



Commission Schedule – PLRAGT10
Effective July 30th 2012

Rates of Commission: Final Expense Whole Life Product

This Schedule shall form part of the Producer Agreement. Commission rates stated in this or any Producer Commission Schedule are payable to the Producer only on production written by the Producer, based on the Producer 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+
100.00%	70.00%	4.75%	4.75%	3.00%	1.10%

MODIFIED BENEFIT WHOLE LIFE

FIRST YEAR RATES	RENEWAL RATES Years 2-5	RENEWAL RATES Years 6-10	RENEWAL RATES Years 11+
45.00%	2.50%	1.75%	1.10%

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 Producer 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 Producer 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 Producer'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 Producer'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 Producer 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 Producer'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 Producer shall waive all right to the commission, if any, relating thereto and shall repay to Foresters any commission received in respect thereof.

**SCHEDULE FOR APPOINTMENT
AGREEMENT PATTERN I**

Commission Level or Rank 41

The Appointment Agreement between Transamerica Life Insurance Company (the “Company”) and the natural person or business entity whose Agent Number appears above (“you,” “your”, or “yourself”) and this Schedule form the entire agreement between the Company and yourself concerning matters covered by the Appointment Agreement and this Schedule.

The Appointment Agreement cannot be terminated due to your inducement of an insurance agent to end his or her association with the Company or one of its affiliates, regardless of section 6(d) of the Appointment Agreement.

While the Appointment Agreement is in force you have the right to receive first year commissions, renewal commissions and service fees on “Traditional”, “Target” and “Excess” premiums. Renewal commissions include service fees of 1.0%. After termination of the Appointment Agreement: you do not have a right to receive service fees, which includes commissions on additional premium received on annuities and you have the right to receive first year and renewal commissions, not including service fees, except that you do not have the right to receive first year and renewal commission if the Appointment Agreement terminates pursuant to any of (d) through (f) of section 6 of the Appointment Agreement, or if first year and renewal commissions, not including service fees, total less than \$600 in any period of 12 consecutive calendar months. While the Appointment Agreement is in force the Company may defer paying any commission or service fee, and after termination of the Appointment Agreement the Company may defer paying any commission, not including a service fee, until the amount payable is at least \$100.

On policies with a first year annual premium resulting in commission in excess of \$20,000 the Company reserves the right, in its sole discretion, to defer a portion of the first year commission to the second policy year. The payment of any deferred amount will be contingent on our receipt of the entire second year’s premium.

TERM PRODUCTS	COMMISSIONS		RENEWALS		SERVICE FEES
	Year 1 Traditional or		Years 2-10		Years 11+
Jet Simplified Issue (Home Protector Elite) 15 Year (149)	90.00%		0.00%		0.00%
20/30 Year (150)	90.00%		0.00%		0.00%
TRANS UL PRODUCT SERIES	COMMISSIONS		RENEWALS		SERVICE FEES
	Year 1	Yr 1 Excess	Yrs 2-5	Yrs 6-10	Years 11-15
TransACE CV, TransUltra Plus, TransUltra SP					
Up to issue age 69 (2U1)	75.00%	2.50%	2.50%	2.50%	1.50%
*** Issue age 70 & above (2U5)	75.00%	2.50%	2.50%	0.00%	0.00%
TransAce 2012					
Up to issue age 69 (2UA)	75.00%	2.50%	2.50%	1.75%	0.00%
*** Issue age 70 & above (2UB)	75.00%	2.50%	2.50%	0.00%	0.00%
Trendsetter Super	COMMISSIONS		RENEWALS		SERVICE FEES
	Yr 1	Yr 1 Excess	Years 2-5		Years 6-99
10 Year (2T3)	75.00%	0.00%	0.00%		0.00%
15 Year (2T2)	80.00%	0.00%	0.00%		0.00%
20/25/30 Year (2T1)	85.00%	0.00%	0.00%		0.00%
Trendsetter LB	COMMISSIONS YR 1		RENEWALS YEARS		SERVICE FEES
			2-10		11+
10 Year (2TC)	90.00%		2.00%		0.00%
15 Year (2TB)	90.00%		2.00%		0.00%
20/25/30 Year (2TA)	90.00%		2.00%		0.00%
Trendsetter Express	COMMISSIONS YEAR 1		RENEWALS YEARS 2-10		SERVICE FEES
10 Year (2T9)	70.00%		0.00%		0.00%
15 Year (2T8)	78.00%		0.00%		0.00%
20/25/30 Year (2T7)	90.00%		0.00%		0.00%

