

## LIFE INSURANCE

PRODUCT	OPTION A Default (Upfront)	OPTION B Upfront + Trail		OPTION C Upfront + Trail	
	YEAR 1	YEAR 1	TRAIL	YEAR 1	TRAIL
<b>WealthMax Bonus Life®</b>	10.00%	5.00%	0.50%	1.00%	1.00%
Ages 45-75					
Ages 76-80	7.00%	3.50%	0.50%	1.00%	1.00%

## ADDITIONAL PROVISIONS

### Certainty Select® renewal commissions

- Renewal commissions available only for 3-, 5-, 6-, 8-, or 10-year renewal periods.
- Renewal commissions subject to chargeback if policy surrendered within 12 months following policy renewal: 100% chargeback during months 1-6 and 50% during months 7-12. No chargebacks at owner's death for renewal commissions.

### Chargebacks

All commissions for annuities will be reversed under the following circumstances:

	During months	Upon death of any owner	During months	Upon surrender or annuitization
• MarketEdge Bonus Index • MarketTen Bonus Index	1-6	100%	1-12	100%
	7-12	50%	13-24	75%
			25-36	50%
• MarketPower Bonus Index • MarketValue Index • MarketSeven Index • MarketFive Index • MarketEarly Income Index • MarketFuture Income Index	1-6	100%	1-6	100%
	7-12	50%	7-12	50%
All other annuities excluding Confidence Income®	1-6	100%	1-6	100%
	7-12	50%	7-12	50%

All commissions for life insurance will be reversed under the following circumstances:

	DURING MONTHS	WEALTHMAX BONUS®
Upon surrender or lapse	0-24	100%

- Any commission paid after the date of death will be reversed 100%.
- EquiTrust reserves the right to chargeback commission in accordance with the above schedule for withdrawals in excess of the penalty-free amount.

#### **Fixed index annuity and life insurance commission option — Option A (Upfront)**

- If no commission option is selected, the commission will be paid through Option A.
- If agent is licensed only to an entity or person other than their own corporation, the commission will be paid through Option A.

## **ADDITIONAL PROVISIONS**

#### **Fixed index annuity and life insurance trail commissions**

- Trail commissions are paid on anniversary Accumulation Value after index credits and fees.
- Commission option must be selected at the time of contract/policy application.
- Once a contract/policy is issued, commission option cannot be changed.
- Trail commissions are payable annually based on the Accumulation Value on the contract or policy's anniversary.
- If Option B or C is selected, upon death of the agent, the agent's specified beneficiary will receive a lump sum payment equal to the difference between Option A commission and what has been received under Option B or C.
- Commission will not be paid on premiums received after the date of death of the agent.
- For contracts/policies with multiple agents, the same trail commission option must be selected.

#### **Commission hold policy on Confidence Income®**

A delivery receipt is required on all Confidence Income® contracts. Payment of commission will be held until a signed delivery receipt is received at EquiTrust.

#### **Minimum commission payments**

Commissions are payable only when a minimum of \$25 has been accumulated. If at year end, commissions do not exceed \$25, no amount is due to the agent and the account will be zeroed out.

#### **Commission arising from business solicited by agents under your supervision**

Commission on business solicited by agents determined by EquiTrust to be under your supervision will not be earned unless you are appointed with EquiTrust in the state of issue within 90 days of the effective date of the contract. Your commission on such business will be calculated assuming scheduled commission to all agents in the supervisory stream as determined by EquiTrust are earned and paid. Regardless of any other provision of this contract, no commissions will be earned by you on any business solicited by any agent not determined by EquiTrust to be under your supervision for such solicitation.



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