



As of 10-29-09

Carrier	Charge back details listed – always check carrier commission schedules, agent contracting packet and/or contact the carrier if you have any questions
Allianz	<p>-100% chargeback on surrenders in the first six policy months. -50% chargeback on surrenders in the second six policy months. -100% chargeback in the event of the Owner's death in the first 6 policy months. -50% chargeback in the event of the Owner's death in policy months 7-12. -100% chargeback if the Alternate Annuitization Option III (Medicaid endorsement) is used in the first 6 months. (Select Products) -50% chargeback if the Alternate Annuitization Option III (Medicaid endorsement) is used in policy months 7-12. (Select Products)</p>
American General	<p>In the event any policy on which the REPRESENTATIVE is entitled to commissions shall lapse because of nonpayment of premium and shall be replaced or reinstated, any commissions on the new or reinstated policy shall be payable only at the sole discretion of the Insurer.</p> <p>Whenever, in the judgment of the Insurer, it shall become advisable to recall any policy issued before delivery thereof is made, the REPRESENTATIVE shall promptly refund to the Insurer any commissions received on account of such policy. Whenever, after delivery, the Insurer shall effect or procure the surrender, rescission or cancellation of any policy and refund premiums paid thereon, the Insurer shall have the right to charge back commissions and demand that the REPRESENTATIVE repay such commissions to the Insurer. If the Insurer shall refund or waive the premium or premiums under the provisions of any disability waiver of premium rider, the REPRESENTATIVE shall lose all rights to commission and persistency fees as applied to such refunded or waived premiums, and shall repay any amounts advanced. An Insurer may include in its Commission Schedule, which is incorporated as a part of this Agreement, guidelines describing more specifically the circumstances under which it will charge back commissions on certain products.</p>
American investors	<p>Commission charge-back on surrender in the 1st policy year as follows: 0-6 months 100%; 7-12 months 50% (Most products)</p> <p>American Investors may reject, decline, cancel, or modify applications for insurance contracts for any reason and at their sole discretion, and may return the premium or any portion thereof to the customer. You are not to be entitled to commissions with respect to any such insurance contract, and any such compensation paid to you will become an indebtedness of yours. Furthermore, you are not entitled to any compensation with respect to any such contracts or applications that are rescinded, declined or cancelled by American Investors for any reason and you will immediately refund to them any such compensation upon written demand. You will immediately refund any such compensation on insurance contracts which are rejected, cancelled, rescinded, not taken, or modified, or on returned premiums. With respect to insurance contracts which are refunded within the "free look" period, American Investors will chargeback to you the entire commission paid on such insurance contract. You will return to American Investors within five (5) days of written demand the applicable portion (or all) of any such commissions due with respect to this paragraph.</p>
American National	<p>Commission chargeback is 100% on the following products if during the first policy year a policy terminates due to a death claim or full policy surrender for Palladium MYG (all issue ages), Citadel 5 & 7 (applies to issue ages 80+ for death claims and all issue ages for surrenders), Palladium Advisor (applies to issue ages 80+ for death claims and all issue ages for surrenders), ANICO EIA (all issue ages), Palladium Century (all issue ages), Value Lock EIA 7 & 10 (all issue ages), and Strategy 7 & 10 (all issue ages). Commission chargeback of 50% applies to the second policy year for Palladium Advisor (all issue ages) full policy surrender only and Palladium Century (all issue ages) death claim or full policy surrender.</p> <p>There is no commission chargeback on the following products for death claims; however, a chargeback of 100% for the first policy year and 50% for the second policy year apply if a policy terminates due to a full policy surrender for Palladium Series (all issue ages) and Eagle Annuity (all issue ages).</p> <p>Commission chargebacks for partial surrenders are as follows: First Year - All issue ages - 100% of the portion of a partial surrender which incurs a surrender charge for Palladium MYG, Citadel 5 & 7, Palladium Advisor; Palladium Series, Eagle Annuity, ANICO EIA and Palladium Century. Second Year - All issue ages - 50% of the portion of a partial surrender which incurs a surrender charge for Palladium Advisor, Palladium Series, Eagle Annuity, and Palladium Century.</p> <p>Commission chargebacks do not apply to the following products: Palladium Immediate Annuity, Non-Registered Group Variable Annuity, and Group Unallocated Fixed Annuity.</p> <p>Chargeback and issue age is based on age of Annuitant for Palladium MYG, Citadel 5 & 7, Palladium Series, Eagle Annuity, and ANICO EIA. Chargeback and issue age is based on age of Oldest Owner for Palladium Advisor, Palladium Century, Value Lock EIA 7 & 10, and Strategy 7 & 10.</p>

