

Carrier / Plan	Type	Payout	Notes
Allianz Life			
Allianz 10	Term	70.00%	(1) (4) (6)
Allianz 20	Term	90.00%	(1) (4) (6)
Allianz 30	Term	90.00%	(1) (4) (6)
Generation Planner II	UL	85.00%	(6)
GenDex Foundation	UL	85.00%	(6)
GenDex Momentum	UL	100.00%	(6)
GenDex Survivor	SUL	90.00%	(6)
Legacy Planner - Ages 50-69	SPUL	12.00%	(4) (6)
Legacy Planner - Ages 70-79	SPUL	8.50%	(4) (6)
Legacy Planner - Ages 80-85	SPUL	6.00%	(4) (6)
American General			
ROP Select-a-Term 15	Term	95.00%	(4)
ROP Select-a-Term 20	Term	95.00%	(4)
ROP Select-a-Term 21	Term	95.00%	(4)
ROP Select-a-Term 22	Term	95.00%	(4)
ROP Select-a-Term 23	Term	95.00%	(4)
ROP Select-a-Term 24	Term	95.00%	(4)
ROP Select-a-Term 25	Term	95.00%	(4)
ROP Select-a-Term 26	Term	95.00%	(4)
ROP Select-a-Term 27	Term	95.00%	(4)
ROP Select-a-Term 28	Term	95.00%	(4)
ROP Select-a-Term 29	Term	95.00%	(4)
ROP Select-a-Term 30	Term	95.00%	(4)
ROP Select-a-Term 31	Term	95.00%	(4)
ROP Select-a-Term 32	Term	95.00%	(4)
ROP Select-a-Term 33	Term	95.00%	(4)
ROP Select-a-Term 34	Term	95.00%	(4)
ROP Select-a-Term 35	Term	95.00%	(4)
Select-a-Term 10	Term	70.00%	(1) (4)
Select-a-Term 15	Term	90.00%	(1) (4)
Select-a-Term 16	Term	92.00%	(1) (4)
Select-a-Term 17	Term	94.00%	(1) (4)
Select-a-Term 18	Term	96.00%	(1) (4)
Select-a-Term 19	Term	98.00%	(1) (4)
Select-a-Term 20	Term	100.00%	(1) (4)
Select-a-Term 21	Term	100.00%	(1) (4)
Select-a-Term 22	Term	100.00%	(1) (4)
Select-a-Term 23	Term	100.00%	(1) (4)
Select-a-Term 24	Term	100.00%	(1) (4)

Carrier / Plan	Type	Payout	Notes
Select-a-Term 25	Term	100.00%	(1) (4)
Select-a-Term 26	Term	100.00%	(1) (4)
Select-a-Term 27	Term	100.00%	(1) (4)
Select-a-Term 28	Term	100.00%	(1) (4)
Select-a-Term 29	Term	100.00%	(1) (4)
Select-a-Term 30	Term	100.00%	(1) (4)
Select-a-Term 31	Term	105.00%	(1) (4)
Select-a-Term 32	Term	105.00%	(1) (4)
Select-a-Term 33	Term	105.00%	(1) (4)
Select-a-Term 34	Term	105.00%	(1) (4)
Select-a-Term 35	Term	105.00%	(1) (4)
AG Choice Lifetime GUL	UL	80.00%	(5)
AG Secure Index GUL	UL	80.00%	(5)
ContinUL	UL	80.00%	(5)
ContinUL Extend Plus	UL	80.00%	(5)
Elite Global Plus IUL	UL	64.00%	(5) (6)
Elite Global Plus IUL w/SVETR	UL	20.00%	(5) (6)
Elite Index Universal Life	UL	80.00%	(5)
Elite Transition UL	UL	50.00%	(4)
Elite Universal Life	UL	80.00%	(5)
Elite Survivor Index Universal Life	SUL	80.00%	(5)
Elite Global Survivor IUL	SUL	64.00%	(5) (6)
Elite Global Survivor IUL w/SVETR	SUL	20.00%	(5) (6)
American Elite Whole Life	WL	80.00%	
Accident Expense Plus	DI	45.00%	
CriticalCare Plus	DI	70.00%	
Secure Income Plus	DI	63.00%	
American National			
ANICO Select 10	Term	75.00%	(1) (4)
ANICO Select 15	Term	80.00%	(1) (4)
ANICO Select 20	Term	85.00%	(1) (4)
ANICO Select 30	Term	85.00%	(1) (4)
ANICO Select 20 ROP	Term	85.00%	(1) (4)
ANICO Select 30 ROP	Term	85.00%	(1) (4)
ANICO Executive UL - Ages 18-69	UL	80.00%	(5)
ANICO Executive UL - Ages 70-85	UL	75.00%	(5)
ANICO Indexed UL - Ages 18-69	UL	80.00%	(5)
ANICO Indexed UL - Ages 70-85	UL	75.00%	(5)
ANICO LTG UL - Ages 18-69	UL	80.00%	
ANICO LTG UL - Ages 70-85	UL	75.00%	

