

FORE  
THOUGHT®

# **Schedule of Commissions**

---

*Forethought  
Life Insurance  
Company*

For Purposes of this Compensation & Product Schedule, the term “you” or “your” shall have the same meaning as the term “Agent” in the Agreement.

**This Compensation & Product Schedule** (this “schedule”) is part of your agreement or contract with Company (“Agreement”)and is in effect on the later to occur of: (1) the date this Schedule was first approved by an Authorized Representative, (2) the effective date of the Agreement, or (3) the effective date assigned by Company for the latest approved transmittal sheet, for Company’s Medicare Supplement/Select and/or Life products (the “Products”), as submitted by your Forethought Agency Director. In no event does this Schedule apply to persons with License-Only Agent Contracts. Terms not otherwise defined in this Schedule shall have the meaning set forth in the Agreement.

**All Commissions**

The Company shall use the following rates for policies issued on applications produced by you or, if applicable, other persons in your down line distribution who submits Product applications that designate you. Your rate for each policy will be reduced by any rates the Company has assigned to other persons in your down line distribution for such policy, if any. In no event shall the rate credited to you and your down line distribution for each policy exceed the rate provided on this Schedule.

**General Provisions**

- 1. Product Included.** The provisions and conditions of the Schedule shall apply only to the Products specifically identified in the Schedule.
- 2. Non-assignment.** You may not assign or pledge as collateral any commission payable under this Schedule. Any attempt to assign commission under the Schedule shall be void.
- 3. Administrative Rules.** The Company’s administrative rules, practices and procedures may be revised, modified or selected by the Company from time to time.
- 4. Laws & Regulations.** Commission on the Products set forth above may be adjusted as required by any applicable laws or regulations.
- 5. Confidential Information.** Confidential Information, as defined in your Agreement, does not include information relating to Compensation payments payable, paid or provided to you pursuant to this Schedule.

**Commission Rates for Medicare Supplement/Select Plans**

| <b>Georgia, Illinois, Louisiana, Mississippi, North Carolina, Oklahoma, Kansas, South Dakota, Tennessee</b> |                              |        |        |                 |        |        |
|---|------------------------------|--------|--------|-----------------|--------|--------|
| Commission Rates New Business   |                              |        |        |                 |        |        |
|   | Policy Years                 |        |        |                 |        |        |
|   | New Business/Open Enrollment |        |        | Guarantee Issue |        |        |
|   | 1-6                          | 7-10   | 11+    | 1-6             | 7-10   | 11+    |
| Ages < 65   | 11.500%                      | 2.500% | 0.000% | 5.500%          | 0.000% | 0.000% |
| Ages 65-79  | 22.000%                      | 4.000% | 0.000% | 10.000%         | 0.000% | 0.000% |
| Ages 80+  | 11.500%                      | 2.500% | 0.000% | 5.500%          | 0.000% | 0.000% |
| <b>Iowa, South Carolina, Utah, Nebraska, Nevada, North Dakota</b>   |                              |        |        |                 |        |        |
| Commission Rates New Business   |                              |        |        |                 |        |        |
|   | Policy Years                 |        |        |                 |        |        |
|   | New Business/Open Enrollment |        |        | Guarantee Issue |        |        |
|   | 1-6                          | 7-10   | 11+    | 1-6             | 7-10   | 11+    |
| Ages < 65   | N/A                          | N/A    | N/A    | N/A             | N/A    | N/A    |
| Ages 65-79  | 22.000%                      | 4.000% | 0.000% | 10.000%         | 0.000% | 0.000% |
| Ages 80+  | 11.500%                      | 2.500% | 0.000% | 5.500%          | 0.000% | 0.000% |

**Indiana**

## Commission Rates New Business

|          | Policy Years                 |        |        |                 |        |        |
|----------|------------------------------|--------|--------|-----------------|--------|--------|
|          | New Business/Open Enrollment |        |        | Guarantee Issue |        |        |
|          | 1-8                          | 9-10   | 11+    | 1-8             | 9-10   | 11+    |
| All Ages | 18.250%                      | 0.000% | 0.000% | 8.125%          | 0.000% | 0.000% |

**Texas**

## Commission Rates New Business

|            | Policy Years                 |        |        |                 |        |        |
|------------|------------------------------|--------|--------|-----------------|--------|--------|
|            | New Business/Open Enrollment |        |        | Guarantee Issue |        |        |
|            | 1-7                          | 8-10   | 11+    | 1-7             | 8-10   | 11+    |
| Ages < 65  | 11.500%                      | 2.500% | 0.000% | 5.500%          | 0.000% | 0.000% |
| Ages 65-79 | 22.000%                      | 4.000% | 0.000% | 10.000%         | 0.000% | 0.000% |
| Ages 80+   | 11.500%                      | 2.500% | 0.000% | 5.500%          | 0.000% | 0.000% |

