

COMMISSION SCHEDULE (MGA)

As of the Effective Date of the General Agent Agreement (the Agreement) or this Commission Schedule, whichever is later (the Effective Date of this Schedule), this Commission Schedule becomes a part of, and is incorporated into, the terms of the Agreement. In the event of any conflict or inconsistency between the terms of this Commission Schedule and the terms of the Agreement, the terms of this Commission Schedule shall govern.

ANNUITY PRODUCTION REQUIREMENTS

MGA (Street) & Below No Production Requirements

1. DENALI SERIES

Effective Date:
 July 1, 2020

	DENALI 7 & DENALI BONUS 7			DENALI 10 & DENALI BONUS 10			DENALI 14 & DENALI BONUS 14	
Issue Ages:	0-80	81-85	86-90	0-75	76-80	81-85	0-75	76-80
MGA	5.50%	4.00%	3.00%	7.00%	6.00%	4.50%	8.50%	6.50%

TETON™ SERIES

Effective Date:
 May 1, 2019

	Teton™ 7 & Teton™ 7 Bonus			Teton™ 10 & Teton™ 10 Bonus			Teton™ 14 & Teton™ 14 Bonus	
Issue Ages:	0-80	81-85	86-90	0-75	76-80	81-85	0-75	76-80
MGA	5.50%	4.00%	3.00%	7.25%	6.00%	4.50%	9.00%	7.00%

EQUITABLE SECURE SAVINGS™ & SECURE SAVINGS™ Elite

Effective Date:
 December, 7, 2018

	Secure Savings™ & Secure Savings™ Elite 2-year		Secure Savings™ & Secure Savings™ Elite 5-year		
Issue Ages:	0-80	81-90*	0-75	76-80	81-90*
MGA/AGENT	1.25%	1.00%	2.00%	1.75%	0.75%

*Secure Savings Elite: 81-85

EQUITABLE SECURE SAVINGS™ & SECURE SAVINGS™ Elite

Effective Date:
 December, 7, 2018

	Secure Savings™ & Secure Savings™ Elite 2-year Renewals				
	Renewal 3yr Period			Renewal 2yr Period	
Issue Ages:	0-75	76-85	86-90*	0-90*	
MGA/AGENT	1.50%	1.00%	1.00%	1.00%	

*Secure Savings™ Elite: 0-85

EQUITABLE SECURE SAVINGS™ & SECURE SAVINGS™ Elite

Effective Date:
 December, 7, 2018

	Secure Savings™ & Secure Savings™ Elite 5-year Renewals		
	Renewal 5yr Period		
Issue Ages:	0-75	76-80	81-90*
MGA/AGENT	1.000%	0.875%	0.375%

*Secure Savings™ Elite: 0-85

COMMISSION SCHEDULE (MGA)

2. The terms and conditions of the Agreement related to life insurance sales shall apply equally to sales of annuity policies except that the terms of this Annuity Commission Schedule prevail over the terms of any life insurance commission schedule then in effect.
3. General Agent agrees to comply with, and abide by, the Company's Annuity Suitability Guidelines including without limitation agent product training requirements, advertising rules and any other annuity product requirements established by Company, and as may be amended with notice to Agent.
4. General Agent agrees to maintain insurance agent errors and omissions (E&O) liability insurance coverage with minimum coverage amounts of \$1 Million for each claim and \$1 Million in the aggregate or such other minimum limits acceptable to Company at Company's sole discretion. At Company's request, General Agent shall provide Company with proof of E&O insurance coverage then in effect.
5. Indemnification. The General Agent shall indemnify and hold harmless the Company and its directors, officers, employees, agents, and affiliates from any and all claims and liability relating to this Agreement except to the extent caused solely by negligent acts or omissions of the Company. This indemnification will survive termination of the Agreement.
6. Agents must be active to receive renewal commissions.
7. Commissions are subject to charge backs for reasons other than accidental death of the Owner, as follows:
 - Secure Savings & Secure Savings Elite**
 - a) **Within the first 12 months:** 100% commission chargeback in the event of death (other than accidental death), full surrenders, partial surrenders that exceed the free withdrawal amount, or rescission.
 - b) **Within months 13-24:** 50% commission chargeback in the event of death (other than accidental death), full surrenders, partial surrenders that exceed the free withdrawal amount, or rescission.
 - Denali & Teton Series**
 - a) **Within the first 6 months:** 100% commission chargeback in the event of death (other than accidental death), full surrenders, partial surrenders that exceed the free withdrawal amount, or rescission.
 - b) **Within months 7-12:** 50% commission chargeback in the event of death (other than accidental death), full surrenders, partial surrenders that exceed the free withdrawal amount, or rescission.

*ANNUITY PRODUCTION REQUIREMENTS:

MGA (Street) & Below	No Production Requirements
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- The production requirements will be based on total annuity premium submitted with Equitable Life over a 12-month period, beginning on the date of contract.
- We will allow an agent/entity to be contracted at a level above street based on the IMO's estimated production amount, but
- If an agent/entity has not submitted enough business to meet the required production level after 12 months, then we may move the contract down to the applicable level, with regular advance notice to all parties in the hierarchy. Several factors will be considered in addition to overall sales before a commission level is changed.
- A pattern of assigning Above Street level contracts, or paying sub-agents outside of the Equitable Life contract, to gain a recruiting advantage will result in the loss of the contract.