

**COMMISSION RATE SCHEDULE
FOR PRODUCER AGREEMENT
FOR FIXED LIFE PRODUCTS**

WRL TermPlus (10 and 15 Year Plans without ROP; 20 and 30 Year Plans with or without ROP)

Commissions Payable

90.00% of premiums received in the first policy year.
3.00% of premiums received in policy years 2-3. No commissions are payable in policy years 4+.

CHARGEBACKS

In the event a policy with a specified amount of \$250,000 or greater is terminated for a reason other than death or policy conversion during the first thirteen months, commissions will be charged back based on the following schedule. Percentages are applied to cumulative compensation at the time of policy termination.

<u>Policy Termination</u>	<u>Chargeback Percentage</u>
1-12 months	75%
13 th month	50%
14 th month +	0%

MISCELLANEOUS

Commissions are payable on policy fees.

Unless otherwise noted, compensation for commissionable riders will be the same as the base plan.

Commissions are payable on table ratings, but not on temporary flat extras.

There are no service fees or trail commissions available on this product.

All commissions will be reversed in the event of a "not taken" policy.

No commissions of any kind are payable for a policy that replaces, exchanges or terminates another in-force life policy of the Company or of any other affiliated life insurance company of AEGON USA, Inc. unless such replacement is accomplished in accordance with Company rules in effect at that time. Replacement of a policy sold hereunder is subject to all applicable laws and regulations, including the preparation of appropriate replacement forms and delivery of them to applicants and to the Company. Such forms are to be furnished in the proper format provided by the Company. Commissions on reissued, replaced or converted policies, or for issue ages not published by the Company are not covered under this Schedule, but may be quoted upon request to the Home Office.

The Company reserves the right to adjust or chargeback commissions for decreases in amounts of insurance not contractually allowed and for amounts of insurance in excess of \$10 million.

Should the Company and Producer or Agency agree to some concession to the normal rules of the Company resulting in a reduction in compensation, such reduction in compensation will be reflected in the total compensation to be paid on the policy.

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WRL FREEDOM GLOBAL IUL

Commissions Payable

90.00% of premiums received in the first policy year up to the Policy's Target Premium

On Excess

2.50% of premiums received in the first policy year in excess of the Policy's Target Premium and of premiums received in years two (2) through ten (10)

CHARGEBACKS

In the event a policy is terminated for any reason other than death of the insured, the commission account will be charged with an amount equal to the respective following percentage of the annual target commission credited in the first policy year:

<u>Policy Month</u>	<u>Chargeback</u>
1-6	80%
7-12	60%
13-18	40%
19+	0%

Interest at a 12% annual rate will be charged for commission chargebacks not recovered within 60 days of applicable policy termination or withdrawal activities causing the chargeback.

All commissions will be reversed in the event of a "not taken" policy.

COMMISSIONS ON INCREASES TO THE SPECIFIED AMOUNT

Increases to the initial specified amount of insurance and subsequent increases to the specified amount (other than an increase caused by a death benefit option change) will increase the Policy's Target Premium as follows:

$$\text{Target Premium Increase} = (\text{Target Premium per unit based on the age of the last birthday at time of increase}) \times \frac{(\text{Specified Amount Increase})}{1,000}$$

Premiums received within one year subsequent to an increase up to the Target Premium Increase will be compensated at the Target Premium rates reflected above. Premiums received subsequent to increases that are in excess of the Target Premium Increase will be compensated at the same commission rate reflected for premiums received in excess of the Policy's Target Premium as reflected above.

If an increase in the specified amount occurs subsequent to a decrease in the specified amount, then the compensation payable on the specified amount increase will only apply to the increase that is in excess of the amount prior to any decreases. For example, a policy is issued for \$500,000 and then in year 5 is decreased to \$400,000. If in year 8 the policy is increased to \$750,000, compensation will only be paid on \$250,000.

MISCELLANEOUS

Unless otherwise noted, compensation for commissionable riders will be the same as the base plan.

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No commissions of any kind are payable for a policy that replaces, exchanges or terminates another in-force life policy of the Company or of any other affiliated life insurance company of AEGON USA, Inc. unless such replacement is accomplished in accordance with the Company rules in effect at that time. Replacement of a policy sold hereunder is subject to all applicable laws and regulations, including the preparation of appropriate replacement forms and delivery of them to applicants and to the Company. Such forms are to be furnished in the proper format provided by the Company. Commissions on reissued, replaced or converted policies, or for issue ages not published by the Company, are not covered under this Schedule, but may be quoted upon request to the Home Office.

After a producer's total commissions received in a twelve month period for all policies sold is in excess of \$1 million, the Company may elect to pay any future commissions on policies produced by such producer in equal installments over a period not to exceed 24 months.

The Company reserves the right to adjust or chargeback commissions for decreases in amounts of insurance not contractually allowed and for amounts of insurance in excess of \$10 million.

Should the Company and Producer or Agency agree to some concession to the normal rules of the Company resulting in a reduction in compensation, such reduction in compensation will be reflected in the total compensation to be paid on the policy.