**West Virginia**

## Commission Rates New Business

|            | Policy Years                 |        |        |                 |        |        |
|------------|------------------------------|--------|--------|-----------------|--------|--------|
|            | New Business/Open Enrollment |        |        | Guarantee Issue |        |        |
|            | 1-5                          | 6-10   | 11+    | 1-5             | 6-10   | 11+    |
| Ages < 65  | N/A                          | N/A    | N/A    | N/A             | N/A    | N/A    |
| Ages 65-79 | 22.750%                      | 3.750% | 0.000% | 10.375%         | 0.000% | 0.000% |
| Ages 80+   | 11.750%                      | 2.250% | 0.000% | 5.625%          | 0.000% | 0.000% |

**Pennsylvania**

## Commission Rates New Business

|          | Policy Years                 |        |        |                 |        |        |
|----------|------------------------------|--------|--------|-----------------|--------|--------|
|          | New Business/Open Enrollment |        |        | Guarantee Issue |        |        |
|          | 1-6                          | 7-10   | 11+    | 1-6             | 7-10   | 11+    |
| All Ages | 15.000%                      | 2.000% | 0.000% | 6.500%          | 0.000% | 0.000% |

**Kentucky**

## Commission Rates New Business

|            | Policy Years                 |        |        |                 |        |        |
|------------|------------------------------|--------|--------|-----------------|--------|--------|
|            | New Business/Open Enrollment |        |        | Guarantee Issue |        |        |
|            | 1-6                          | 7-10   | 11+    | 1-6             | 7-10   | 11+    |
| Ages < 65  | 11.500%                      | 2.500% | 0.000% | 5.500%          | 0.000% | 00.00% |
| Ages 65-79 | 22.000%                      | 4.000% | 0.000% | 10.000%         | 0.000% | 00.00% |
| Ages 80+   | 11.500%                      | 2.500% | 0.000% | 5.500%          | 0.000% | 00.00% |

**Ohio**

## Commission Rates New Business

|            | Policy Years                 |  |  |                 |  |  |
|------------|------------------------------|--|--|-----------------|--|--|
|            | New Business/Open Enrollment |  |  | Guarantee Issue |  |  |
|            | 1-8                          |  |  | 1-8             |  |  |
| Ages < 65  | N/A                          |  |  | N/A             |  |  |
| Ages 65-79 | 20.000%                      |  |  | 9.000%          |  |  |
| Ages 80+   | 7.000%                       |  |  | 2.500%          |  |  |

**Arizona**

Commission Rates New Business

|            | Policy Years                 |        |        |                 |        |        |
|------------|------------------------------|--------|--------|-----------------|--------|--------|
|            | New Business/Open Enrollment |        |        | Guarantee Issue |        |        |
|            | 1-6                          | 7-10   | 11+    | 1-6             | 7-10   | 11+    |
| Ages 65-79 | 18.000%                      | 3.000% | 0.000% | 6.000%          | 0.000% | 0.000% |
| Ages 80+   | 9.000%                       | 0.000% | 0.000% | 3.000%          | 0.000% | 0.000% |

**Michigan**

Commission Rates New Business

|            | Policy Years                 |        |        |                 |        |        |
|------------|------------------------------|--------|--------|-----------------|--------|--------|
|            | New Business/Open Enrollment |        |        | Guarantee Issue |        |        |
|            | 1-3                          | 4-10   | 11+    | 1-3             | 4-10   | 11+    |
| Ages 65-79 | 25.000%                      | 3.000% | 0.000% | 10.000%         | 0.000% | 0.000% |
| Ages 80+   | 10.000%                      | 0.000% | 0.000% | 4.750%          | 0.000% | 0.000% |

**Missouri**

Commission Rates New Business

|          | Policy Years                 |        |        |        |                 |        |        |        |
|----------|------------------------------|--------|--------|--------|-----------------|--------|--------|--------|
|          | New Business/Open Enrollment |        |        |        | Guarantee Issue |        |        |        |
|          | 1                            | 2-6    | 7-10   | 11+    | 1               | 2-6    | 7-10   | 11+    |
| Ages 65+ | 14.000%                      | 7.000% | 1.500% | 0.000% | 4.000%          | 2.000% | 0.000% | 0.000% |

**New Jersey**

Commission Rates New Business

|            | Policy Years                 |        |        |                 |        |        |
|------------|------------------------------|--------|--------|-----------------|--------|--------|
|            | New Business/Open Enrollment |        |        | Guarantee Issue |        |        |
|            | 1-6                          | 7-10   | 11+    | 1-6             | 7-10   | 11+    |
| Ages < 65  | 9.000%                       | 0.000% | 0.000% | 3.000%          | 0.000% | 0.000% |
| Ages 65-79 | 18.000%                      | 2.500% | 0.000% | 9.500%          | 0.000% | 0.000% |
| Ages 80+   | 9.000%                       | 0.000% | 0.000% | 3.000%          | 0.000% | 0.000% |

**Washington**

Commission Rates New Business

|          | Policy Years                 |                 |
|----------|------------------------------|-----------------|
|          | New Business/Open Enrollment | Guarantee Issue |
|          | All Years                    | All Years       |
| Ages 65+ | 6.000%                       | 6.000%          |

