

MGA SUMMARY SCHEDULE

Custom Series Universal Life Products

	Custom TermGUL		Custom GrowthCV		Custom Guarantee		Survivorship GIUL		
	1st Yr Comm %	Excess/ Renewal	1st Yr Comm %	Excess/ Renewal	1st Yr Comm %	Excess/ Renewal	1st Yr Comm %	Excess	Renewal
L-2180 MGA	115.00	3.00/3.00	115.00	3.00/3.00	110.00	1.50/1.50	100.00	2.00	2.00
L-2192* GA REG	105.00	2.50/2.50	105.00	2.50/2.50	100.00	1.25/1.25	93.00	1.75	1.75
L-2196* GA OPT	100.00	2.50/2.50	100.00	2.50/2.50	95.00	1.25/1.25	86.00	1.50	1.50
L-2194 WA REG	95.00	2.00/2.00	95.00	2.00/2.00	90.00	1.00/1.00	80.00	1.00	1.00
L-2198 WA OPT	90.00	2.00/2.00	90.00	2.00/2.00	85.00	1.00/1.00	75.00	0.50	0.50
L-2185 Broker	85.00	2.00/2.00	85.00	2.00/2.00	80.00	1.00/1.00	70.00	0.50	0.50

Builder IUL Series

	Builder IUL		Guarantee Builder IUL		Rapid Builder IUL	
	1st Yr Comm %	Excess/ Renewal	1st Yr Comm %	Excess/ Renewal	1st Yr Comm %	Excess/ Renewal
L-2180 MGA	115.00	3.50/3.50	115.00	2.50/2.50	115.00	4.00/4.00
L-2192* GA Reg	105.00	3.00/3.00	105.00	2.00/2.00	105.00	3.50/3.50
L-2196* GA OPT	100.00	3.00/3.00	100.00	2.00/2.00	100.00	3.50/3.50
L-2194 WA REG	95.00	2.50/2.50	95.00	1.50/1.50	95.00	3.00/3.00
L-2198 WA OPT	90.00	2.50/2.50	90.00	1.50/1.50	90.00	3.00/3.00
L-2185 Broker	85.00	2.50/2.50	85.00	1.50/1.50	85.00	3.00/3.00

Term Product

ADDvantage			
10 Yr Term	15 Year Term	20 Year Tem	30 Year Tem
90.00	95.00	115.00	120.00
80.00	85.00	105.00	110.00
75.00	80.00	100.00	105.00
70.00	75.00	95.00	100.00
65.00	70.00	90.00	95.00
60.00	65.00	85.00	90.00

Commission Schedule Option B

* The following schedules are required if the anticipated premium in the first year is greater than or equal to \$250,001 on policies that choose the Waiver of Surrender Charge option plan.

	Rapid Builder IUL*					Custom GrowthCV*					Survivor GIUL*				
	1st Yr Comm %	Excess Year 1	Renewal Yrs 2 thru 10	Asset Trail Yrs 2 thru 15	Asset Trail Yrs 16+	1st Yr Comm %	Excess Year 1	Renewal Target & Excess Yrs 2 thru 10	Asset Trail Yrs 2 thru 15	Asset Trail Yrs 16+	1st Yr Comm %	Excess Year 1	Target & Excess Yrs 2 thru 10	Asset Based Yrs 2 thru 15	Asset Based 16+
L-2180 MGA	30.00	2.00	2.00	1.00	0.25	30.00	5.00	2.50	1.00	0.25	30.00	4.50	2.50	1.00	0.25
L-2192* GA REG	25.00	1.75	1.75	0.85	0.225	20.00	4.50	2.00	0.85	0.225	25.00	4.00	2.00	0.75	0.25
L-2196* GA OPT	20.00	1.50	1.50	0.80	0.20	15.00	4.25	1.75	0.80	0.20	20.00	3.75	1.75	0.75	0.25
L-2194 WA REG	15.00	1.25	1.25	0.75	0.175	10.00	4.00	1.50	0.75	0.175	15.00	3.50	1.50	0.50	0.25
L-2198 WA OPT	10.00	1.00	1.00	0.70	0.150	5.00	3.75	1.25	0.70	0.150	10.00	3.25	1.25	0.25	0.25
L-2185 Broker	5.00	0.75	0.75	0.65	0.125	3.00	3.50	1.00	0.65	0.125	5.00	3.00	1.00	0.25	0.25

UL Footnotes:

CUSTOM GROWTHCV

- For all Universal Life policies, first year commissions are paid up to the policy's commissionable target (CT). (The CT designation appears on the last page of a policy illustration). Any premium received in excess of the commissionable target will be paid at the policy's excess rate. Commissionable target is reduced when the Waiver of Surrender Charge Option is elected.
- This product has a two year rolling target and there is no minimum premium requirement in year one to qualify.
- Renewal Commissions apply in years 2 - 10. Excess commissions apply in the first year and in the years renewals are paid.
- Commissions are payable on extra premiums as follows: Substandard table ratings - Full commissions, Permanent Flat Extras - Full Commissions, Temporary Flat Extras - No commissions.
- Standard company charge back provisions as outlined in our agent contract apply. Additionally, commission charge backs apply during the first three years on this policy when the Waiver of Surrender Charge Option is elected and the policy lapses, surrenders or has a partial withdrawal. The charges are: 100% - year 1, 75% - year 2, and 25% - year 3. Partial withdrawals will be subject to a commission chargeback to the extent that the cumulative withdrawal exceeds 10% of the cumulative premiums paid. In years where the percentage withdrawn is less than 10, any remaining amount will be applied to the following policy year. For example, if no withdrawals are made in the first policy year, then a commission chargeback in year 2 will only be made to the extent the withdrawal exceeds 20% of cumulative premiums paid.
- For the Custom Growth a separate commission structure applies to these policies with anticipated first year premiums of \$250,001 or greater where the Waiver of Surrender Charge Option is elected. This structure had a lower first year commission rate but includes asset trails.
- For information on internal replacements please refer to the agents website at www.NorthAmericanCompany.com
- Currently, no North American products pay service fees.

CUSTOM GUARANTEE

- For all Universal Life policy's, first year commissions are paid up to the policies commissionable target (CT). (The CT designation appears on the last page of a policy illustration). Any premium received in excess of the commissionable target will be paid at the policy's excess rate.
- This product has a two year rolling target. First year commission will be paid on premium paid in the first 24 months up to the target premium established at the time of issue.
- Renewal Commissions apply in years 2 - 10. Excess commissions apply in the first year and in the years renewals are paid.
- Commissions are payable on extra premiums as follows: Substandard table ratings - Full commissions, Permanent Flat Extras - Full Commissions, Temporary Flat Extras - No commissions.
- Standard company charge back provisions as outlined in our agent contract apply.
- For information on internal replacements please refer to the agents website at www.NorthAmericanCompany.com
- Currently, no North American products pay service fees.

CUSTOM TERM GUL

- For all Universal Life policy's, first year commissions are paid up to the policy's commissionable target (CT). (The CT designation appears on the last page of a policy illustration). Any premium received in excess of the commissionable target will be paid at the policy's excess rate.
- Renewal Commissions apply in years 2 - 10. Excess commissions apply in the first year and in the years renewals are paid.
- Commissions are payable on extra premiums as follows: Substandard table ratings - Full commissions, Permanent Flat Extras - Full Commissions, Temporary Flat Extras - No commissions.
- Standard company charge back provisions as outlined in our agent contract apply.
- For information on internal replacements please refer to the agents website at www.NorthAmericanCompany.com
- Currently, no North American products pay service fees.

IUL Footnotes:

BUILDER IUL

- For all Universal Life policies, first year commissions are paid up to the policy's commissionable target (CT). (The CT designation appears on the last page of a policy illustration). Any premium received in excess of the commissionable target will be paid at the policy's excess rate.
- This product has the rolling target feature, as long as 80% of target premium is received in the first year. If 80% of target premium is not received in year one, all second year premium received will be commissioned at the renewal rate.
- Renewal Commissions apply in years 2 - 10. Excess commissions apply in the first year and in the years renewals are paid.
- Commissions are payable on extra premiums as follows: Substandard table ratings - Full commissions, Permanent Flat Extras - Full Commissions, Temporary Flat Extras - No commissions.
- Standard company charge back provisions as outlined in our agent contract apply.
- For information on internal replacements please refer to the agents website at www.NorthAmericanCompany.com
- Currently, no North American products pay service fees.