***Pays through the 5th policy yr

TRANSAMERICA LIFE INSURANCE COMPANY

**SCHEDULE FOR APPOINTMENT
AGREEMENT PATTERN I**

Commission Level or Rank 41

UL PRODUCTS	COMMISSIONS		RENEWALS		SERVICE
	Year 1	Yr 1 Excess	Year 2	Yrs 3-10	Year 11
Accumulation UL (A29)	95.00%	3.50%	3.50%	3.50%	1.00%
Freedom Index UL II & Freedom Global IUL II (A43)	95.00%	2.50%	2.50%	2.50%	0.00%
HEALTH INSURANCE PRODUCTS	COMMISSIONS		SERVICE FEES		
	Year 1	Years 2-10	Year 11		
Acci-Protector (129)	95.00%	1.50%	1.50%		
OTHER PRODUCTS	COMMISSIONS YR 1		RENEWALS YEARS 2-4		
Conversion WL (179)	55.00%		0.00%		

TRANSAMERICA LIFE INSURANCE COMPANY

By _____

Date Signed _____

**SCHEDULE FOR APPOINTMENT AGREEMENT
MO 97 PATTERN I**

Commission Level or Rank **41**

Agent Name & Number _____

This Schedule and the Appointment Agreement between Monumental Life Insurance Company (the “Company”), and the natural person or business entity identified above (“you”, “your” or “yourself”) form the entire agreement between the Company and yourself concerning matters covered by this Schedule and the Appointment Agreement.

While the Appointment Agreement is in force you have the right to receive commissions and service fees on commissionable premiums. After termination of the Appointment Agreement: you do not have a right to receive service fees; and you have the right to receive commissions, as explained below, except that you do not have the right to receive commissions if the Appointment Agreement terminates pursuant to any of (d) through (f) of section 6 of the Appointment Agreement, or if commissions total less than \$600 in any period of 12 consecutive calendar months. While the Appointment Agreement is in force the Company may defer paying any commission or service fee, and after termination of the Appointment Agreement the Company may defer paying any commission, until the amount payable is at least \$100.

PRODUCTS	Commissions	Renewals		Service
	Year 1	Year 2-10		Year 11 and after
10 Pay Solution - 10PL (176)	90.0%	4.0%		0.0%
Easy Solutions – Graded Death Benefit (177)	85.0%	6.5%		2.0%
Accidental Death Benefit Rider (178)	60.0%	6.0%		1.0%
	Commissions	Renewals		Service
	Year 1	Years 2-5	Years 6-10	Year 11 and after
Immediate Solution - LP 99 (175)	100.0%	7.0%	7.0%	1.25%

MONUMENTAL LIFE INSURANCE COMPANY

By _____

Date Signed _____

Genworth Life Insurance Company

Commission Schedule

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Colony Term Series*

***IMPORTANT NOTICE AFFECTING COLONY TERM COMMISSIONS**

Effective April 7, 2014, all Colony Term applications, with an amount of insurance of \$250,000 or below, must be submitted through Life Quick Request®, iPipeline®, AFFIRM™ for Life, or other Genworth approved fulfillment platform to be eligible to receive commission. Exceptions are limited to Arkansas, Rhode Island and Wyoming replacement policies; Bermuda cases; and New Jersey cases with a TIAA.

Colony Term Series	10 YR	15 YR	20 YR
% of commissionable premium paid in the first year	75.000	85.000	95.000
% of commissionable premium paid in renewal years 2-10	0.000	0.000	0.000
% of commissionable premium paid in renewal years 11+	0.000	0.000	0.000

Foundation Builder Index UL

Asset Builder Index UL II

Asset Builder Index UL

	All States Base Product	Non- Restricted States ABR LTC Rider	Restricted* State DE ABR LTC Rider	Restricted* State PA ABR LTC Rider
% of premium paid up to the target commissionable premium, regardless of year premium is paid	90.000	90.000	32.000	50.000
% of premium paid in excess of the target commissionable premium in years 1-10	1.250	1.250	1.250	1.250
% of premium paid in excess of the target commissionable premium in years 11+	1.250	1.250	1.250	1.250

*Some state regulations restrict the amount of compensation paid on the Accelerated Benefit Rider for Long Term Care Services (ABR).