Americo	<p>Annuities: Elite Provider - Future Provider Series* - Platinum Assure - Platinum Secure - Ultimate One Index Series - A commission chargeback will occur upon death, surrender, lapse, cancellation, and withdrawal (100% in the first six months and 50% in months 7 through 12). - A commission chargeback of 100% will occur if funds are withdrawn in the first year due to the nursing home rider. *No chargeback upon death in the first year.</p>
Aviva	<p>In the event of a lapse or surrender, commissions will be charged back during the first policy year as follows: -The chargeback in Policy Months 1-6 will be 100% of the commission paid. -The chargeback in Policy Months 7-12 will be 50% of the commission paid.</p> <p>Full commission is payable on the lesser of target or planned premium. Amounts in excess of planned premium up to target premium and amounts greater than target premium will be paid at the rate marked Excess Premium. In the second year if no premium is received, or if a reduced premium is received, the Company reserves the right to charge back the commission on the difference of the two payments, and a new commission, as provided above for Excess Premium, will be allowed. If the planned premium is intended to be a single payment, the commission on the entire amount will be paid at excess premium Commission Rates.</p> <p>Commissions and service fees on additional premium for Policy Riders will be paid at the same rates as the base policy to which the Rider is attached, with the exception of term insurance riders which may be commissioned at different rates. The presence of the Early Cash Value Rider increases the target premium on the policy. In addition there is a modified commission chargeback provision that charges back 100% of first year commission in years 1 and 2 and 50% of first year commission in year 3 for terminations invoking the rider benefit.</p>
Equitrust	<p>Chargebacks: All commissions will be reversed under the following circumstances: -Upon the death of any owner or surrender- All Products excluding Confidence Income- 100% during months 1-6, 50% during months 7-12. Any commissions paid after the date of death will be reversed 100%.</p> <p>Should the Company, at its sole discretion, deem it appropriate at any time to cancel a policy and/or refund any premium on which you were paid commission, then such commission shall be charged back to you.</p>
Fort Dearborn	<p>Chargebacks for the Classic Fortifier: 100% of commission for payments due upon full contract surrender within the first twelve (12) months following the effective date of the contract. Chargeback for the Platinum Fortifier/ Wealth Fortifier Series: 100% of commission for payments due upon death if the date of death was within the first six (6) months following the effective date of the Product – 50% of the commission for payments due upon death if the date of death was within the second six (6) months following the effective date of the Product contract sold. Chargebacks for Florida Issued Products only (Index Fortifiers)- There is a 100% chargeback during Free-Look Period, if the product is annuitized in the first contract year, if the case is rescinded or as indicated in your Producer Agreement with FDL. There is a 50% chargeback if the contract is annuitized in the second contract year. Chargebacks for Index Fortifiers- No chargeback will be made except for free-looks, if case is rescinded or as indicated in your Producer Agreement with FDL.</p> <p>If for any reason FDL refunds a premium, the Producer shall repay upon demand the commission received on such premium. If the Producer submits an application for a policy which FDL in its sole discretion considers to replace in whole or in part a policy previously issued by FDL, the amount of the commissions paid thereon, if any, shall be determined by FDL. Any commissions due to a Producer hereunder shall be subject to reduction or offset for any indebtedness of the Producer. In the event that the Producer becomes indebted to FDL for any reason, FDL shall have a first and prior lien against any and all commissions due or that may become due.</p>

Genworth

2. Rules on Compensation Charge Backs

(a) In the event a withdrawal or partial surrender (above any applicable penalty-free amount) is granted or a policy or contract is surrendered or canceled within the first twelve (12) months after the date specified in paragraph (c) of this Section 2, compensations will be charged back to you as follows: 100% of compensations paid during that twelve (12) month period.

