GUARANTEE TRUST LIFE INSURANCE COMPANY

LIFE

GENERAL AGENT COMMISSION SCHEDULE

APRIL 1, 2020

This Commission Schedule will be applicable as of the effective date of your General Agent's Agreement or the date above, whichever is later, and shall continue to be applicable until the effective date of a subsequent schedule issued by Guarantee Trust Life Insurance Company.

HERITAGE PLAN FINAL EXPENSE	YEAR 1	RENEWALS YEARS 2-5	RENEWALS YEAR 6-10	RENEWALS YEARS 11+
AGES 40-79	**75%**	**4.50%**	**2.50%**	**0%**
AGES 80-84	**50%**	**3%**	**1%**	**0%**
AGES 85-90	**35%**	**1.50%**	**0.50%**	**0%**

Commission will be payable as earned, unless an advance agreement is completed and approved. Policy fees are commissionable the first year only

Gross commission will be reduced by the amount paid any representative assigned to you.

Per section VI, commission will not be paid after termination unless the total commission payable for the preceding year exceeds $1,000.

Per the terms of the Advance Agreement, Guarantee Trust will advance 50% of commissionable premium up to $600 per policy.

Service fees not vested pursuant to General Agent's Agreement.

Persistency/Placement and Debit Balance Guidelines for Heritage Plan Final Expense:

- Agent level:
  - If persistency falls below 70% (3, 6, 9, or 13 mo. persistency) and/or Placement rate fall below 70%, will receive an automatic warning. An Agent will have 60 days to increase their metrics to levels of at least 70% persistency ratio and 70% placement rate. If metrics are not achieved the agent will be automatically terminated in the offering of the Heritage Plan Final Expense product.
- Agencies/ MGA/ FMO:
  - If persistency falls below a 70% and/or an 80% Placement Rate, will receive an automatic warning. In the event that a warning is given, you will have 90 days to improve their metrics to levels of at least 70% persistency ratio and an 80% placement rate. If metrics are not achieved the agent will be automatically terminated in the offering of the Heritage Plan Final Expense product.
- Debit Balance Procedure:
  - If writing agent has a debit balance greater than $150 for 30 days or more, a warning will be sent out. If there is not a reduction in the debit balance within 15 days, it is an automatic termination and immediate debt roll-up to the next available upline. For an upline if the debit balance is not cleared within 10 days, it is an automatic termination and an immediate debt roll-up to the next available upline. Each immediate upline has ten days to clear the debit balance before it rolls-up to the next available upline.

Chargebacks for Heritage Plan Final Expense:
If the insured dies in the 1st policy year Guarantee Trust Life will charge back all earned and unearned commissions.