For any "Long Term Care External and Internal Replacements" in the restricted states of AL, CA, DE, IN, KY, NC, NV, PA, SD, and WI, Genworth will pay renewal compensation rates on any first year Accelerated Benefit Rider for Long Term Care Services (ABR) premium. Compensation will be restricted on the Accelerated Benefit Rider for Long Term Care Services (ABR) portion of the premium when a Long Term Care Policy or Rider is replaced by an Index UL with the Accelerated Benefit Rider for Long Term Care Services (ABR).
In all other states the Asset Builder Index UL with the Accelerated Benefit Rider for Long Term Care Services (ABR) will follow Genworth's standard UL replacement rules.

Life Ready UL II - Current Assumption UL (Also Available for Conversions)

- 80.000 % of premium paid up to the target premium in the first year
- 2.000 % of premium paid in excess of the target premium in the first year
- 2.000 % of premium paid in renewal years 2-10
- 1.250 % of premium paid in renewal years 11+

GenGuard UL (Effective February 16, 2015, we will no longer accept GenGuard UL applications.)

- 80.000 % of premium paid up to the target commissionable premium, regardless of year premium is paid
- 1.000 % of premium paid in excess of the target commissionable premium in years 1-10
- 1.250 % of premium paid in excess of the target commissionable premium in years 11+

Genworth Life Insurance Company

Commission Schedule

IMO90
2/23/15
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1. All compensation payable hereunder shall be reduced when a Product is sold by an agent assigned to you under your Agent Agreement with the Company and the agent is entitled to share in the compensation for such sale.

2. Commission Vesting Policy

If after your Agent Agreement with the Company has been terminated additional premium is paid into an annuity for which you received compensation under this Sales Compensation plan, you will receive compensation for such additional premium payment provided (1) your Agent Agreement was not terminated for "cause" and (2) the additional premium payment is received by the Company within 10 years from the policy's effective date.

3. Rules on Compensation Charge Backs

(a) In the event a withdrawal or partial surrender (above any applicable penalty-free amount) is granted or a policy or contract is surrendered or canceled within the first twelve (12) months after the date specified in paragraph (c) of this Section 2, compensations will be charged back to you as follows: 100% of compensations paid during that twelve (12) month period.

(b) In the event that any or all of the Annuity Value is applied under a settlement option of a policy or contract during the first twelve (12) months after the policy or contract Effective Date, compensations will be charged back to you as follows: 100% of the difference between the compensation percent at issue and the compensation percent if the policy was issued as an income annuity.

(c) For all annuities the time period for determining compensation charge backs is from the policy or contract Effective Date to the date of the written request for the surrender, cancellation, withdrawal or application of an Annuity Value to a settlement option or the date of death which makes a death benefit payable.

(d) All compensation charge backs shall be due and payable on the date of the written request for the surrender, cancellation, withdrawal or application of an Annuity Value to a settlement option or the date of death which makes a death benefit payable. By acceptance of any compensation payable under this Sales Compensation Plan you agree to pay the Company, in addition to the compensation charge back amount, interest on the amount due at a rate of 5% per annum. Interest shall begin to accrue fourteen (14) days after notice to you of the event causing the compensation charge back to be due and payable. Notwithstanding the foregoing, interest payable hereunder shall not exceed the highest rate permitted by law.

(e) By acceptance of any compensation payable under this Sales Compensation Plan you agree to pay all costs of collection of any compensation charge back amount owed by you, including reasonable attorneys' fees, whether or not suit is commenced.

(f) If the values of an existing Company policy or contract are used to pay the premium of a new Company policy or contract, the Company reserves the right to reduce the compensation payable on the new policy or contract by the amount of compensation paid on the existing policy or contract.

