

## AllState

<b>Putnam Allstate Apex A-share (5/14/2001-12/31/2003)</b>		
<b>Breakpoint</b>	<b>Dealer Commission</b>	<b>Annual Service Fees</b>
\$0 - \$49,999	5.00%	0.25%
\$50,000-\$99,999	3.75%	0.25%
\$100,000-\$249,999	2.75%	0.25%
\$250,000-\$499,999	2.00%	0.25%
\$500,000-\$999,999	1.75%	0.25%
\$1,000,000-\$2,500,000	1.00%	0.25%

<b>Putnam Allstate Advisor B-share (7/6/2001-12/31/2003)</b>	
<b>Dealer Commission</b>	<b>Annual Service Fees</b>
4.75% (Age 0-80)	.25% (.40% after year 7)
3.50% (Age 81-85)	.25% (.40% after year 7)
2.25% (Age 86-90)	.25% (.40% after year 7)

<b>Putnam Allstate Advisor NY B-share (9/4/2001-12/31/2003)</b>	
<b>Dealer Commission</b>	<b>Annual Service Fees</b>
4.75% (Age 0-80)	.25% (.40% after year 7)
3.50% (Age 81-85)	.25% (.40% after year 7)
2.25% (Age 86-90)	.25% (.40% after year 7)

## Federated

<b>Federated/ING (Aetna) Growth Plus Variable Annuity B Share (8/1994-8/1998)</b>	
<b>Dealer Commission</b>	<b>Annual Service Fees</b>
4.75%	.25% (.40% after year 8)

<b>Federated/Hartford (Fortis) Triple Crown Variable Annuity (1/1/1999-12/1/2002)</b>	
<b>Dealer Commission</b>	<b>Annual Service Fees</b>
4.75%	.25% (.40% after year 8)

## Hartford

<b>Hartford Director Acces I C-share (7/15/98-5/30/03)</b>	
<b>Dealer Commission</b>	<b>Annual Service Fees</b>
1% (Age 0-80)	1.00%
.80% (Age 81-90)	0.80%

<b>Hartford Director Edge A-share (5/1/99-6/2/03)</b>			
<b>Breakpoint</b>	<b>Dealer Commission (Age 0-80)</b>	<b>Dealer Commission (Age 81-85)</b>	<b>Annual Service Fees</b>
\$0 - \$49,999	5.00%	4.00%	0.25%
\$50,000-\$99,999	4.00%	3.25%	0.25%
\$100,000-\$249,999	3.00%	2.25%	0.25%
\$250,000-\$499,999	2.00%	1.50%	0.25%
\$500,000-\$999,999	1.75%	1.25%	0.25%
\$1,000,000 & up	1.00%	0.50%	0.25%

<b>Hartford Director VII B-share (5/1/1999-5/30/2003)</b>	
<b>Dealer Commission</b>	<b>Annual Service Fees</b>
4.75%	.25% (.40% after year 7)
5.50% (no trail states)	n/a
3.50% (Age 81-85, no trail states)	n/a

<b>Hartford Director VIII B-share (6/3/2003-4/29/2005)</b>	
<b>Dealer Commission</b>	<b>Annual Service Fees</b>
4.75% (trail states)	.25% (.40% after year 7)
5.50% (Age 0-80 no trail states)	n/a
3.50% (Age 81-85, no trail states)	n/a

<b>Hartford Director Edge A-share (6/2/2003-4/29/2005)</b>			
<b>Breakpoint</b>	<b>Dealer Commission (Age 0-80)</b>	<b>Dealer Commission (Age 81-85)</b>	<b>Annual Service Fees</b>
\$0 - \$49,999	5.00%	4.00%	0.25%
\$50,000-\$99,999	4.00%	3.25%	0.25%
\$100,000-\$249,999	3.00%	2.25%	0.25%
\$250,000-\$499,999	2.00%	1.50%	0.25%
\$500,000-\$999,999	1.75%	1.25%	0.25%
\$1,000,000 & up	1.00%	0.50%	0.25%

<b>Hartford Director M B-share (5/1/2005-5/2/2008)</b>	
<b>Dealer Commission</b>	<b>Annual Service Fees</b>
4.75% (Age 0-80)	.25% (.40% after year 7)
3.50% (Age 81-85)	.25% (.40% after year 7)

<b>Hartford Director M Edge A-share (5/1/2005-5/2/2008)</b>			
<b>Breakpoint</b>	<b>Dealer Commission (Age 0-80)</b>	<b>Dealer Commission (Age 81-85)</b>	<b>Annual Service Fees</b>
\$0 - \$49,999	5.00%	4.00%	0.25%
\$50,000-\$99,999	4.00%	3.25%	0.25%
\$100,000-\$249,999	3.00%	2.25%	0.25%
\$250,000-\$499,999	2.00%	1.50%	0.25%
\$500,000-\$999,999	1.75%	1.25%	0.25%
\$1,000,000 & up	1.00%	0.50%	0.25%