Carrier / Plan	Type	Payout	Notes
Affinity 7 Par Whole Life - Ages 0-69	WL	80.00%	
Affinity 7 Par Whole Life - Ages 70-79	WL	60.00%	
Affinity 7 Par Whole Life - Ages 80-85	WL	30.00%	
Aviva Life & Annuity			
Aviva ART	Term	70.00%	(1)
Aviva Term 10	Term	75.00%	(1)
Aviva Term 20	Term	90.00%	(1)
Aviva Term 30	Term	90.00%	(1)
Advantage Builder II	UL	90.00%	(5)
Advantage Builder III	UL	90.00%	(5)
Guarantee UL Solution	UL	90.00%	(5)
Guarantee UL Solution II	UL	90.00%	(5)
LifeStage UL	UL	90.00%	(5)
Lifetime Builder II	UL	90.00%	(5)
Lifetime Builder II with ECV	UL	20.00%	(5)
Lifetime Builder III	UL	90.00%	(5)
Lifetime Builder III with ECV	UL	20.00%	(5)
Indexed Survivor UL	SUL	90.00%	(5)
MultiChoice SPL - Ages 50-80	SPUL	9.00%	(4)
MultiChoice SPL - Ages 81-85	SPUL	6.00%	(4)
Aviva Life & Annuity NY			
Aviva ART NY	Term	50.00%	(1)
Aviva Term 10 NY	Term	50.00%	(1)
Aviva Term 20 NY	Term	50.00%	(1)
Aviva Term 30 NY	Term	50.00%	(1)
Empire Solution III UL NY	UL	50.00%	
Guarantee UL Solution II NY	UL	50.00%	
LifeStage UL NY	UL	50.00%	
Lifetime Builder III NY	UL	50.00%	
Lifetime Builder III NY with ECV	UL	11.50%	
Indexed Survivor UL NY	SUL	50.00%	
MultiChoice SPL NY - Ages 50-80	SPUL	4.00%	(4)
MultiChoice SPL NY - Ages 81-85	SPUL	3.00%	(4)
AXA Equitable			
Equitable ART	Term	57.50%	(1)
Equitable ART (High Profile)	Term	8.25%	(1)
Equitable Term 10	Term	66.50%	(1) (4)
Equitable Term 10 (High Profile)	Term	9.25%	(1)
Equitable Term 15	Term	76.50%	(1) (4)
Equitable Term 20	Term	86.50%	(1) (4)

Carrier / Plan	Type	Payout	Notes
Athena Indexed UL	UL	75.00%	
Athena Indexed UL with CVE	UL	37.50%	(6)
Athena UL	UL	75.00%	
Athena UL with CVE	UL	37.50%	(6)
Athena UL ESLI	UL	37.50%	(6)
Athena SUL III	SUL	75.00%	
Athena SUL III with CVE	SUL	37.50%	(6)
Interest Sensitive Whole Life	WL	75.00%	
TermOne - Ages 0-79	Term	7.00%	(1) (4) (6)
TermOne - Ages 80+	Term	3.50%	(1) (4) (6)
Banner Life			
Life Value Term 20	Term	77.00%	(1)
Life Value Term 30	Term	90.00%	(1)
OPTerm 10	Term	77.00%	(1) (4)
OPTerm 15	Term	90.00%	(1) (4)
OPTerm 20	Term	95.00%	(1) (4)
OPTerm 30	Term	95.00%	(1) (4)
Life Change UL	UL	85.00%	
Life Choice UL	UL	85.00%	
Life Step UL	UL	75.00%	
Companion Life of NY			
Term Life Answers 10 NY	Term	45.00%	(1)
Term Life Answers 15 NY	Term	45.00%	(1)
Term Life Answers 20 NY	Term	45.00%	(1)
Term Life Answers 30 NY	Term	45.00%	(1)
Term Life Complete 15 NY	Term	45.00%	(1)
Term Life Complete 30 NY	Term	45.00%	(1)
Term Life Complete 15 ROP NY	Term	45.00%	(1)
Term Life Complete 30 ROP NY	Term	45.00%	(1)
Guaranteed UL Complete NY	UL	45.00%	
Guaranteed UL Express NY	UL	45.00%	
Priority AccumUL NY	UL	45.00%	
Legacy SPL NY - Ages 0-75	SPUL	5.00%	(4)
Legacy SPL NY - Ages 76+	SPUL	3.00%	(4)
Fidelity Life			
Accidental Death	Term	84.00%	(4)
GDB Term 10 - Ages 20-69	Term	50.00%	
GDB Term 10 - Ages 70+	Term	50.00%	
GDB Term 20	Term	50.00%	
GDB Term 30	Term	50.00%	

