

AMERICAN NATIONAL INSURANCE COMPANY GENERAL AGENT COMPENSATION SCHEDULE

This compensation schedule shall cancel and supersede all previously effective Compensation Schedules and Paid Production requirements, but it shall not impair your rights to commissions or fees, if any, earned under the provisions of any prior schedules. Commissions and fees are expressed as a percentage of premiums paid unless otherwise noted. **Schedule consists of 5 pages total.**

| Life Products | Ages | 1st Year | Additional Deposits/Renewals | | | | |
|---|-------|----------------|------------------------------|-----------|-----------|------------|----------------------|
| | | Target Premium | Yr. 2 - 3 | Yr. 4 - 5 | Yr. 6 - 7 | Yr. 8 - 10 | Yr. 11+ ¹ |
| ANICO Select ROP Term (Annual policy fee of \$60.00 is non-commissionable) | | | | | | | |
| 10 year term ⁴ | 20-70 | 75 | - | - | - | - | - |
| 15 year term ⁴ | 20-65 | 80 | - | - | - | - | - |
| 20 year term ⁴ | 20-60 | 85 | - | - | - | - | - |
| 30 year term ⁴ | 20-50 | 85 | - | - | - | - | - |
| ROP Rider commission same rate as policy commission. | | | | | | | |
| ANICO Executive UL ² | 18-69 | 80 | 2 | 2 | 2 | 2 | 2 |
| <i>excess</i> | 18-69 | 2 | 2 | 2 | 2 | 2 | 2 |
| | 70-85 | 75 | 2 | 2 | 2 | 2 | 2 |
| <i>excess</i> | 70-85 | 2 | 2 | 2 | 2 | 2 | 2 |
| ANICO LTG UL ³ | 18-69 | 80 | 2 | 2 | 2 | 2 | 2 |
| <i>excess</i> | 18-69 | 2 | 2 | 2 | 2 | 2 | 2 |
| | 70-85 | 75 | 2 | 2 | 2 | 2 | 2 |
| <i>excess</i> | 70-85 | 2 | 2 | 2 | 2 | 2 | 2 |
| Pension UL & Pension Par | 18-80 | 80 | 2 | 2 | 2 | 2 | 1 |
| <i>excess</i> | 18-80 | 2 | 2 | 2 | 2 | 2 | 1 |
| 20% reduction in commission for guaranteed issue. No excess on Pension Par. | | | | | | | |
| Passport Select UL & Passport Select UL II ² | 18-85 | 80 | 2 | 2 | 2 | 2 | - |
| <i>excess</i> | 18-85 | 2 | 2 | 2 | 2 | 2 | - |
| Payroll Deduction UL | 0-60 | 65 | 2 | 2 | 2 | 2 | 1 |
| <i>excess</i> | 0-60 | 2 | 2 | 2 | 2 | 2 | 1 |
| | 61-65 | 60 | 2 | 2 | 2 | 2 | 1 |
| <i>excess</i> | 61-65 | 2 | 2 | 2 | 2 | 2 | 1 |
| | 66-70 | 55 | 2 | 2 | 2 | 2 | 1 |
| <i>excess</i> | 66-70 | 2 | 2 | 2 | 2 | 2 | 1 |
| Passport Series UL ² | 0-80 | 80 | 2 | 2 | 2 | 2 | - |
| <i>excess</i> | 0-80 | 2 | 2 | 2 | 2 | 2 | - |
| Affinity Plus | 0-44 | 80 | 2 | 2 | 2 | 2 | - |
| | 45-49 | 70 | 2.5 | 2.5 | 2.5 | 2.5 | 0.6 |
| | 50-54 | 45 | 1.5 | 1.5 | 1.5 | 1.5 | 0.4 |
| | 55-59 | 25 | 1 | 1 | 1 | 1 | - |
| | 60+ | 15 | 0.5 | 0.5 | 0.5 | 0.5 | - |
| Affinity 7 Par Whole Life | 0-69 | 80 | 2 | 2 | 2 | 2 | 0.7 |
| | 70-79 | 60 | 2 | 2 | 2 | 2 | 0.7 |
| | 80-85 | 30 | 2 | 2 | 2 | 2 | 0.7 |
| Paid Up Additions Rider | 0-85 | 2 | 2 | 2 | 2 | 2 | 2 |

AMERICAN NATIONAL INSURANCE COMPANY

GENERAL AGENT COMPENSATION SCHEDULE

Commissions on riders originally issued with the policy are paid at the same rates as the base policy unless otherwise shown, except for the Level Term Rider on ANICO Executive UL. Any additional premium paid because of this rider, will be commissioned at the rate for excess premium. Commissions for policy increases and riders added after the policy is issued are paid at the same first year and renewal rates as the policy for the amount of the increase unless otherwise shown. Commissions on increases and on riders added after the policy is issued will be paid to the agent who writes and submits the application for the increase or addition.

