

Family Life Insurance Company
Houston, Texas

Policy Name	Percent of Premium Per Policy Year									
	1 st	2 nd	3 rd	4 th	5 th	6 th	7 th	8 th	9 th	10 th
Viva Life w/o ROP	100	2	2	2	2	2	2	2	2	2
Viva Critical Choice	100	2	2	2	2	2	2	2	2	2
MCI Gold / Family Protection EZ w/o ROP	100	2	2	2	2	2	2	2	2	2
Viva Life ROP	100	1	1	1	1	1	1	1	1	1
MCI Gold / Family Protection EZ ROP	100	1	1	1	1	1	1	1	1	1
Family Protection Select 30	95	2	2	2	2	2	2	2	2	2
Family Protection Select 25	95	2	2	2	2	2	2	2	2	2
Family Protection Select 20	90	2	2	2	2	2	2	2	2	2
Family Protection Select 15	85	2	2	2	2	2				
Family Protection Select 10	75	2	2	2	2					
Family Protection Premier	80	5	5	5	5	5	5	5	5	5
Life	80	5	5	5	5	5	5	5	5	5
Paid Up @65	80	5	5	5	5	5	5	5	5	5
20 Pay	80	5	5	5	5	5	5	5	5	5
10 Pay	30	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25
5 Pay	5.5	5.5	5.5	5.5	5.5					
3 Pay	5.5	5.5	5.5							
Single Premium	5.5									
Paycheck Provider	60	4	4	4	4	4	4	4	4	4

First year commissions and renewal commissions shall be calculated according to the above percentages by product type sold. The first year commission and renewal commission percentages shown in the schedules of commission are percentages of the original premium received and accepted for policies written for Family Life Insurance Company.

First year commissions are paid for the first 12 months of the policy, beginning on the effective date of the policy. Renewal commissions are paid after the one year anniversary of the policy. For flexible premium universal life plans, the date the premium is posted is used to determine the policy year the premium is applied and the corresponding commission percentage. Commissions are not paid on premiums waived, suspended, or paid under automatic premium loan provisions.

Commissions for policies resulting from a policy conversion, replacement or other form of policy change will be determined by the Company. Commissions will be paid on substandard policies with permanent ratings. If the policy contains a temporary rating, no commission will be paid on the temporary rating.

Any change to the above schedules will be applicable only to policies issued on applications received more than fifteen (15) days after notice of such change has been mailed to the agent's last known address on file with the Company.

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For any lapsed policy which is subsequently reinstated, the Company is relieved of any further commissions due for the policy unless the reinstatement application was procured by the agent.

Commissions will not be paid on premiums paid to or deposited with the Company in advance of when such premium is due and is paid according to the premium due dates specified in the original policy.

Commission on the total premiums for any policy to which a term rider is attached shall be at the rates in the schedule for the base policy without the rider.

For the Premier Life Graded Benefit plan, any non-accidental death in the first policy year will result in a chargeback of all first year commissions paid.

The agent writing the policy shall be entitled to first year and renewal commissions as provided in the above schedules except when the policy has been transferred to another agent for any of the following reasons:

- Another agent rewrites a policy.
- Another agent reinstates a lapsed, cancelled or terminated policy.

In the absence of specific information to the contrary, the books, records, accounting and statistical procedures of the Company shall control in determining all matters in connection with the above schedules of commission.

Agreed to and accepted by:

Date Signed by the Agent

Agent _____
Please Print Name

Signature

Brokerage _____
Please Print Name

Signature

Approved By:
Officer of Family Life _____
Signature

Date