(b) In the event that any or all of the Annuity Value is applied under a settlement option of a policy or contract during the first twelve (12) months after the policy or contract Effective Date, compensations will be charged back to you as follows: 100% of the difference between the compensation percent at issue and the compensation percent if the policy was issued as an income annuity.

(c) For all annuities the time period for determining compensation charge backs is from the policy or contract Effective Date to the date of the written request for the surrender, cancellation, withdrawal or application of an Annuity Value to a settlement option or the date of death which makes a death benefit payable.

(d) All compensation charge backs shall be due and payable on the date of the written request for the surrender, cancellation, withdrawal or application of an Annuity Value to a settlement option or the date of death which makes a death benefit payable. By acceptance of any compensation payable under this Sales Compensation Plan you agree to pay the Company, in addition to the compensation charge back amount, interest on the amount due at a rate of 5% per annum. Interest shall begin to accrue fourteen (14) days after notice to you of the event causing the compensation charge back to be due and payable. Notwithstanding the foregoing, interest payable hereunder shall not exceed the highest rate permitted by law.

(j) SecureLiving Annuities - In the event a withdrawal or partial surrender in excess of any applicable penalty-free amount is taken or a policy or contract is surrendered or canceled within the first twelve (12) months of the policy or contract effective date, 100% of the compensation paid will be charged back to you including any withdrawals that utilize any applicable nursing home or terminal illness waivers.
In the event of death of any owner with an issue age of 76 or older, and the death of said owner occurs within the first six (6) months of the policy or contract effective date, 100% of the compensation paid will be charged back to you. In the event that there is a non-living owner (i.e. trust, corporate owner, etc.) and any annuitant has an issue age of 76 or older, and the said annuitant dies within the first six (6) months of the policy or contract effective date, 100% of the compensation paid will be charged back to you.

(k) SecureLiving Annuities – Compensation is based upon the attained age of the oldest owner (or the oldest annuitant where there is a non-living owner) at the time the premium payment is received by the Company. Additions are not permitted.

(j) SPIA Cash Refund payment option – The following commission chargeback rules apply for policies or contracts with the *Lifetime with Cash Refund* payment option: 100% of commissions due will be charged back if the annuitant(s) dies 0-6 months after the contract issue date or 50% of commissions due will be charged back if the annuitant(s) dies 7-12 months after the contract issue date.

Great American

No commission chargebacks will occur after the 1st policy year unless otherwise stated.
Chargeback rules apply to all Single Premium, Multi-Year Guarantee, Long Term Care and Fixed-Indexed Deferred. Annuity products listed on the attached commission schedule unless otherwise noted.

Transaction	Product	Months		
		0 - 6	7 - 12	13 - 24
Annuitization ⁽¹⁾	All SP products	100%	100%	0%
Partial Withdrawal	All SP products	100%	50%	0%
Death ⁽²⁾	All SP products <i>(except Long Term Care Annuity)</i>	50%	0%	0%
	Long Term Care Annuity Only	100%	100%	0%
Full Surrender	All SP products <i>(except American Valor II)</i>	100%	50%	0%
	American Valor II only	100%	100%	50%

(1) No chargeback for annuitizations will occur after the first policy year. In the first policy year, annuitizations for periods of 10 or more years or Life will be repaid at 100% of the current Single Premium Immediate Annuity commission rate. Annuitizations for periods of 9 years or less will be repaid at 50% of the current Single Premium Immediate Annuity commission rate.
(2) Death of Owner for all products

Hartford

Company will chargeback commissions for any termination of a HIS or HSIS annuity contract, during the time the "Right to Cancel" provision is in effect. The chargeback will be 100% of the compensation paid.

ING

ING will charge back any commission paid on an annuity where the annuitant dies within 12 months from the policy's issue date unless otherwise noted below.

