

General Agent Commission Schedule Summary for Products Distributed by Legacy; Effective July 9, 2010

Fixed Index Annuities

Investors Insurance Corporation

Commissions are based on the date the **premium** is received in our administrative office. Commissions are based on the (current) older owner's attained age on the premium-receipt date. If owner is an entity, older annuitant's age determines commission.

Product	Premium Bonus	Issue Ages	Commission Ages					
			0-80			80+		
			Guar. 1-Yr Strategy	3-Yr Blended Index Strategy	1-Yr Pt-to-Pt, Gold, and Mo. Av. Strategies	Guar. 1-Yr Strategy	3-Yr Blended Index Strategy	1-Yr Pt-to-Pt, Gold, and Mo. Av. Strategies
PremierMark [®] SE	NA	0-85	7.00%	7.00%	7.00%	3.50%	3.50%	3.50%
PremierMark [®] SE Plus	7%	0-80	4.00	4.00	4.00	NA	NA	NA
PremierMark [®] SE Plus 10	10%	0-80	2.50	2.50	2.50	NA	NA	NA

Chargebacks: No commission chargeback after the free-look period subject to the terms of the Producer Agreement.

* Restrictions apply. Call for details.

OM Financial Life Insurance Company

Commission based on issue age of older owner, or older annuitant if owner is an entity.

Product	Premium Bonus	Issue Ages	Commission Ages	
			0-80	81-85
AmeriMark SM Freedom	NA	0-85	9.00%	4.50%
AmeriMark SM Freedom 7	NA	0-85	4.00	2.00
AmeriMark SM Freedom 7 SE	5%	0-85	4.00	2.00

Chargebacks: Commissions paid on premiums received in prior 12 months are charged back at 100% for surrender. No commission chargeback for annuitization or death after the free-look period.

Commission based on issue age of older owner. Commissions are based on the date the premium is allocated in our administrative office.

Product	Premium Bonus	Issue Ages	Commission Ages	
			0-79	80-85
AdvanceMark SM	8% Vesting Bonus	0-85	8.00%	4.00%
AdvanceMark SM LT	8% Vesting Bonus	0-85	6.75	3.38
AdvanceMark SM LT in TX	8% Vesting Bonus	0-85	7.00	3.50

Commission chargebacks: No commission chargeback for annuitization; death; or qualification under a Nursing Home, Terminal Illness, or Unemployment waiver after the free-look period. 100% commission chargeback Year 1 upon full surrender (excluding annuitization) or partial surrender that exceeds the surrender charge-free amount (50% in Year 2).

American National Insurance Company

Commission based on (current) older owner's attained age on premium receipt date. If owner is an entity, older annuitant's age determines commission.

Product	Premium Enhancement	Issue Ages	Commission Ages			
			0-70	71-75	76-80	81-85
BenchMark 500 SM Ten SE	NA	0-85	8.00%	6.00%	4.00%	4.00%
BenchMark 500 SM Ten SE 5	5%	0-85	7.50	5.63	3.75	2.00
BenchMark 500 SM Ten SE 8	8%	0-85	7.00	5.25	3.50	1.75
BenchMark 500 SM Six SE	NA	0-85	6.00	6.00	4.50	3.00
BenchMark 500 SM Six SE 3	3%	0-85	5.00	5.00	3.75	2.50

Chargebacks: Commissions paid on premiums received in prior 12 months are charged back at 100% for full surrender and on a declining schedule (based on elapsed months) for death. Call for details, or see full *Compensation Schedule*.

(Over)

Note: Please refer to full *Compensation Schedule* (12265F/0603) for important commission rules. Legacy reserves the right to change commission rates at any time. Commissions will be paid according to the Producer contract level in effect on the date the contract is issued. For more information, contact your Wholesaler or a Legacy Relationship Manager. 800-395-1053, Ext. 4002.

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Fixed Index Annuities (cont'd)

American National Insurance Company					
Product	Premium Enhancement	Issue Ages	Commission Ages		
			0-75	76-80	81-85
BenchMark 500 SM Ten	NA	0-85	8.00%	6.00%	4.00%
BenchMark 500 SM Ten Plus	6%	0-85	7.00	5.25	3.50
BenchMark 500 SM Six	NA	0-85	6.00	4.50	3.00
BenchMark 500 SM Six Plus	3%	0-85	5.00	3.75	2.50

Chargebacks: No commission chargeback after the free-look period subject to the terms of the Producer Agreement.

Fixed Annuities

American National Insurance Company					
Commission based on issue age of younger owner, or younger annuitant if the owner is an entity. Commission schedule differs if Settlement Option 9 elected. Call for details, or see full <i>Compensation Schedule</i> .					
Product	Interest Rate Enhancement	Issue Ages	Commission Ages		
			0-75	76-90	
BenchMark Reliance SM Extra	NA	0-90	7.00%	5.50%	
BenchMark Reliance SM Extra 2	2%	0-90	6.30	4.80	
BenchMark Reliance SM Extra 4	4	0-85	5.60	4.10*	
BenchMark Reliance SM Extra 6	6	0-85	4.90	3.40*	
BenchMark Reliance SM Extra 8	8	0-80	3.70	2.20**	

Chargebacks: No commission chargeback after the free-look period subject to the terms of the Producer Agreement.
* Not available over age 85. ** Not available over age 80.

Investors Insurance Corporation

Commission based on (current) older owner's attained age on premium receipt date. If owner is an entity, older annuitant's age determines commission.			
Product	Issue Ages	Commission Ages	
		0-80	81-85
EnhanceMark [®]	0-85	8.00%	4.00%

Chargebacks: No commission chargeback after the free-look period, subject to the terms of the Producer Agreement.

Multi-Year Guarantee Annuities

Investors Insurance Corporation							
Commission based on (current) older owner's attained age on premium receipt date. If owner is an entity, older annuitant's age determines commission.							
Product	Issue Ages	1- and 3-Year Terms		5-Year Term		7- and 10-Year Terms	
		Commission Ages					
		0-80	81-85	0-80	81-85	0-80	81-85
RateMark [®]	0-85	2.25%	1.13%	3.00%	1.50%	4.00%	2.00%

Chargebacks: No commission chargeback after the free-look period, subject to the terms of the Producer Agreement.



Note: Please refer to full *Compensation Schedule* (12265F/0603) for important commission rules. Legacy reserves the right to change commission rates at any time. Commissions will be paid according to the Producer contract level in effect on the date the contract is issued. For more information, contact your Wholesaler or a Legacy Relationship Manager. 800-395-1053, Ext. 4002.