



## American Retirement Life Insurance Company Commission Schedule

This Commission Schedule (hereinafter this "Schedule"), is attached to and made a part of the Associate Agreement between American Retirement Life Insurance Company (ARLIC) and the Agent. All capitalized terms herein shall have the meanings ascribed to them in the Associate Agreement. ARLIC may modify this Schedule after giving Agent the advance written notice required by state law or ten (10) days' advance written notice in states where not such advance written notice period exists. Agent shall receive compensation in accordance with the terms of the Associate Agreement and this Schedule as noted below:

- ARLIC shall pay Agent the compensation described above on premium received and accepted by ARLIC for issued policies solicited by Agent on or after the effective date of this Schedule subject to the terms and conditions of the Associate Agreement and this Schedule. The commission rates noted in this Schedule apply to Commissionable Premium only. Commissionable Premium is the policies original issue gross premium less any discounts or reductions, including but not limited to Household/Spousal discounts, and less the premium designated to cover the Part B Deductible if applicable to the plan purchased. Commissionable premium can never exceed the premium actually billed and received by the Company. Commissions are not payable on the premium that is attributable to the Part B deductible in Plans C, F and Extended Basic, unless state requirements differ. All Medicare Supplement policies, based on guaranteed issue requirements of the Balanced Budget Act, will receive 2% in years 1 – 6 (unless state requirements differ) for the writing agent only, or as shown on the schedule.
- Should you recruit and appoint any subagents, your compensation on business written by them will be reduced by any amounts that would be paid to those contract levels. In order to receive compensation (override commissions) on any subagent, you must have a resident or non-resident license in any state where the subagent writes business if the state has so mandated.
- Compensation is expressed as a percentage of premium received by ARLIC. Compensation for the first policy year is first year commission. Compensation is renewal commission beginning in policy year two, except as otherwise noted. First year and renewal commissions on plans of insurance not listed shall be determined by ARLIC. Compensation on internal policy replacements, exchanges and conversions will be compensated according to ARLIC guidelines in effect at the time the policy is written. Policies are not considered to be internal replacements if there is a lapse in coverage greater than 30 days. Internal Replacement commissions will be paid to the original writing agent on the lessor of the replaced policy's commissionable premium or the new policy's Commissionable Premium. The commission rate applied to the Commissionable Premium will be based on the replaced policies effective date and coverage year. For Affiliate Replacement policies issued in any state other than California, Louisiana, Maryland, Nevada and Washington, ARLIC will pay Affiliate Replacement commissions at 90% of the commissionable premium to the original writing agent, based on the commission schedule at the time the policy is issued if the original writing agent for one Cigna Healthcare issued policy is replacing that policy with another Cigna Healthcare Medicare Supplement Policy. Affiliate Replacement policies must be fully underwritten and issued by one Cigna Healthcare company to replace a policy previously issued by another Cigna Healthcare company. Advances will not be paid on any Internal Replacement policy. An affiliate replacement is the change between Cigna Healthcare underwriting companies (e.g. a Cigna Healthcare CHLIC policy replacing a Cigna Healthcare ARLIC policy) by the original writing agent. All other replacements are considered to be internal replacements.
- Premium rate-ups and renewal increases are non-commissionable. No commissions shall be paid on underwriting or substandard premium rate-ups or renewal premium increases. Commissions are paid on the initial premium only and are not paid on any increase in premium due to age change or plan wide rate increases, unless required by law. Premium reductions will affect the initial premium accordingly.
- COMMISSION STATEMENT – Statements are generated bi-weekly that report commissions for the bi-weekly period as well as other monetary transactions between you and ARLIC. The bi-weekly transactions are summarized to obtain a total net balance. When total commissions exceed all amounts due to the Company for the statement period, the excess is paid to you. When commission chargebacks, negative advances and negative commissions exceed commissions earned, the commission statement total is called a debit balance. A debit balance is the total amount you must repay to ARLIC. Debit balances are carried over to your next bi-weekly commission statement until such balance is fully repaid.
- This Commission Schedule applies only to the products listed for so long as the Agreement remains in effect. ARLIC reserves and shall have the right, at its sole option and discretion, to adjust and change the commissions at any time. This Commission Schedule and any commissions payable hereunder may be modified by ARLIC, in its sole discretion, upon written notice to the Agent which may be contained in any Company Field Bulletin or other written communication to Agent.

