

# Cash commissions—long term care

Commission Level	FutureSelect Plus <sup>SM</sup> Available in CA only			FutureSelect Plus Available in CA only			FutureSelect Plus Available in CA only			FutureSelect Plus Available in CA only			FutureSelect Plus Available in CA only			FutureSelect Plus Available in CA only			FutureSelect Plus Available in CA only			FutureSelect Plus Available in CA only					
	Ages 18-44			Ages 45-49			Ages 50-54			Ages 55-59			Ages 60-64			Ages 65-69			Ages 70-74			Ages 75-79			Ages 80-84		
	1st year	Years 2-10	Years 11+	1st year	Years 2-10	Years 11+	1st year	Years 2-10	Years 11+	1st year	Years 2-10	Years 11+	1st year	Years 2-10	Years 11+	1st year	Years 2-10	Years 11+	1st year	Years 2-10	Years 11+	1st year	Years 2-10	Years 11+	1st year	Years 2-10	Years 11+
85/11	88	12	4	83	12	4	78	12	4	73	12	4	68	12	4	58	12	4	53	12	4	48	12	4	43	12	4
80/10	83	11	3.5	78	11	3.5	73	11	3.5	68	11	3.5	63	11	3.5	53	11	3.5	48	11	3.5	43	11	3.5	38	11	3.5
80/7	83	8	2.5	78	8	2.5	73	8	2.5	68	8	2.5	63	8	2.5	53	8	2.5	48	8	2.5	43	8	2.5	38	8	2.5
75/10	78	10	3	73	10	3	68	10	3	63	10	3	58	10	3	48	10	3	43	10	3	38	10	3	33	10	3
75/8	73	10	3	68	10	3	63	10	3	58	10	3	53	10	3	43	10	3	38	10	3	33	10	3	28	10	3
70/10	73	8	2.5	68	8	2.5	63	8	2.5	58	8	2.5	53	8	2.5	43	8	2.5	38	8	2.5	33	8	2.5	28	8	2.5
70/8	68	7	2	63	7	2	58	7	2	53	7	2	48	7	2	38	7	2	33	7	2	28	7	2	23	7	2
65/7	68	7	2	63	7	2	58	7	2	53	7	2	48	7	2	38	7	2	33	7	2	28	7	2	23	7	2

## Endorsed Group Discount

Commission Level	FutureSelect Plus Available in CA only			FutureSelect Plus Available in CA only			FutureSelect Plus Available in CA only			FutureSelect Plus Available in CA only			FutureSelect Plus Available in CA only			FutureSelect Plus Available in CA only			FutureSelect Plus Available in CA only			FutureSelect Plus Available in CA only					
	Ages 18-44			Ages 45-49			Ages 50-54			Ages 55-59			Ages 60-64			Ages 65-69			Ages 70-74			Ages 75-79			Ages 80-84		
Endorsed Group	1st year	Years 2-10	Years 11+	1st year	Years 2-10	Years 11+	1st year	Years 2-10	Years 11+	1st year	Years 2-10	Years 11+	1st year	Years 2-10	Years 11+	1st year	Years 2-10	Years 11+	1st year	Years 2-10	Years 11+	1st year	Years 2-10	Years 11+	1st year	Years 2-10	Years 11+
85/11	78	6	4	73	6	4	68	6	4	63	6	4	58	6	4	48	6	4	43	6	4	38	6	4	33	6	4
80/10	73	5	3.5	68	5	3.5	63	5	3.5	58	5	3.5	53	5	3.5	43	5	3.5	38	5	3.5	33	5	3.5	28	5	3.5
80/7	73	2	2.5	68	2	2.5	63	2	2.5	58	2	2.5	53	2	2.5	43	2	2.5	38	2	2.5	33	2	2.5	28	2	2.5
75/10	68	4	3	63	4	3	58	4	3	53	4	3	48	4	3	38	4	3	33	4	3	28	4	3	23	4	3
75/8	63	4	3	58	4	3	53	4	3	48	4	3	43	4	3	33	4	3	28	4	3	23	4	3	18	4	3
70/10	63	2	2.5	58	2	2.5	53	2	2.5	48	2	2.5	43	2	2.5	33	2	2.5	28	2	2.5	23	2	2.5	18	2	2.5
70/8	58	1	2	53	1	2	48	1	2	43	1	2	38	1	2	28	1	2	23	1	2	18	1	2	13	1	2
65/7	58	1	2	53	1	2	48	1	2	43	1	2	38	1	2	28	1	2	23	1	2	18	1	2	13	1	2

For agent use only.

Availability of products, features, and services may vary by state.