<b>Hartford Leaders Foundation Edge A-share (5/5/2008-3/21/2012)</b>			
<b>Breakpoint</b>	<b>Dealer Commission (Age 0-80)</b>	<b>Dealer Commission (Age 81-85)</b>	<b>Annual Service Fees</b>
\$0 - \$49,999	5.00%	4.00%	0.25%
\$50,000-\$99,999	4.00%	3.25%	0.25%
\$100,000-\$249,999	3.00%	2.25%	0.25%
\$250,000-\$499,999	2.00%	1.50%	0.25%
\$500,000-\$999,999	1.75%	1.25%	0.25%
\$1,000,000 & up	1.00%	0.50%	0.25%

<b>Hartford Leaders Foundation B-share (5/5/2008-3/21/2012)</b>	
<b>Dealer Commission</b>	<b>Annual Service Fees</b>
4.75% (Age 0-80)	.25% (.40% after year 7)
3.50% (Age 81-85)	.25% (.40% after year 7)

<b>Hartford Leaders (5/1/1999-5/30/2003)</b>	
<b>Dealer Commission</b>	<b>Annual Service Fees</b>
4.75% (Age 0-80, trail states)	.25% (.40% after year 7)
5.50% (Age 0-80, no trail states)	n/a
3.50% (Age 81-85, no trail states)	n/a

<b>Hartford Leaders Access Variable Annuity (5/1/1999-5/30/2003)</b>	
<b>Dealer Commission</b>	<b>Annual Service Fees</b>
1% gross	1.00%

<b>Hartford Leaders Edge (5/1/1999-5/30/2003)</b>			
<b>Breakpoint</b>	<b>Dealer Commission (Age 0-80)</b>	<b>Dealer Commission (Age 81-85)</b>	<b>Annual Service Fees</b>
\$0 - \$49,999	5.00%	4.00%	0.25%
\$50,000-\$99,999	4.00%	3.25%	0.25%

\$100,000-\$249,999	3.00%	2.25%	0.25%
\$250,000-\$499,999	2.00%	1.50%	0.25%
\$500,000-\$999,999	1.75%	1.25%	0.25%
\$1,000,000 & up	1.00%	0.50%	0.25%

#### Hartford Leaders Edge A-share (6/2/2003-4/30/2005)

Breakpoint	Dealer Commission (Age 0-80)	Dealer Commission (Age 81-85)	Annual Service Fees
\$0 - \$49,999	5.00%	4.00%	0.25%
\$50,000-\$99,999	4.00%	3.25%	0.25%
\$100,000-\$249,999	3.00%	2.25%	0.25%
\$250,000-\$499,999	2.00%	1.50%	0.25%
\$500,000-\$999,999	1.75%	1.25%	0.25%
\$1,000,000 & up	1.00%	0.50%	0.25%

#### Hartford Leaders (6/2/2003-4/29/2005)

Dealer Commission	Annual Service Fees
4.75% (Age 0-80, trail states)	.25% (.40% after year 7)
5.50% (Age 0-80, no trail states)	n/a
3.50% (Age 81-85, no trail states)	n/a

#### Hartford Leaders B-share (5/1/2005-5/2/2008)

Dealer Commission	Annual Service Fees
4.75% (Age 0-80)	.25% (.40% after year 7)
3.50% (Age 81-85)	.25% (.40% after year 7)

#### Hartford Leaders Edge III A-share (5/1/2005-5/2/2008)

Breakpoint	Dealer Commission (Age 0-80)	Dealer Commission (Age 81-85)	Annual Service Fees
\$0 - \$49,999	5.00%	4.00%	0.25%
\$50,000-\$99,999	4.00%	3.25%	0.25%
\$100,000-\$249,999	3.00%	2.25%	0.25%
\$250,000-\$499,999	2.00%	1.50%	0.25%
\$500,000-\$999,999	1.75%	1.25%	0.25%
\$1,000,000 & up	1.00%	0.50%	0.25%

#### PRM Personal Retirement Manage Foundation A-share (1/24/2011-3/21/2012)

Breakpoint	Dealer Commission	Annual Service Fees
\$0 - \$49,999	5.00%	0.25%
\$50,000-\$99,999	4.00%	0.25%

\$100,000-\$249,999	3.00%	0.25%
\$250,000-\$499,999	2.00%	0.25%
\$500,000-\$999,999	1.75%	0.25%
\$1,000,000-\$2,500,000	1.00%	0.25%

<b>PRM Foundation O-share (10/31/2011-3/21/2012)</b>		
<b>Breakpoint</b>	<b>Dealer Commission (Age 0-80)</b>	<b>Annual Service Fees</b>
\$0 - \$49,999	5.00%	0.25%
\$50,000-\$99,999	4.50%	0.25%
\$100,000-\$249,999	3.50%	0.25%
\$250,000-\$499,999	2.50%	0.25%
\$500,000-\$999,999	2.00%	0.25%
\$1,000,000 & up	1.25%	0.25%