Carrier / Plan	Type	Payout	Notes
Rapid Decision Mortgage Term	Term	95.00%	(4)
Rapid Decision Term 5	Term	77.00%	(4)
Rapid Decision Term 10	Term	77.00%	(4)
Rapid Decision Term 15	Term	84.00%	(4)
Rapid Decision Term 20	Term	91.00%	(4)
Rapid Decision Term 30	Term	91.00%	(4)
Rapid Decision Term ROP Rider	Term	21.00%	(4)
Rapid Decision Universal Life	UL	95.00%	
GDB Whole Life - Ages 20-69	WL	50.00%	
GDB Whole Life - Ages 70+	WL	50.00%	
First MetLife Investors			
GLT 10 NY	Term	50.00%	(1) (6)
GLT 15 NY	Term	50.00%	(1) (6)
GLT 20 NY	Term	50.00%	(1) (6)
GLT 30 NY	Term	50.00%	(1) (6)
Genworth Life & Annuity			
Colony Term UL 10	Term	77.00%	(4)
Colony Term UL 15	Term	87.00%	(4)
Colony Term UL 20	Term	100.00%	(4)
Colony Term UL 30	Term	100.00%	(4)
GenGuard UL	UL	82.00%	(5)
Life Ready UL II	UL	82.00%	
Lifetime Protector SG II	UL	82.00%	
GenGuard SUL	SUL	92.00%	
Genworth Life			
Colony Term UL 10	Term	77.00%	(4)
Colony Term UL 15	Term	87.00%	(4)
Colony Term UL 20	Term	100.00%	(4)
Colony Term UL 30	Term	100.00%	(4)
GenGuard UL	UL	82.00%	(5)
Life Ready UL II	UL	82.00%	
Lifetime Protector SG II	UL	82.00%	
Total Living Coverage (TLC)	SPUL	8.00%	(4) (6)
Privileged Choice	LTCi	60.00%	
Custom Select	LTCi	60.00%	
Multi-Life	LTCi	50.00%	
Genworth Life of NY			
Colony Term UL 10 NY	Term	45.00%	(1)
Colony Term UL 15 NY	Term	45.00%	(1)
Colony Term UL 20 NY	Term	45.00%	(1)

Carrier / Plan	Type	Payout	Notes
Colony Term UL 30 NY	Term	45.00%	(1)
GenGuard UL NY	UL	50.00%	
Life Ready UL II NY	UL	50.00%	
Lifetime Protector SG II NY	UL	50.00%	
GenGuard SUL NY	SUL	50.00%	
Illinois Mutual			
Level Premium Term 10	Term	55.00%	(1)
Level Premium Term 15	Term	55.00%	(1)
Level Premium Term 20	Term	65.00%	(1)
Level Premium Term 30	Term	65.00%	(1)
ROP Term Life 15	Term	55.00%	(1)
ROP Term Life 20	Term	65.00%	(1)
ROP Term Life 30	Term	65.00%	(1)
ValueLife Protector UL	UL	75.00%	
Child Guard	SPWL	30.00%	(4)
Life Foundations - Level Pay	WL	65.00%	
Life Foundations - 20-pay	WL	55.00%	
Life Foundations - 10-pay	WL	45.00%	
Life Foundations - Single Pay	SPWL	7.00%	(4)
Level Death Benefit WL	WL	80.00%	
Modified Death Benefit WL Ages 45-65	WL	65.00%	
Modified Death Benefit WL Ages 66-75	WL	55.00%	
Modified Death Benefit WL Ages 76-85	WL	45.00%	
DI105	DI	50.00%	
BE105	DI	50.00%	
Accident	DI	50.00%	
BE21	DI	50.00%	
GR21	DI	50.00%	
NC21	DI	50.00%	
PD21	DI	25.00%	
SE21	DI	25.00%	
SRBE21	DI	25.00%	
Independent Order of Foresters			
LifeFirst 10	Term	79.00%	(1) (4) (6)
LifeFirst 20	Term	95.00%	(1) (4) (6)
LifeFirst 20 - Non-Medical	Term	110.00%	(4) (6)
LifeFirst 20 - Non-Medical w/FRR	Term	105.00%	(4) (6)
LifeFirst 30	Term	95.00%	(1) (4) (6)
LifeFirst 30 - Non-Medical	Term	110.00%	(4) (6)
LifeFirst 30 - Non-Medical w/FRR	Term	105.00%	(4) (6)

