

AIG Partners Group Compensation Schedule - Updated February 2015
American General Life Insurance Companies

Level 8	First Year Commission %		Renewal Years 2 - 10		Service Fee Years 11+	
	(Up To Benchmark for UL)	UL Excess %	Vested	Non-vested Service Fee	Vested	Non-vested Service Fee
Product						
Life						
QOL Choice Index Plus Universal Life	75.00%	2.00%	0.00%	2.00%	0.00%	2.00%
QOL Choice Index Plus II	75.00%	1.00%	0.00%	2.00%	0.00%	2.00%
QOL Choice Fixed Universal Life (Accumulator, Protector)(pre 8-18-2014)*	75.00%	2.00%	0.00%	2.00%	0.00%	2.00%
QOL Choice Fixed Universal Life (Performer, Provider)(pre 8-18-2014)*	75.00%	0.50%	0.00%	2.00%	0.00%	2.00%
QOL Choice Performer Plus (post 8-18-2014)*	75.00%	1.00%	0.00%	2.00%	0.00%	2.00%
QOL Choice Guarantee Plus (ages 18-60)	75.00%	2.00%	0.00%	2.00%	0.00%	2.00%
QOL Choice Guarantee Plus (ages 61-70)	75.00%	1.50%	0.00%	2.00%	0.00%	2.00%
QOL Choice Guarantee Plus (ages 71-75)	75.00%	1.00%	0.00%	2.00%	0.00%	2.00%
QOL Choice Guarantee Plus (ages 76-80)	70.00%	1.00%	0.00%	2.00%	0.00%	2.00%
QOL Flex Term 10 Yr. (post 8-18-2014)	55.00%	N/A	0.00%	0.00%	0.00%	0.00%
QOL Flex Term 15-19 Yr. (post 8-18-2014)	65.00%	N/A	0.00%	0.00%	0.00%	0.00%
QOL Flex Term 20-35 Yr. (post 8-18-2014)	75.00%	N/A	0.00%	0.00%	0.00%	0.00%
Worksite Term Normal Underwriting	58.00%	N/A	3.80%	2.00%	0.00%	5.80%
Worksite Term Simplified & Simplified Select Underwriting	38.00%	N/A	3.80%	2.00%	0.00%	5.80%
Accident & Health						
Cancer Care	37.50%	N/A	3.75%	2.00%	0.00%	5.75%
AGLA CriticalCare /CriticalCare Plus	37.50%	N/A	5.75%	2.00%	0.00%	7.75%
AGLA EmergencyCare	37.50%	N/A	1.75%	2.00%	0.00%	3.75%
QOL Choice Income Protection Plus, Sickness & Accident ages 0-59	75.00%	N/A	0.00%	2.00%	0.00%	2.00%
QOL Choice Income Protection Plus, Sickness & Accident ages 60-70	62.00%	N/A	0.00%	2.00%	0.00%	2.00%
QOL Choice Income Protection (accident only)	55.50%	N/A	0.00%	2.00%	0.00%	2.00%
* in states where available						
<ul style="list-style-type: none"> The Benchmark Premium for Universal Life policies is defined per \$1,000 of face amount per policy, plus any applicable policy fee and may vary with the plan, age, sex, death benefit option and tobacco-use status of the insured. The compensation percentages shown will be applied to all policies issued through your assigned agent hierarchy, less any commissions paid directly to agents or sub-agents assigned to you. or a provision contained in a policy rider, the increase in benchmark premium will be treated as if it were a new policy for compensation purposes and will follow the universal life table for first year compensation. An increase resulting from a change in the death benefit option is <u>not</u> treated as an increase for compensation purposes. For the purposes of chargebacks of compensation, the term "terminations" include all terminations including death. Chargebacks can occur in the first year. Non-vested service fee payable as long as the Agreement to which this schedule is attached is in-force and the policy is premium paying. 						

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Level 8					
Product					
Annuity	First Year Commission %		Renewal Year Sales Commission % Yrs. 2-5		
Indexed					
Power 10 Protector - Option 1 (ages 0-70)	5.20%		0%		
Power 10 Protector - Option 1 (ages 71-75)	3.55%		0%		
Power 10 Protector Plus - Option 1 (ages 50-70)	5.20%		0%		
Power 10 Protector Plus - Option 1 (ages 71-75)	3.55%		0%		
Power 7 Protector - Option 1 (ages 0-80)	3.15%		0%		
Power 7 Protector - Option 1 (ages 81-85)	1.50%		0%		
Power 7 Protector Plus - Option 1 (ages 50-80)	3.15%		0%		
SPIA - American Pathway Immediate (ages 0-90)					
Life Payout Option or Period Certain 15 yrs or greater but less than or equal to 40 yrs	2.35%		0%		
Period Certain 7 yrs or greater but less than 15 yrs	1.90%		0%		
Period Certain less than 7 yrs	1.20%		0%		
SPDIA - American Pathway Deferred Income (all ages)					
Life Payout Options or Period Certain greater than 40 yrs	3.15%		0%		
Period Certain Only - 15 yrs or greater but less than or equal to 40 yrs	2.30%		0%		
Period Certain Only - 7 yrs or greater but less than 15 yrs	1.90%		0%		
Period Certain Only - less than 7 yrs	0.90%		0%		
Deferred - American Pathway Achiever MVA 10					
(Ages 0-80)	1.50%		0%		
(Ages 81-85)	1.15%		0%		
Deferred - American Pathway Flex Fixed 8					
(Ages 0-75)	1.65%		0.90%		
(Ages 76-80)	1.30%		0.90%		
(Ages 81-85)	0.90%		0.90%		
Deferred - American Pathway Fixed MYG 10					
(Ages 0-75)	3.15%		0%		
(Ages 76-80)	1.65%		0%		
(Ages 81-85)	1.30%		0%		
Deferred - American Pathway Fixed MVA 9 Plus					
(Ages 0-75)	2.15%		0%		
(Ages 76-80)	1.30%		0%		
(Ages 81-85)	0.90%		0%		
Deferred - American Pathway Secure MVA 10 - 5 Year					
(Ages 0-80)	1.30%		0%		
(Ages 81-85)	0.90%		0%		
Deferred - American Pathway Secure MVA 10 - 7 Year					
(Ages 0-80)	1.50%		0%		
(Ages 81-85)	0.90%		0%		
Deferred - American Pathway Select MVA 10 - 5 Year					
(Ages 0-80)	0.90%		0%		
(Ages 81-85)	0.65%		0%		
Deferred - American Pathway Select MVA 10 - 7 Year					
(Ages 0-80)	1.90%		0%		
(Ages 81-85)	1.40%		0%		
Deferred - American Pathway Select MVA 10 - 10 Year					
(Ages 0-80)	1.50%		0%		
(Ages 81-85)	0.90%		0%		
<ul style="list-style-type: none"> • The compensation percentages shown will be applied to all policies issued through your assigned agent hierarchy, less any commissions paid directly to agents or sub-agents assigned to you. • For the purposes of chargebacks of compensation, the term "terminations" include all terminations including death. • Chargebacks can occur in the first year. • Non-vested service fee payable as long as the Agreement to which this schedule is attached is in-force and the policy is premium paying. 					