EXHIBIT A – Producer COMPENSATION SCHEDULE

I. Definitions. For Purposes of this Compensation Schedule, the term "you" or "your" shall have the same meaning as the term "General Agency" and "Producer" in the Producer Agreement ("Agreement")

II. This Compensation & Product Schedule (this "Schedule") is part of your Agreement with the Company and is in effect on this the _____ date of _____, 2015 for (the "Products"). Terms that are not otherwise defined in this Schedule shall have the meaning set forth in the Agreement.

III. General Provisions

1. Product Included. The provisions and conditions of the Schedule shall apply only to the Products specifically identified in the Schedule.
2. Assignment. You may not pledge as collateral any commission payable under this Schedule. Any attempt to assign commission under the Schedule shall be void, if the assignee, Agency, or Producer is not eligible under applicable state law to receive the commissions or approved for appointment by Company.
3. Administrative Rules. The Company's administrative rules, practices and procedures may be revised, modified or Selected by the Company from time to time.
4. Laws & Regulations. Commission on the Products set forth above may be adjusted as required by any applicable laws or regulations.

IV. Commissions

1. The Company shall use the following rates for policies issued on applications produced by you or, if applicable, other persons in your down line distribution who submit Product applications. Your rate for each policy will be reduced by any rates the Company has assigned to other persons in your down line distribution for such policy, if any. In no event shall the rate credited to you and your down line distribution for each policy exceed the rate provided on this Schedule. The following commission rates will only be payable on first year premiums, there are no renewal commissions. The commission does not allow or include annualization.

New Policies	**Commission Rate**
30 Year Term Policies	110%
20 Year Term Policies	105%
15 Year Term Policies	100%

The commission rates above require annualized net new business paid premium production of $210,000.00, which will be monitored quarterly on a pro-rata basis. If minimum annualized net new business paid premium production is not on target then this contract is subject to reduction to the appropriate level without notice.

2. Any policy fee or flat extras charged by the Company or you is not commissionable. If a policy is cancelled or expires for any reason, except for death, the Company shall chargeback commissions as follows:

Months of the Policy	Chargeback Percentage
Months 1 – 6	100%
Months 7 – 13	50%

3. The commission rate is the rate that is in effect on the application date of the issued policy.
4. The commission is based on the paid premium and the policy term.
5. If the Agency is sold and there is a dispute regarding ownership or commissions, the Company will continue to pay commissions to you while the dispute is resolved.
6. Unearned commission within any policy year will be charged back on any premium refunded to the policy owner. On any policies for which commissions were advanced and for as long as you maintain an advance balance, you agree that if you, either directly or indirectly through a third party, cause or assist in causing, the lapse, rewriting, or replacement of any policy issued through the Company, you will pay damages to the Company equal to two times the annual premium of such policies written.
7. Except as otherwise specified herein, the commission for the Product is vested and may be credited to you after the termination date if (a) the policy related to the Product remains in force, and (b) the premiums for the policy are credited to Company.
8. Your commission may be reduced for replacements or conversions.
9. External Replacements. Commission will be calculated the same as new business unless a state special rule applies.
10. The Company may, from time to time, issue compensation/product schedules with respect to the Product which (a) amend, replace or terminate this Schedule, or (b) identify whether the Product is eligible for bonuses, and/or annualization.
11. This Schedule supersedes any prior Schedule related to commission on the Products. This Schedule shall remain in effect until terminated by the Company in accordance with Subsections A and B of Section V. of the Producer Agreement. The Company may amend this Schedule in accordance with Section IX.B. of the Producer Agreement.
12. Commissions shall not be payable on premiums waived by reason of disability.

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CONFIDENTIAL MARKETING PLAN

Company Name: _____

Primary Contact(s): _____

Company Address: _____

Telephone Number: _____ Fax Number: _____

Email: _____

Website: _____

Principals/Owners Information

Name(s): _____

_____

Years in the Insurance Industry: _____

What states is the organization licensed?_____

_____

What are the primary marketing states for your organization? _____

_____

What are the primary products your organization focuses on?_____

_____

Number of agents appointed with your organization (estimate): _____

Number of full-time employees in your organization: _____

Top Three Carriers: 1._____2._____3._____

Annual Production *(Net Annualized Placed Premium)*:

Whole Life:_____

Term Life:_____

Annuities:_____

Other Products:_____

Additional information to be considered: _____

_____

_____

_____