiums.

Annuity Plan	Commission Rate Ages 0-80	Commission Rate Ages 81-90
Secure Summit MYGA 1 Yr	0.80%	0.55%
Secure Summit MYGA 2 Yr	1.50%	1.15%
Secure Summit MYGA 3 Yr	2.00%	1.55%
Secure Summit MYGA 5 Yr	3.00%	2.00%
Secure Summit MYGA 6 Yr	2.00%	1.50%
Secure Summit MYGA 7 Yr	3.25%	2.25%
Secure Summit MYGA 8 Yr	2.60%	2.00%
Secure Summit MYGA 9 Yr	5.00%	3.00%
Secure Summit MYGA 10 Yr	3.50%	2.50%

Alpine Horizon MYGA 3 Yr	1.25%	1.00%
Alpine Horizon MYGA 4 Yr	1.75%	1.00%
Alpine Horizon MYGA 5 Yr	1.75%	1.00%

Mesa Guard MYGA 5 Yr	5.00%	3.00%
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Withdrawals, surrenders and death claims in the first year will have a 100% commission chargeback.

Commission age bands are based on the owner's age (or if joint, the oldest owner's).

MYGA Renewal commissions are reduced by 50%.



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Schedule of Commissions - Life

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Plan of Insurance	First Year Commission Rate	Renewal Commission Rate
Whole Life	80%	2.00%
Senior Life I & II		
Ages 50-75	75%	2.00%
Ages 76-85	67%	2.00%
Juvenile 10-Pay Life	70%	2.00%
10 Year Renewable & Convertible Level Term	75%	
20 Year Renewable & Convertible Level Term	75%	
30 Year Renewable & Convertible Level Term	75%	

Death claims in the first year will have a 100% commission chargeback on unearned premium.

Commission age bands are based on the Insured's age.

Renewals Commissions continue for the life of the policy.