# American Retirement Life Insurance Company – Commission Schedule Effective 10/1/2023

LEVEL	NMO - 96			IMO - 93			FMO - 90			MGA - 80			AMGA - 70		
<b>MEDICARE SUPPLEMENT - Check your state's outline of coverage for available plans. - Effective 1/1/23</b>															
<b>Commissions will no longer be paid starting year 31.</b>															
<b>Plan A - All States unless otherwise noted below</b>															
All Issue Ages (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%
<b>All Plans except Plan A - All States unless otherwise noted below</b>															
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	27.0%	5.0%	2.0%	26.0%	4.0%	1.0%	25.0%	3.0%	1.0%	24.0%	3.0%	1.0%	23.0%	3.0%	1.0%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	13.5%	2.5%	1.0%	13.0%	2.5%	1.0%	12.5%	2.5%	1.0%	12.0%	2.5%	1.0%	11.5%	2.5%	1.0%
<b>Plan N</b>															
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	31.0%	4.0%	1.0%	30.0%	3.0%	1.0%	29.0%	2.0%	1.0%	28.0%	2.0%	1.0%	27.0%	2.0%	1.0%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	15.5%	1.5%	0.5%	15.0%	1.5%	0.5%	14.5%	1.5%	0.5%	14.0%	1.5%	0.5%	13.5%	1.5%	0.5%
<b>Plans F, G &amp; N - Alabama, Mississippi, N Carolina, Rhode Island</b>															
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%
Issue Ages 65-84 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	27.0%	5.0%	2.0%	26.0%	4.0%	1.0%	25.0%	3.0%	1.0%	24.0%	3.0%	1.0%	23.0%	3.0%	1.0%
Issue Ages 85+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	13.5%	2.5%	1.0%	13.0%	2.5%	1.0%	12.5%	2.5%	1.0%	12.0%	2.5%	1.0%	11.5%	2.5%	1.0%
<b>Plans F &amp; G - Delaware, Nebraska, New Mexico, West Virginia, Wyoming</b>															
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%
Issue Ages 65-84 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	27.0%	5.0%	2.0%	26.0%	4.0%	1.0%	25.0%	3.0%	1.0%	24.0%	3.0%	1.0%	23.0%	3.0%	1.0%
Issue Ages 85+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	13.5%	2.5%	1.0%	13.0%	2.5%	1.0%	12.5%	2.5%	1.0%	12.0%	2.5%	1.0%	11.5%	2.5%	1.0%
<b>Plans N - Delaware, Nebraska, New Mexico, West Virginia, Wyoming</b>															
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%
Issue Ages 65-84 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	31.0%	4.0%	1.0%	30.0%	3.0%	1.0%	29.0%	2.0%	1.0%	28.0%	2.0%	1.0%	27.0%	2.0%	1.0%
Issue Ages 85+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	15.5%	1.5%	0.5%	15.0%	1.5%	0.5%	14.5%	1.5%	0.5%	14.0%	1.5%	0.5%	13.5%	1.5%	0.5%
<b>Plans F, G &amp; N - Arizona</b>															
Issue Ages 65-84 (Yrs 1-6 / 7-10 / Yrs 11-30)*	25.0%	5.0%	2.0%	24.0%	5.0%	2.0%	23.0%	5.0%	2.0%	22.0%	5.0%	2.0%	21.0%	5.0%	2.0%
Issue Ages 85+ (Yrs 1-6 / 7-10 / Yrs 11-30)*	12.5%	2.5%	1.0%	12.0%	2.5%	1.0%	11.5%	2.5%	1.0%	11.0%	2.5%	1.0%	10.5%	2.5%	1.0%
<b>Plans G - Arkansas</b>															
Issue Ages 65-74 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	26.0%	13.0%	2.0%	25.0%	12.5%	2.0%	24.0%	12.0%	2.0%	23.0%	11.5%	2.0%	22.0%	11.0%	2.0%
Issue Ages 75-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	12.0%	6.0%	2.0%	11.5%	5.0%	2.0%	11.0%	5.0%	2.0%	10.5%	5.0%	2.0%	10.0%	5.0%	2.0%
Issue Ages 80-84 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	7.0%	3.5%	2.0%	6.5%	3.5%	2.0%	6.0%	3.5%	2.0%	5.5%	3.5%	2.0%	5.0%	3.5%	2.0%
Issue Ages 85+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	5.0%	2.5%	2.0%	5.0%	2.5%	2.0%	5.0%	2.5%	2.0%	5.0%	2.5%	2.0%	5.0%	2.5%	2.0%
<b>Plans N - Arkansas</b>															
Issue Ages 65-74 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	31.0%	12.0%	2.0%	30.0%	11.5%	2.0%	29.0%	11.0%	2.0%	28.0%	10.5%	2.0%	27.0%	10.0%	2.0%
Issue Ages 75-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	15.5%	5.0%	1.0%	15.0%	4.0%	1.0%	14.5%	4.0%	1.0%	14.0%	4.0%	1.0%	13.5%	4.0%	1.0%
Issue Ages 80-84 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	11.0%	2.5%	1.0%	10.5%	2.5%	1.0%	10.0%	2.5%	1.0%	9.5%	2.5%	1.0%	9.0%	2.5%	1.0%
Issue Ages 85+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	9.0%	1.5%	1.0%	9.0%	1.5%	1.0%	9.0%	1.5%	1.0%	9.0%	1.5%	1.0%	9.0%	1.5%	1.0%
<b>Plans F - Arkansas</b>															
Issue Ages 65-69 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	26.0%	13.0%	2.0%	25.0%	12.5%	2.0%	24.0%	12.0%	2.0%	23.0%	11.5%	2.0%	22.0%	11.0%	2.0%
Issue Ages 70-74 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	21.0%	10.5%	2.0%	20.0%	10.0%	2.0%	19.0%	9.5%	2.0%	18.0%	9.0%	2.0%	17.0%	8.5%	2.0%
Issue Ages 75-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	12.0%	6.0%	2.0%	11.5%	5.0%	2.0%	11.0%	5.0%	2.0%	10.5%	5.0%	2.0%	10.0%	5.0%	2.0%
Issue Ages 80-84 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	7.0%	3.5%	2.0%	6.5%	3.5%	2.0%	6.0%	3.5%	2.0%	5.5%	3.5%	2.0%	5.0%	3.5%	2.0%
Issue Ages 85+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	5.0%	2.5%	2.0%	5.0%	2.5%	2.0%	5.0%	2.5%	2.0%	5.0%	2.5%	2.0%	5.0%	2.5%	2.0%
<b>Plans A, F, G &amp; N - Colorado &amp; Montana</b>															
All Issue Ages (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* + GI	25.5%	5.0%	2.0%	24.5%	5.0%	2.0%	23.5%	5.0%	2.0%	22.5%	5.0%	2.0%	21.5%	5.0%	2.0%
<b>Plans A, F &amp; G - Florida</b>															
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* + GI	8.0%	3.0%	1.0%	7.0%	3.0%	1.0%	6.0%	3.0%	1.0%	5.5%	3.0%	1.0%	5.0%	3.0%	1.0%
Issue Ages 65+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* + GI	20.0%	5.0%	5.0%	19.0%	5.0%	5.0%	18.0%	5.0%	5.0%	17.0%	5.0%	5.0%	16.0%	5.0%	5.0%
<b>Plan N - Florida</b>															
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* + GI	10.0%	3.0%	0.5%	9.0%	3.0%	0.5%	8.0%	3.0%	0.5%	7.5%	3.0%	0.5%	7.0%	3.0%	0.5%
Issue Ages 65+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* + GI	25.0%	4.0%	1.0%	24.0%	3.0%	1.0%	23.0%	2.0%	1.0%	22.0%	2.0%	1.0%	21.0%	2.0%	1.0%
<b>Plan A - Kansas</b>															
All Issue Ages (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* + GI	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%
<b>Plans F, G &amp; N - Kansas</b>															
Issue Ages ≤ 84 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* + GI	27.0%	5.0%	2.0%	26.0%	4.0%	1.0%	25.0%	3.0%	1.0%	24.0%	3.0%	1.0%	23.0%	3.0%	1.0%
Issue Ages 85+ (Yrs 1-6 / 7-10 / Yrs 11-30)* + GI	13.5%	2.5%	1.0%	13.0%	2.5%	1.0%	12.5%	2.5%	1.0%	12.0%	2.5%	1.0%	11.5%	2.5%	1.0%
<b>Plan N - Kentucky</b>															
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	27.0%	5.0%	2.0%	26.0%	4.0%	1.0%	25.0%	3.0%	1.0%	24.0%	3.0%	1.0%	23.0%	3.0%	1.0%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	13.5%	2.5%	1.0%	13.0%	2.5%	1.0%	12.5%	2.5%	1.0%	12.0%	2.5%	1.0%	11.5%	2.5%	1.0%
<b>Plan A - South Carolina</b>															
All Issue Ages (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* + GI	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%

Affiliate replacement commissions are not available in CA, KY, LA, MD, and NV. Affiliate replacement commissions for AK, CO, MO, MS, ME, MI, MT, WA and RI will be available at a later date.

\* Policies sold prior to 1/1/2023 (2/15/2023 for LA and 5/16/2023 for RI) will remain 11+ years || AK, CO, MD, ME, MI, MO, MS, MT & WA remain at 11+ years

GI = Guaranteed Issue

Not all plans are available for every state and age bracket. Please refer to your state's Outlines of Coverage for available plans and rates for each age bracket.

Some commission rates not yet filed or approved. Subject to change. Check Broker Portal for product availability."