If a policy is issued with a table rating up to and including table 6, with a flat extra premium, or with a temporary extra rating for 6 years or longer, the Full First Year Commissions, Renewal Commissions, and Service Fees are paid on the entire premiums. If a policy is issued with a table rating of 7 or more, then Full First Year Commissions, Renewal Commissions and Service Fees are paid on table 6 premium. If a policy is issued with a temporary extra rating for five years or less, then no First Year Commissions, Renewal Commissions or Service Fees are paid on the premium charged for the temporary extra rating.

Life Products Footnotes

1. Service Fees are not vested. They are payable only while you are actively under contract with American National Insurance Company.
2. Passport Series UL and Passport Select UL, for ages 70+, the commissionable premium equals the age 70 target premium. Any additional premium will be paid at excess rates. For Passport Series UL, if a policy is issued in the low band (under \$501,000 face amount) and is increased to the higher band (\$501,000 and above) within the first two policy years, original first year commissions will be adjusted based on the commissionable premium for the new specified amount. For ANICO Executive UL, first year target commission rate will be paid on all premiums collected until an amount equal to the target premium has been paid regardless of when it is paid.
3. LTG UL, for ages 75+ the commissionable premium equals the age 75 commissionable target premium.
4. ROP Rider cannot be attached to 10 Year Term or to term riders. ROP Rider cannot be added after issue.

**AMERICAN NATIONAL INSURANCE COMPANY
GENERAL AGENT COMPENSATION SCHEDULE**

| Annuity Products | | | | | | | | | |
|--|-------------------------|--------------|-----------------|------------------|-----------------|------------------|----------------------------|--------------|----------------|
| Palladium MYG Annuity ^{1,2} | Guarantee Period | | | | | | | | |
| | Ages | 3 Yr. | 4 Yr. | 5 Yr. | 6 Yr. | 7 Yr. | 8 Yr. | 9 Yr. | 10 Yr. |
| | 0-79 | 1.5 | 2 | 4 | 2.5 | 2.5 | 2.5 | 3 | 4 |
| 80-85 | 0.5 | 1 | 2 | 0.5 | 0.5 | 0.5 | 1 | 2 | |
| Palladium Immediate Annuity ¹ | Payout periods | | | All other | | All other | | | |
| | Ages | 5-9 | 0-90 | payouts | | payouts | | | |
| | | | | 0-84 | 85-90 | | | | |
| | | 1.5 | | 3 | | 1.5 | | | |
| Non-Registered Group Variable Annuity ^{1,4} | 0-500k | | 5.01k-1m | | 1.01m-3m | | 3.01m-5m | | 5.01m + |
| | Option A | 6 | 4.25 | 2.5 | 1 | 0.1 | | | |
| | Option B | 4.5 | 2.75 | 1 | 0.22 | 0.02 | | | |
| Palladium Century ^{1,2} | Ages | 1 Yr. | 2 Yr. | 3 Yr. | 4 Yr. | 5 Yr. + | Trails ⁵ | | |
| | 0-74 | 6 | 5 | 4 | 3 | 2 | - | | |
| | 75-90 | 3.5 | 2.5 | 1.5 | 0.5 | 0.4 | - | | |
| Palladium Century ^{1,2,7} | 0-74 | 4 | 3 | 2 | 1 | 0.75 | 0.4 | | |
| | Trail Option | 75-90 | 1.5 | 1 | 0.5 | 0.5 | 0.4 | 0.4 | |
| Palladium Century 1 ^{1,2} | 0-74 | 8 | - | - | - | - | - | | |
| | 75-90 | 5.5 | - | - | - | - | - | | |
| Palladium Century 1 ^{1,2,7} | 0-74 | 6 | - | - | - | - | 0.4 | | |
| | Trail Option | 75-90 | 3.5 | - | - | - | - | 0.4 | |
| Palladium Century 3 ^{1,2} | 0-74 | 7 | - | - | - | - | - | | |
| | 75-85 | 4.5 | - | - | - | - | - | | |
| Palladium Century 3 ^{1,2,7} | 0-74 | 5 | - | - | - | - | 0.4 | | |
| | Trail Option | 75-85 | 2.5 | - | - | - | - | 0.4 | |
| Palladium Century 5 ^{1,2} | 0-74 | 6 | - | - | - | - | - | | |
| | 75-80 | 3.5 | - | - | - | - | - | | |
| Palladium Century 5 ^{1,2,7} | 0-74 | 4 | - | - | - | - | 0.4 | | |
| | Trail Option | 75-80 | 2 | - | - | - | - | 0.4 | |
| Palladium Century 7 ^{1,2} | 0-74 | 5 | - | - | - | - | - | | |
| | 75-80 | 3 | - | - | - | - | - | | |
| Palladium Century 7 ^{1,2,7} | 0-74 | 3 | - | - | - | - | 0.4 | | |
| | Trail Option | 75-80 | 1 | - | - | - | - | 0.4 | |
| | Ages | 1 Yr. | 2 Yr. | 3 Yr. | 4 Yr. | 5 Yr. | 6 Yr. + | | |
| Palladium Series 1, 3, 5 & 7 available in states where Palladium Century is not approved. | | | | | | | | | |
| Palladium ^{1,2} | 0-74 | 4.5 | 4 | 3.2 | 2.4 | 1.6 | 1.6 | | |
| | 75+ | 2 | 1.6 | 1.2 | 0.4 | - | - | | |
| Palladium Plus 1 ^{1,2} | 0-74 | 6 | 5.6 | 4.8 | 4 | 3.2 | - | | |
| | 75+ | 3.5 | 3.2 | 2.8 | 2 | 1.2 | - | | |
| Palladium Plus 3 ^{1,2} | 0-74 | 5 | 4.5 | 3.8 | 3 | 3 | - | | |
| | 75+ | 2.5 | 2.2 | 1.9 | 1.1 | 1.1 | - | | |
| Palladium Ultra 5 ^{1,2} | 0-74 | 4 | 3.8 | 3 | 3 | 3 | - | | |
| | 75+ | 1.5 | 1.2 | 1.1 | 1.1 | 1.1 | - | | |
| Palladium Ultra 7 ^{1,2} - not offered to ages 71+ | 0-70 | 3 | 2.8 | 2.8 | 2.8 | 2.8 | - | | |

