

# Currently Sold Annuity Contracts

5/28/2015

O-Share Variable Annuities				
Breakpoint	Commission	Annual Service Fees	Insurance companies	Product Name
\$0-\$49,999	5.00%	0.25%	<b>AIG-Annuities</b>	Polaris Platinum O-Series
\$50,000-\$99,999	4.50%	0.25%	<b>Lincoln National Life</b>	American Legacy/ChoicePlus/i4Life
\$100,000-\$249,999	3.50%	0.25%	<b>MetLife</b>	MetLife Series O
\$250,000-\$499,999	2.50%	0.25%	<b>Pacific Life</b>	Destinations O-Series
\$500,000-\$999,999	2.00%	0.25%	<b>Protective Life</b>	Protective Dimensions
\$1,000,000 and up	1.25%	0.25%	<b>Prudential Life</b>	Prudential Premier Retirement
			<b>Transamerica</b>	Transamerica O-Share

A-Share Variable Annuities				
Breakpoint	Sales Charge	Annual Service Fees	Insurance companies	Product Name
\$0-\$49,999	5.00%	0.25%	<b>Lincoln National Life</b>	American Legacy/ChoicePlus/i4Life
\$50,000-\$99,999	4.50%	0.25%	<b>Pacific Life</b>	Destinations A-Share
\$100,000-\$249,999	3.50%	0.25%		
\$250,000-\$499,999	2.50%	0.25%		
\$500,000-\$999,999	2.00%	0.25%		
\$1,000,000 and up	1.25%	0.25%		

Fixed Annuity				
<b>American Pathway Fixed Annuity</b>				
Guarantee Term	Ages	Upfront Commission Payable	Ages	Renewal Commission Payable *
7 & 10	0-80	2%	0-80**	2%
7 & 10	81-90	1%	81-90**	1%

\*If contract renews into a new guaranteed term, for the first renewal only. The above commission is payable one time.

\*\*The age is based on attained age at renewal; not issue age at purchase.

Lincoln Select Fixed Annuity Commission				
Rate Guarantee Period	Issue Age 0-80	Issue Age 81-85		
Lincoln Select 1 Year (rate not currently available)	1.00%	0.50%		
Lincoln Select 2 Year (rate not currently available)	1.00%	0.50%		
Lincoln Select 3 Year (rate not currently available)	1.00%	0.50%		

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Lincoln Select 4 Year (rate not currently available)	2.00%	1.00%		
Lincoln Select 5 Year	2.00%	1.00%		
Lincoln Select 6 Year	2.00%	1.00%		
Lincoln Select 7 Year	2.00%	1.00%		
Lincoln Select 8 Year	2.00%	1.00%		
Lincoln Select 9 Year	2.00%	1.00%		
Lincoln Select 10 Year	2.00%	1.00%		
Renewal commissions same as new money. (Some renewals may not generate commissions. Contact Lincoln for more information.)				
<b>MetLife Investors FA Fixed Annuity Commissions</b>				
Product	New Issue	Renewal		
MetLife FA 1 Year	N/A	0.50%		
MetLife FA 3, 5, 7, 10 Year (ages 0-79)	2.00%	2.00%		
MetLife FA 3, 5, 7, 10 Year (ages 80-85)	1.00%	1.00%		
MetLife FA 3, 5, 7, 10 Year (ages 86-90)	0.50%	0.50%		
*For ages 90+, no commission will be paid				
<b>New York Life Secure Term MVA Fixed Annuity II</b>				
Guaranteed Term	Ages 0-80	Ages 81-85		
3 year	1.50%	1.00%		
5,6, & 7 year	2.00%	1.00%		
<b>Pacific Life Frontiers II (issued 12-Apr-2010)</b>				
New contracts and renewals				
Rate Guarantee Period	Ages 0-80	Ages 81-85	Ages 86-90 (Renewal only)	
Frontiers II 6 through 10 year	2.00%	1.00%	0.50%	
<b>Protective ProSaver Platinum</b>				
Rate Guarantee Period	Under Age 81	Age 81 to Max. Issue Age		
ProSaver Platinum 2 Year	0.50%	0.50% max issue age 93		
ProSaver Platinum 3 Year	0.50%	0.50% max issue age 92		
ProSaver Platinum 4 Year	1.00%	0.75% max issue age 91		
ProSaver Platinum 5 Year	2.00%	1.25% max issue age 90		
ProSaver Platinum 6 Year	2.00%	1.25% max issue age 89		