# American Retirement Life Insurance Company – Commission Schedule Effective 10/1/2023

LEVEL	NMO - 96			IMO - 93			FMO - 90			MGA - 80			AMGA - 70		
<b>Plans F, G &amp; N - South Carolina</b>															
Issue Ages ≤79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* + GI	27.0%	5.0%	2.0%	26.0%	4.0%	1.0%	25.0%	3.0%	1.0%	24.0%	3.0%	1.0%	23.0%	3.0%	1.0%
Issue Ages 80+ (Yrs 1-6 / 7-10 / Yrs 11-30)* + GI	13.5%	2.5%	1.0%	13.0%	2.5%	1.0%	12.5%	2.5%	1.0%	12.0%	2.5%	1.0%	11.5%	2.5%	1.0%
<b>Plans A, F, G &amp; N - Indiana</b>															
All Issue Ages (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* + GI	25.0%	0.0%	0.0%	24.0%	0.0%	0.0%	23.0%	0.0%	0.0%	22.0%	0.0%	0.0%	21.0%	0.0%	0%
<b>Plans F &amp; G - New Hampshire</b>															
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%
Issue Ages 65-84 (Yrs 1-6 / Yrs 7-10 / 11-30)*	25.0%	5.0%	2.0%	24.0%	5.0%	2.0%	23.0%	5.0%	2.0%	22.0%	5.0%	2.0%	21.0%	5.0%	2.0%
Issue Ages 85+ (Yrs 1-6 / 7-10 / Yrs 11-30)*	12.5%	2.5%	1.0%	12.0%	2.5%	1.0%	11.5%	2.5%	1.0%	11.0%	2.5%	1.0%	10.5%	2.5%	1.0%
<b>Plans N - New Hampshire</b>															
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / 11-30)*	31.0%	4.0%	1.0%	30.0%	3.0%	1.0%	29.0%	2.0%	1.0%	28.0%	2.0%	1.0%	27.0%	2.0%	1.0%
Issue Ages 80+ (Yrs 1-6 / 7-10 / Yrs 11-30)*	15.5%	1.5%	0.5%	15.0%	1.5%	0.5%	14.5%	1.5%	0.5%	14.0%	1.5%	0.5%	13.5%	1.5%	0.5%
<b>Plan A - Pennsylvania</b>															
All Issue Ages (Yrs 1-6/ Yrs 7-10 / Yrs 11-30)*	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%
GI (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	5.0%	3.0%	1.0%	5.0%	3.0%	1.0%	5.0%	3.0%	1.0%	5.0%	3.0%	1.0%	5.0%	3.0%	1.0%
<b>Plans B, F, G &amp; N - Pennsylvania</b>															
Issue Ages ≤ 84 (Yrs 1-6/ Yrs 7-10 / Yrs 11-30)*	27.0%	5.0%	2.0%	26.0%	4.0%	1.0%	25.0%	3.0%	1.0%	24.0%	3.0%	1.0%	23.0%	3.0%	1.0%
Issue Ages 85+ (Yrs 1-6/ Yrs 7-10 / Yrs 11-30)*	17.0%	3.0%	1.0%	16.5%	3.0%	1.0%	16.0%	3.0%	1.0%	15.5%	3.0%	1.0%	15.0%	3.0%	1.0%
GI (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	5.0%	3.0%	1.0%	5.0%	3.0%	1.0%	5.0%	3.0%	1.0%	5.0%	3.0%	1.0%	5.0%	3.0%	1.0%
<b>MEDICARE SUPPLEMENT - Check your state's outline of coverage for available plans.</b>															
<b>STD II &amp; III Plan A - All States unless otherwise noted below</b>															
All Issue Ages (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	3.0%	3.0%	1.0%	3.0%	3.0%	1.0%	3.0%	3.0%	1.0%	3.0%	3.0%	1.0%	3.0%	3.0%	1.0%
<b>STD II &amp; III Plans F, G &amp; N - Alabama, Delaware, Kansas, Kentucky, Mississippi, Nebraska, New Mexico, No. Dakota, No Carolina, Rhode Island, So. Carolina, West Virginia, Wyoming</b>															
Issue Ages 65-84 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	14.0%	3.0%	1.0%	13.5%	2.0%	1.0%	13.0%	2.0%	1.0%	12.0%	2.0%	1.0%	11.0%	2.0%	1.0%
Issue Ages 85+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	9.0%	2.0%	1.0%	8.0%	2.0%	1.0%	7.0%	2.0%	1.0%	6.5%	2.0%	1.0%	6.0%	2.0%	1.0%
<b>STD II &amp; III Plans F, G &amp; N - Arizona, New Hampshire</b>															
Issue Ages 65-84 (Yrs 1-6/ Yrs 7-10 / Yrs 11-30)*	13.0%	3.0%	1.0%	12.5%	2.0%	1.0%	12.0%	2.0%	1.0%	11.0%	2.0%	1.0%	10.5%	2.0%	1.0%
Issue Ages 85+ (Yrs 1-6/ Yrs 7-10 / Yrs 11-30)*	8.0%	2.0%	1.0%	7.0%	2.0%	1.0%	6.0%	2.0%	1.0%	5.5%	2.0%	1.0%	5.0%	2.0%	1.0%
<b>STD II &amp; III Plan A - Arkansas</b>															
Issue Ages 65+ (Yrs 1-6/ Yrs 7-10 / Yrs 11-30)*	3.0%	0.0%	0.0%	3.0%	0.0%	0.0%	3.0%	0.0%	0.0%	3.0%	0.0%	0.0%	3.0%	0.0%	0.0%
<b>STD II &amp; III Plans F, G &amp; N - Arkansas</b>															
Issue Ages 65-69 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	12.0%	0.0%	0.0%	11.5%	0.0%	0.0%	11.0%	0.0%	0.0%	10.0%	0.0%	0.0%	9.5%	0.0%	0.0%
Issue Ages 70-74 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	11.0%	0.0%	0.0%	10.5%	0.0%	0.0%	10.0%	0.0%	0.0%	9.0%	0.0%	0.0%	8.5%	0.0%	0.0%
Issue Ages 75-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	10.0%	0.0%	0.0%	9.5%	0.0%	0.0%	9.0%	0.0%	0.0%	8.0%	0.0%	0.0%	7.5%	0.0%	0.0%
Issue Ages 80-84 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	6.0%	0.0%	0.0%	5.5%	0.0%	0.0%	5.0%	0.0%	0.0%	4.0%	0.0%	0.0%	3.5%	0.0%	0.0%
Issue Ages 85+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	3.0%	0.0%	0.0%	3.0%	0.0%	0.0%	3.0%	0.0%	0.0%	3.0%	0.0%	0.0%	3.0%	0.0%	0.0%
<b>STD II &amp; III Plans A, F, G, N - Colorado</b>															
Issue Ages 65+ (Yrs 1-6/ Yrs 7-10 / Yrs 11-30)*	13.0%	3.0%	1.0%	12.5%	2.0%	1.0%	12.0%	2.0%	1.0%	11.0%	2.0%	1.0%	10.5%	2.0%	1.0%
<b>STD II &amp; III Plans A, F, G, N - Indiana</b>															
Issue Ages 65+ (Yrs 1-6/ Yrs 7-10 / Yrs 11-30)*	13.0%	0.0%	0.0%	12.5%	0.0%	0.0%	12.0%	0.0%	0.0%	11.0%	0.0%	0.0%	10.5%	0.0%	0.0%
<b>STD II &amp; III Plans A, F, G, N - Montana</b>															
All Issue Ages (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	25.5%	5.0%	2.0%	24.5%	5.0%	2.0%	23.5%	5.0%	2.0%	22.5%	5.0%	2.0%	21.5%	5.0%	2.0%
<b>STD II &amp; III Plans B, F, G &amp; N - Pennsylvania</b>															
Issue Ages 65-84 (Yrs 1-6/ Yrs 7-10 / Yrs 11-30)*	14.0%	3.0%	1.0%	13.5%	2.0%	1.0%	13.0%	2.0%	1.0%	12.0%	2.0%	1.0%	11.0%	2.0%	1.0%
Issue Ages 85+ (Yrs 1-6/ Yrs 7-10 / Yrs 11-30)*	9.0%	2.0%	1.0%	8.0%	2.0%	1.0%	7.0%	2.0%	1.0%	6.5%	2.0%	1.0%	6.0%	2.0%	1.0%

Affiliate replacement commissions are not available in CA, KY, LA, MD, and NV. Affiliate replacement commissions for AK, CO, MO, MS, ME, MI, MT, WA and RI will be available at a later date.

\* Policies sold prior to 1/1/2023 (2/15/2023 for LA and 5/16/2023 for RI) will remain 11+ years || AK, CO, MD, ME, MI, MO, MS, MT & WA remain at 11+ years

GI = Guaranteed Issue

Not all plans are available for every state and age bracket. Please refer to your state's Outlines of Coverage for available plans and rates for each age bracket.