Carrier / Plan	Type	Payout	Notes
Big UL	UL	90.00%	(1) (6)
Smart UL	UL	95.00%	(1) (6)
PlanRight Level DB Ages 50-80	WL	105.00%	(6)
PlanRight Level DB Ages 81-85	WL	75.00%	(6)
PlanRight Graded DB Ages 50-80	WL	105.00%	(6)
PlanRight Graded DB Ages 81-85	WL	75.00%	(6)
PlanRight Modified DB	WL	45.00%	(6)
ING ReliaStar			
ING TermSmart 10	Term	64.00%	(2) (4) (6)
ING TermSmart 15	Term	79.00%	(2) (4) (6)
ING TermSmart 20	Term	84.00%	(2) (4) (6)
ING TermSmart 25	Term	84.00%	(2) (4) (6)
ING TermSmart 30	Term	84.00%	(2) (4) (6)
ING ROP Endowment Term 20	Term	84.00%	(2) (4) (6)
ING ROP Endowment Term 25	Term	84.00%	(2) (4) (6)
ING ROP Endowment Term 30	Term	84.00%	(2) (4) (6)
ING Protector UL	UL	80.00%	(6)
ING ReliaStar of NY			
ING TermSmart*NY 10	Term	45.00%	(2) (6)
ING TermSmart*NY 15	Term	45.00%	(2) (6)
ING TermSmart*NY 20	Term	45.00%	(2) (6)
ING TermSmart*NY 25	Term	45.00%	(2) (6)
ING TermSmart*NY 30	Term	45.00%	(2) (6)
ING ROP Endowment Term NY-20	Term	45.00%	(2) (6)
ING ROP Endowment Term NY-25	Term	45.00%	(2) (6)
ING ROP Endowment Term NY-30	Term	45.00%	(2) (6)
ING Guarantee Death Benefit UL II NY	UL	50.00%	(6)
ING Protector UL NY	UL	50.00%	(6)
ING UL-CV NY	UL	50.00%	(6)
ING Security Life			
ING Guarantee Death Benefit II	UL	80.00%	(6)
ING IUL-CV	UL	80.00%	(5) (6)
ING IUL-Global	UL	75.00%	(5) (6)
ING IUL-Global (waive surrenders)	UL	66.00%	(5) (6)
ING UL-CV	UL	80.00%	(5) (6)
ING SUL Guarantee Death Benefit	SUL	80.00%	(6)
ING UL-ECV	UL	18.00%	(4) (6)
John Hancock			
JH Term 10	Term	60.00%	(1) (4) (6)
JH Term 15	Term	70.00%	(1) (4) (6)

Carrier / Plan	Type	Payout	Notes
JH Term 20	Term	75.00%	(1) (4) (6)
Survivorship Term	Term	60.00%	(1) (6)
Accumulation UL	UL	80.00%	(6)
Index UL	UL	80.00%	(6)
Performance UL	UL	80.00%	(6)
Premier Life	UL	80.00%	(6)
Protection UL	UL	80.00%	(6)
Protection UL-G	UL	80.00%	(6)
Performance SUL	SUL	80.00%	(6)
Protection SUL-G	SUL	80.00%	(6)
Protection Whole Life	WL	80.00%	(6)
LifeCare	SPWL	8.00%	(4) (6)
John Hancock Custom Care	LTCi	70.00%	
John Hancock Custom Care II	LTCi	70.00%	
John Hancock Leading Edge	LTCi	70.00%	
John Hancock NY			
JH Term 10 NY	Term	50.00%	(1) (4) (6)
JH Term 15 NY	Term	50.00%	(1) (4) (6)
JH Term 20 NY	Term	50.00%	(1) (4) (6)
Accumulation UL NY	UL	50.00%	(6)
Performance UL NY	UL	50.00%	(6)
Protection UL-G NY	UL	50.00%	(6)
Performance SUL NY	SUL	50.00%	(6)
Protection SUL-G NY	SUL	50.00%	(6)
Protection Whole Life NY	WL	50.00%	(6)
LifeCare NY	SPWL	8.00%	(4) (6)
Lincoln Benefit Life			
TrueTerm 10 <\$500k	Term	85.00%	(1) (4)
TrueTerm 15 <\$500k	Term	95.00%	(1) (4)
TrueTerm 20 <\$500k	Term	100.00%	(1) (4)
TrueTerm 30 <\$500k	Term	100.00%	(1) (4)
TrueTerm 10 >=\$500k+	Term	75.00%	(1) (4)
TrueTerm 15 >=\$500k+	Term	85.00%	(1) (4)
TrueTerm 20 >=\$500k+	Term	90.00%	(1) (4)
TrueTerm 30 >=\$500k+	Term	90.00%	(1) (4)
Legacy Choice II	UL	80.00%	
Legacy Secure II	UL	80.00%	
Ultra Index	UL	80.00%	
Ultra Plus UL	UL	80.00%	
Legacy Secure SL	SUL	80.00%	