<b>Hartford Leaders Foundation Edge II with Personal Retirement Manage A-share (5/3/10-2/10/11)</b>		
<b>Breakpoint</b>	<b>Dealer Commission (Age 0-80)</b>	<b>Annual Service Fees</b>
\$0 - \$49,999	5.00%	0.25%
\$50,000-\$99,999	4.00%	0.25%
\$100,000-\$249,999	3.00%	0.25%
\$250,000-\$499,999	2.00%	0.25%
\$500,000-\$999,999	1.75%	0.25%
\$1,000,000 & up	1.00%	0.25%

<b>Putnam Hartford Capital Access C-share (5/1/1999-4/29/2005)</b>	
<b>Dealer Commission</b>	<b>Annual Service Fees</b>
1% (Age 0-80)	1.00%
.80% (Age 81-90)	0.80%

<b>Putnam Hartford Capital Edge A-share (10/18/1999-8/7/2002)</b>			
<b>Breakpoint</b>	<b>Dealer Commission (Age 0-80)</b>	<b>Dealer Commission (Age 81-85)</b>	<b>Annual Service Fees</b>
\$0 - \$49,999	5.00%	4.00%	0.25%
\$50,000-\$99,999	4.00%	3.25%	0.25%
\$100,000-\$249,999	3.00%	2.25%	0.25%
\$250,000-\$499,999	2.00%	1.50%	0.25%
\$500,000-\$999,999	1.75%	1.25%	0.25%
\$1,000,000 & up	1.00%	0.50%	0.25%

<b>Hartford Putnam Capital Manager Edge II A-share (8/8/2002-5/30/2003)</b>			
<b>Breakpoint</b>	<b>Dealer Commission (Age 0-80)</b>	<b>Dealer Commission (Age 81-85)</b>	<b>Annual Service Fees</b>
\$0 - \$49,999	5.00%	4.00%	0.25%
\$50,000-\$99,999	4.00%	3.25%	0.25%
\$100,000-\$249,999	3.00%	2.25%	0.25%
\$250,000-\$499,999	2.00%	1.50%	0.25%
\$500,000-\$999,999	1.75%	1.25%	0.25%
\$1,000,000 & up	1.00%	0.50%	0.25%

<b>Putnam Hartford Capital Manager VII B-share (6/3/2003-4/29/2005)</b>	
<b>Dealer Commission</b>	<b>Annual Service Fees</b>
4.75% (Age 0-80)	.25% (.40% after year 7)
3.50% (Age 81-85)	.25% (.40% after year 7)
For exchanges out of the surrender charge period, the commission will be paid as above. For contracts still in the surrender charge period, commissions are as follows:	
1.75% (Age 0-80)	.25% (.40% after year 7)
.90% (Age 81-85)	.25% (.40% after year 7)

<b>Putnam Hartford Capital Manager Edge III A-share (6/2/2003-4/29/2005)</b>			
<b>Breakpoint</b>	<b>Dealer Commission (Age 0-80)</b>	<b>Dealer Commission (Age 81-85)</b>	<b>Annual Service Fees</b>
\$0 - \$49,999	5.00%	4.00%	0.25%
\$50,000-\$99,999	4.00%	3.25%	0.25%
\$100,000-\$249,999	3.00%	2.25%	0.25%
\$250,000-\$499,999	2.00%	1.50%	0.25%
\$500,000-\$999,999	1.75%	1.25%	0.25%
\$1,000,000 & up	1.00%	0.50%	0.25%

<b>Hartford Director Variable Immediate Annuity</b>	
<b>Dealer Commission</b>	<b>Annual Service Fees</b>
4% (Age 0-80)	.25% (years 2-7)
	.40% (years 8 & up)
2.75% (Age 81-90)	.25% (years 2-7)
	.40% (years 8 & up)

<b>Hartford Fixed Annuity Simple Income Solution (9/1/1991-3/10/2008)</b>	
<b>Dealer Commission</b>	<b>Annual Service Fees</b>
4.00%	n/a

<b>Hartford CRC Select II Fixed Annuity (3/14/2009-3/21/2012)</b>		
<b>Duration</b>	<b>Age 0-80</b>	<b>Age 81-85</b>
1	0.50%	0.25%
2	0.50%	0.25%
3	1.00%	0.50%
4	1.50%	0.75%
5	2.00%	1.00%
6	2.00%	1.00%
7	2.00%	1.00%
8	2.00%	1.00%
9	2.00%	1.00%
10	2.00%	1.00%
Renewal commissions: Same as new commissions, except: all durations 86+ = 0.50% except 3 year duration 86+ = 0.25%		

<b>Hartford CRC Best Efforts Fixed Annuity (11/3/2000-3/13/2009)</b>			
<b>Age 0-80</b>		<b>Age 81-85</b>	
<b>Maturity</b>	<b>Gross</b>	<b>Maturity</b>	<b>Gross</b>
3-Year	2.00%	3-Year	0.50% (max 85)
5-Year	2.00%	5-Year	1.00% (max 85)
6-Year	2.00%	6-Year	1.00% (max 84)
7-Year	2.00%	7-Year	1.00% (max 83)
8-Year	2.00%	8-Year	1.00% (max 82)
9-Year	2.00%	9-Year	1.00% (max 81)
10-Year	2.00%	10-Year	n/a (max 80)
Renewal commissions: 3 year is same as new business. All other maturities pay no renewal commission.			