(g) In any case where a compensation charge back is due the Company, the Company may offset the compensation charge back amount against any compensation otherwise payable to you by the Company or any Affiliate of the Company.

(h) All policy or contract loans are to be treated for the purposes of calculating any compensation charge back as if the loan were a withdrawal or partial surrender on which a surrender charge is deducted.

(i) By acceptance of any compensation payable under this Sales Compensation Plan, you agree to be responsible for repayment to the Company, by charge back or direct payment, any compensation paid to Agents appointed under your Agreement with the Company when such Agent's compensation account reflects a debit balance due the Company and the Agent has failed or refused to repay the compensation to the Company pursuant to their Agreement with the Company.

(j) SecureLiving Deferred Annuities – In the event a withdrawal or partial surrender in excess of any applicable penalty-free amount is taken or a policy or contract is surrendered or canceled within the first twelve (12) months of the policy or contract effective date, 100% of the compensation paid will be charged back to you including any withdrawals that utilize any applicable nursing home or terminal illness waivers.

In the event of death of any owner with an issue age of 76 or older, and the death of said owner occurs within the first six (6) months of the policy or contract effective date, 100% of the compensation paid will be charged back to you.

In the event that there is a non-living owner (i.e. trust, corporate owner, etc.) and any annuitant has an issue age of 76 or older, and the said annuitant dies within the first six (6) months of the policy or contract effective date, 100% of the compensation paid will be charged back to you.

(k) SecureLiving Deferred Annuities – Compensation is based upon the attained age of the oldest owner (or the oldest annuitant where there is a non-living owner) at the time the premium payment is received by the Company. Additions are not permitted.

(l) SPIA Cash Refund payment option – The following commission chargeback rules apply for policies or contracts with the Lifetime with Cash Refund payment option: 100% of commissions due will be charged back if the annuitant(s) dies 0-6 months after the contract issue date or 50% of commissions due will be charged back if the annuitant(s) dies 7-12 months after the contract issue date.

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Commission Schedule

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4. Special Compensation Rules

The Colony Term policy fee is non-commissionable.

The following rules will govern the payment of compensation for the special situations listed and the interpretation of applicability of such rules shall be at the Company's sole discretion:

(a) In the event of the rescission, cancellation or waiver of surrender charges of any policy or contract by reason of misrepresentation or misunderstanding, or for any other legal cause, the entire compensation paid to you by the Company shall be charged back and must be refunded to the Company on demand.

(b) No compensation is payable on premiums waived or commuted by the Company.

(c) Compensation is not payable on advance premiums deposited with the Company until such premium becomes due and payable under the policy or contract on which the premium has been paid in advance.

(d) If the premium paid on a policy or contract is refunded by the Company under the right to examine provisions of the policy or contract or for any other reason, compensation paid on that premium shall be charged back and must be refunded to the Company on demand.

(e) Compensation will not be paid on a policy or contract reinstated more than six months after the date of the lapse unless it is reinstated solely through your efforts.

(f) Compensation on conversions – Full first year commission and bonuses are payable on conversions and external replacements.

(g) Compensation on internal replacements – Renewal commissions are payable on internal replacements of the Company's policies and on replacements of policies issued by other Genworth companies only to the extent that there is no increased coverage provided by the replacing policy. If the replacing policy provides increased coverage, first-year commissions are payable on the amount of the increased coverage. Surrender charges are not waived if a policy issued by the Company or other Genworth company is replaced. First-year commissions paid for increased replacement coverage are eligible for bonus [but not aggregation and other incentives][and aggregation and other incentives]

(h) Permanent Flat Extras and Table Ratings are fully commissionable. Temporary Flat Extras are not commissionable if 5 years or less.

(i) While the Company will accept internal exchanges into the SecureLiving Income Provider Fixed Immediate Annuity issued by Genworth Life Insurance Company, compensation may be reduced. Surrender fees will not be waived. Contact the Company for details.

(j) The Company will not pay commissions on (1) the loan portion of a 1035 Exchange received by Genworth, or (2) for loan repayments of any kind.