ING Premier 3 Annuity and ING Premier Flex Annuity: 100% chargeback if contract holder fully depletes all policy values in the first policy year (surrender, annuitization, disability, illness, death, etc). In addition, as of 8/27/2004, ING will chargeback a prorated portion of commissions paid as a percent of premium if the contract holder takes any partial withdrawals during the first policy year.

ING Premier 5 Annuity: 100% if contract holder withdraws all or part of the contract value within the first 18 months from the contract issue date, via full or partial surrender, systematic withdrawals such as scheduled partial liquidations and required minimum distributions, full or partial annuitization, a death claim, or any other reason.

ING QuintaFlex TSA, Roth 403(b) and 457: 100% if contract holder depletes all contract value in the first contract year from the issue date of the contract, via surrender, annuitization, disability, or extended confinement/hospital/nursing home, death or any other reason. For ING QuintaFlex IRA/NQ we will charge back 100% of commissions paid if the contractholder fully depletes all contract value in the first contract year from the issue date of the contract, via annuitization, disability, death or any other reason with one exception. For full surrenders, commissions are not charged back, except for those policies in which a nursing home or terminal illness rider is attached. For policies with these riders, the commission chargeback for a full surrender within the first contract year will be 100% of commission paid.

If an ING Retirement Plus policy is annuitized during policy years 1-5, the Company will charge back a portion of the commissions earned on the amount annuitized, according to the following schedule:

Percentage of Commission Rate				
<u>Policy Year 1</u>	<u>Policy Year 2</u>	<u>Policy Year 3</u>	<u>Policy Year 4</u>	<u>Policy Year 5</u>
70	60	50	40	30

Example: \$10,000 is annuitized from an ING RetirementPlus contract in PolicyYear2. Your commissions were paid at the rate of 5%. The chargeback rate is 60% of 5% = 3%. You will be charged back 3% of the amount annuitized = \$300.

For ING SelectStep Annuity, we will chargeback 100% of the commissions paid if the contractholder fully depletes the entire contract value in the first year via surrender, death, annuitization, or for any other reason. Also, we will chargeback a pro-rata portion of commissions paid if the contract holder takes any partial withdrawal in the first policy year other than those for Required Minimum Distributions.

For each term of ING MVA Annuity, we will charge back 100% of paid commission for:

- Death of annuitant (owner for NQ cases) in the first 12 months of a new Term for age 76 and older
- Depletion of all policy values in the first six months of a new Term Under the Terminal Illness, Extended Confinement, or Disability provision. Foreach term of ING MVA Annuity, we will charge back 50% of paid commission for:
- Full surrenders or annuitization in the first six months of a new Term
- Depletion of all policy values in months 7-12 of a new Term Under the Terminal Illness, Extended Confinement, or Disability provisions.

For each term of ING MVA Annuity, we will charge back 25% of paid commission for full surrenders or annuitizations in months 7-12 of a new Term.

For the ING StrataFlex Annuity, the commission charge back schedule will be the same as #9 above with the exception that it will be based upon the issue date rather than the date the term begins. Option B is available for internal exchanges.

Integrity

With respect to all product distributions made by Integrity in the first product year, Agent or Agency shall refund any commissions in accordance with the commission schedule and for all product annuitizations in the first product year, and shall refund commissions received in excess of the first year annuitization commission.

C. On 30 days' written notice, Integrity reserves the right to revise commissions on products issued, renewed, converted or exchanged thereafter. Integrity also reserves the right to revise, without prior notice, commissions for products issued, renewed, converted or exchanged involving a special customer value program.

D. Agency is solely liable to its agents and subagents for any commissions or other compensation due them.

E. Integrity shall owe no commissions on any contribution received after termination of this agreement, except for contributions already solicited.

