



IMO/BGA Life
Commission Schedule
Agent

Universal Life Products						
Product Name	Target	Excess	Renewal		Service	Type
	1st Year	1st Year	Yrs 2-5	Yrs 6-9	Fee	
Advantage Builder	70.00%	2.00%	2.00%	2.00%	0.50%	Indexed Universal Life
Advantage Builder with SI/GI	25.00%	2.50%	8.25%	2.50%	0.50%	Indexed Universal Life
Survivorship Builder UL	90.00%	2.00%	2.00%	2.00%	0.50%	Indexed Universal Life
LifeStage Universal Life	90.00%	2.50%	2.50%	2.50%	0.50%	Fixed Universal Life
Lifetime Builder	90.00%	2.50%	2.50%	2.50%	0.50%	Indexed Universal Life
Lifetime Builder with ECV Rider * ^	21.00%	3.50%	3.50%	3.50%	0.50%	Indexed Universal Life
Lifetime Builder with SI/GI	25.00%	2.50%	8.25%	2.50%	0.50%	Indexed Universal Life

Universal Life Riders & Benefits	
Commissionable - Same as base	Non-Commissionable
Accidental Death Benefit	Life Protector Rider
Additional Insured Term Rider	No Lapse Guarantee Rider
Cash Value Maturity Extension	Policy Split Option Rider
Children's Insurance Rider	Primary Insured Rider
First Survivor Premium Rider	Survivor Death Benefit Return of Premium Rider
Guaranteed Purchase Option	Survivor Life Protection Paid Up Rider
Survivor Four Year Term Rider	Survivor No Lapse Guarantee Rider
Waiver of Monthly Deduction	Survivor Term Life Insurance Rider
Waiver of Specified Premium	Wellness for Life
	Accelerated Access Rider (not available for all products)

* LifeTime Builder with Early Cash Value (ECV) Rider - Same commission rate applies with or without Simplified Issue (SI) / Guaranteed Issue (GI).

^ ECV Rider increases the target premium on the policy. 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.

Term Products				Term Riders & Benefits
Product Name	Target	Renewal	Service	Commissionable Same as 20 Year Term base
	1st Year	Yrs 2-10	Fee	
ART 2010	70.00%	1.00%	1.00%	Accidental Death Benefit
10 Year Term 2010	75.00%	1.00%	1.00%	Additional Insured Term Rider
20 Year Term 2010	90.00%	1.00%	1.00%	Caring for Today Benefit
30 Year Term 2010	90.00%	1.00%	1.00%	Children's Insurance Rider
				Waiver of Premium Plus Rider
				Waiver of Premium Rider

See General Conditions on last page of commission schedule for additional commission information/rules that may apply.



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General Conditions - Life Products

- A. This Compensation Schedule applies only to sales of the above Aviva Life and Annuity Company policies and contracts. This Schedule may be revised, replaced, or withdrawn, in whole or in part, at any time by Aviva Life and Annuity Company in its sole discretion, and any such revisions, replacements, or withdrawals are binding on all contracted parties.
- B. Consult Company's field publications (published electronically and/or by document) for product availability by state and agent contract type and to determine the current Aviva Life and Annuity Company rules (in addition to those set out below) regarding commission adjustments including but not limited to annualization, replacements, exchanges, substandard ratings and extra premiums, conversion credits, and changes in face amount.
- C. Commissions and service fees are expressed as a percentage of premium.
- D. That portion of any first-year commission earned by the writing agent which exceeds 100% may be withheld by the Company until the premium for the second policy year is paid in its entirety.
- E. Commissions are payable on premiums paid by policy loan. Commissions are not payable on premiums paid by withdrawal from policy values or waiver of premium.
- F. The Company reserves the right to make case-by-case adjustments on any policy changes which result in face decreases.
- G. Company reserves the right to chargeback the pro rata share of any compensation paid on a policy on which the death benefit is reduced during the first 3 policy years.
- H. Commission chargeback on lapse, surrender or death in the first policy year will be as follows:

Months 1 - 6:	100%	Months 7 - 12:	50%
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- I. Universal Life target premium commissions will be calculated based on the lesser of the following three calculations if the writing agent's commissions are annualized:
 - 1. Target premium times the commission rate.
 - 2. The agent's individual annualization limit (if applicable).
 - 3. Cash received at issue times commission rate plus remaining billed premium amount (expected premium) times the commission rate.
- J. Commissions for Term Products are calculated based on annual premiums excluding the policy fee and modal loading.
- K. All renewal commissions and service fees are paid as earned.
- L. Target first year commission rates apply up to target premium. Excess rates apply to premium exceeding target. Target premiums are described in one or more of the following- Product Manual and Rate Book, product brochures or illustrations.
- M. Premiums paid up to first-year target are calculated at first year target commission rates regardless of when received.
- N. Commissions payable on substandard extra premiums as follows:

Table Rating: Full first year and renewal commissions will be paid on such extra premiums when the substandard rating is Table F (Table 6) or less. For ratings above Table F, first year commissions will be limited to the amount payable for a Table F rating. Renewal commissions will be paid on the actual extra premiums. For commission purposes, any Table Rating applicable to the Accidental Death Benefit, the Waiver of Premiums Benefit or the Payor Benefit will be assumed to be Table F or less.