(k) IMPORTANT NOTICE AFFECTING COLONY TERM COMMISSIONS

Effective April 7, 2014, all Colony Term applications, with an amount of insurance of \$250,000 or below, must be submitted through Life Quick Request®, iPipeline®, AFFIRM™ for Life, or other Genworth approved fulfillment platform to be eligible to receive commission. Exceptions are limited to Arkansas, Rhode Island and Wyoming replacement policies; Bermuda cases; and New Jersey cases with a TIAA.

5. Sales Compensation Plan Revision

The Company reserves the right to issue and revise Sales Compensation Plans and agrees to notify you in writing when a new or revised Sales Compensation Plan becomes effective. The new or revised Sales Compensation Plan will apply to compensation on policies or contracts issued after its effective date.

Genworth Life and Annuity Insurance Company
Commission Schedule

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5/1/15
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Foundation Builder Index UL

Asset Builder Index UL II

Asset Builder Index UL

	All States Base Product	Non- Restricted States ABR LTC Rider	Restricted* State DE ABR LTC Rider	Restricted* State PA ABR LTC Rider
% of premium paid up to the target commissionable premium, regardless of year premium is paid	90.000	90.000	32.000	50.000
% of premium paid in excess of the target commissionable premium in years 1-10	1.250	1.250	1.250	1.250
% of premium paid in excess of the target commissionable premium in years 11+	1.250	1.250	1.250	1.250

*Some state regulations restrict the amount of compensation paid on the Accelerated Benefit Rider for Long Term Care Services (ABR).

For any "Long Term Care External and Internal Replacements" in the restricted states of AL, CA, DE, IN, KY, NC, NV, PA, SD, and WI, Genworth will pay renewal compensation rates on any first year Accelerated Benefit Rider for Long Term Care Services (ABR) premium. Compensation will be restricted on the Accelerated Benefit Rider for Long Term Care Services (ABR) portion of the premium when a Long Term Care Policy or Rider is replaced by an Index UL with the Accelerated Benefit Rider for Long Term Care Services (ABR).
 In all other states the Foundation Builder Index UL and Asset Builder Index UL with the Accelerated Benefit Rider for Long Term Care Services (ABR) will follow Genworth's standard UL replacement rules.

SecureLiving Rate Saver Single Premium Deferred Annuity	Initial Commission		Renewal Commission****		
	5 YR Term	7 YR Term	1 YR Term	5 YR Term	7 YR Term
% of premium paid for issue ages 0-75	2.000	2.750	0.100	1.000	1.375
% of premium paid for issue ages 76-80	1.350	2.150	0.100	0.675	1.075
% of premium paid for issue ages 81-85	0.700	1.500	0.100	0.350	0.750

****Renewal commissions are based on the Contract Value and attained age at time of renewal. Renewal commissions are 50% of the currently offered Guarantee Terms for new money commission rates. All Guarantee Terms may not be available at time of renewal.

Genworth Life and Annuity Insurance Company

Commission Schedule

SUL90

5/1/15

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1. All compensation payable hereunder shall be reduced when a Product is sold by an agent assigned to you under your Agent Agreement with the Company and the agent is entitled to share in the compensation for such sale.

2. Commission Vesting Policy

If after your Agent Agreement with the Company has been terminated additional premium is paid into an annuity for which you received compensation under this Sales Compensation plan, you will receive compensation for such additional premium payment provided (1) your Agent Agreement was not terminated for "cause" and (2) the additional premium payment is received by the Company within 10 years from the policy's effective date.

3. Rules on Compensation Charge Backs

(a) In the event a withdrawal or partial surrender (above any applicable penalty-free amount) is granted or a policy or contract is surrendered or canceled within the first twelve (12) months after the date specified in paragraph (c) of this Section 2, compensations will be charged back to you as follows: 100% of compensations paid during that twelve (12) month period.

(b) In the event that any or all of the Annuity Value is applied under a settlement option of a policy or contract during the first twelve (12) months after the policy or contract Effective Date, compensations will be charged back to you as follows: 100% of the difference between the compensation percent at issue and the compensation percent if the policy was issued as an income annuity.

(c) For all annuities the time period for determining compensation charge backs is from the policy or contract Effective Date to the date of the written request for the surrender, cancellation, withdrawal or application of an Annuity Value to a settlement option or the date of death which makes a death benefit payable.

