



Commission Schedule – PLRAGT12 Effective July 30th 2012

Rates of Commission: Final Expense Whole Life Product

This Schedule shall form part of the General Agent Agreement. Commission rates stated in this or any General Agent Commission Schedule are payable to the General Agent (GA) only on production written by the GA, based on the GA Commission Schedule in effect as of the Certificate application signed date.

GRADED BENEFIT WHOLE LIFE / IMMEDIATE BENEFIT WHOLE LIFE

FIRST YEAR RATES Issue Age 50-80	FIRST YEAR RATES Issue Age 81-85	RENEWAL RATES Year 2	RENEWAL RATES Years 3-5	RENEWAL RATES Years 6-10	RENEWAL RATES Years 11+
110.00%	80.00%	5.75%	5.75%	4.00%	1.30%

MODIFIED BENEFIT WHOLE LIFE

FIRST YEAR RATES	RENEWAL RATES Years 2-5	RENEWAL RATES Years 6-10	RENEWAL RATES Years 11+
50.00%	3.00%	2.25%	1.30%

First-year Annualized Commissionable Premium

The first-year annualized commissionable premium is the annualized first-year premium. The certificate fee for Plan Right sold through VSOP (Voice Sales Over Phone) is non-commissionable while the fee for face-to face sales is commissionable.

First Year Commission Calculation – Life Products

First year compensation on life Certificates will be paid at issue when the Certificate is issued standard as applied for and has the appropriate Cash with Application (CWA – as defined by Certificate Services – see Toolkit on Foresters' website). First year compensation on cases with outstanding requirements such as life amendments, premium shortages greater than \$5.00, as well as COD cases will be paid upon submission of the outstanding requirements. First premium on PAC (FPOP) – If there is an Advance Commission Addendum in effect; commission is advanced when PAC is applied.

First Year Commission Chargebacks

First year commissions are deducted in the current month on insurance products for losses processed at Foresters due to first-year lapses, cancellations, product not taken and first-year surrenders.

If the GA has signed an Advance Commission Addendum ("Addendum") and commissions have been advanced on a life Certificate issued on or after the effective date of the Addendum (defined as the date that Foresters processed the Addendum) and pursuant to the terms thereof, the GA shall repay immediately to Foresters an amount equal to the difference between commissions advanced less the portion of commissions earned based on premiums paid to Foresters.

If the GA's signed Advance Commission Addendum is revoked by Foresters, then commissions on Certificates issued on or after the effective date of that revocation shall, subject to the provision for Non-Accidental Death in First year below, be deemed to have been earned on the date that a premium is received by Foresters and credited to the GA's account, and shall not be charged back on any Certificate that goes out of force (other than product not taken) in the first twelve months of the first Certificate year.

If the GA has not signed an Advance Commission Addendum, commissions shall, subject to the provision for Non-Accidental Death in First Year below, be deemed to have been earned on the date that a premium is received by Foresters and credited to the GA's account, and shall not be charged back on any Certificate that lapses or otherwise goes out of force (other than product not taken) in the first twelve months of the first certificate year.

Indebtedness

It is understood and agreed that you shall be responsible to Foresters for your indebtedness owed by you, as well as for the indebtedness of your licensed Producer, if any, whether or not termination of such licensed Producer occurs. If at any time your commission account with Foresters is negative, the total negative amount will be applied as follows in that order towards the indebtedness until both a. and b. below are reduced to a zero balance:

- a) 100% of your total first year and renewal commissions to your personal production indebtedness.
- b) Foresters reserves the right to apply up to 100% of your first year, renewal and any other commissions to your indebtedness for any licensed Producers.

Non-Accidental Death in First Year

For Plan Right Modified Death Benefit (PRML) and Plan Right Graded Death Benefit (PRGL), any first year Non-Accidental Death will generate a 100% commission chargeback (i.e. all commissions are considered not earned and are reversed) to the writing agent and the uplines.

For Plan Right Level Death Benefit (PRWL), no commissions are charged back on Non-Accidental Deaths.

Pre-paid Premiums

First year compensation is not payable on premiums that are pre-paid for future renewal year premium payments. Where applicable, renewal commissions will be paid on those premiums as they are allocated to each Certificate year.

Reinstatements

If the reinstatement occurs in the first year of the Certificate and was a reinstatement of a first year lapse or surrender, first year compensation previously deducted is re-credited in the month the reinstatement was processed at Foresters.

Controlled Business

All business written on an agent's own life, their spouse/partner or their children/step-children is considered "controlled" business. Likewise, all business written whereby the agent is the payor, policy owner or beneficiary will also be considered "controlled" business. For all "controlled" business, the commissions will be paid out **as earned** regardless of your compensation arrangement.

Replacement Rules

A Certificate is regarded as a replacement Certificate if it meets the definition of "Replacement" set out in state regulation and Foresters written policies.

First year compensation from replacements of any business from products provided by Foresters is based on the increase in annualized commissionable premium only. This is applicable to all replacements identified as such at the time of submission and for partial or full term conversions where the old Certificate has been in force for less than 24 months. Any Certificate that is issued within 13 months of a lapsed Certificate on the same life (either pre- or post-application date) will be considered a replacement and first year compensation will be reduced. No first year compensation is paid on internal rollover money. Additional compensation rules regarding Replacement Rules can be found on Foresters' website.

Returned Premiums

If Foresters returns a premium or part thereof to the insured for any reason, the GA shall waive all right to the commission, if any, relating thereto and shall repay to Foresters any commission received in respect thereof.