Other Rating: No first year commissions will be paid on temporary flat extra premiums charged for 10 years or less. First year commissions will be paid on permanent flat extra premiums. Renewal commissions will be paid on all such extra premiums. (Not applicable for 20 Pay Life Product.)

- O. No commission will be paid on the premium charged for interim term insurance. If insured dies during interim period, a commission will be allowed as though the first planned regular premium had been paid.
- P. Upon termination of the contract, service fees are not vested.

STREET COMMISSION SCHEDULE



Fixed Indexed Annuities

Contract	Issue Age	Fixed Indexed Annuities								
Income Preferred Six	Ages 0 - 75	Option 1	Yrs 2-3	Option 2	Trail ^	Yrs 2-5				
	Ages 76-80	5.00%	2.50%	3.25%	0.40%~	1.63%				
Income Preferred Ten	Ages 0 - 75	Option 1	Yrs 2-5	Option 2	Trail ^	Yrs 2-5				
	Ages 76-78	7.50%	3.75%	4.25%	0.75%~	2.13%				
Income Preferred Ultra	Ages 0 - 75	Option 1	Yrs 2-5	Option 2	Trail ^	Yrs 2-5				
	Ages 76-78	5.50%	2.75%	3.25%	0.50%~	1.63%				
Income Preferred Bonus	Ages 0 - 75	Option 1	Yrs 2-5	Option 2	Trail ^	Yrs 2-5				
	Ages 76-78	7.50%	3.75%	4.25%	0.75%~	2.13%				
AK,CT,DE,MN,OR,PA,UT,WA Income Preferred Bonus S	Ages 0 - 75	Option 1	Yrs 2-5	Option 2	Trail ^	Yrs 2-5				
	Ages 76-78	5.00%	2.50%	2.75%	0.50%~	1.38%				
Check for state approvals										
Income Select Bonus	Ages 0 - 75	Option 1	Yrs 2-5	Option 2	Trail ^	Yrs 2-5	Option 3	Trail ^	Yrs 2-5	
	Ages 76-78	7.00%	3.50%	3.75%	0.75%~	1.88%	2.85%	0.90%~	1.43%	
Income Select Platinum	Ages 0 - 75	Option 1	Yrs 2-5	Option 2	Trail ^	Yrs 2-5	Option 3	Trail ^	Yrs 2-5	
	Ages 76-78	5.00%	2.50%	3.75%	0.75%~	1.88%	2.85%	0.90%~	1.43%	
Income Select Five	Ages 0 - 75	Option 1	Yrs 2-3	Option 2	Trail ^	Yrs 2-3	Option 3	Trail ^	Yrs 2-3	
	Ages 76-80	5.00%	2.50%	2.75%	0.55%~	1.38%	0.95%	0.95%~	0.48%	
	Ages 81-83	3.00%	1.50%	2.75%	0.55%~	1.38%	0.95%	0.95%~	0.48%	
Income Select Seven	Ages 0 - 75	Option 1	Yrs 2-3	Option 2	Trail ^	Yrs 2-3	Option 3	Trail ^	Yrs 2-3	
	Ages 76-80	4.00%	2.00%	2.25%	0.45%~	1.13%	0.90%	0.90%~	0.45%	
	Age 81	2.75%	1.38%	2.25%	0.45%~	1.13%	0.90%	0.90%~	0.45%	
Income Select Ten	Ages 0 - 75	Option 1	Yrs 2-5	Option 2	Trail ^	Yrs 2-5	Option 3	Trail ^	Yrs 2-5	
	Ages 76-78	7.50%	3.75%	4.25%	0.75%~	2.13%	3.35%	0.90%~	1.68%	
Income Select Plus	Ages 0 - 75	Option 1	Yrs 2-5	Option 2	Trail ^	Yrs 2-5	Option 3	Trail ^	Yrs 2-5	
	Ages 76-78	5.50%	2.75%	4.25%	0.75%~	2.13%	3.35%	0.90%~	1.68%	
CT DE MN OR PA WA Income Select Plus										
Ages 0 - 75	Option 1	Yrs 2-5	Option 2	Trail ^	Yrs 2-5	Option 3	Trail ^	Yrs 2-5		
Ages 76-78	6.00%	3.00%	2.75%	0.75%~	1.38%	1.85%	0.90%~	0.93%		
Check for state approvals										
Ages 0 - 75	Option 1	Yrs 2-5	Option 2	Trail ^	Yrs 2-5	Option 3	Trail ^	Yrs 2-5		
Ages 76-78	4.00%	2.00%	2.75%	0.75%~	1.38%	1.85%	0.90%~	0.93%		