F. Integrity may add, remove, or modify any product immediately upon written notice.

<p>JH</p>	<p>Contract Owner's exercise of "FREE LOOK":</p> <ul style="list-style-type: none"> • Full commission shall be charged back to Payee (Free Look period commences upon receipt of contract by owner). • If a contract is mailed to the General Agent or subagent for delivery to the owner, the General Agent or subagent shall deliver the contract to the owner no more than 14 days after the date of the mailing to the General Agent or subagent. Otherwise, if the owner exercises the right to free look in a timely manner after receipt of the contract, the General Agent or subagent shall be responsible to the owner and/or The Company for any loss in contract value. <p>Full or partial withdrawal** from a Venture or AnnuityNote A share contract:</p> <ul style="list-style-type: none"> • Charge back of 50% of all commission paid on an amount withdrawn within 6 months of said amount being paid to The Company. No charge back on commission paid after payment has been in the contract for more than 6 months. <p>Annuitization of any contract within 6 months of the contract effective date:</p> <ul style="list-style-type: none"> • Charge back of commission in excess of the amount of commission that would have been paid had the contract been issued as a Immediate Annuity. In no event will the charge back be less than zero. No charge back on commission paid after the contract has been in effect for more than 6 months. <p>Refund of premium or purchase payment by The Company or failure to receive full amount of purchase payment upon which a commission was pre-paid:</p> <ul style="list-style-type: none"> • For any reason, or as required by law or with concurrence of Payee. • Payee shall repay or return commissions received by it with respect to such premium or purchase payment.
<p>LBL</p>	<p>The entire commission will be charged back if the owner free looks the contract or the contract is treated as being free looked at any time. In addition:</p> <p>Saver's Index® Annuity Plus and Saver's Index® Annuity Premier –</p> <ul style="list-style-type: none"> - 100% chargeback will apply to any partial or full withdrawal in excess of the free amount that occurs within the first 12 months after the issue date. <p>IncomeReady SPIA –</p> <ul style="list-style-type: none"> - 100% chargeback will apply to any partial or full withdrawal that occurs within the first 12 months after the issue date. <p>Saver's Index® Annuity I, Saver's Index® Annuity III, and Tactician Plus –</p> <ul style="list-style-type: none"> - 100% chargeback will apply to any partial or full withdrawal (including any free withdrawal amount) that occurs within the first 6 months after any new premium payment or the payment of any SIA I renewal commission. - 50% chargeback will apply to any partial or full withdrawal (including any free withdrawal amount) that occurs within 7-12 months after any new premium payment or the payment of any SIA I renewal commission. <p>Allstate® Treasury-Linked Annuity and SureHorizonSM II –</p> <ul style="list-style-type: none"> - A 100% chargeback will apply to any partial or full withdrawal in excess of the free amount that occurs within the first 12 months after each premium payment or the payment of an Allstate Treasury Linked Annuity renewal commission. <p>Return of Purchase Payment Rider or Return of Premium Rider (ROP Rider) Chargebacks</p> <p>If an ROP Rider is elected at issue for a Saver's Index Annuity I, Saver's Index Annuity III or Saver's Index Annuity Plus contract then:</p> <ul style="list-style-type: none"> - 100% chargeback will apply to any partial or full withdrawal in excess of the free amount that occurs within the first 24 months after the issue date or each premium payment. - For Saver's Index Annuity III contracts an additional 50% chargeback will apply to any partial or full withdrawal in excess of the free amount that occurs within 25-48 months after each premium payment.
<p>Liberty Mutual</p>	<p>However, no compensation shall be paid on:</p> <p>a) A Policy returned pursuant to a "Free Look" provision for a return of premium, or if a premium is refunded to a contractholder by Liberty Life for any other reason; OR</p> <p>b) Premium received from a Policy contractholder when an existing life insurance or annuity contract issued by Liberty Life on the same life has lapsed, been terminated or surrendered, been continued on a nonforfeiture option, or been changed, modified or converted in any manner, within 6 months of the date of the application for the new Policy or 12 months after the issue date of the new Policy, except to the extent that the first year's annualized premium for the new Policy exceeds the first year's annualized premium of the existing policy.</p> <p>c) In the event a Policy, other than an Estate Maximizer II policy providing a return of premium benefit*, is lapsed or fully surrendered within 12 months of its date of issue, there will be a chargeback of 100% of the compensation previously paid with respect to the Policy. In the event a Policy has a loan of principal or partial withdrawal within 12 months of its date of issue, there will be a prorata chargeback of the compensation previously paid with respect to the Policy. In the event an Estate Maximizer II policy providing a return of premium benefit* is lapsed or fully surrendered within 24 months of its date of issue, there will be a chargeback of 100% of the compensation previously paid with respect to the policy. In the event a policy has a loan of principal or partial withdrawal within 24 months of its date of issue, there will be a prorated chargeback of the compensation previously paid with respect to the policy.</p> <p>d) In the event a death occurs during the first 12 months from the date of issue on a Freedom Series Deferred Annuity, there will be a chargeback of 100% of the compensation previously paid with respect to the policy.</p>

