



COMMISSION SCHEDULE

LIFE INSURANCE COMPANY
www.SagicorLifeUsa.com

Commission Level: AGA

Producer Name: _____ Effective Date: Oct 21, 2010

Producer Number: _____

PLATINUM SERIES	Issue Ages	Commissions			
		Year 1	Yrs 2-3	Yrs 4-5	Yrs 6-10
Platinum Series 10 Term Life	18 – 75	70.00%	3.00%	3.00%	3.00%
Platinum Series 20 Term Life	18 – 65	90.00%	3.50%	2.00%	1.00%
Platinum Series 30 Term Life	18 – 50	90.00%	3.50%	2.00%	1.00%
Fixed Indexed Annuity	0 – 75	7.00%	N/A	N/A	N/A
Fixed Indexed Annuity	76 – 85	5.00%	N/A	N/A	N/A
Fixed Indexed Annuity	86 – 90	3.00%	N/A	N/A	N/A
Fixed Indexed Annuity – Bonus	0 – 75	5.00%	N/A	N/A	N/A
Fixed Indexed Annuity – Bonus	76 – 85	2.50%	N/A	N/A	N/A

	Issue Ages	Year 1 (Target)	Year 1 (Excess)	Yrs 2-10	Yrs 11+
Fixed Indexed Universal Life	0 – 85	90.00%	3.85%	3.75%	1.00%

	Issue Ages	Year 1 (Target)	Year 1 (Excess)	Yrs 2+ (Through Maturity)
No Lapse Universal Life	0 – 90	85.00%	2.00%	2.00%

GOLD SERIES	Issue Ages	Commissions			
		Year 1	Yrs 2-3	Yrs 4-10	Yrs 11+
10 Year ZZ Term	18 – 75	70.00%	3.00%	3.00%	N/A
20 Year ZZ Term	18 – 65	90.00%	7.00%	7.00%	1.00%
30 Year ZZ Term	18 – 55	90.00%	7.00%	7.00%	1.00%
Whole Life	0 – 90	90.00%	6.00%	6.00%	1.00%
Interest Sensitive Single Premium Whole Life (ISSPWL)	0 – 80	10.00%	N/A	N/A	N/A
Interest Sensitive Single Premium Whole Life (ISSPWL)	81 – 90	6.50%	N/A	N/A	N/A
Fixed Indexed Single Premium Whole Life (FISPWL)	18 – 80	7.00%	N/A	N/A	N/A
Fixed Indexed Single Premium Whole Life (FISPWL)	81 – 85	5.00%	N/A	N/A	N/A
Sage Investor SPDA	0 – 80	3.00%	N/A	N/A	N/A
Sage Investor SPDA	81 – 90	1.00%	N/A	N/A	N/A

	All Levels	Commissions		
		=/ > 10 Yrs	=/ > 10 Yrs	< 10 Yrs
		Age 0 – 80	Age 81 - 85	Age 0 – 85
		1 st Yr Only	1 st Yr Only	1 st Yr Only
Single Premium Immediate Annuity	All Levels	3.00%	3.00%	2.00%

	Issue Ages	Year 1 (Target)	Year 1 (Excess)	Yrs 2-7
Fixed Indexed 7 Pay Whole Life (FI7PWL)	0 – 80	90.00%	4.00%	4.00%

This commission schedule is a supplement to the Producer Contract and its terms and conditions. This schedule is subject to change at any time without written notice.

- Policy fees are fully commissionable.
- All riders are commissioned at the same rate as the base policy.
- Commissions will not be paid on premiums waived under the Waiver of Premium Rider.
- 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

Platinum Series 10/20/30 Term Life: 100% commission chargeback will apply if the policy is surrendered or lapses in the first 6 months; 50% commission chargeback will apply in months 7-12.

Platinum Series Fixed Indexed Annuity (Non Bonus and Bonus): 100% commission chargeback will apply if the contract is surrendered or a partial withdrawal is taken in the first 6 months; 50% commission chargeback will apply in months 7-12.

Platinum Series Fixed Indexed Universal Life: 100% commission chargeback will apply if the policy is surrendered or lapses in the first 6 months; 50% commission chargeback will apply in months 7-12.

Platinum Series No Lapse Universal Life: 100% commission chargeback will apply if the contract is surrendered, canceled or lapses in the first 6 months; 50% commission chargeback will apply in months 7-12. No chargeback on death.

Gold Series 10/20/30 ZZ Term: 100% commission chargeback will apply if the policy is surrendered or lapses in the first 6 months; 50% commission chargeback will apply in months 7-12.

Gold Series Whole Life: 100% commission chargeback will apply if the policy is surrendered or lapses in the first 6 months; 50% commission chargeback will apply in months 7-12.

Gold Series Interest Sensitive Single Premium Whole Life: 100% commission chargeback will apply if the policy is surrendered or lapses in the first 12 months; 50% commission chargeback will apply in months 13-24; 25% commission chargeback will apply upon death in months 0-12 only.

Gold Series Fixed Indexed Single Premium Whole Life: 100% commission chargeback will apply if the policy is surrendered or lapses in the first 12 months; 50% commission chargeback will apply in months 13-24.

Gold Series Sage Investor: 100% commission chargeback will apply if the contract is surrendered in the first 6 months; 50% commission chargeback will apply in months 7-12.

Gold Series Single Premium Immediate Annuity: 100% commission chargeback will apply if the contract is not-taken during the Free Look period.

Gold Series Fixed Indexed 7 Pay Whole Life: 100% commission chargeback will apply if the policy is surrendered or lapses in the first 6 months; 50% commission chargeback will apply in months 7-12.