<b>Hartford CRC Select Fixed Annuity (9/1/2000-3/13/2009)</b>	
<b>Dealer Commission</b>	<b>Renewal Commissions</b>
2% (Age 0-80)	Same as new commissions, except: - 1 year duration 0-80 & 81-85 - .50%, 86+ - .50%
1% (Age 81-85)	

## John Hancock

<b>John Hancock Managed Immediate Fixed Annuity</b>	
<b>Dealer Commission</b>	
4.00%	

<b>John Hancock Venture Opportunity B-share (5/4/2008-12/9/2011)</b>	
<b>Dealer Commission</b>	<b>Annual Service Fees</b>
4.75% (Age 0-80)	0.25%
2.50% (Age 81-85)	0.25%
Additional Information: Commission of 4% is paid if the contract is annuitized after the 7th contract anniversary for annuitization.	

<b>John Hancock Venture Opportunity A-share (5/4/2008 - Present)</b>		
<b>Breakpoint</b>	<b>Dealer Commission</b>	<b>Annual Service Fees</b>
\$0 - \$49,999	5.00%	0.25%
\$50,000-\$99,999	4.00%	0.25%
\$100,000-\$249,999	3.00%	0.25%
\$250,000-\$499,999	2.00%	0.25%
\$500,000-\$999,999	1.75%	0.25%
\$1,000,000 & up	1.00%	0.25%
Additional Information: Commission of 4% is paid if the contract is annuitized after the 7th contract anniversary for annuitization.		

## Lincoln

<b>American Legacy I (2/18/1987-8/1/1989)</b>	
<b>Dealer Commission</b>	<b>Annual Service Fees</b>
4.75% (Age 0-80)	0.25% (0.40% years 8 +)
2.25% (Age 81-85)	0.25%
1.60% (Age 86-90)	0.25%
Additional Information: 0.80% trail on annuitization.	

<b>American Legacy II (8/1/1989-4/30/1997)</b>	
<b>Dealer Commission</b>	<b>Annual Service Fees</b>
4.75% (Age 0-80)	0.25% (0.40% years 8 +)
2.25% (Age 81-85)	0.25%
1.60% (Age 86-90)	0.25%
Additional Information: 0.80% trail on annuitization.	

<b>American Legacy III (4/30/1997-5/30/2003)</b>	
<b>Dealer Commission</b>	<b>Annual Service Fees</b>
4.75% (Age 0-80)	0.25% (0.40% years 8 +)
2.25% (Age 81-85)	0.25% (0.40% years 8 +)
1.60% (Age 86-90)	0.25% (0.40% years 8 +)



<b>American Legacy III (5/30/2003-6/3/2005)</b>	
<b>Dealer Commission</b>	<b>Annual Service Fees</b>
4.75% (Age 0-80)	0.25% (0.40% years 8 +)
2.25% (Age 81-85)	0.25% (0.40% years 8 +)
1.60% (Age 86-90)	0.25% (0.40% years 8 +)

<b>American Legacy III (6/6/2005-10/20/2006)</b>	
<b>Dealer Commission</b>	<b>Annual Service Fees</b>
4.75% (Age 0-80)	0.25% (0.40% years 8 +)
2.25% (Age 81-85)	0.25% (0.40% years 8 +)
1.60% (Age 86-90)	0.25% (0.40% years 8 +)
Additional Information: 1.00% trail l4Life Advantage years 8+	

<b>American Legacy Shareholder's Advantage (10/18/1999-2/6/2004)</b>		
<b>Breakpoint</b>	<b>Dealer Commission</b>	<b>Annual Service Fees</b>
\$0 - \$24,999	5.00%	0.25%
\$25,000-\$49,999	4.25%	0.25%
\$50,000-\$99,999	3.75%	0.25%
\$100,000-\$249,999	2.75%	0.25%
\$250,000-\$499,999	2.00%	0.25%
\$500,000-\$749,000	1.60%	0.25%
\$750,000-\$999,000	1.20%	0.25%
\$1,000,000 & up	1.00%	0.25%

<b>American Legacy Shareholder's Advantage (2/6/2004-6/3/2005)</b>		
<b>Breakpoint</b>	<b>Dealer Commission</b>	<b>Annual Service Fees</b>
\$0 - \$24,999	5.00%	0.25%
\$25,000-\$49,999	4.25%	0.25%
\$50,000-\$99,999	3.75%	0.25%
\$100,000-\$249,999	2.75%	0.25%
\$250,000-\$499,999	2.00%	0.25%
\$500,000-\$749,000	1.60%	0.25%
\$750,000-\$999,000	1.20%	0.25%
\$1,000,000 & up	1.00%	0.25%

<b>Lincoln Select Fixed Annuity (3/18/2002-10/22/2006)</b>		
<b>Maturity (Years)</b>	<b>Dealer Commission (Age 0-80)</b>	<b>Dealer Commission (Age 81-85)</b>
1	1.00%	0.50%
2	1.00%	0.50%
3	1.00%	0.50%
4	2.00%	1.00%
5	2.00%	1.00%
6	2.00%	1.00%
7	2.00%	1.00%
8	2.00%	1.00%
9	2.00%	1.00%
10	2.00%	1.00%