Lincoln National	<p><u>Most Products</u> 1. Full and partial surrender (excluding free partial withdrawals), annuitization or death will result in a 100% commission chargeback the first 6 months and 50% chargeback the next 6 months. For annuitizations in NY and FL (non-New Directions), 100% chargeback for first 6 months and a 50% chargeback for the next 54 months. For annuitizations of New Directions in FL (not issued in NY), 100% chargeback for the first 6 months and a 50% chargeback for the next 18 months.</p> <p><u>Lincoln MY Guarantee Products</u> 5. Full and partial surrender (excluding free partial withdrawals) during the first 12 months of each interest guaranteed period will result in a 100% commission chargeback the first 6 months and 50% chargeback the next 6 months after the start of each interest guaranteed period.</p>
North American	<p>Chargebacks: For deaths, full surrenders, partial withdrawals and/or Required Minimum Distributions (RMDs) occurring within the first contract anniversary year the following chargeback percentages apply: all products except the North American Income: 100% chargeback from the date of issue through the end of the 6th month after the contract issue date and 50% chargeback from the start of the 7th month after the contract issue date through the first contract anniversary date. For cancellations there is a 100% chargeback on commissions throughout the entire surrender charge period of the contract. In addition and not limited by the forgoing, North American reserves the right to chargeback commissions at any time, in its sole discretion, pursuant to paragraphs 7 and 9 of the agent contract, which are expressly incorporated herein.</p>
Old Mutual	<p>COMMISSION CHARGEBACKS: Unearned commissions will be charged back for any lapse, full or partial surrender during the first twelve policy months. Commissions are earned at a rate of 8.33% per month. Any life insurance policy which generates a commission of \$5,000 or greater, if the policy lapses or surrenders within 24 months from date of issue, 100% of all compensation paid on the policy will be charged back.</p>
Penn Mutual	<p>Compensation Reduction Agent hereby recognizes that any compensation reduction or other chargeback of commissions resulting from a policy or contract sold by agent being unwound or not taken constitutes a debt from Agent to Penn Mutual. It is anticipated that any such debt will be paid by charging such debt back against compensation otherwise payable pursuant to Agent's Contract, but if there is no such compensation against which the debt can be set off, or if such compensation is insufficient, Agent hereby agrees to pay to Penn Mutual the amount owed pursuant hereto, or the balance remaining thereof and agrees to pay same upon 10 days written notice that such payment is due.</p>
Principal Financial	<p>Even though compensation may already have been paid to the BGA, or its subsidiaries, affiliates or its producers soliciting the policies on a purchase payment, a purchase payment will no longer be treated as commissionable under the Brokerage General Agency Agreement, and such commission will be charged back to the BGA, its affiliates or subsidiaries receiving the same if the purchase payment is refunded or becomes unearned. In the event the BGA, or its subsidiaries and affiliates has already received compensation on a purchase payment that is no longer commissionable, the Company will charge back to the BGA its affiliates or subsidiaries, as the case may be, all corresponding compensation received by them with respect to such purchase payment, including, but not limited to, any marketing allowances, overrides and commissions which shall constitute a debt under the Brokerage General Agency Agreement owing from the BGA to Principal Life Insurance Company.</p>
RBC	<p>(This is on the Life comp sheet- we don't have the annuity info- for individual annuity chargebacks, see the individual schedules) The Company may charge back 100% of commissions paid under this agreement on: -Premiums that are refunded, and -Premiums not yet paid on a Contract that is rescinded or not taken or terminated for any reason</p> <p>Chargebacks. "Chargebacks" are commissions that Agent must repay to Liberty in accordance with Schedule B for a Policy that is rescinded or not taken or that terminates for any reason. Unpaid Chargebacks of Agent are an indebtedness of Agent to Liberty. Chargebacks of Agent will be deducted from the next commission payment due Agent. If there are not enough commissions to cover this Chargeback within 30 days, Agent shall pay the balance to Liberty in cash within 30 days of Liberty's written demand for payment. After this 30-day period, any remaining balance will accrue interest at a rate of 8% per year. All payments toward this debt will be applied first to interest and then to principal. Agent shall pay all costs and expenses incurred by Liberty in recovering any amount owed by Agent, including attorney's fees and court costs, if any. The amount of these costs and expenses are to be added to the principal balance of Agent's debt to Liberty.</p>
Reliance Standard	<p>Commission Chargeback: If the annuity contract owner, or the annuitant when the contract is owned by a non-natural person, dies during the first contract year, and the contract is not continued by a spouse beneficiary, commissions will be reversed as follows: 100% if the date of death occurs during the first six months, and 50% if the date of death occurs during months 7 through 12 of the contract. <i>(does not apply to Alpha-SPIA)</i></p>