RAPID BUILDER IUL

- For all Universal Life policies, first year commissions are paid up to the policy's commissionable target (CT). (The CT designation appears on the last page of a policy illustration). Any premium received in excess of the commissionable target will be paid at the policy's excess rate. Commissionable target is reduced when the Waiver of Surrender Charge Option is elected.
- This product has the rolling target feature, as long as 80% of target premium is received in the first year. If 80% of target premium is not received in year one, all second year premium received will be commissioned at renewal rate.
- Renewal Commissions apply in years 2 - 10. Excess commissions apply in the first year and in the years renewals are paid.
- Standard company chargeback provisions as outlined in our agent contract apply. Commission charge backs apply during the first three years on this policy when the Waiver of Surrender Charge Option is elected and the policy lapses, surrenders or has a partial withdrawal. The charges are: 100% - year 1, 75% - year 2, and 25% - year 3. Partial withdrawals will be subject to a commission chargeback to the extent that the cumulative withdrawal exceeds 10% of the cumulative premiums paid. In years where the percentage withdrawn is less than 10, any remaining amount will be applied to the following policy year. For example, if no withdrawals are made in the first policy year, then a commission chargeback in year 2 will only be made to the extent the withdrawal exceeds 20% of cumulative premiums paid.
- For the Rapid Builder a separate commission structure applies to these policies with anticipated first year permiums of \$250,001 or greater where the Waiver of Surrender Charge Option is elected. This structure had a lower first year commission rate but includes asset trails.
- Commissions are payable on extra premiums as follows: Substandard table ratings - Full commissions, Permanent Flat Extras - Full Commissions, Temporary Flat Extras - No commissions.
- For information on internal replacements please refer to the agents website at www.NorthAmericanCompany.com
- Currently, no North American products pay service fees.

GUARANTEE BUILDER IUL

- For all Universal Life policies, first year commissions are paid up to the policy's commissionable target (CT). (The CT designation appears on the last page of a policy illustration). Any premium received in excess of the commissionable target will be paid at the policy's excess rate.
- This product has the rolling target feature, as long as 80% of target premium is received in the first year. If 80% of target premium is not received in year one, all second year premium received will be commissioned at renewal rate.
- Renewal Commissions apply in years 2 - 10. Excess commissions apply in the first year and in the years renewals are paid.
- Commissions are payable on extra premiums as follows: Substandard table ratings - Full commissions, Permanent Flat Extras - Full Commissions, Temporary Flat Extras - No commissions.
- Standard company charge back provisions as outlined in our agent contract apply.
- For information on internal replacements please refer to the agents website at www.NorthAmericanCompany.com
- Currently, no North American products pay service fees.

SURVIVORSHIP GIUL

- For all Universal Life policies, first year commissions are paid up to the policy's commissionable target (CT). (The CT designation appears on the last page of a policy illustration). Any premium received in excess of the commissionable target will be paid at the policy's excess rate.
- Renewal Commissions apply in years 2 - 10. Excess commissions apply in the first year and in the years renewals are paid.
- Commissions are payable on extra premiums as follows: Standard table ratings - 25% of NO Lapse Guarantee Premium, Full commissions, Permanent Flat Extras - Full Commissions, Temporary Flat Extras - No commissions.
- Standard company charge back provisions as outlined in our agent contract apply. Additionally, commission charge backs apply as follows; 2-year commission charge-back for the Base and Base with PGR, 100% in year 1 and 75% in year 2. The chargeback for base with the Waiver of SC (WoSC) option will be 100% in year 1, 75% in year 2 and 25% in year 3. Partial withdrawals will be subject to a commission chargeback to the extent that the cumulative withdrawal exceeds 10% of the cumulative premiums paid. In years where the percentage withdrawn is less than 10, any remaining amount will be applied to the following policy year. For example, if no withdrawals are made in the first policy year, then a commission chargeback in year 2 will only be made to the extent the withdrawal exceeds 20% of cumulative premiums paid.
- For the Survivorship GIUL a separate commission structure applies to these policies with anticipated first year premiums of \$250,001 or greater where the Waiver of Surrender Charge Option is elected. This structure had a lower first year commission rate but includes asset trails.
- For information on internal replacements please refer to the agents website at www.NorthAmericanCompany.com
- Currently, no North American products pay service fees.

TERM Footnotes:

- ADDvantage term products have a non-commissionable policy fee. This fee is based on the mode of the policy. Please contact Agency Services with questions.
- Standard company charge back provisions as outlined in our contract apply.
- For complete commission information, please refer to the agents website at www.NorthAmericanCompany.com
- Commission Percentage has not changed since prior commission schedule.
- Commissions are payable on extra premiums as follows: Substandard table ratings - Full commissions, Permanent Flat Extras - Full Commissions, Temporary Flat Extras - No commissions.
- There are no Renewal or Service Fees paid for any Channel.

FOR AGENT USE ONLY. NOT INTENDED FOR CONSUMER SOLICITATION PURPOSES.

This commission/production schedule is a supplement to the contract and its terms & conditions. This schedule is subject to change at any time by written notice.