# Cash commissions—long term care

Commission Level	Generation Protector <sup>81,3</sup>			Generation Protector II™/ Generation Protector Select <sup>TM1,2,3</sup>			Generation Protector II/ Generation Protector Select <sup>1,2,3</sup>			Generation Protector II/ Generation Protector Select <sup>1,2,3</sup>			Generation Protector II/ Generation Protector Select <sup>1,2,3</sup>			Generation Protector II/ Generation Protector Select <sup>1,2,3</sup>			Generation Protector II/ Generation Protector Select <sup>1,2,3</sup>			Generation Protector II/ Generation Protector Select <sup>1,2,3</sup>								
	Ages 18-84	1st year	Years 2-10	Years 11+	Agent Option A/ FMO Option A	Agent Option A/ FMO Option B	Agent Option A/ FMO Option C	Agent Option B/ FMO Option A	Agent Option B/ FMO Option B	Agent Option B/ FMO Option C	Agent Option C/ FMO Option A	Agent Option C/ FMO Option B	Agent Option C/ FMO Option C	Agent Option C/ FMO Option A	Agent Option C/ FMO Option B	Agent Option C/ FMO Option C	Agent Option C/ FMO Option A	Agent Option C/ FMO Option B	Agent Option C/ FMO Option C	Agent Option C/ FMO Option A	Agent Option C/ FMO Option B	Agent Option C/ FMO Option C	Agent Option C/ FMO Option A	Agent Option C/ FMO Option B	Agent Option C/ FMO Option C					
85/11	65	8	4	65	8	4	65	8	4	65	8	4	55	9	9	55	9	9	55	9	9	100	0	0	100	0	0	100	0	0
80/10	60	7.5	3.5	60	7.5	3.5	60	7.5	3.5	60	7.5	3.5	50	8	8	50	8	8	50	8	8	95	0	0	95	0	0	95	0	0
80/7	55	7	3.5	55	7	3.5	55	7	3.5	55	7	3.5	45	7.5	7.5	45	7.5	7.5	45	7.5	7.5	90	0	0	90	0	0	90	0	0
75/10	50	6.5	3	50	6.5	3	50	6.5	3	50	6.5	3	40	7	7	40	7	7	40	7	7	85	0	0	85	0	0	85	0	0
75/8	45	6	3	45	6	3	45	6	3	45	6	3	35	6.5	6.5	35	6.5	6.5	35	6.5	6.5	80	0	0	80	0	0	80	0	0
70/10	42	5.5	2.5	42	5.5	2.5	42	5.5	2.5	42	5.5	2.5	32	6	6	32	6	6	32	6	6	75	0	0	75	0	0	75	0	0
70/8	39	5	2.5	39	5	2.5	39	5	2.5	39	5	2.5	29	5.5	5.5	29	5.5	5.5	29	5.5	5.5	70	0	0	70	0	0	70	0	0
65/7	36	4.5	2	36	4.5	2	36	4.5	2	36	4.5	2	26	5	5	26	5	5	26	5	5	65	0	0	65	0	0	65	0	0

## Endorsed Group Discount

Commission Level	Generation Protector <sup>3</sup>			Generation Protector II/ Generation Protector Select <sup>2,3</sup>			Generation Protector II/ Generation Protector Select <sup>2,3</sup>			Generation Protector II/ Generation Protector Select <sup>2,3</sup>			Generation Protector II/ Generation Protector Select <sup>2,3</sup>			Generation Protector II/ Generation Protector Select <sup>2,3</sup>			Generation Protector II/ Generation Protector Select <sup>2,3</sup>			Generation Protector II/ Generation Protector Select <sup>2,3</sup>			Generation Protector II/ Generation Protector Select <sup>2,3</sup>					
	Endorsed Group	Ages 18-84	1st year	Years 2-10	Years 11+	Agent Option A/ FMO Option A	Agent Option A/ FMO Option B	Agent Option A/ FMO Option C	Agent Option B/ FMO Option A	Agent Option B/ FMO Option B	Agent Option B/ FMO Option C	Agent Option C/ FMO Option A	Agent Option C/ FMO Option B	Agent Option C/ FMO Option C	Agent Option C/ FMO Option A	Agent Option C/ FMO Option B	Agent Option C/ FMO Option C	Agent Option C/ FMO Option A	Agent Option C/ FMO Option B	Agent Option C/ FMO Option C	Agent Option C/ FMO Option A	Agent Option C/ FMO Option B	Agent Option C/ FMO Option C	Agent Option C/ FMO Option A	Agent Option C/ FMO Option B	Agent Option C/ FMO Option C	Agent Option C/ FMO Option A	Agent Option C/ FMO Option B	Agent Option C/ FMO Option C	
85/11	56.5	4	4	62	5.5	4	62	5.5	4	62	5.5	4	55	5.5	6	55	6	6	55	6	6	87	0	0	87	0	0	87	0	0
80/10	52	3.5	3.5	57	5	3.5	57	5	3.5	57	5	3.5	50	5.5	5.5	50	5.5	5.5	50	5.5	5.5	82	0	0	82	0	0	82	0	0
80/7	48	3.5	3.5	53	4.5	3.5	53	4.5	3.5	53	4.5	3.5	45	5.5	5.5	45	5.5	5.5	45	5.5	5.5	77	0	0	77	0	0	77	0	0
75/10	43.5	3	3	48	4	3	48	4	3	48	4	3	40	5	5	40	5	5	40	5	5	72	0	0	72	0	0	72	0	0
75/8	42	3	3	43	4	3	43	4	3	43	4	3	35	4.5	4.5	35	4.5	4.5	35	4.5	4.5	67	0	0	67	0	0	67	0	0
70/10	36.5	2.5	2.5	40	3.5	2.5	40	3.5	2.5	40	3.5	2.5	32	4.5	4.5	32	4.5	4.5	32	4.5	4.5	62	0	0	62	0	0	62	0	0
70/8	34	2.5	2.5	37	3.5	2.5	37	3.5	2.5	37	3.5	2.5	29	4	4	29	4	4	29	4	4	57	0	0	57	0	0	57	0	0
65/7	31.5	2	2	34	3	2	34	3	2	34	3	2	26.5	3.5	3.5	26.5	3.5	3.5	26.5	3.5	3.5	52	0	0	52	0	0	52	0	0

<sup>1</sup> Generation Protector, Generation Protector II, and Generation Protector Select first-year and renewal commission rates are reduced due to the Endorsed Group Discount.

<sup>2</sup> Generation Protector II commission rates are reduced on the Limited Pay Rider.

<sup>3</sup> Replacement premium on policies issued in DE, KY, PA, and WI are subject to lower commission rates. Please call the FASTeam for rates in these states.

Not all states are approved; please call the FASTeam for current state approvals and/or for commission rates in the following states: DE, IN, KY, MI, NJ, PA, and WI.