Some commission rates not yet filed or approved. Subject to change. Check Broker Portal for product availability."

# American Retirement Life Insurance Company – Commission Schedule Effective 10/1/2023

LEVEL	GA - 60			AGA - 50			SR Agent - 40			Agent - 30			Agent II - 20		
<b>MEDICARE SUPPLEMENT - Check your state's outline of coverage for available plans. - Effective 1/1/23</b>															
<b>Commissions will no longer be paid starting year 31.</b>															
<b>Plan A - All States unless otherwise noted below</b>															
All Issue Ages (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%
<b>All Plans except Plan A - All States unless otherwise noted below</b>															
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	22.0%	3.0%	1.0%	21.0%	3.0%	1.0%	20.0%	3.0%	1.0%	19.0%	3.0%	1.0%	18.0%	3.0%	1.0%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	11.0%	2.5%	1.0%	10.5%	2.5%	1.0%	10.0%	2.5%	1.0%	9.5%	2.5%	1.0%	9.0%	2.5%	1.0%
<b>Plan N</b>															
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	26.0%	2.0%	1.0%	25.0%	2.0%	1.0%	24.0%	2.0%	1.0%	23.0%	2.0%	1.0%	22.0%	2.0%	1.0%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	13.0%	1.5%	0.5%	12.5%	1.5%	0.5%	12.0%	1.5%	0.5%	11.5%	1.5%	0.5%	11.0%	1.5%	0.5%
<b>Plans F, G &amp; N - Alabama, Mississippi, N Carolina, Rhode Island</b>															
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%
Issue Ages 65-84 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	22.0%	3.0%	1.0%	21.0%	3.0%	1.0%	20.0%	3.0%	1.0%	19.0%	3.0%	1.0%	18.0%	3.0%	1.0%
Issue Ages 85+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	11.0%	2.5%	1.0%	10.5%	2.5%	1.0%	10.0%	2.5%	1.0%	9.5%	2.5%	1.0%	9.0%	2.5%	1.0%
<b>Plans F &amp; G - Delaware, Nebraska, New Mexico, West Virginia, Wyoming</b>															
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%
Issue Ages 65-84 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	22.0%	3.0%	1.0%	21.0%	3.0%	1.0%	20.0%	3.0%	1.0%	19.0%	3.0%	1.0%	18.0%	3.0%	1.0%
Issue Ages 85+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	11.0%	2.5%	1.0%	10.5%	2.5%	1.0%	10.0%	2.5%	1.0%	9.5%	2.5%	1.0%	9.0%	2.5%	1.0%
<b>Plans N - Delaware, Nebraska, New Mexico, West Virginia, Wyoming</b>															
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%
Issue Ages 65-84 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	26.0%	2.0%	1.0%	25.0%	2.0%	1.0%	24.0%	2.0%	1.0%	23.0%	2.0%	1.0%	22.0%	2.0%	1.0%
Issue Ages 85+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	13.0%	1.5%	0.5%	12.5%	1.5%	0.5%	12.0%	1.5%	0.5%	11.5%	1.5%	0.5%	11.0%	1.5%	0.5%
<b>Plans F, G &amp; N - Arizona</b>															
Issue Ages 65-84 (Yrs 1-6 / 7-10 / Yrs 11-30)*	20.0%	5.0%	2.0%	19.0%	5.0%	2.0%	18.0%	5.0%	2.0%	17.0%	5.0%	2.0%	16.0%	5.0%	2.0%
Issue Ages 85+ (Yrs 1-6 / 7-10 / Yrs 11-30)*	10.0%	2.5%	1.0%	9.5%	2.5%	1.0%	9.0%	2.5%	1.0%	8.5%	2.5%	1.0%	8.0%	2.5%	1.0%
<b>Plans G - Arkansas</b>															
Issue Ages 65-74 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	21.0%	10.5%	2.0%	20.0%	10.0%	2.0%	19.0%	9.5%	2.0%	18.0%	9.0%	2.0%	17.0%	8.5%	2.0%
Issue Ages 75-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	9.5%	5.0%	2.0%	9.0%	5.0%	2.0%	8.5%	5.0%	2.0%	8.0%	5.0%	2.0%	7.5%	5.0%	2.0%
Issue Ages 80-84 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	5.0%	3.5%	2.0%	5.0%	3.5%	2.0%	5.0%	3.5%	2.0%	5.0%	3.5%	2.0%	5.0%	3.5%	2.0%
Issue Ages 85+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	5.0%	2.5%	2.0%	5.0%	2.5%	2.0%	5.0%	2.5%	2.0%	5.0%	2.5%	2.0%	5.0%	2.5%	2.0%
<b>Plans N - Arkansas</b>															
Issue Ages 65-74 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	26.0%	9.5%	2.0%	25.0%	9.0%	2.0%	24.0%	8.5%	2.0%	23.0%	8.0%	2.0%	22.0%	7.5%	2.0%
Issue Ages 75-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	13.0%	4.0%	1.0%	12.5%	4.0%	1.0%	12.0%	4.0%	1.0%	11.5%	4.0%	1.0%	11.0%	4.0%	1.0%
Issue Ages 80-84 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	9.0%	2.5%	1.0%	9.0%	2.5%	1.0%	9.0%	2.5%	1.0%	9.0%	2.5%	1.0%	9.0%	2.5%	1.0%
Issue Ages 85+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	9.0%	1.5%	1.0%	9.0%	1.5%	1.0%	9.0%	1.5%	1.0%	9.0%	1.5%	1.0%	9.0%	1.5%	1.0%
<b>Plans F - Arkansas</b>															
Issue Ages 65-69 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	21.0%	10.5%	2.0%	20.0%	10.0%	2.0%	19.0%	9.5%	2.0%	18.0%	9.0%	2.0%	17.0%	8.5%	2.0%
Issue Ages 70-74 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	16.0%	8.0%	2.0%	15.0%	7.5%	2.0%	14.0%	7.0%	2.0%	13.0%	6.5%	2.0%	12.0%	6.0%	2.0%
Issue Ages 75-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	9.5%	5.0%	2.0%	9.0%	5.0%	2.0%	8.5%	5.0%	2.0%	8.0%	5.0%	2.0%	7.5%	5.0%	2.0%
Issue Ages 80-84 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	5.0%	3.5%	2.0%	5.0%	3.5%	2.0%	5.0%	3.5%	2.0%	5.0%	3.5%	2.0%	5.0%	3.5%	2.0%
Issue Ages 85+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	5.0%	2.5%	2.0%	5.0%	2.5%	2.0%	5.0%	2.5%	2.0%	5.0%	2.5%	2.0%	5.0%	2.5%	2.0%
<b>Plans A, F, G &amp; N - Colorado &amp; Montana</b>															
All Issue Ages (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* + GI	20.5%	5.0%	2.0%	19.5%	5.0%	2.0%	18.5%	5.0%	2.0%	17.5%	5.0%	2.0%	16.5%	5.0%	2.0%
<b>Plans A, F &amp; G - Florida</b>															
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* + GI	4.5%	3.0%	1.0%	4.0%	3.0%	1.0%	3.5%	3.0%	1.0%	3.0%	3.0%	1.0%	3.0%	3.0%	1.0%
Issue Ages 65+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* + GI	15.0%	5.0%	5.0%	14.0%	5.0%	5.0%	13.0%	5.0%	5.0%	12.0%	5.0%	5.0%	11.0%	5.0%	5.0%
<b>Plan N - Florida</b>															
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* + GI	6.5%	3.0%	0.5%	6.0%	3.0%	0.5%	5.5%	3.0%	0.5%	5.0%	3.0%	0.5%	4.0%	3.0%	0.5%
Issue Ages 65+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* + GI	20.0%	2.0%	1.0%	19.0%	2.0%	1.0%	18.0%	2.0%	1.0%	17.0%	2.0%	1.0%	16.0%	2.0%	1.0%
<b>Plan A - Kansas</b>															
All Issue Ages (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* + GI	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%
<b>Plans F, G &amp; N - Kansas</b>															
Issue Ages ≤ 84 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* + GI	22.0%	3.0%	1.0%	21.0%	3.0%	1.0%	20.0%	3.0%	1.0%	19.0%	3.0%	1.0%	18.0%	3.0%	1.0%
Issue Ages 85+ (Yrs 1-6 / 7-10 / Yrs 11-30)* + GI	11.0%	2.5%	1.0%	10.5%	2.5%	1.0%	10.0%	2.5%	1.0%	9.5%	2.5%	1.0%	9.0%	2.5%	1.0%
<b>Plan N - Kentucky</b>															
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	22.0%	3.0%	1.0%	21.0%	3.0%	1.0%	20.0%	3.0%	1.0%	19.0%	3.0%	1.0%	18.0%	3.0%	1.0%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	11.0%	2.5%	1.0%	10.5%	2.5%	1.0%	10.0%	2.5%	1.0%	9.5%	2.5%	1.0%	9.0%	2.5%	1.0%
<b>Plan A - South Carolina</b>															
All Issue Ages (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* + GI	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%