<b>Lincoln Select Fixed Annuity (10/23/2006-4/1/2007)</b>		
<b>Maturity (Years)</b>	<b>Dealer Commission (Age 0-80)</b>	<b>Dealer Commission (Age 81-85)</b>
1	1.00%	0.50%
2	1.00%	0.50%
3	1.00%	0.50%
4	2.00%	1.00%
5	2.00%	1.00%
6	2.00%	1.00%
7	2.00%	1.00%
8	2.00%	1.00%
9	2.00%	1.00%
10	2.00%	1.00%

<b>Lincoln ChoicePlus Fixed (3/12/2001-5/1/2007)</b>		
<b>Maturity (Years)</b>	<b>Dealer Commission (Age 0-80)</b>	<b>Dealer Commission (Age 81-85)</b>
1	1.00%	0.50%
2	1.00%	0.50%
3	1.00%	0.50%
4	2.00%	1.00%
5	2.00%	1.00%
6	2.00%	1.00%
7	2.00%	1.00%
8	2.00%	1.00%
9	2.00%	1.00%
10	2.00%	1.00%

<b>American Legacy Shareholder's Advantage (6/6/2005-2/8/2010)</b>		
<b>Breakpoint</b>	<b>Dealer Commission</b>	<b>Annual Service Fees</b>
\$0 - \$24,999	5.00%	0.25%
\$25,000-\$49,999	4.25%	0.25%
\$50,000-\$99,999	3.75%	0.25%
\$100,000-\$249,999	2.75%	0.25%
\$250,000-\$499,999	2.00%	0.25%
\$500,000-\$749,000	1.60%	0.25%
\$750,000-\$999,000	1.20%	0.25%
\$1,000,000 & up	1.00%	0.25%

Additional Information: i4Life Advantage service fee increased to 0.50%.

<b>ChoicePlus Assurance A-share Annuity (1/2/2008-2/8/2010)</b>		
<b>Breakpoint</b>	<b>Dealer Commission</b>	<b>Annual Service Fees</b>
\$0 - \$24,999	5.00%	0.25%
\$25,000-\$49,999	4.25%	0.25%
\$50,000-\$99,999	3.75%	0.25%
\$100,000-\$249,999	2.75%	0.25%
\$250,000-\$499,999	2.00%	0.25%
\$500,000-\$749,000	1.60%	0.25%
\$750,000-\$999,000	1.20%	0.25%
\$1,000,000 & up	1.00%	0.25%

Additional Information: i4Life Advantage service fee increased to 0.50%.

<b>ChoicePlus Assurance I4L A-share (through 2/8/2010)</b>		
<b>Breakpoint</b>	<b>Dealer Commission</b>	<b>Annual Service Fees</b>
\$50,000-\$99,999	3.75%	0.50%
\$100,000-\$249,999	2.75%	0.50%
\$250,000-\$499,999	2.00%	0.50%
\$500,000-\$749,000	1.60%	0.50%
\$750,000-\$999,000	1.20%	0.50%
\$1,000,000 & up	1.00%	0.50%

<b>ChoicePlus Assurance I4L B-share (through 2/8/2010)</b>	
<b>Dealer Commission</b>	<b>Annual Service Fees</b>
	0.25% (years 2-7)
4.75% (Age 0-80)	1.00% (years 8 & up)
	0.25% (years 2-7)
2.25% (Age 81-85)	1.00% (years 8 & up)
	0.25% (years 2-7)
1.60% (Age 86-90)	1.00% (years 8 & up)

<b>American Legacy III I4L B-share (through 2/8/2010)</b>	
<b>Dealer Commission</b>	<b>Annual Service Fees</b>
4.75% (Age 0-80)	0.25% (years 2-7) 1.00% (years 8 & up)
2.25% (Age 81-85)	0.25% (years 2-7) 1.00% (years 8 & up)
1.60% (Age 86-90)	0.25% (years 2-7) 1.00% (years 8 & up)

<b>American Legacy Shareholder's Advantage I4L A-share (through 2/8/2010)</b>		
<b>Breakpoint</b>	<b>Dealer Commission</b>	<b>Annual Service Fees</b>
\$50,000-\$99,999	3.75%	0.50%
\$100,000-\$249,999	2.75%	0.50%
\$250,000-\$499,999	2.00%	0.50%
\$500,000-\$749,000	1.60%	0.50%
\$750,000-\$999,000	1.20%	0.50%
\$1,000,000 & up	1.00%	0.50%

<b>ChoicePlus Assurance A-Share Annuity (08-Feb-2010- 06-Dec-2010)</b>		
<b>Breakpoint</b>	<b>Dealer Commission</b>	<b>Annual Service Fees</b>
\$0-\$49,999	5.00%	0.25%
\$50,000-\$99,999	4.00%	0.25%
\$100,000-\$249,999	3.00%	0.25%
\$250,000-\$499,999	2.00%	0.25%
\$500,000-\$999,999	1.75%	0.25%
\$1,000,000 and up	1.00%	0.25%