(d) All compensation charge backs shall be due and payable on the date of the written request for the surrender, cancellation, withdrawal or application of an Annuity Value to a settlement option or the date of death which makes a death benefit payable. By acceptance of any compensation payable under this Sales Compensation Plan you agree to pay the Company, in addition to the compensation charge back amount, interest on the amount due at a rate of 5% per annum. Interest shall begin to accrue fourteen (14) days after notice to you of the event causing the compensation charge back to be due and payable. Notwithstanding the foregoing, interest payable hereunder shall not exceed the highest rate permitted by law.

(e) By acceptance of any compensation payable under this Sales Compensation Plan you agree to pay all costs of collection of any compensation charge back amount owed by you, including reasonable attorneys' fees, whether or not suit is commenced.

(f) If the values of an existing Company policy or contract are used to pay the premium of a new Company policy or contract, the Company reserves the right to reduce the compensation payable on the new policy or contract by the amount of compensation paid on the existing policy or contract.

(g) In any case where a compensation charge back is due the Company, the Company may offset the compensation charge back amount against any compensation otherwise payable to you by the Company or any Affiliate of the Company.

(h) All policy or contract loans are to be treated for the purposes of calculating any compensation charge back as if the loan were a withdrawal or partial surrender on which a surrender charge is deducted.

(i) By acceptance of any compensation payable under this Sales Compensation Plan, you agree to be responsible for repayment to the Company, by charge back or direct payment, any compensation paid to Agents appointed under your Agreement with the Company when such Agent's compensation account reflects a debit balance due the Company and the Agent has failed or refused to repay the compensation to the Company pursuant to their Agreement with the Company.

(j) SecureLiving® Annuities - In the event a withdrawal or partial surrender in excess of any applicable penalty-free amount is taken or a policy or contract is surrendered or canceled within the first twelve (12) months of the policy or contract effective date, 100% of the compensation paid will be charged back to you including any withdrawals that utilize any applicable nursing home or terminal illness waivers

In the event of death of any owner with an issue age of 76 or older, and the death of said owner occurs within the first six (6) months of the policy or contract effective date, 100% of the compensation paid will be charged back to you.

In the event that there is a non-living owner (i.e. trust, corporate owner, etc.) and any annuitant has an issue age of 76 or older, and the said annuitant dies within the first six (6) months of the policy or contract effective date, 100% of the compensation paid will be charged back to you.

(k) SecureLiving® Rate Saver - Upon renewal into a new Guarantee Term, there is a 100% charge back of the renewal commission in the first six (6) months of the renewal Guarantee Term for withdrawals (in excess of the free withdrawal amount) or surrenders.

(l) SecureLiving® Annuities – Compensation is based upon the attained age of the oldest owner (or the oldest annuitant where there is a non-living owner) at the time the premium payment is received by the Company. Additions are not permitted.

Genworth Life and Annuity Insurance Company

Commission Schedule

SUL90
5/1/15
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(m) SecureLiving® Index Annuities

- (i) 100% of compensation will be charged back if Contract is returned during the free look period.
- (ii) 100 % of compensation will be charged back in months 0-12 of the contract on surrendered contracts and on partial withdrawals in excess of the free withdrawal amount.
- (iii) 100% of compensation will be charged back if death occurs in months 0-12 of the Contract based on "date of death".
- (iv) The Company reserves the right to process a compensation chargeback if the Contract is annuitized during the Contract's first year.

4. Special Compensation Rules

The following rules will govern the payment of compensation for the special situations listed and the interpretation of applicability of such rules shall be at the Company's sole discretion:

(a) In the event of the rescission, cancellation or waiver of surrender charges of any policy or contract by reason of misrepresentation or misunderstanding, or for any other legal cause, the entire compensation paid to you by the Company shall be charged back and must be refunded to the Company on demand.

(b) No compensation is payable on premiums waived or commuted by the Company.

(c) Compensation is not payable on advance premiums deposited with the Company until such premium becomes due and payable under the policy or contract on which the premium has been paid in advance.