<p>Sun life</p>	<p>Compensation Chargebacks Focus Five, Focus Five Plus, Keyport Value, & SPIA In the event any Contract is partially or totally surrendered within one (1) year following the date the flexible premium or single premium is received, including surrenders after death, there will be a chargeback of compensation attributable to the amount surrendered in accordance with the following schedules: Time elapsed since premium date: Compensation Chargeback: Zero (0) to Six (6) months 100% Seven (7) to Twelve (12) months 50% Over Twelve (12) months 0%</p> <p>SUNDEX PROVANTAGE & SUNDEX 100 In the event any Contract is partially or totally surrendered within the first twelve (12) months of any term following the date the flexible premium is received, there will be a chargeback of 100% of the compensation attributable to the amount surrendered.</p> <p>KEYPORT INDEX MULTIPOINT In the event any Contract is partially or totally surrendered within the first six (6) months of any term there will be a chargeback of 100% of the compensation attributable to the amount surrendered. In the event of death of the Covered Person (as described in the Contract) during the free look period / 45 days of the contract there will be a chargeback of 100% of the commission. For purpose of this provision and regardless of any Contract language to the contrary, the amount surrendered may be treated by Sun Life during the first term, as first coming out the Contract's single premium and during later terms, as first coming out of the term's initial Indexed Value.</p> <p>SLF INDEX MULTIPOINT, KEYPORT INDEX MULTIPOINT 2004 In the event any Contract is partially or totally surrendered within the first twelve (12) months of any term there will be a chargeback of 100% of the compensation attributable to the amount surrendered. In the event of death of the Covered Person (as described in the Contract) during the free look period / 45 days of the contract there will be a chargeback of 100% of the commission. For purpose of this provision and regardless of any Contract language to the contrary, the amount surrendered may be treated by Sun Life, during the first term, as first coming out the Contract's single premium and, during later terms, as first coming out of the term's initial Indexed Value.</p> <p>Refund of Premiums or Purchase Payments Should any payment under any contract issued by Sun Life be refunded for any reason, Payee shall repay or return any commissions received with respect to such payment.</p>
<p>United of Omaha</p>	<p>Effect of Return of Premium. Except where provided on a Compensation/Product Schedule, if any premiums shall be returned by Company on any policy or contract, or should Company become liable for the return thereof for any cause either before or after the Termination Date, GA shall pay to Company all compensation previously paid or credited to GA's account on such returned premium.</p>
<p>West Coast Life</p>	<p>If the Company returns a premium on a policy, the Agent will repay the Company on demand the amount of commission or advance received on the premium returned. Such amount can be recovered from future commission earnings.</p>