Traditional Fixed Annuities

Spirit Bonus	Ages 0 - 75	Option 1	Yrs 2-5	Option 2	Trail ^	Yrs 2-5	Option 3	Trail ^	Yrs 2-5	
	Ages 76-78	7.00%	3.50%	3.75%	0.75%~	1.88%	2.85%	0.90%~	1.43%	
Spirit Plus	Ages 0 - 75	Option 1	Yrs 2-5	Option 2	Trail ^	Yrs 2-5	Option 3	Trail ^	Yrs 2-5	
	Ages 76-78	5.00%	2.50%	3.75%	0.75%~	1.88%	2.85%	0.90%~	1.43%	
Spirit Seven	Ages 0 - 75	Option 1	Yrs 2-5	Option 2	Trail ^	Yrs 2-5	Option 3	Trail ^	Yrs 2-5	
	Ages 76-80	7.50%	3.75%	4.25%	0.75%~	2.13%	3.35%	0.90%~	1.68%	
	Age 81	5.50%	2.75%	4.25%	0.75%~	2.13%	3.35%	0.90%~	1.68%	
Spirit Five	Ages 0 - 75	Option 1	Yrs 2-3	Option 2	Trail ^	Yrs 2-3	Option 3	Trail ^	Yrs 2-3	
	Ages 76-80	4.00%	2.00%	2.25%	0.45%~	1.13%	0.90%	0.90%~	0.45%	
	Ages 81-83	2.75%	1.38%	2.25%	0.45%~	1.13%	0.90%	0.90%~	0.45%	
Spirit Three	Ages 0 - 75	Option 1	Yr 2	Option 2	Trail ^	Yr 2	Option 3	Trail ^	Yr 2	
	Ages 76-80	3.00%	1.50%	1.75%	0.35%~	0.88%	0.70%	0.70%~	0.35%	
	Ages 81-85	2.05%	1.03%	1.75%	0.35%~	0.88%	0.70%	0.70%~	0.35%	
CT DE MN OR PA WA Spirit Plus										
Ages 0 - 75	Option 1	Yrs 2-5	Option 2	Trail ^	Yrs 2-5	Option 3	Trail ^	Yrs 2-5		
Ages 76-78	6.00%	3.00%	2.75%	0.75%~	1.38%	1.85%	0.90%~	0.93%		
Check for state approvals										
Ages 0 - 75	Option 1	Yrs 2-5	Option 2	Trail ^	Yrs 2-5	Option 3	Trail ^	Yrs 2-5		
Ages 76-78	4.00%	2.00%	2.75%	0.75%~	1.38%	1.85%	0.90%~	0.93%		

Please indicate your commission option on every Income Preferred Series, Income Select Series and Spirit Series Application.

^ Trail x AV x 1/12 paid out monthly beginning with the 13th month.

~ Trail is for writing agent only.

SPIA I

Year 1

3.00%

Applicable SPIA options available on the website. Changes to payment term or payment amount may reduce commissions.

If there are Joint Annuitants, commission will be based on the older Annuitant's age at issue.

If this plan is written in the State of Florida and annuitized prior to the 3rd policy anniversary, there will be a commission chargeback if the commission rate paid exceeded that payable on a SPIA policy on the annuitization date. The charge-back will be equal to the excess of the commission rate over the commission rate for the SPIA times the premium annuitized.

Commission charge-back on surrender in the 1st policy year as follows: 0-6 months 100%; 7-12 months 50%

The Company reserves the right to determine all commission rates for policy product forms not shown in the Commission Schedule.

Commissions on exchanges or replacements will be allowed only in accordance with rules established by the Company.

For commission paid on all premiums, as spelled out in this schedule, the Broker is an independent contractor and as such will not be treated as an employee for tax purposes. The Broker is responsible for withholding and reporting any and all taxes, such as federal FICA, state withholding and any local self-employment taxes on his/her commissions. Any commissions paid to a third party shall be deducted from the commissions in this schedule.