(d) If the premium paid on a policy or contract is refunded by the Company under the right to examine provisions of the policy or contract or for any other reason, compensation paid on that premium shall be charged back and must be refunded to the Company on demand.

(e) Compensation will not be paid on a policy or contract reinstated more than six months after the date of the lapse unless it is reinstated solely through your efforts.

(f) Compensation on conversions – Full first year commission and bonuses are payable on conversions and external replacements.

(g) Compensation on internal replacements – Renewal commissions are payable on internal replacements of the Company's policies and on replacements of policies issued by other Genworth companies only to the extent that there is no increased coverage provided by the replacing policy. If the replacing policy provides increased coverage, first-year commissions are payable on the amount of the increased coverage. Surrender charges are not waived if a policy issued by the Company or other Genworth company is replaced. First-year commissions paid for increased replacement coverage are eligible for bonus [but not aggregation and other incentives][and aggregation and other incentives]

(h) Permanent Flat Extras and Table Ratings are fully commissionable. Temporary Flat Extras are not commissionable if 5 years or less.

(i) While the Company will accept internal exchanges into the SecureLiving Income Provider Fixed Immediate Annuity issued by Genworth Life Insurance Company, compensation may be reduced. Surrender fees will not be waived. Contact the Company for details.

(j) The Company will not pay commissions on (1) the loan portion of a 1035 Exchange received by Genworth, or (2) for loan repayments of any kind.

(k) SecureLiving® Indexed Annuities

- (1) Compensation is based on the age of the oldest owner (annuitant if non-natural owner).
- (2) Upfront Compensation is a percentage of Single Premium. Compensation is not paid on the premium enhancement if applicable.
- (3) Compensation in Year 1 for the Trail Options is based on the Single Premium. Compensation is not paid on the premium enhancement if applicable.
- (4) Trail Options (T) and (U) trail compensation will pay monthly beginning in the second Contract year based on the Contract Value.
- (5) Trail Option (T) trail compensation will be paid using a monthly calculation of 0.041667% of the Contract Value and paid on a calendar-month based on the normal compensation cycle.
- (6) Trail Option (U) trail compensation will be paid using a monthly calculation of 0.083333% of the Contract Value and paid on a calendar-month based on the normal compensation cycle.
- (7) Trail Option (T) compensation will continue to pay as long as there is Contract Value (regardless of age) and is based on age at issue.
- (8) Trail Option (U) compensation will continue to pay in years 2-10 only, as long as there is Contract Value (regardless of age) and is based on age at issue.
- (9) If the Contract is annuitized within the Surrender Period there will be no Annuitization compensation.
- (10) If the Contract Value is depleted but we continue to make Income Rider payments, trail compensation stops when the Contract Value is zero.

Genworth Life and Annuity Insurance Company
Commission Schedule

SUL90

5/1/15

IMO

5. Sales Compensation Plan Revision

The Company reserves the right to issue and revise Sales Compensation Plans and agrees to notify you in writing when a new or revised Sales Compensation Plan becomes effective. The new or revised Sales Compensation Plan will apply to compensation on policies or contracts issued after its effective date. Payment of Trail compensation on existing contracts will remain payable per the terms of the Sales Compensation Plan in effect at the time the existing contract was issued.

**Genworth Life Insurance Company
Genworth Life Insurance Company of New York
Commission Schedule**

TLCW07

2/9/15

BGA/IMO

Total Living Coverage (TLC) - Linked-Benefits - UL/LTC

6.500 % of initial commissionable premium paid

0.000 % of premium paid in excess of the initial commissionable premium

Compensation Rules

- a) If the Company for any reason refunds premium paid on a policy in the first year, compensation paid on that premium shall be charged back and must be refunded to the Company on demand.
- b) There will not be a chargeback for Death.
- c) Compensation on replacements and other special situations will be payable according to the Company's rules in effect at that time.
- d) Permanent Flat Extras and Table Ratings are fully commissionable.
- e) Temporary Flat Extras - Commissions are not paid on any flat extras of 5 years or less.
- f) Full commission is paid on any flat extra over 5 years.
- g) The Company reserves the right to change or modify its Compensation Rules at anytime. The interpretation of applicability of such rules shall be at the Company's sole discretion.