<b>ChoicePlus Assurance B-Share Annuity (02-Jan-2008 - 06-Dec-2010)</b>	
<b>Dealer Commission</b>	<b>Annual Service Fees</b>
4.75% (ages 0-80)	0.25% (.40% years 8+)
2.25% (ages 81-85)	0.25% (.40% years 8+)
1.60% (ages 86-90)	0.25% (.40% years 8+)

<b>American Legacy Shareholder's Advantage Annuity (08-Feb-2010 - 06-Dec-2010)</b>		
<b>Breakpoint</b>	<b>Dealer Commission</b>	<b>Annual Service Fees</b>
\$0-\$49,999	5.00%	0.25%
\$50,000-\$99,999	4.00%	0.25%
\$100,000-\$249,999	3.00%	0.25%
\$250,000-\$499,999	2.00%	0.25%
\$500,000-\$999,999	1.75%	0.25%
\$1,000,000 and up	1.00%	0.25%

<b>American Legacy III Annuity (Available 03-Jan-2011 through 14-Nov-2011)</b>	
<b>Dealer Commission</b>	<b>Annual Service Fees</b>
4.75% (ages 0-80)	0.25% (.40% years 8+)
2.25% (ages 81-85)	0.25% (.40% years 8+)
1.60% (ages 86-90)	0.25% (.40% years 8+)

<b>ChoicePlus Assurance A-Share Annuity (Available 06-Dec-2010 to 02-Jan-2011)</b>		
<b>Breakpoint</b>	<b>Dealer Commission</b>	<b>Annual Service Fees</b>
\$0-\$49,999	5.00%	0.25%
\$50,000-\$99,999	4.00%	0.25%
\$100,000-\$249,999	3.00%	0.25%
\$250,000-\$499,999	2.00%	0.25%
\$500,000-\$999,999	1.75%	0.25%
\$1,000,000 and up	1.00%	0.25%

<b>ChoicePlus Assurance B-Share Annuity (Available 06-Dec-2010 to 02-Jan-2011)</b>	
<b>Dealer Commission</b>	<b>Annual Service Fees</b>
4.75% (ages 0-80)	0.25% (.40% years 8+)
2.25% (ages 81-85)	0.25% (.40% years 8+)
1.60% (ages 86-90)	0.25% (.40% years 8+)

<b>American Legacy Shareholder's Advantage Annuity (Available 06-Dec-2010 to 02-Jan-2011)</b>		
<b>Breakpoint</b>	<b>Dealer Commission</b>	<b>Annual Service Fees</b>
\$0-\$49,999	5.00%	0.25%
\$50,000-\$99,999	4.00%	0.25%
\$100,000-\$249,999	3.00%	0.25%
\$250,000-\$499,999	2.00%	0.25%
\$500,000-\$999,999	1.75%	0.25%
\$1,000,000 and up	1.00%	0.25%

<b>American Legacy III Annuity (Available 06-Dec-2010 to 02-Jan-2011)</b>	
<b>Dealer Commission</b>	<b>Annual Service Fees</b>
4.75% (ages 0-80)	0.25% (.40% years 8+)
2.25% (ages 81-85)	0.25% (.40% years 8+)
1.60% (ages 86-90)	0.25% (.40% years 8+)

<b>American Legacy III Annuity (Available 03-Jan-2011 through 14-Nov-2011)</b>	
<b>Dealer Commission</b>	<b>Annual Service Fees</b>
4.75% (ages 0-80)	0.25% (.40% years 8+)
2.25% (ages 81-85)	0.25% (.40% years 8+)
1.60% (ages 86-90)	0.25% (.40% years 8+)

## MetLife

<b>COVA Variable Annuity Series A Information 08/20/2001-05/01/2002</b>		
<b>Purchase Amount</b>	<b>Dealer Commission age 0-80</b>	<b>Annual Service Fees</b>
\$0 - \$49,999	5.00%	0.25%
\$50,000-\$99,999	3.75%	0.25%
\$100,000-\$249,999	2.75%	0.25%
\$250,000-\$499,999	2.00%	0.25%
\$500,000-\$999,999	1.60%	0.25%
\$1,000,000 & up	1.00%	0.25%

<b>COVA Variable Annuity Series B Information 07/26/1991-05/01/2002</b>	
<b>Dealer Commission</b>	<b>Annual Service Fees</b>
4.70% (ages 0-80)	0.25% (.40% years 6+)
2.50% (ages 81+)	0.25% (.40% years 6+)

<b>MetLife Single Premium Immediate Annuity Information Issued 1991 through 23 Feb 2009</b>		
<b>Year</b>	<b>Dealer Commission</b>	<b>Annual Service Fees</b>
5	2.50%	N/A
6-9	3.00%	N/A
10 or more	4.00%	N/A
Life Contingent	4.00%	N/A