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Whole Life II	WL	70.00%	
Echelon Index UL - Ages 18-65	UL	5.00%	(6)
Echelon Index UL - Ages 66-70	UL	4.70%	(6)
Echelon Index UL - Ages 71+	UL	4.40%	(6)
Lincoln National			
Lincoln LifeElements 10	Term	70.00%	(1) (4) (6)
Lincoln LifeElements 15	Term	70.00%	(1) (4) (6)
Lincoln LifeElements 20	Term	90.00%	(1) (4) (6)
Lincoln LifeElements 30	Term	90.00%	(1) (4) (6)
Lincoln DurationGuarantee UL	UL	80.00%	(4) (5) (6)
Lincoln LifeCurrent UL	UL	80.00%	(5) (6)
Lincoln LifeGuarantee UL	UL	80.00%	(5) (6)
Lincoln LifeReserve UL	UL	80.00%	(5) (6)
Lincoln LifeReserve Index UL	UL	80.00%	(5) (6)
Lincoln LifeGuarantee SUL	SUL	80.00%	(5) (6)
MoneyGuard Reserve - Single Premium	SPUL	8.00%	(4) (6)
MoneyGuard Reserve - Flex Premium	UL	50.00%	(6)
Lincoln Life & Annuity NY			
Lincoln LifeElements 10 NY	Term	50.00%	(1) (4) (6)
Lincoln LifeElements 15 NY	Term	50.00%	(1) (4) (6)
Lincoln LifeElements 20 NY	Term	50.00%	(1) (4) (6)
Lincoln LifeElements 30 NY	Term	50.00%	(1) (4) (6)
MetLife Investors USA			
GLT 10	Term	45.00%	(1) (4) (6)
GLT 15	Term	55.00%	(1) (4) (6)
GLT 20	Term	55.00%	(1) (4) (6)
GLT 30	Term	55.00%	(1) (4) (6)
Guarantee Advantage UL	UL	80.00%	(6)
Legacy Advantage SUL	SUL	80.00%	(6)
Promises Whole Life	WL	65.00%	(6)
Metropolitan Life			
Guarantee Advantage UL NY	UL	50.00%	(6)
Legacy Advantage SUL NY	SUL	50.00%	(6)
Promises Whole Life NY	WL	50.00%	(6)
Whole Life 2008	WL	50.00%	(6)
Whole Life 2008 - \$20M+ Face	WL	25.00%	(6)
Whole Life 2008 - Group Conversions	WL	6.50%	(6)
Omni Advantage (Single Life)	DI	55.00%	(6)
Omni Essential (Single Life)	DI	55.00%	(6)
Multi-Life DI - 0-20% Discount	DI	55.00%	(6)

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Multi-Life DI - 25% Discount	DI	35.00%	(6)
Multi-Life DI - 30% Discount	DI	30.00%	(6)
Multi-Life DI - 35% Discount	DI	25.00%	(6)
Mutual of Omaha			
Critical Illness - Individual	CI	78.00%	(6)
Critical Illness - Worksite	CI	40.00%	(6)
DI Choice - Business Overhead	DI	60.00%	(6)
DI Choice - Long-Term	DI	60.00%	(6)
DI Choice - Short-Term	DI	60.00%	(6)
Mutual Care - Full Pay - Ages 0-69	LTCi	65.00%	(6)
Mutual Care - Full Pay - Ages 70-74	LTCi	45.00%	(6)
Mutual Care - Full Pay - Ages 75-79	LTCi	40.00%	(6)
Mutual Care - Limited Pay - Ages 0-69	LTCi	36.00%	(6)
Mutual Care - Limited Pay - Ages 70-74	LTCi	24.00%	(6)
Mutual Care - Limited Pay - Ages 75-79	LTCi	21.00%	(6)
Mutual Care - Single Pay	LTCi	6.00%	(6)
Nationwide Life & Annuity			
YourLife 10 II <\$500k	Term	50.00%	(4) (6)
YourLife 15 II <\$500k	Term	50.00%	(4) (6)
YourLife 20 II <\$500k	Term	50.00%	(4) (6)
YourLife 30 II <\$500k	Term	50.00%	(4) (6)
YourLife 10 II >=\$500k+	Term	50.00%	(4) (6)
YourLife 15 II >=\$500k+	Term	50.00%	(4) (6)
YourLife 20 II >=\$500k+	Term	50.00%	(4) (6)
YourLife 30 II >=\$500k+	Term	50.00%	(4) (6)
YourLife Current Assumption UL	UL	80.00%	(5) (6)
YourLife Index UL	UL	80.00%	(6)
YourLife No-Lapse Guarantee UL	UL	80.00%	(6)
YourLife Survivorship UL	SUL	80.00%	(6)
YourLife Whole Life	WL	62.00%	(6)
Nationwide Life			
YourLife 10 II NY <\$500k	Term	50.00%	(4) (6)
YourLife 15 II NY <\$500k	Term	50.00%	(4) (6)
YourLife 20 II NY <\$500k	Term	50.00%	(4) (6)
YourLife 30 II NY <\$500k	Term	50.00%	(4) (6)
YourLife 10 II NY >=\$500k+	Term	50.00%	(4) (6)
YourLife 15 II NY >=\$500k+	Term	50.00%	(4) (6)
YourLife 20 II NY >=\$500k+	Term	50.00%	(4) (6)
YourLife 30 II NY >=\$500k+	Term	50.00%	(4) (6)
YourLife Current Assumption UL NY	UL	50.00%	(6)