## Forelife I Commission Grid

| Life Pay              |              |        |  |
|-----------------------|--------------|--------|--|
|                       | Policy Years |        |  |
|                       | 1            | 2-7    |  |
| Full Death Benefits   | 110.000%     | 6.500% |  |
| Graded Death Benefits | 110.000%     | 6.500% |  |

<sup>1</sup> Full Death Benefit Life Pay product available only to issue ages 50-80

<sup>2</sup> Graded Death Benefit Life Pay product available only to issue ages 50-75

### Commission Rules

1. The commission rate is the rate that is in effect on the application date of the issued policy.
2. For Medicare Supplements and Medicare Select policies, the commission is calculated on the lesser of initial premium or paid premium. For Life Plans, the commission is based on the paid premium including the policy fees and is based on age at issue.
3. The attributed Medicare Part B deductible is not commissionable.
4. Policy/Application fees on Medicare Supplement and Medicare Select Plans are not commissionable.
5. Unearned commission within any policy year will be charged back on any premium refunded to the policy owner.
6. The commission for the Product is vested and may be credited to you after the termination date if (a) the policy related to the Product remains in force, (b) the premiums for the policy are credited to Company, and (c) you are the writing agent and you remain the producer of record.
7. Internal Replacements Medicare Supplement/Medicare Select. Commission will be calculated at 100% of the applicable commission rate when a new Forethought Life Insurance Company Medicare Supplement/Medicare Select policy replaces an existing Forethought Life Insurance Company Medicare Supplement/Medicare Select policy, or an existing Forethought Life Insurance Company Medicare Supplement/Medicare Select policy, and the producer of record does not change. The commission on the new internal replacement policy will be calculated based upon the policy year of the former policy.
8. For Life Insurance, your commission may be reduced from replacements or conversions.
9. External Replacements. Commission will be calculated the same as new business unless a state special rule applies.
10. The Company may, from time to time, issue compensation/product schedules with respect to the Product which (a) amend, replace or terminate this Schedule, or (b) identify whether the Product is eligible for bonuses.

**GENERAL AGENT SCHEDULE**

This Schedule of Commissions for Insurance Sales (“Schedule”) is an addendum to the Insurance Selling Agreement (“Agreement”). This Schedule is for Forethought Life Insurance Company (“FLIC”) insurance contracts sold under the Agreement which are issued on or after the Schedule Effective Date.

**Please Print or Type**

|          |
|----------|
| IMO Name |
|----------|

**Commission Advance Period** (*check one*):     As Earned (default)     3 Month     6 Month     9 Month  
 Commissions for quarterly and semi-annual premiums will be paid as earned regardless of the advance commission period selected.

| <b>Forethought® Freedom<sup>SM</sup></b> |                |               |                  |                   |
|--|----------------|---------------|------------------|-------------------|
| <b>Issue Ages</b>                        | <b>Year 1</b>  | <b>Year 2</b> | <b>Years 3-5</b> | <b>Years 6-10</b> |
| <b>50-75</b>                             | <b>115.00%</b> | <b>9.00%</b>  | <b>5.50%</b>     | <b>0.50%</b>      |
| <b>76-80</b>                             | <b>92.50%</b>  | <b>9.00%</b>  | <b>5.50%</b>     | <b>0.50%</b>      |

This Schedule applies to all policies sold as Forethought® Freedom<sup>SM</sup> policy series *P08WLBA (all versions), P08WLST (all versions), and P08WLUP (all versions), and premium rates on form number M5117-01.*

FLIC, in its discretion, may pay to any agent below You in the agent hierarchy the commissions due such agent. Your effective commission rate will depend on the agents in the hierarchy. Commissions are paid weekly as earned.

**Commission Payments**

Commissions are expressed as a percentage of premiums paid unless otherwise noted. First Year commissions for monthly mode policies are calculated as a percentage of the modal premium, multiplied by the number of months in the Commission Advance Period, and are paid at a frequency consistent with the Commission Advance Period. First Year commissions for all other premium modes will be paid as earned regardless of the advance commission period selected.

Renewal commissions are calculated as a percentage of premiums credited to a policy after all premium payments due and owing FLIC during the first policy year have been received. No commissions are paid after the tenth policy year.

**Commission Chargebacks**

Commissions will be charged back as follows.

- All commissions will be charged back 100% if coverage is rescinded.
- Year 1 commissions will be charged back 100% at any time coverage is not taken, voided, or coverage is converted and first year commission is paid on the new coverage, or if non-accidental death occurs during the first policy year on a graded death benefit (ROP or Graded).
- When termination occurs during the first policy year due to non-accidental death of a full coverage policy (Level only) or any policy due to suicide, surrender, or lapse for non-payment of premiums due, chargeback of commissions paid in the first policy year will be prorated monthly based on earned premiums.
- Chargebacks are not assessed at any time when death is due to an accident.

Termination of the Agreement shall not terminate FLIC’s right to chargeback commissions.

**No commission shall be paid on the sale of a policy which involves the total or partial replacement of a policy issued by FLIC or any of its affiliates unless specifically provided for in writing.**