<b>MetLife (COVA) SPDA III Fixed Annuity Information 07/26/1991-08/14/2002</b>	
<b>Dealer Commission</b>	<b>Renewal Commission</b>
2.50%	2.50%

<b>MetLife (COVA) SPDA V Fixed Annuity Information 07/26/1991- 06/17/2003</b>	
<b>Dealer Commission</b>	<b>Renewal Commission</b>
2.00%	2.00%

<b>MetLife (COVA) SPDA VII Fixed Annuity Information 05/05/1993-06/17/2003</b>	
<b>Dealer Commission</b>	<b>Renewal Commission</b>
2.00%	2.00%

<b>MetLife Investors FA Fixed Annuity Information Issued 18 Feb 2003 through 14 July 2009</b>		
<b>Dealer Commission</b>	<b>Renewal Commission</b>	
2.00% (ages 0-79)	<b>1 Year</b>	<b>all other maturities</b>
1.00% (ages 80-85)	.50% (ages 0-90)	2.00% (ages 0-79)
0.50% (ages 86-90)		1.00% (ages 80-85)
		.50% (ages 86-90)
<b>MetLife Investors Variable Annuity Class B (09-Apr-2001 through 29-Apr-2011)</b>		
<b>Dealer Commission</b>	<b>Annual Service Fees</b>	
4.75% (ages 0-79)	0.25% (.40% years 8+)	
2.50% (ages 80-85)	0.25% (.40% years 8+)	
1.25% (ages 86-90)	0.25% (.40% years 8+)	

## Nationwide

<b>Nationwide Federated Ally A-share Variable Annuity Information, Issued 08/01/02-04/01/04</b>		
<b>Purchase Amount</b>	<b>Dealer Commission age 0-80</b>	<b>Annual Service Fees</b>
\$0 - \$49,999	5.00%	0.25% (0.40% after 85 months)
\$50,000-\$99,999	4.00%	0.25% (0.40% after 85 months)
\$100,000-\$249,999	3.25%	0.25% (0.40% after 85 months)
\$250,000-\$499,999	2.25%	0.25% (0.40% after 85 months)
\$500,000-\$999,999	1.80%	0.25% (0.40% after 85 months)
\$1,000,000 & up	1.00%	0.25% (0.40% after 85 months)

<b>Nationwide Federated Ally B-share Variable Annuity Information, Issued 08/01/02-04/01/04</b>		
<b>Dealer Commission</b>	<b>Annual Service Fees</b>	
4.75%	.25% (.40% in years 8+)	

## Pacific Life

<b>Pacific Life Destinations B-Share Annuity (Available 11-Jan-2011 to 27-Jan-2012)</b>		
<b>AGE</b>	<b>Dealer Commission</b>	<b>Annual Service Fees</b>
0-75	5% (2.50% after year 8)	0.25%
76-80	4% (2.25% after year 8)	0.25%
81-85	2.50% (1.50% after year 8)	0.25%

A one-time 0.25% commission is paid on fixed or variable annuitization that takes place in Contract Years 2 - 6.  
A one-time 4.00% commission is paid on fixed or variable annuitization that takes place in Contract Years 7 and later.

## Protective

Protective Values Advantage Variable A-Share Annuity (Issued 01-May-2010 to 30-Apr-2012)		
Breakpoint	Dealer Commission	Annual Service Fees
\$0-\$49,000	5.00%	0.25%
\$50,000-\$99,000	4.00%	0.25%
\$100,000-\$249,999	3.00%	0.25%
\$250,000-\$499,999	2.00%	0.25%
\$500,000-\$999,999	1.75%	0.25%
\$1,000,000 and up	1.00%	0.25%

Protective Values Variable B-Share Annuity (Issued 01-May-2010 to 23-December-2011)		
AGE	Dealer Commission	Annual Service Fees
0-75	5% (2.50% after year 8)	0.25%
76-80	4% (1.50% after year 8)	0.25%
81-85	3% (1.00% after year 8)	0.25%

Protective Values Advantage Variable A-Share Annuity (Available Until 01-May-2010)		
Breakpoint	Dealer Commission	Annual Service Fees
\$0-\$49,000	5.00%	0.25%
\$50,000-\$99,000	4.00%	0.25%
\$100,000-\$249,999	3.00%	0.25%
\$250,000-\$499,999	2.00%	0.25%
\$500,000-\$999,999	1.75%	0.25%
\$1,000,000 and up	1.00%	0.25%

Protective Values Variable B-Share Annuity (Issued 01-May-2010 to 12-Dec-2011)		
AGE	Dealer Commission	Annual Service Fees
0-75	5% (2.50% after year 8)	0.25%
76-80	4% (1.50% after year 8)	0.25%

Protective Values Access C-share Annuity (Available Until 01-May-2010)		
Dealer Commission		Annual Service Fees
1.00%		0.25%

Protective Values Access C-share Annuity (Issued 01-May-2010 to 29-Apr-2011)		
AGE	Dealer Commission	Annual Service Fees
0-80	1.25%	1.00%
81-85	1.00%	0.75%



Protective ProSaver Fixed Immediate Annuity Information		
Dealer Commission		Annual Service Fees
4.00%		N/A