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YourLife Index UL NY	UL	50.00%	(6)
YourLife No-Lapse Guarantee UL NY	UL	50.00%	(6)
YourLife Survivorship UL NY	SUL	50.00%	(6)
YourLife Whole Life NY Ages 0-50	WL	50.00%	(6)
YourLife Whole Life NY Ages 50+	WL	50.00%	(6)
North American			
ADDvantage 10	Term	70.00%	(1) (4)
ADDvantage 15	Term	75.00%	(1) (4)
ADDvantage 20	Term	95.00%	(1) (4)
ADDvantage 30	Term	100.00%	(1) (4)
Builder IUL	UL	95.00%	(5) (6)
Custom Accumulator III	UL	95.00%	(6)
Custom GrowCV	UL	95.00%	(5) (6)
Custom Guarantee	UL	90.00%	(5) (6)
Custom TermGUL	UL	95.00%	(6)
Guarantee Builder IUL	UL	95.00%	(5) (6)
Rapid Builder IUL	UL	95.00%	(5) (6)
Survivorship GIUL	SUL	80.00%	(5) (6)
Legacy SPWL ages 0-80	SPWL	8.50%	(4) (6)
Legacy SPWL ages 81-85	SPWL	5.66%	(4) (6)
OM Financial Life			
OMLife-Choice	UL	95.00%	(6)
OMLife-Elite	UL	95.00%	(5) (6)
Presidential Life			
Graded Benefit Life	WL	65.00%	(6)
Simplified Issue WL	WL	70.00%	(6)
Principal			
Principal Series 700 (5A-3A)	DI	50.00%	
Principal Series 700 (2A-A)	DI	45.00%	
Principal Retirement Security (5A-3A)	DI	45.00%	
Principal Retirement Security (2A-A)	DI	40.00%	
Protective Life			
Secure-T 10	TermUL	65.00%	(4)
Secure-T 15	TermUL	70.00%	(4)
Secure-T 20	TermUL	80.00%	(4)
Secure-T 25	TermUL	80.00%	(4)
Secure-T 30	TermUL	80.00%	(4)
Survivorship Term 10	Term	70.00%	(1) (4)
Survivorship Term 20	Term	85.00%	(1) (4)
Survivorship Term 30	Term	90.00%	(1) (4)

Brookstone Securities Registered Representative

Life and Health Commission Schedule



Carrier / Plan	Type	Payout	Notes
Centennial G II	UL	85.00%	(5)
Centennial G II Plus	UL	85.00%	(5)
ModLife UL	UL	85.00%	(5)
OneStep Life	UL	85.00%	(5)
ProClassic	UL	85.00%	
ProClassic w/ECVR	UL	50.00%	
Centennial Survivor G	SUL	85.00%	
Pruco Life			
Term Elite® 10	Term	62.00%	(4)
Term Elite® 15	Term	65.00%	(4)
Term Elite® 20	Term	70.00%	(4)
Term Elite® 30	Term	80.00%	(4)
Term Essential® 10	Term	62.00%	(1) (4)
Term Essential® 15	Term	65.00%	(1) (4)
Term Essential® 20	Term	70.00%	(1) (4)
Term Essential® 30	Term	80.00%	(1) (4)
PruLife® ROP Term 15	Term	65.00%	(1) (4)
PruLife® ROP Term 20	Term	70.00%	(1) (4)
PruLife® ROP Term 30	Term	80.00%	(1) (4)
PruTerm Work-Life 65 (ages 51+)	Term	62.00%	(1) (4)
PruTerm Work-Life 65 (ages 46-50)	Term	65.00%	(1) (4)
PruTerm Work-Life 65 (ages 40-45)	Term	70.00%	(1) (4)
PruTerm Work-Life 65 (ages 0-39)	Term	80.00%	(1) (4)
PruLife® UL Plus	UL	80.00%	
PruLife® UL Protector	UL	80.00%	(5)
PruLife® SUL Protector	SUL	70.00%	(5)
Pruco Life of NJ			
Term Elite® 10 NJ	Term	50.00%	(1) (4)
Term Elite® 15 NJ	Term	50.00%	(1) (4)
Term Elite® 20 NJ	Term	50.00%	(1) (4)
Term Elite® 30 NJ	Term	50.00%	(1) (4)
Term Essential® 10 NJ	Term	50.00%	(1) (4)
Term Essential® 15 NJ	Term	50.00%	(1) (4)
Term Essential® 20 NJ	Term	50.00%	(1) (4)
Term Essential® 30 NJ	Term	50.00%	(1) (4)
PruLife® ROP Term 15 NJ	Term	50.00%	(1) (4)
PruLife® ROP Term 20 NJ	Term	50.00%	(1) (4)
PruLife® ROP Term 30 NJ	Term	50.00%	(1) (4)
PruTerm Work-Life 65 NJ (ages 51+)	Term	50.00%	(1) (4)
PruTerm Work-Life 65 NJ (ages 46-50)	Term	50.00%	(1) (4)

