



AGENT

Schedule of Commissions

This Schedule of Commissions hereby cancels and supersedes all previously effective Schedules of Commissions without prejudice to any commissions or service fees earned under the provisions of such prior Schedules of Commissions. The commission rate shown applies if the policy forms are available for sale in your state.

LEGEND SERIES INDEX ANNUITY

	Ages	0-75	76-85
	Legend Select	11.0%	8.5%
	Legend Advantage	11.0%	8.5%
	Legend 2	10.5%	8.0%
	Legend 4	10.0%	7.5%*
	Legend 6	9.0%	N/A

* Maximum age is 80.

Commission will be paid on any deposits received in the first policy year. There are commission charge backs if during the first policy year a policy terminates due to a death claim or policy surrender. The charge back is 100% of the commission paid. For a partial surrender, only the portion of the surrender that incurs a charge will be subject to a commission charge back.

PROVIDER PLUS MYG ANNUITY

	Ages	0-79	80-85
	5 Year	3.2%	1.2%
	6 Year	1.7%	.4%
	7 Year	1.7%	.4%
	8 Year	1.7%	.4%
	9 Year	2.7%	.7%
	10 Year	3.2%	1.2%

Commission will be paid on any deposits received in the first policy year. There are commission chargebacks if during the first policy year a policy terminates due to a death claim or policy surrender. The chargeback is 100% of the commission paid. For a partial surrender, only the portion of the surrender that incurs a charge will be subject to a commission chargeback.

PLATINUM PLUS ANNUITY

Age 0 - 74	1st Yr	2nd Yr	3rd Yr	4th Yr	5th Yr	Thereafter
Platinum Plus	7.0%	6.0%	5.0%	4.0%	3.0%	3.0%
Platinum Plus 1	7.0%	6.0%	5.0%	4.0%	3.0%	None
Platinum Plus 3	6.0%	5.0%	4.0%	3.0%	3.0%	None
Platinum Plus 5	5.0%	4.0%	3.0%	3.0%	3.0%	None
Platinum Plus 7	4.0%	3.0%	3.0%	3.0%	3.0%	None
Age 75 and over						
Platinum Plus	4.5%	3.5%	2.5%	1.5%	0.5%	0.5%
Platinum Plus 1	4.5%	3.5%	2.5%	1.5%	0.5%	None
Platinum Plus 3	3.5%	2.5%	1.5%	0.5%	0.5%	None
Platinum Plus 5	2.5%	1.5%	0.5%	0.5%	0.5%	None
Platinum Plus 7	Not Available					

Commission on the Platinum Plus will be paid on any deposits received in the first six policy years. Commission on the Platinum Plus 1,3,5, and 7 will be paid on any deposits received in the first five policy years. In the event of a surrender, either total or partial, in the first two policy years, commission will be charged back at the following percentage: a) First Year-100% of commission; b) Second Year-50% of commission; c) Thereafter-none. For a partial surrender, only the portion of the surrender that incurs a charge will be subject to a commission charge back.

Note-Replacements between companies within the American National Family of Companies will be considered Internal Replacement and no commissions will be payable.

ADVANTAGE GUARD FINAL EXPENSE	CLASSIC ELITE*
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Whole Life

1st Yr	2nd-10th Yr*
105%	5%

*Service fee is equal to 2.5% beginning in year two.

Single Premium Whole Life

\$25,000 and under	18%
\$25,001-100,000	15%
\$100,001 and above	11%

There are commission charge backs on the Classic Elite if during the first policy year the policy incurs either a full or partial surrender. The charge back is 100% of the commission paid on the amount surrendered.

FUTURE EXECUTIVE II

Juvenile Whole Life

1st Yr	2nd-10th Yr*
70%	4.5%

*Service fee is equal to 2.5% beginning in year two.

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MEDICARE SUPPLEMENT

All States Except: AR, AZ, CO, FL, GA, ID, IN, KS, MI, MO, MT, OR, VA, WA, WI, WV*