Affiliate replacement commissions are not available in CA, KY, LA, MD, and NV. Affiliate replacement commissions for AK, CO, MO, MS, ME, MI, MT, WA and RI will be available at a later date.

\* Policies sold prior to 1/1/2023 (2/15/2023 for LA and 5/16/2023 for RI) will remain 11+ years || AK, CO, MD, ME, MI, MO, MS, MT & WA remain at 11+ years

GI = Guaranteed Issue

Not all plans are available for every state and age bracket. Please refer to your state's Outlines of Coverage for available plans and rates for each age bracket.

Some commission rates not yet filed or approved. Subject to change. Check Broker Portal for product availability."

# American Retirement Life Insurance Company – Commission Schedule Effective 10/1/2023

LEVEL	GA - 60			AGA - 50			SR Agent - 40			Agent - 30			Agent II - 20		
<b>Plans F, G &amp; N - South Carolina</b>															
Issue Ages ≤79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* + GI	22.0%	3.0%	1.0%	21.0%	3.0%	1.0%	20.0%	3.0%	1.0%	19.0%	3.0%	1.0%	18.0%	3.0%	1.0%
Issue Ages 80+ (Yrs 1-6 / 7-10 / Yrs 11-30)* + GI	11.0%	2.5%	1.0%	10.5%	2.5%	1.0%	10.0%	2.5%	1.0%	9.5%	2.5%	1.0%	9.0%	2.5%	1.0%
<b>Plans A, F, G &amp; N - Indiana</b>															
All Issue Ages (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* + GI	20.0%	0.0%	0.0%	19.0%	0.0%	0.0%	18.0%	0.0%	0.0%	17.0%	0.0%	0.0%	16.0%	0.0%	0.0%
<b>Plans F &amp; G - New Hampshire</b>															
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%
Issue Ages 65-84 (Yrs 1-6 / Yrs 7-10 / 11-30)*	20.0%	5.0%	2.0%	19.0%	5.0%	2.0%	18.0%	5.0%	2.0%	17.0%	5.0%	2.0%	16.0%	5.0%	2.0%
Issue Ages 85+ (Yrs 1-6 / 7-10 / Yrs 11-30)*	10.0%	2.5%	1.0%	9.5%	2.5%	1.0%	9.0%	2.5%	1.0%	8.5%	2.5%	1.0%	8.0%	2.5%	1.0%
<b>Plans N - New Hampshire</b>															
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / 11-30)*	26.0%	2.0%	1.0%	25.0%	2.0%	1.0%	24.0%	2.0%	1.0%	23.0%	2.0%	1.0%	22.0%	2.0%	1.0%
Issue Ages 80+ (Yrs 1-6 / 7-10 / Yrs 11-30)*	13.0%	1.5%	0.5%	12.5%	1.5%	0.5%	12.0%	1.5%	0.5%	11.5%	1.5%	0.5%	11.0%	1.5%	0.5%
<b>Plan A - Pennsylvania</b>															
All Issue Ages (Yrs 1-6/ Yrs 7-10 / Yrs 11-30)*	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%
GI (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	5.0%	3.0%	1.0%	5.0%	3.0%	1.0%	5.0%	3.0%	1.0%	5.0%	3.0%	1.0%	5.0%	3.0%	1.0%
<b>Plans B, F, G &amp; N - Pennsylvania</b>															
Issue Ages ≤ 84 (Yrs 1-6/ Yrs 7-10 / Yrs 11-30)*	22.0%	3.0%	1.0%	21.0%	3.0%	1.0%	20.0%	3.0%	1.0%	19.0%	3.0%	1.0%	18.0%	3.0%	1.0%
Issue Ages 85+ (Yrs 1-6/ Yrs 7-10 / Yrs 11-30)*	14.5%	3.0%	1.0%	14.0%	3.0%	1.0%	13.5%	3.0%	1.0%	13.0%	3.0%	1.0%	12.5%	3.0%	1.0%
GI (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	5.0%	3.0%	1.0%	5.0%	3.0%	1.0%	5.0%	3.0%	1.0%	5.0%	3.0%	1.0%	5.0%	3.0%	1.0%
<b>MEDICARE SUPPLEMENT - Check your state's outline of coverage for available plans.</b>															
<b>STD II &amp; III Plan A - All States unless otherwise noted below</b>															
All Issue Ages (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	3.0%	3.0%	1.0%	3.0%	3.0%	1.0%	3.0%	3.0%	1.0%	3.0%	3.0%	1.0%	3.0%	3.0%	1.0%
<b>STD II &amp; III Plans F, G &amp; N - Alabama, Delaware, Kansas, Kentucky, Mississippi, Nebraska, New Mexico, No. Dakota, No Carolina, Rhode Island, So. Carolina, West Virginia, Wyoming</b>															
Issue Ages 65-84 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	10.0%	2.0%	1.0%	9.0%	2.0%	1.0%	8.0%	2.0%	1.0%	7.0%	2.0%	1.0%	6.0%	2.0%	1.0%
Issue Ages 85+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	5.5%	2.0%	1.0%	5.0%	2.0%	1.0%	4.5%	2.0%	1.0%	4.0%	2.0%	1.0%	3.0%	2.0%	1.0%
<b>STD II &amp; III Plans F, G &amp; N - Arizona, New Hampshire</b>															
Issue Ages 65-84 (Yrs 1-6/ Yrs 7-10 / Yrs 11-30)*	10.0%	2.0%	1.0%	9.0%	2.0%	1.0%	8.0%	2.0%	1.0%	7.0%	2.0%	1.0%	6.0%	2.0%	1.0%
Issue Ages 85+ (Yrs 1-6/ Yrs 7-10 / Yrs 11-30)*	4.5%	2.0%	1.0%	4.0%	2.0%	1.0%	3.5%	2.0%	1.0%	3.0%	2.0%	1.0%	3.0%	2.0%	1.0%
<b>STD II &amp; III Plan A - Arkansas</b>															
Issue Ages 65+ (Yrs 1-6/ Yrs 7-10 / Yrs 11-30)*	3.0%	0.0%	0.0%	3.0%	0.0%	0.0%	3.0%	0.0%	0.0%	3.0%	0.0%	0.0%	3.0%	0.0%	0.0%
<b>STD II &amp; III Plans F, G &amp; N - Arkansas</b>															
Issue Ages 65-69 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	9.0%	0.0%	0.0%	8.0%	0.0%	0.0%	7.0%	0.0%	0.0%	6.0%	0.0%	0.0%	5.0%	0.0%	0.0%
Issue Ages 70-74 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	8.0%	0.0%	0.0%	7.0%	0.0%	0.0%	6.0%	0.0%	0.0%	5.0%	0.0%	0.0%	4.0%	0.0%	0.0%
Issue Ages 75-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	7.0%	0.0%	0.0%	6.0%	0.0%	0.0%	5.0%	0.0%	0.0%	4.0%	0.0%	0.0%	3.0%	0.0%	0.0%
Issue Ages 80-84 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	3.0%	0.0%	0.0%	3.0%	0.0%	0.0%	3.0%	0.0%	0.0%	3.0%	0.0%	0.0%	3.0%	0.0%	0.0%
Issue Ages 85+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	3.0%	0.0%	0.0%	3.0%	0.0%	0.0%	3.0%	0.0%	0.0%	3.0%	0.0%	0.0%	3.0%	0.0%	0.0%
<b>STD II &amp; III Plans A, F, G, N - Colorado</b>															
Issue Ages 65+ (Yrs 1-6/ Yrs 7-10 / Yrs 11-30)*	10.0%	2.0%	1.0%	9.0%	2.0%	1.0%	8.0%	2.0%	1.0%	7.0%	2.0%	1.0%	6.0%	2.0%	1.0%
<b>STD II &amp; III Plans A, F, G, N - Indiana</b>															
Issue Ages 65+ (Yrs 1-6/ Yrs 7-10 / Yrs 11-30)*	10.0%	0.0%	0.0%	9.0%	0.0%	0.0%	8.0%	0.0%	0.0%	7.0%	0.0%	0.0%	6.0%	0.0%	0.0%
<b>STD II &amp; III Plans A, F, G, N - Montana</b>															
All Issue Ages (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	20.5%	5.0%	2.0%	19.5%	5.0%	2.0%	18.5%	5.0%	2.0%	17.5%	5.0%	2.0%	16.5%	5.0%	2.0%
<b>STD II &amp; III Plans B, F, G &amp; N - Pennsylvania</b>															
Issue Ages 65-84 (Yrs 1-6/ Yrs 7-10 / Yrs 11-30)*	10.0%	2.0%	1.0%	9.0%	2.0%	1.0%	8.0%	2.0%	1.0%	7.0%	2.0%	1.0%	6.0%	2.0%	1.0%
Issue Ages 85+ (Yrs 1-6/ Yrs 7-10 / Yrs 11-30)*	5.5%	2.0%	1.0%	5.0%	2.0%	1.0%	4.5%	2.0%	1.0%	4.0%	2.0%	1.0%	3.0%	2.0%	1.0%