Carrier / Plan	Type	Payout	Notes
PruTerm Work-Life 65 NJ (ages 40-45)	Term	50.00%	(1) (4)
PruTerm Work-Life 65 NJ (ages 0-39)	Term	50.00%	(1) (4)
PruLife® UL Plus NJ	UL	50.00%	
PruLife® UL Protector NJ	UL	50.00%	
PruLife® SUL Protector NJ	SUL	50.00%	
Prudential Insurance			
Prudential LTC3	LTCi	55.00%	
Savings Bank Life of Mass			
Term 10/10	Term	55.00%	(1) (4) (6)
Term 15/15	Term	65.00%	(1) (4) (6)
Term 20/20	Term	70.00%	(1) (4) (6)
Term 25/25	Term	70.00%	(1) (4) (6)
Term 30/30	Term	70.00%	(1) (4) (6)
Straight Life	WL	15.00%	(1) (4) (6)
Sun Life Assurance			
Sun Universal Protector	UL	75.00%	(6)
Sun Universal ProtectorPlus	UL	75.00%	(6)
Sun Survivorship UL	SUL	75.00%	(6)
Sun AccumULator UL - Semi-Def 1	UL	20.00%	(6)
Sun AccumULator UL - Level	UL	8.00%	(6)
Sun Executive UL	UL	28.00%	(6)
Sun Life and Annuity NY			
Sun Universal Protector NY	UL	50.00%	(6)
Sun Universal ProtectorPlus NY	UL	50.00%	(6)
Sun Survivorship UL NY	SUL	50.00%	(6)
Sun Executive UL NY	UL	28.00%	(6)
Transamerica Life			
Trendsetter® Super YRT	Term	70.00%	(1) (4)
Trendsetter® Super 10	Term	75.00%	(4)
Trendsetter® Super 15	Term	80.00%	(4)
Trendsetter® Super 20	Term	85.00%	(4)
Trendsetter® Super 25	Term	85.00%	(4)
Trendsetter® Super 30	Term	85.00%	(4)
Trendsetter® Super 20 ROP	Term	85.00%	(4)
Trendsetter® Super 30 ROP	Term	85.00%	(4)
Trendsetter® ROP 30	Term	85.00%	(4)
Freedom Global Index UL II	UL	80.00%	
Freedom Index UL II	UL	80.00%	
TransACE®	UL	75.00%	
TransACE® CV	UL	75.00%	

Carrier / Plan	Type	Payout	Notes
TransUltra® Plus	UL	75.00%	
TransUltra® SP	UL	75.00%	
TransACE Survivor	SUL	75.00%	
Guaranteed Whole Life	WL	85.00%	(4)
TransSecure II	WL	75.00%	(4)
Final Expense	WL	70.00%	(4)
TransProtector - Ages 30-50	SPUL	7.00%	(4) (6)
TransProtector - Ages 51-60	SPUL	6.00%	(4) (6)
TransProtector - Ages 61-70	SPUL	3.50%	(4) (6)
TransProtector - Ages 71-80	SPUL	1.75%	(4) (6)
Trans Lifetime - Ages 0-69	LTCi	65.00%	
Trans Lifetime - Ages 70+	LTCi	50.00%	
Trans 10-Pay - Ages 0-69	LTCi	32.50%	
Trans 10-Pay - Ages 70+	LTCi	25.00%	
Trans Pay to age 65 - Ages 0-55	LTCi	32.50%	
Trans Pay to age 65 - Ages 56+	LTCi	32.50%	
Trans Single Pay - Ages 0-69	LTCi	5.50%	
Trans Single Pay - Ages 70+	LTCi	4.50%	
Transamerica Financial Life			
Trendsetter® Super 10 NY	Term	55.00%	(4)
Trendsetter® Super 15 NY	Term	55.00%	(4)
Trendsetter® Super 20 NY	Term	55.00%	(4)
Trendsetter® Super 30 NY	Term	55.00%	(4)
Freedom Global Index UL II NY	UL	55.00%	
Freedom Index UL II NY	UL	55.00%	
TransACE® NY	UL	55.00%	
TransUltra NY	UL	55.00%	
TransACE Survivor NY	SUL	55.00%	
United of Omaha			
Term Life Answers 10	Term	65.00%	(1) (4)
Term Life Answers 15	Term	75.00%	(1) (4)
Term Life Answers 20	Term	85.00%	(1) (4)
Term Life Answers 30	Term	85.00%	(1) (4)
Term Life Complete 15	Term	110.00%	(1)
Term Life Complete 20	Term	110.00%	(1)
Term Life Complete 30	Term	110.00%	(1)
Term Life Complete 15 ROP	Term	110.00%	(1)
Term Life Complete 20 ROP	Term	110.00%	(1)
Term Life Complete 30 ROP	Term	110.00%	(1)
Term Life Express 15	Term	110.00%	(1)