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ProSaver Platinum 7 Year*	2.00%	1.25% max issue age 88		
ProSaver Platinum 8 Year	2.00%	1.25% max issue age 87		
ProSaver Platinum 9 Year	2.00%	1.25% max issue age 86		
ProSaver Platinum 10 Year*	2.00%	1.25% max issue age 85		
ProSaver Platinum 15 Year	3.00%	N/A		
<b>Protective Platinum Plus - Only available in MD and WA</b>				
Rate Guarantee Period	Under Age 81	Age 81 to 85		
ProSaver Platinum Plus 2 Year	0.50%	0.50%		
ProSaver Platinum Plus 3 Year	0.50%	0.50%		
ProSaver Platinum Plus 4 Year	1.00%	0.75%		
ProSaver Platinum Plus 5 Year	2.00%	1.25%		
ProSaver Platinum Plus 6 Year	2.00%	1.25%		
ProSaver Platinum Plus 7 Year	2.00%	1.25%		
<b>Protective Platinum Plus - Only available in NY</b>				
Rate Guarantee Period	Under Age 81	Age 81 to 85		
ProSaver Platinum Plus 2 Year	0.35%	0.35%		
ProSaver Platinum Plus 3 Year	0.35%	0.35%		
ProSaver Platinum Plus 4 Year	0.85%	0.60%		
ProSaver Platinum Plus 5 Year	1.85%	1.10%		
ProSaver Platinum Plus 6 Year	1.85%	1.10%		
ProSaver Platinum Plus 7 Year	1.85%	1.10%		
<b>Fixed Annuity with Guarantee Lifetime Withdrawal Benefit (GLWB)</b>				
<b>American Pathway Fixed Annuity Plus Income</b>				
Guarantee Term	Ages	New Contracts	Ages	Renewal Commission Payable *
7 & 10	0-80	3%	0-80**	2%
7 & 10	81-90	2%	81-90**	1%
<b>New York Life Clear Income Fixed Annuity w/ Lifetime Withdrawal Guarantee</b>				
Guaranteed Term				
7 year	3.00% (50-75)			
Renewal (1st renewal only)	2.00% (50-75)			

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<b>Pacific Income Advantage (issued 02-Dec-2013)</b>				
	New Contracts		Renewals*	
Rate Guarantee Period	Ages 0-80	3.00%	Ages 0-80*	2.00%
Income Advantage 7 through 10 year	Ages 81-85	1.50%	Ages 81+*	1.00%
<b>Single Premium Immediate Annuity (SPIA)</b>				
<b>American Pathway Immediate Annuity (SPIA) (formally AG Platinum Income Annuity)</b>				
Payout options	Commission			
Life Payout Options	4%			
Period of 5-6 years*	2%			
Period of 7-14 years*	3%			
Period of 15-40 years*	4%			
*For the American Pathway Immediate Annuity, the "period" for the Period Certain Only commission rates is calculated based upon the length of the payout period.				
<b>Lincoln Insured Income Annuity (SPIA)</b>				
	Commission			
All payout options	4.00%			
<b>MassMutual RetireEase (SPIA)</b>				
Payout Options	Commission			
Period Certain 5-9 years	3.00%			
Period Certain 10-30 years	4.00%			
All Other Options	4.00%			
<b>MetLife SPIA USA</b>				
Payout Options	Commission			
Immediate 5-Year Period Certain	2.50%			
Immediate 6-9 Year Period Certain	3.00%			
Immediate 10-Year Period Certain	4.00%			
Immediate with Life Contingent	4.00%			
<b>New York Life Guaranteed Period Income Annuity II</b>				
Amount	Terms	Terms	Terms	
	5 - 9 Years	10 - 14 Years	15 - 30 Years	
Less than \$1,000,000	2.00%	3.00%	4.00%	

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\$1,000,001 to \$3,000,000	2.00%	3.00%	4.00%	
\$3,000,001 +	Determined on case by case basis. Contact New York Life.			
<b>New York Life Guaranteed Lifetime Income Annuity II</b>				
All payout options		Commission		
		4.00%		
<b>Pacific Income Provider Immediate Annuity</b>				
Payout		Commission		
Immediate Period Certain- 5-9 years		3.00%		
Immediate Period Certain- 10-30 years		4.00%		
Life Only or Contingent		4.00%		
<b>Protective Life</b>				
ProSaver and ProPayer (effective 1/2/2006)		Commission		
		4.00%		
<b>Deferred Income Annuity (DIA)</b>				
<b>American Pathway Deferred Income Annuity (formally Future Income Annuity Achiever)</b>				
Payout options		Commission		
Life Payout Options		5%		
Duration of >5 Years, but < 7 Years**		2%		
Duration of >7 Years, but < 15 Years**		3%		
Duration of >15 Years, but < 41 Years**		4%		
Duration of >41 Years**		5%		
**For the American Pathway Deferred Income Annuity (formally Future Income Annuity), the "period" for the Period Certain Only commission rates is calculated based upon the length of the payout period				
<b>Lincoln Deferred Income Planner</b>				
All payout options		Commission		
		5.00%		
<b>Mass Mutual RetireEase Choice</b>				
All payout options		Commission		
		5.00%		
<b>MetLife Guaranteed Income Builder</b>				
All payout options		Commission		
		5.00%		

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<b>New York Life Guaranteed Future Income II</b>	Commission			
All payout options	5.00%			
<b>Pacific Secure Income (Deferred Income Annuity)</b>	Commission			
All payout options	5.00%			