

This schedule amends and supersedes all previous schedules and applies to all life insurance policies received on or after the effective date. Commission reductions may apply to special programs. Commissions for any product not identified below shall be 0%. **The following commissions are effective for all states where products are approved. Check state approvals at www.EquiTrust.com.**

Product	Ages 55-80	Ages 81-85
WealthSure Life	15.00%	11.50%

Product	Ages 50-75	Ages 76-80	Ages 81-85
WealthMax Bonus Life	9.00%	8.50%	6.50%

Additional Provisions:

- Policy Fees are fully commissionable.
- All Riders are commissioned at the same rate as the base policy.
- If additional premium is charged because the risk is substandard and permanent, commission will be paid on the additional premium. If the classification is temporary, no first year commission will be paid on the additional premium.

Chargebacks:

All commissions will be reversed under the following circumstances:

	During Months	Commission Chargeback
Upon surrender	0-24	100%

Any commissions paid after the date of death will be reversed 100%.

Commissions Arising from Business Solicited by Agents Under Your Supervision

Commissions on business solicited by agents determined by EquiTrust Life to be under your supervision will not be earned unless you are appointed with EquiTrust Life in the state of issue within ninety (90) days of the effective date of the contract. Your commissions on such business will be calculated assuming scheduled commissions to all agents in the supervisory stream as determined by EquiTrust Life are earned and paid.

Regardless of any other provision of this contract, no commissions will be earned by you on any business solicited by any agent not determined by EquiTrust Life to be under your supervision for such solicitation.