



Commissions will be paid as a percentage of Policy Premium Received		
Age	1st year	Lifetime Renewals
0-25	70%	7%
26-75	110%	7%
76-80	70%	7%
81-85	40%	7%

## Chargeback Policy

Earned commission is not subject to chargeback.

100% of advanced commission not yet earned is subject to chargeback for policy termination during the first year. Please see the contract for additional information.

Earned commission will be reversed if the associated premium transaction is reversed at any time during the life of the contract.

Agent Name (Print)	Signature of Agent	Date
Direct Upline/Manager Name		

FMO-CS-SC-TT



Commissions will be paid as a percentage of Policy Premium Received		
Age	1st year	Lifetime Renewals
0-25	67.5%	6.5%
26-75	105%	6.5%
76-80	67.5%	6.5%
81-85	37.5%	6.5%

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FMO-CS-SC-TT



Commissions will be paid as a percentage of Policy Premium Received		
Age	1st year	Lifetime Renewals
0-25	65%	6%
26-75	100%	6%
76-80	65%	6%
81-85	35%	6%

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FMO-CS-SC-TT



Commissions will be paid as a percentage of Policy Premium Received		
Age	1st year	Lifetime Renewals
0-25	60%	6%
26-75	95%	6%
76-80	60%	6%
81-85	30%	6%

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FMO-CS-SC-TT



Commissions will be paid as a percentage of Policy Premium Received		
Age	1st year	Lifetime Renewals
0-25	50%	6%
26-75	85%	6%
76-80	50%	6%
81-85	20%	6%

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26-75	105%	6.5%
76-80	67.5%	6.5%
81-85	37.5%	6.5%

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Age	1st year	Lifetime Renewals
0-25	0%	0%
26-75	0%	0%
76-80	0%	0%
81-85	0%	0%

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