Affiliate replacement commissions are not available in CA, KY, LA, MD, and NV. Affiliate replacement commissions for AK, CO, MO, MS, ME, MI, MT, WA and RI will be available at a later date.

\* Policies sold prior to 1/1/2023 (2/15/2023 for LA and 5/16/2023 for RI) will remain 11+ years || AK, CO, MD, ME, MI, MO, MS, MT & WA remain at 11+ years

GI = Guaranteed Issue

Not all plans are available for every state and age bracket. Please refer to your state's Outlines of Coverage for available plans and rates for each age bracket.

Some commission rates not yet filed or approved. Subject to change. Check Broker Portal for product availability."

# American Retirement Life Insurance Company – Commission Schedule Effective 10/1/2023

LEVEL	Agent III - 10			Agent IV - 8			Agent V - 6			Agent VI - 4		
<b>MEDICARE SUPPLEMENT - Check your state's outline of coverage for available plans. - Effective 1/1/23</b>												
<b>Commissions will no longer be paid starting year 31.</b>												
<b>Plan A - All States unless otherwise noted below</b>												
All Issue Ages (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%
<b>All Plans except Plan A - All States unless otherwise noted below</b>												
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	17.0%	3.0%	1.0%	16.0%	3.0%	1.0%	15.0%	3.0%	1.0%	14.0%	3.0%	1.0%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	8.5%	2.5%	1.0%	8.0%	2.5%	1.0%	7.5%	2.5%	1.0%	7.0%	2.5%	1.0%
<b>Plan N</b>												
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	21.0%	2.0%	1.0%	20.0%	2.0%	1.0%	19.0%	2.0%	1.0%	18.0%	2.0%	1.0%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	10.5%	1.5%	0.5%	10.0%	1.5%	0.5%	9.5%	1.5%	0.5%	9.0%	1.5%	0.5%
<b>Plans F, G &amp; N - Alabama, Mississippi, N Carolina, Rhode Island</b>												
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%
Issue Ages 65-84 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	17.0%	3.0%	1.0%	16.0%	3.0%	1.0%	15.0%	3.0%	1.0%	14.0%	3.0%	1.0%
Issue Ages 85+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	8.5%	2.5%	1.0%	8.0%	2.5%	1.0%	7.5%	2.5%	1.0%	7.0%	2.5%	1.0%
<b>Plans F &amp; G - Delaware, Nebraska, New Mexico, West Virginia, Wyoming</b>												
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%
Issue Ages 65-84 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	17.0%	3.0%	1.0%	16.0%	3.0%	1.0%	15.0%	3.0%	1.0%	14.0%	3.0%	1.0%
Issue Ages 85+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	8.5%	2.5%	1.0%	8.0%	2.5%	1.0%	7.5%	2.5%	1.0%	7.0%	2.5%	1.0%
<b>Plans N - Delaware, Nebraska, New Mexico, West Virginia, Wyoming</b>												
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%
Issue Ages 65-84 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	21.0%	2.0%	1.0%	20.0%	2.0%	1.0%	19.0%	2.0%	1.0%	18.0%	2.0%	1.0%
Issue Ages 85+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	10.5%	1.5%	0.5%	10.0%	1.5%	0.5%	9.5%	1.5%	0.5%	9.0%	1.5%	0.5%
<b>Plans F, G &amp; N - Arizona</b>												
Issue Ages 65-84 (Yrs 1-6 / 7-10 / Yrs 11-30)*	15.0%	5.0%	2.0%	14.0%	5.0%	2.0%	13.0%	5.0%	2.0%	12.0%	5.0%	2.0%
Issue Ages 85+ (Yrs 1-6 / 7-10 / Yrs 11-30)*	7.5%	2.5%	1.0%	7.0%	2.5%	1.0%	6.5%	2.5%	1.0%	6.0%	2.5%	1.0%
<b>Plans G - Arkansas</b>												
Issue Ages 65-74 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	16.0%	8.0%	2.0%	15.0%	7.5%	2.0%	14.0%	7.0%	2.0%	13.0%	6.5%	2.0%
Issue Ages 75-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	7.0%	5.0%	2.0%	6.5%	5.0%	2.0%	6.0%	5.0%	2.0%	5.5%	5.0%	2.0%
Issue Ages 80-84 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	5.0%	3.5%	2.0%	5.0%	3.5%	2.0%	5.0%	3.5%	2.0%	5.0%	3.5%	2.0%
Issue Ages 85+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	5.0%	2.5%	2.0%	5.0%	2.5%	2.0%	5.0%	2.5%	2.0%	5.0%	2.5%	2.0%
<b>Plans N - Arkansas</b>												
Issue Ages 65-74 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	21.0%	7.0%	2.0%	20.0%	6.5%	2.0%	19.0%	6.0%	2.0%	18.0%	5.5%	2.0%
Issue Ages 75-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	10.5%	4.0%	1.0%	10.0%	4.0%	1.0%	9.5%	4.0%	1.0%	9.0%	4.0%	1.0%
Issue Ages 80-84 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	9.0%	2.5%	1.0%	9.0%	2.5%	1.0%	9.0%	2.5%	1.0%	9.0%	2.5%	1.0%
Issue Ages 85+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	9.0%	1.5%	1.0%	9.0%	1.5%	1.0%	9.0%	1.5%	1.0%	9.0%	1.5%	1.0%
<b>Plans F - Arkansas</b>												
Issue Ages 65-69 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	16.0%	8.0%	2.0%	15.0%	7.5%	2.0%	14.0%	7.0%	2.0%	13.0%	6.5%	2.0%
Issue Ages 70-74 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	11.0%	5.5%	2.0%	10.0%	5.0%	2.0%	9.0%	5.0%	2.0%	8.0%	5.0%	2.0%
Issue Ages 75-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	7.0%	5.0%	2.0%	6.5%	5.0%	2.0%	6.0%	5.0%	2.0%	5.5%	5.0%	2.0%
Issue Ages 80-84 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	5.0%	3.5%	2.0%	5.0%	3.5%	2.0%	5.0%	3.5%	2.0%	5.0%	3.5%	2.0%
Issue Ages 85+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	5.0%	2.5%	2.0%	5.0%	2.5%	2.0%	5.0%	2.5%	2.0%	5.0%	2.5%	2.0%
<b>Plans A, F, G &amp; N - Colorado &amp; Montana</b>												
All Issue Ages (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* + GI	15.5%	5.0%	2.0%	14.5%	5.0%	2.0%	13.5%	5.0%	2.0%	12.5%	5.0%	2.0%
<b>Plans A, F &amp; G - Florida</b>												
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* + GI	3.0%	3.0%	1.0%	3.0%	3.0%	1.0%	3.0%	3.0%	1.0%	3.0%	3.0%	1.0%
Issue Ages 65+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* + GI	10.0%	5.0%	5.0%	9.0%	5.0%	5.0%	8.0%	5.0%	5.0%	7.0%	5.0%	5.0%
<b>Plan N - Florida</b>												
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* + GI	4.0%	3.0%	0.5%	4.0%	3.0%	0.5%	4.0%	3.0%	0.5%	4.0%	3.0%	0.5%
Issue Ages 65+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* + GI	15.0%	2.0%	1.0%	14.0%	2.0%	1.0%	13.0%	2.0%	1.0%	12.0%	2.0%	1.0%
<b>Plan A - Kansas</b>												
All Issue Ages (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* + GI	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%
<b>Plans F, G &amp; N - Kansas</b>												
Issue Ages ≤ 84 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* + GI	17.0%	3.0%	1.0%	16.0%	3.0%	1.0%	15.0%	3.0%	1.0%	14.0%	3.0%	1.0%
Issue Ages 85+ (Yrs 1-6 / 7-10 / Yrs 11-30)* + GI	8.5%	2.5%	1.0%	8.0%	2.5%	1.0%	7.5%	2.5%	1.0%	7.0%	2.5%	1.0%
<b>Plan N - Kentucky</b>												
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	17.0%	3.0%	1.0%	16.0%	3.0%	1.0%	15.0%	3.0%	1.0%	14.0%	3.0%	1.0%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	8.5%	2.5%	1.0%	8.0%	2.5%	1.0%	7.5%	2.5%	1.0%	7.0%	2.5%	1.0%
<b>Plan A - South Carolina</b>												
All Issue Ages (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* + GI	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%