Protective Advantage Variable A-share, Issued 10/01/99-04/01/05		
Breakpoint	Dealer Commission	Annual Service Fees
\$0 - \$49,999	5.00%	0.25%
\$50,000-\$99,999	4.00%	0.25%
\$100,000-\$249,999	3.00%	0.25%
\$250,000-\$499,999	2.00%	0.25%
\$500,000-\$999,999	1.75%	0.25%
\$1,000,000 - \$2,499,999	0.50%	0.25%
\$2,500,000 & over	0.50%	0.25%

Protective Elements Access C-share, Issued 05/01/99-04/01/05	
Dealer Commission	Annual Service Fees
1% (Age 0-80)	1% (Age 0-80)
.80% (Age 81-84)	.80% (Age 81-84)

Protective Variable Annuity II, Issued 05/01/00-04/01/05	
Dealer Commission	Annual Service Fees
4.75% (ages 0-80)	0.25% (.40% after year 8)
2.50% (ages 81-84)	0.25% (.40% after year 8)

Protective FutureSaver NY Fixed Annuity Information, Issued 06/01/98-05/01/03			
Year	Dealer Commission (Age 0-80)	Dealer Commission (Age 81-and older)	Annual Service Fees
3 - Year	0.75%	0.50%	N/A
4 - Year	1.00%	0.75%	N/A
5 - Year	2.00%	0.75%	N/A
6 - Year	5.00%	2.00%	N/A
7 - Year	5.00%	1.25%	N/A
8 - Year	2.00%	3.00%	N/A
9 - Year	5.00%	2.05%	N/A
10 - Year	3.00%	2.00%	N/A

**Protective Platinum NY Fixed Annuity Information, Issued 06/01/98-12/01/05**

Year	Dealer Commission (Age 0-80)	Dealer Commission (Age 81 - 94)	Annual Service Fees
3 - Year	0.50%	0.50%	N/A
4 - Year	1.00%	0.75%	N/A
5 - Year	2.00%	1.50%	N/A
6 - Year	2.00%	1.25%	N/A
7 - Year	2.00%	1.25%	N/A
8 - Year	2.00%	1.25%	N/A
10 - Year	2.00%	1.25%	N/A

**SunAmerica****SunAmerica (Anchor National) Anchor Advisor Information (8/19/96 – 2/21/97)**

Dealer Commission	Annual Service Fees
1.00% on premiums received during first 6 months after contract issue	1.00%
0.50% on premiums received during months 7-12 after contract issue	1.00%

**SunAmerica Anchor Advisor Information (2/21/07 - 9/27/01)**

Dealer Commission	Annual Service Fees
<b>option 1</b>	
1.00% on contributions first 6 months	1.00%
0.50% on contributions in second 6 months	1.00%
<b>option 2</b>	
none	1.00%

**SunAmerica American Pathway Information Issued 01/01/1984 to 08/01/1993**

Dealer Commission	Annual Service Fees
5.50%	None

**SunAmerica ICAP II Information - Sold 08/1984 to 1993**

Dealer Commission	Annual Service Fees
5.00%	N/A

**SunAmerica Advisor Information (12/26/00 – 5/30/09)**

Dealer Commission	Annual Service Fees
1.00% on premiums received	1.00%

<b>SunAmerica Polaris Information Issued 02/01/1993-06/01/1997</b>		
<b>Dealer Commission</b>		<b>Annual Service Fees</b>
4.75% (Age 0-80)		0.25%
2.50% (Age 81-85)		0.25%

<b>SunAmerica Polaris II A-share Information Issued 10/01/1999-05/01/2006</b>		
<b>Breakpoint</b>	<b>Dealer Commission</b>	<b>Annual Service Fees</b>
\$0 - \$49,999	5.00%	0.25%
\$50,000-\$99,999	4.00%	0.25%
\$100,000-\$249,999	3.00%	0.25%
\$250,000-\$499,999	2.00%	0.25%
\$500,000-\$999,999	1.75%	0.25%
\$1,000,000 & up	1.00%	0.25%

<b>SunAmerica Polaris II B-share Information Issued 06/01/1997 - 05/1/2006</b>		
<b>Dealer Commission</b>		<b>Annual Service Fees</b>
4.75% (age 0-80)		.25% (.40% after year 7)
1.50% (age 81-85)		0.80%

<b>AIG Annuity Sterling Select Single Premium Deferred Fixed Annuity Information Issued 04/01/1995 - 09/01/2002</b>		
<b>Year</b>	<b>Dealer Commission</b>	<b>Annual Service Fees</b>
5	4.25%	N/A
7	5.00%	N/A
10	5.00%	N/A

\*(10 year rate guarantee not available in OR)

## **Van Kampen American Capital**

<b>Van Kampen American Capital Generations Information (01/1997-12/1999)</b>		
<b>Dealer Commission</b>		<b>Annual Service Fees</b>
4.75% (ages 0-80) trail and non-trail states		.25 (.50% after 7 years)
2.375% (ages 81-85) trail and non-trail states		.25 (.50% after 7 years)