**AMERICAN NATIONAL INSURANCE COMPANY
GENERAL AGENT COMPENSATION SCHEDULE**

| | Owner | Ages | 1 Yr. | 2 Yr. | 3 Yr. | 4 Yr. | 5 Yr. | 6 Yr. + | Trails ⁵ | |
|--|-------|-------|-------|-------|-------|-------|-------|---------|-------------------------|-----------|
| Strategy Index Annuity 10 (Option A) ^{1,2} | | 0-75 | 8 | - | - | - | - | - | - | |
| | | 76-80 | 6.5 | - | - | - | - | - | - | |
| | | 81-85 | 5 | - | - | - | - | - | - | |
| Strategy Index Annuity 10 (Option B - Trails) ^{1,2,8} | | 0-75 | 5.5 | - | - | - | - | - | 0.4 | |
| | | 76-80 | 4 | - | - | - | - | - | 0.4 | |
| | | 81-85 | 2.5 | - | - | - | - | - | 0.4 | |
| Strategy Index Annuity 7 (Option A) ^{1,2} | | 0-75 | 5 | - | - | - | - | - | - | |
| | | 76-80 | 4 | - | - | - | - | - | - | |
| | | 81-85 | 3 | - | - | - | - | - | - | |
| Strategy Index Annuity 7 (Option B - Trails) ^{1,2,8} | | 0-75 | 3 | - | - | - | - | - | 0.4 | |
| | | 76-80 | 2 | - | - | - | - | - | 0.4 | |
| | | 81-85 | 1 | - | - | - | - | - | 0.4 | |
| | Owner | Ages | 1 Yr. | 2 Yr. | 3 Yr. | 4 Yr. | 5 Yr. | 6 Yr. + | | |
| Value Lock 10 Year EIA ^{1,2} | | 0-75 | 10 | - | - | - | - | - | | |
| | | 76-80 | 8 | - | - | - | - | - | | |
| Value Lock 7 Year EIA(Non-MVA) ^{1,2} | | 0-75 | 6 | - | - | - | - | - | | |
| | | 76-80 | 4 | - | - | - | - | - | | |
| | | Ages | 1 Yr. | 2 Yr. | 3 Yr. | 4 Yr. | 5 Yr. | 6 Yr. + | Trails ⁵ | |
| ANICO EIA ^{1,2} | | 0-79 | 5 | - | - | - | - | - | - | |
| | | 80-85 | 3 | - | - | - | - | - | - | |
| Group Unallocated Annuity - Fixed ¹ | | - | 4 | 4 | 4 | 4 | 4 | 4 | - | |
| Eagle Annuity ^{1,2,3} | | 0-85 | 2 | 1.5 | 1 | 0.5 | - | - | 0.2 | |
| Qualified sales issue age 0-80. | | | | | | | | | | |
| WealthQuest Citadel Diamond Annuity 5 ^{1,2} | | 0-80 | 4 | - | - | - | - | - | - | |
| | | 81-85 | 3 | - | - | - | - | - | - | |
| WealthQuest Citadel Diamond Annuity 7 ^{1,2} | | 0-80 | 4.5 | 4.5 | 4.5 | - | - | - | - | |
| | | 81-85 | 3.5 | 3.5 | 3.5 | - | - | - | - | |
| | Owner | Ages | 1 Yr. | 2 Yr. | 3 Yr. | 4 Yr. | 5 Yr. | 6 Yr. + | Trails 2-7 ⁵ | Trails 8+ |
| Palladium Advisor (Non-Qualified Sales Only) ^{1,2,6} | | 0-79 | 3 | - | - | - | - | - | 0.4 | 0.8 |
| | | 80+ | 1 | - | - | - | - | - | 0.4 | 0.8 |
| Palladium Advisor (Qualified Sales Only) ^{1,2,6} | | 0-79 | 3 | 2 | 1 | 0.65 | - | - | 0.4 | 0.8 |
| | | 80+ | 1 | 0.2 | - | - | - | - | 0.4 | 0.8 |