Affiliate replacement commissions are not available in CA, KY, LA, MD, and NV. Affiliate replacement commissions for AK, CO, MO, MS, ME, MI, MT, WA and RI will be available at a later date.

\* Policies sold prior to 1/1/2023 (2/15/2023 for LA and 5/16/2023 for RI) will remain 11+ years || AK, CO, MD, ME, MI, MO, MS, MT & WA remain at 11+ years

GI = Guaranteed Issue

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# American Retirement Life Insurance Company – Commission Schedule Effective 10/1/2023

LEVEL	Agent III - 10			Agent IV - 8			Agent V - 6			Agent VI - 4		
<b>Plans F, G &amp; N - South Carolina</b>												
Issue Ages ≤79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* + GI	17.0%	3.0%	1.0%	16.0%	3.0%	1.0%	15.0%	3.0%	1.0%	14.0%	3.0%	1.0%
Issue Ages 80+ (Yrs 1-6 / 7-10 / Yrs 11-30)* + GI	8.5%	2.5%	1.0%	8.0%	2.5%	1.0%	7.5%	2.5%	1.0%	7.0%	2.5%	1.0%
<b>Plans A, F, G &amp; N - Indiana</b>												
All Issue Ages (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* + GI	15.0%	0.0%	0.0%	14.0%	0.0%	0.0%	13.0%	0.0%	0.0%	12.0%	0.0%	0.0%
<b>Plans F &amp; G - New Hampshire</b>												
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%
Issue Ages 65-84 (Yrs 1-6 / Yrs 7-10 / 11-30)*	15.0%	5.0%	2.0%	14.0%	5.0%	2.0%	13.0%	5.0%	2.0%	12.0%	5.0%	2.0%
Issue Ages 85+ (Yrs 1-6 / 7-10 / Yrs 11-30)*	7.5%	2.5%	1.0%	7.0%	2.5%	1.0%	6.5%	2.5%	1.0%	6.0%	2.5%	1.0%
<b>Plans N - New Hampshire</b>												
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / 11-30)*	21.0%	2.0%	1.0%	20.0%	2.0%	1.0%	19.0%	2.0%	1.0%	18.0%	2.0%	1.0%
Issue Ages 80+ (Yrs 1-6 / 7-10 / Yrs 11-30)*	10.5%	1.5%	0.5%	10.0%	1.5%	0.5%	9.5%	1.5%	0.5%	9.0%	1.5%	0.5%
<b>Plan A - Pennsylvania</b>												
All Issue Ages (Yrs 1-6/ Yrs 7-10 / Yrs 11-30)*	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%
GI (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	5.0%	3.0%	1.0%	5.0%	3.0%	1.0%	5.0%	3.0%	1.0%	5.0%	3.0%	1.0%
<b>Plans B, F, G &amp; N - Pennsylvania</b>												
Issue Ages ≤ 84 (Yrs 1-6/ Yrs 7-10 / Yrs 11-30)*	17.0%	3.0%	1.0%	16.0%	3.0%	1.0%	15.0%	3.0%	1.0%	14.0%	3.0%	1.0%
Issue Ages 85+ (Yrs 1-6/ Yrs 7-10 / Yrs 11-30)*	12.0%	3.0%	1.0%	11.5%	3.0%	1.0%	11.0%	3.0%	1.0%	10.5%	3.0%	1.0%
GI (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	5.0%	3.0%	1.0%	5.0%	3.0%	1.0%	5.0%	3.0%	1.0%	5.0%	3.0%	1.0%
<b>MEDICARE SUPPLEMENT - Check your state's outline of coverage for available plans.</b>												
<b>STD II &amp; III Plan A - All States unless otherwise noted below</b>												
All Issue Ages (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	3.0%	3.0%	1.0%	3.0%	3.0%	1.0%	3.0%	3.0%	1.0%	3.0%	3.0%	1.0%
<b>STD II &amp; III Plans F, G &amp; N - Alabama, Delaware, Kansas, Kentucky, Mississippi, Nebraska, New Mexico, No. Dakota, No Carolina, Rhode Island, So. Carolina, West Virginia, Wyoming</b>												
Issue Ages 65-84 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	5.0%	2.0%	1.0%	4.0%	2.0%	1.0%	3.0%	2.0%	1.0%	3.0%	2.0%	1.0%
Issue Ages 85+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	3.0%	2.0%	1.0%	3.0%	2.0%	1.0%	3.0%	2.0%	1.0%	3.0%	2.0%	1.0%
<b>STD II &amp; III Plans F, G &amp; N - Arizona, New Hampshire</b>												
Issue Ages 65-84 (Yrs 1-6/ Yrs 7-10 / Yrs 11-30)*	5.0%	2.0%	1.0%	4.0%	2.0%	1.0%	3.0%	2.0%	1.0%	3.0%	2.0%	1.0%
Issue Ages 85+ (Yrs 1-6/ Yrs 7-10 / Yrs 11-30)*	3.0%	2.0%	1.0%	3.0%	2.0%	1.0%	3.0%	2.0%	1.0%	3.0%	2.0%	1.0%
<b>STD II &amp; III Plan A - Arkansas</b>												
Issue Ages 65+ (Yrs 1-6/ Yrs 7-10 / Yrs 11-30)*	3.0%	0.0%	0.0%	3.0%	0.0%	0.0%	3.0%	0.0%	0.0%	3.0%	0.0%	0.0%
<b>STD II &amp; III Plans F, G &amp; N - Arkansas</b>												
Issue Ages 65-69 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	4.0%	0.0%	0.0%	3.0%	0.0%	0.0%	3.0%	0.0%	0.0%	3.0%	0.0%	0.0%
Issue Ages 70-74 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	3.0%	0.0%	0.0%	3.0%	0.0%	0.0%	3.0%	0.0%	0.0%	3.0%	0.0%	0.0%
Issue Ages 75-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	3.0%	0.0%	0.0%	3.0%	0.0%	0.0%	3.0%	0.0%	0.0%	3.0%	0.0%	0.0%