	1st-6th Yr **	Thereafter**
Iss Age 65-79	24.0%	1.0%
Iss Age 80-84	15.0%	1.0%
Iss Age 85+	5.0%	1.0%
Int Repl Age 65-79	6.0%	0.3%
Int Repl Age 80-84	3.8%	0.3%
Int Repl Age 85+	1.3%	0.3%
ARKANSAS*		
Iss Age 65+	19.5%	1.0%
Int Repl Iss Age 65+	4.9%	0.3%
MISSOURI*		
Iss Age 65+	16.0%	1.0%
Int Repl Iss Age 65+	4.0%	0.3%
COLORADO*		
Iss Age 65+	23.0%	1.0%
Int Repl Iss Age 65+	5.8%	0.3%
AZ, GA*		
Iss Age 65-79	20.0%	1.0%
Iss Age 80-84	15.0%	1.0%
Iss Age 85+	5.0%	1.0%
Int Repl Age 65-79	5.0%	0.3%
Int Repl Age 80-84	3.8%	0.3%
Int Repl Age 85+	1.3%	0.3%
MONTANA*		
Iss Age 65-79	20.0%	1.0%
Iss Age 80-84	15.0%	1.0%
Iss Age 85+	8.5%	1.0%
Int Repl Age 65-79	5.0%	0.3%
Int Repl Age 80-84	3.8%	0.3%
Int Repl Age 85+	2.1%	0.3%
IDAHO*		
Iss Age 65+	17.5%	1.0%
Int Repl Iss Age 65+	4.4%	0.3%
MICHIGAN*		
Iss Age 65-79	35.0%	3.0%
Iss Age 80+	22.0%	2.0%
Int Repl Age 65-79	8.8%	0.8%
Int Repl Age 80+	5.5%	0.5%
WEST VIRGINIA*		
Iss Age 65-79	23.0%	5.0%
Iss Age 80-84	15.0%	5.0%
Iss Age 85+	5.0%	5.0%
Int Repl Age 65-79	5.8%	1.3%
Int Repl Age 80-84	3.8%	1.3%
Int Repl Age 85+	1.3%	1.3%

*The appropriate commission rate will be paid on the lesser of the original premium, not including the portion for the Part B deductible, or the renewal premium, not including the portion for the Part B deductible.

**Service fee is equal to the lesser of 5% or the renewal commission rate after 1st year. FL and ID service fee is equal to 4% after 1st year. Michigan service fee will be 1% after 10th year.

	1st-6th Yr **	Thereafter**
KS, OR, VA*		
Iss Age 65-79	21.0%	1.0%
Iss Age 80-84	15.0%	1.0%
Iss Age 85+	8.0%	1.0%
Int Repl Age 65-79	5.3%	0.3%
Int Repl Age 80-84	3.8%	0.3%
Int Repl Age 85+	2.0%	0.3%
FLORIDA*		
Iss Age 65+	4.3%	1.0%
Int Repl Iss Age 65+	1.1%	0.3%
INDIANA		
Iss Age 65-79	16.5%	
Iss Age 80-84	13.5%	
Iss Age 85+	6.8%	
Int Repl Age 65-79	4.1%	
Int Repl Age 80-84	3.4%	
Int Repl Age 85+	1.7%	
WASHINGTON		
Iss Age 65+	13.5%	
Int Repl Iss Age 65+	3.4%	
WISCONSIN		
Iss Age 65-79	23.0%	1.0%
Iss Age 80-84	17.0%	1.0%
Iss Age 85+	7.0%	1.0%
Int Repl Age 65-79	5.8%	0.3%
Int Repl Age 80-84	4.3%	0.3%
Int Repl Age 85+	1.8%	0.3%
MEDICARE SUPPLEMENT PLAN A ONLY		
All States Except: MI, WV, WA		
All Issue Ages	1.0%	
MICHIGAN		
All Issue Ages	1.0%	
WEST VIRGINIA		
All Issue Ages	1.0%	
WASHINGTON		
All Issue Ages	1.0%	
MEDICARE SUPPLEMENT PLANS ISSUE AGES 0-64		
All States Except: IL***, PA		
Iss Age 0-64	5.0%	
PENNSYLVANIA		
Iss Age 0-64	0.5%	

***IL age 0-64 commission is the same as age 65-79.

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SUPPLEMENTAL HEALTH

Accident, Cancer, Hospital Indemnity

All Issue Ages	1st Yr	2nd-10th Yr	Thereafter
	30%	2%	2%

Recovery Care II*

All States Except: Michigan

	1st Yr	2nd-10th Yr	Thereafter
All Issue Ages	45%	5%	4%
Int Repl All Issue Ages	20%	5%	4%

Michigan

	1st Yr	2nd-10th Yr	Thereafter
Up to Age 65	45%	5%	4%
Int Repl	20%	5%	4%

	1st-3rd Yr	4th-10th Yr	Thereafter
Age 65+	20%	5%	4%
Int Repl	10%	5%	4%

*Renewal commission in TN is 2% lower.

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Accepted By: _____

Representative

Agent Code (SSN)

Date Signed

Standard Life and Accident Insurance Company

To be completed by the Home Office