Carrier / Plan	Type	Payout	Notes
Term Life Express 20	Term	110.00%	(1)
Term Life Express 30	Term	110.00%	(1)
Term Life Express 15 ROP	Term	110.00%	(1)
Term Life Express 20 ROP	Term	110.00%	(1)
Term Life Express 30 ROP	Term	110.00%	(1)
Guaranteed UL Complete	UL	75.00%	
Guaranteed UL Express	UL	75.00%	
Guaranteed UL Survivor	SUL	75.00%	
Legacy SPL - Ages 0-75	SPUL	7.00%	(4)
Legacy SPL - Ages 76+	SPUL	4.00%	(4)
Whole Life Express - Ages 0-75	WL	100.00%	
Whole Life Express - Ages 76+	WL	90.00%	
United States Life of NY			
LTG Ultra-C 10 NY	Term	40.00%	(1)
LTG Ultra-C 15 NY	Term	40.00%	(1)
LTG Ultra-C 20 NY	Term	45.00%	(1)
LTG Ultra-C 30 NY	Term	45.00%	(1)
ROP Select-a-Term 15 NY	Term	40.00%	
ROP Select-a-Term 20 NY	Term	40.00%	
ROP Select-a-Term 21 NY	Term	40.00%	
ROP Select-a-Term 22 NY	Term	40.00%	
ROP Select-a-Term 23 NY	Term	40.00%	
ROP Select-a-Term 24 NY	Term	40.00%	
ROP Select-a-Term 25 NY	Term	40.00%	
ROP Select-a-Term 26 NY	Term	40.00%	
ROP Select-a-Term 27 NY	Term	40.00%	
ROP Select-a-Term 28 NY	Term	40.00%	
ROP Select-a-Term 29 NY	Term	40.00%	
ROP Select-a-Term 30 NY	Term	40.00%	
ROP Select-a-Term 31 NY	Term	45.00%	
ROP Select-a-Term 32 NY	Term	45.00%	
ROP Select-a-Term 33 NY	Term	45.00%	
ROP Select-a-Term 34 NY	Term	45.00%	
ROP Select-a-Term 35 NY	Term	45.00%	
Select-a-Term 10 NY	Term	40.00%	(1)
Select-a-Term 12 NY	Term	40.00%	(1)
Select-a-Term 15 NY	Term	40.00%	(1)
Select-a-Term 16 NY	Term	41.00%	(1)
Select-a-Term 17 NY	Term	42.00%	(1)
Select-a-Term 18 NY	Term	43.00%	(1)

Carrier / Plan	Type	Payout	Notes
Select-a-Term 19 NY	Term	44.00%	(1)
Select-a-Term 20 NY	Term	45.00%	(1)
Select-a-Term 21 NY	Term	45.00%	(1)
Select-a-Term 22 NY	Term	45.00%	(1)
Select-a-Term 23 NY	Term	45.00%	(1)
Select-a-Term 24 NY	Term	45.00%	(1)
Select-a-Term 25 NY	Term	45.00%	(1)
Select-a-Term 26 NY	Term	45.00%	(1)
Select-a-Term 27 NY	Term	45.00%	(1)
Select-a-Term 28 NY	Term	45.00%	(1)
Select-a-Term 29 NY	Term	45.00%	(1)
Select-a-Term 30 NY	Term	45.00%	(1)
ContinUL Extend Plus NY	UL	50.00%	
Elite Universal Life NY	UL	55.00%	
Elite Index Universal Life NY	UL	50.00%	
West Coast Life			
Golden Legacy Term 10	Term	60.00%	(1) (4)
Golden Legacy Term 20	Term	60.00%	(1) (4)
Golden Legacy Term 30	Term	60.00%	(1) (4)
Secure-T 10	TermUL	65.00%	(4)
Secure-T 15	TermUL	70.00%	(4)
Secure-T 20	TermUL	80.00%	(4)
Secure-T 25	TermUL	80.00%	(4)
Secure-T 30	TermUL	80.00%	(4)
LifeTime Advantage Plus	UL	60.00%	
LifeTime Advantage Plus ECSVR	UL	40.00%	
LifeTime Platinum III	UL	60.00%	(5)
LifeTime Platinum III Plus	UL	60.00%	(5)
ModLife UL	UL	85.00%	(5)
OneStep Life	UL	85.00%	(5)
Golden Legacy Protector X	SUL	60.00%	
William Penn of NY			
Penn Life Value Term 20	Term	45.00%	(1)
Penn Life Value Term 30	Term	45.00%	(1)
Penn Term 10	Term	45.00%	(1)
Penn Term 15	Term	45.00%	(1)
Penn Term 20	Term	45.00%	(1)
Penn Term 30	Term	45.00%	(1)
Penn Life Choice UL	UL	50.00%	

Important Details

Footnotes

- (1) No commission paid on policy fee.
- (2) No commission paid on policy fee for face amounts of \$200,000 or more.
- (3) No commission paid on policy fee for face amounts of \$250,000 or more.
- (4) No renewal commission paid.
- (5) First-year commissions earned after 12th policy month will be paid at Direct.
- (6) Commission chargeback rules apply. Please call for details.

Restrictions and Waivers

This schedule is subject to change at any time. Contact Brookstone Securities for clarification and/or confirmation of any compensation issues.

All premium/commission/chargeback/age restrictions as dictated by the issuing carrier's compensation guidelines at the time of application submission apply to the listed Payout commissions as well. All substandard and flat extra commission restrictions as dictated by the issuing carrier's compensation guidelines at the time of application submission apply to the listed Payout commissions as well.

All commissions for health products are based on the State of Florida and could be higher or lower in other states.

Any premiums classified as renewal or excess by the issuing carrier will not be eligible for the listed Payout commissions.

This schedule is subject to downward corrections based on any compensation adjustments made by the issuing carrier.

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