AMERICAN NATIONAL INSURANCE COMPANY GENERAL AGENT COMPENSATION SCHEDULE

Annuity Products Footnotes

1. Commission chargeback is 100% on the following products if during the **first policy year** a policy terminates due to a **death claim or full policy surrender** for Palladium MYG (all issue ages), Citadel 5 & 7 (applies to issue ages 80+ for death claims and all issue ages for surrenders), Palladium Advisor (applies to issue ages 80+ for death claims and all issue ages for surrenders), ANICO EIA (all issue ages), Palladium Century (all issue ages), Value Lock EIA 7 & 10 (all issue ages), and Strategy 7 & 10 (all issue ages). Commission chargeback of 50% applies to the **second policy year** for Palladium Advisor (all issue ages) **full policy surrender only** and Palladium Century (all issue ages) **death claim or full policy surrender**.

There is no commission chargeback on the following products for **death claims**; however, a chargeback of 100% for the first policy year and 50% for the second policy year apply if a policy terminates due to a **full policy surrender for** Palladium Series (all issue ages) and Eagle Annuity (all issue ages).

Commission chargebacks for **partial surrenders** are as follows: **First Year** - All issue ages - 100% of the portion of a partial surrender which incurs a surrender charge for Palladium MYG, Citadel 5 & 7, Palladium Advisor; Palladium Series, Eagle Annuity, ANICO EIA and Palladium Century.

Second Year - All issue ages - 50% of the portion of a partial surrender which incurs a surrender charge for Palladium Advisor, Palladium Series, Eagle Annuity, and Palladium Century.

Commission chargebacks do not apply to the following products: Palladium Immediate Annuity, Non-Registered Group Variable Annuity, and Group Unallocated Fixed Annuity.

2. Chargeback and issue age is based on **age of Annuitant** for Palladium MYG, Citadel 5 & 7, Palladium Series, Eagle Annuity, and ANICO EIA.

Chargeback and issue age is based on **age of Oldest Owner** for Palladium Advisor, Palladium Century, Value Lock EIA 7 & 10, and Strategy 7 & 10.

3. Renewal Asset Based Commission: Beginning policy year two and for as long as the policy is in force, you shall receive a percentage of Policy Account Values (as valued on the last day of each month) less outstanding policy loans if any. These commissions will be paid monthly based upon a formula that pays one-twelfth (1/12) of twenty-tenths of one percent (0.20) on the Eagle Annuity.

4. For the writing agent, with Option B there is a 0.25% trail commission up to \$5m and a 0.05% trail commission for \$5.01m and above.

5. Trail commissions start in the 13th month.

6. Renewal Asset Based Commission: Beginning policy year two and for as long as the policy is in force, you shall receive a percentage of Policy Account Values (as valued on the last day of each month) less outstanding policy loans if any. These commissions will be paid monthly based upon a formula that pays one-twelfth (1/12) of forty tenths of one percent (0.40) on the Palladium Advisor for years 2-7 and one-twelfth (1/12) of eighty tenths of one percent (0.80) on the Palladium Advisor for years 8+.

7. Renewal Asset Based Commission: Beginning policy year two and for as long as the policy is in force, you shall receive a percentage of Policy Account Values (as valued on the last day of each month) less outstanding policy loans if any. These commissions will be paid monthly based upon a formula that pays one-twelfth (1/12) of forty tenths of one percent (0.40) on the Palladium Century and Palladium Century 1,3,5,7.

8. Renewal Asset Based Commission: Beginning policy year two and for as long as the policy is in force, you shall receive a percentage of Policy Account Values (as valued on the last day of each month) less outstanding policy loans if any. These commissions will be paid monthly based upon a formula that pays one-twelfth (1/12) of forty tenths of one percent (0.40) on the Strategy Index Annuity 7 & 10 (Option B).