Issue Ages 80-84 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	3.0%	0.0%	0.0%	3.0%	0.0%	0.0%	3.0%	0.0%	0.0%	3.0%	0.0%	0.0%
Issue Ages 85+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	3.0%	0.0%	0.0%	3.0%	0.0%	0.0%	3.0%	0.0%	0.0%	3.0%	0.0%	0.0%
<b>STD II &amp; III Plans A, F, G, N - Colorado</b>												
Issue Ages 65+ (Yrs 1-6/ Yrs 7-10 / Yrs 11-30)*	5.0%	2.0%	1.0%	4.0%	2.0%	1.0%	3.0%	2.0%	1.0%	3.0%	2.0%	1.0%
<b>STD II &amp; III Plans A, F, G, N - Indiana</b>												
Issue Ages 65+ (Yrs 1-6/ Yrs 7-10 / Yrs 11-30)*	5.0%	0.0%	0.0%	4.0%	0.0%	0.0%	3.0%	0.0%	0.0%	3.0%	0.0%	0.0%
<b>STD II &amp; III Plans A, F, G, N - Montana</b>												
All Issue Ages (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	15.5%	5.0%	2.0%	14.5%	5.0%	2.0%	13.5%	5.0%	2.0%	12.5%	5.0%	2.0%
<b>STD II &amp; III Plans B, F, G &amp; N - Pennsylvania</b>												
Issue Ages 65-84 (Yrs 1-6/ Yrs 7-10 / Yrs 11-30)*	5.0%	2.0%	1.0%	4.0%	2.0%	1.0%	3.0%	2.0%	1.0%	3.0%	2.0%	1.0%
Issue Ages 85+ (Yrs 1-6/ Yrs 7-10 / Yrs 11-30)*	3.0%	2.0%	1.0%	3.0%	2.0%	1.0%	3.0%	2.0%	1.0%	3.0%	2.0%	1.0%

Affiliate replacement commissions are not available in CA, KY, LA, MD, and NV. Affiliate replacement commissions for AK, CO, MO, MS, ME, MI, MT, WA and RI will be available at a later date.

\* Policies sold prior to 1/1/2023 (2/15/2023 for LA and 5/16/2023 for RI) will remain 11+ years || AK, CO, MD, ME, MI, MO, MS, MT & WA remain at 11+ years

GI = Guaranteed Issue

Not all plans are available for every state and age bracket. Please refer to your state's Outlines of Coverage for available plans and rates for each age bracket.

Some commission rates not yet filed or approved. Subject to change. Check Broker Portal for product availability."

# American Retirement Life Insurance Company – Commission Schedule Effective 10/1/2023

The maximum advance for all Whole Life production is \$1,500 for the writing agent. Commissions are not paid on rate increases. Commissions in years 11+ are service fees.

LEVEL	NMO - 96				IMO - 93				FMO - 90				MGA - 80				AMGA - 70			
<b>WHOLE LIFE</b>																				
Issue Ages 64-79 (Yrs 1 / 2-5 / 6-10 / 11+)	125.0%	12.0%	9.0%	3.0%	120.0%	11.0%	8.0%	2.0%	115.0%	10.0%	7.0%	2.0%	110.0%	9.0%	6.0%	2.0%	105.0%	8.0%	5.0%	2.0%
Issue Ages 80-85 (Yrs 1 / 2-5 / 6-10 / 11+)	100.0%	12.0%	9.0%	3.0%	95.0%	11.0%	8.0%	2.0%	90.0%	10.0%	7.0%	2.0%	85.0%	9.0%	6.0%	2.0%	80.0%	8.0%	5.0%	2.0%

\*Policy fees are not commissionable. Commissions are paid on collected premiums.



# American Retirement Life Insurance Company – Commission Schedule Effective 10/1/2023

The maximum advance for all Whole Life production is \$1,500 for the writing agent. Commissions are not paid on rate increases. Commissions in years 11+ are service fees.

LEVEL	GA - 60				AGA - 50				SR AGENT - 40				AGENT - 30				AGENT II - 20			
<b>WHOLE LIFE</b>																				
Issue Ages 64-79 (Yrs 1 / 2-5 / 6-10 / 11+)	100.0%	7.0%	4.5%	2.0%	95.0%	6.0%	4.0%	2.0%	90.0%	5.0%	3.5%	2.0%	85.0%	4.0%	3.0%	2.0%	80.0%	3.0%	2.5%	2.0%
Issue Ages 80-85 (Yrs 1 / 2-5 / 6-10 / 11+)	75.0%	7.0%	4.5%	2.0%	70.0%	6.0%	4.0%	2.0%	65.0%	5.0%	3.5%	2.0%	60.0%	4.0%	3.0%	2.0%	55.0%	3.0%	2.5%	2.0%

\*Policy fees are not commissionable. Commissions are paid on collected premiums.

# American Retirement Life Insurance Company – Commission Schedule Effective 10/1/2023

The maximum advance for all Whole Life production is \$1,500 for the writing agent. Commissions are not paid on rate increases. Commissions in years 11+ are service fees.

LEVEL	AGENT III - 10				AGENT IV - 8				AGENT V - 6				AGENT VI - 4			
<b>WHOLE LIFE</b>																
Issue Ages 64-79 (Yrs 1 / 2-5 / 6-10 / 11+)	75.0%	3.0%	2.5%	2.0%	70.0%	3.0%	2.5%	2.0%	65.0%	3.0%	2.5%	2.0%	60.0%	3.0%	2.5%	2.0%
Issue Ages 80-85 (Yrs 1 / 2-5 / 6-10 / 11+)	50.0%	3.0%	2.5%	2.0%	45.0%	3.0%	2.5%	2.0%	40.0%	3.0%	2.5%	2.0%	35.0%	3.0%	2.5%	2.0%

\*Policy fees are not commissionable. Commissions are paid on collected premiums.