Commission Schedule 05/05/06

		RGA2	ARGA	SMGA	MGA	SGA	SGA 50	GA1	GA	AGA	PPGA	AGT8	BR1	BR2	BR3	BR4	BR5
Total Command	0 - 75	9.40%	9.25%	9.00%	8.75%	7.50%	3.75%	7.00%	6.50%	6.00%	5.50%	5.00%	4.50%	4.00%	3.50%	2.00%	2.22%
Flex	76 - 80	6.50%	6.33%	6.16%	5.99%	5.13%	2.57%	4.79%	4.45%	4.11%	3.76%	3.42%	3.08%	2.74%	2.39%	1.37%	1.52%
	81 - 85	4.75%	4.63%	4.50%	4.38%	3.75%	1.88%	3.50%	3.25%	3.00%	2.75%	2.50%	2.25%	2.00%	1.75%	1.00%	1.11%
Total Command	0 - 75	4.50%	4.25%	4.00%	3.75%	3.50%	1.75%	3.25%	3.00%	2.75%	2.50%	2.25%	2.00%	1.75%	1.50%	1.25%	1.30%
	76 - 80	3.20%	3.11%	3.02%	2.94%	2.50%	1.25%	2.32%	2.14%	1.98%	1.83%	1.64%	1.46%	1.28%	1.10%	1.00%	1.05%
	81 - 85	1.85%	1.80%	1.75%	1.70%	1.66%	0.83%	1.63%	1.54%	1.43%	1.33%	1.24%	1.15%	1.07%	1.00%	0.93%	1.00%
SELECT	0 - 75	9.50%	9.25%	9.00%	8.75%	7.50%	3.75%	7.00%	6.50%	6.00%	5.50%	5.00%	4.50%	4.00%	3.50%	2.00%	2.22%
	76 - 80	7.68%	7.47%	7.27%	7.07%	6.06%	3.03%	5.66%	5.25%	4.85%	4.44%	4.04%	3.64%	3.23%	2.83%	1.62%	1.79%
Trails for five years		0.36%	0.36%	0.35%	0.34%	0.29%	0.14%	0.27%	0.25%	0.23%	0.21%	0.19%	0.17%	0.15%	0.13%	0.08%	0.09%
	81 - 85	5.42%	5.27%	5.13%	4.99%	4.28%	2.14%	3.99%	3.71%	3.42%	3.14%	2.85%	2.57%	2.28%	2.00%	1.14%	1.27%
Trails for ten years		0.41%	0.40%	0.39%	0.38%	0.32%	0.16%	0.30%	0.28%	0.26%	0.24%	0.22%	0.19%	0.17%	0.15%	0.09%	0.10%
SELECT - N/F	0 - 75	6.00%	5.75%	5.50%	5.25%	5.00%	2.50%	4.75%	4.50%	4.25%	4.00%	3.75%	3.50%	3.25%	3.00%	2.75%	2.50%
CT, MA, OR, SC, UT, PA, WA	76 - 80	4.84%	4.64%	4.44%	4.24%	4.04%	2.02%	3.83%	3.63%	3.43%	3.23%	3.03%	2.82%	2.62%	2.42%	2.22%	2.02%
Trails for five years		0.23%	0.22%	0.21%	0.20%	0.19%	0.10%	0.18%	0.17%	0.16%	0.15%	0.14%	0.14%	0.13%	0.12%	0.11%	0.10%
	81 - 85	3.42%	3.28%	3.14%	2.99%	2.85%	1.43%	2.71%	2.57%	2.42%	2.28%	2.14%	2.00%	1.85%	1.71%	1.57%	1.43%
Trails for ten years		0.26%	0.25%	0.24%	0.23%	0.22%	0.11%	0.20%	0.19%	0.18%	0.17%	0.16%	0.15%	0.14%	0.13%	0.12%	0.11%
SELECT - MICHIGAN &	0 - 75	9.50%	9.25%	9.00%	8.75%	8.50%	4.25%	8.00%	7.50%	7.00%	6.50%	6.00%	5.50%	5.00%	4.50%	3.00%	3.33%
CALIFORNIA	76 - 80	7.68%	7.47%	7.27%	7.07%	6.87%	3.43%	6.46%	6.06%	5.66%	5.25%	4.85%	4.44%	4.04%	3.64%	2.42%	2.69%
Trails for five years		0.36%	0.36%	0.35%	0.34%	0.33%	0.16%	0.31%	0.29%	0.27%	0.25%	0.23%	0.21%	0.19%	0.17%	0.12%	0.13%
	81 - 85	5.42%	5.28%	5.14%	4.99%	4.85%	2.43%	4.57%	4.28%	3.99%	3.71%	3.42%	3.14%	2.85%	2.57%	1.71%	1.90%
Trails for ten years		0.41%	0.40%	0.39%	0.38%	0.36%	0.18%	0.34%	0.32%	0.30%	0.28%	0.26%	0.24%	0.21%	0.19%	0.13%	0.14%
SAVERS 5	0 -75	4.50%	4.35%	4.20%	4.05%	3.85%	1.93%	3.65%	3.50%	3.00%	2.50%	2.25%	2.00%	1.75%	1.50%	1.30%	1.58%
	76 - 80	3.43%	3.31%	3.20%	3.09%	2.93%	1.47%	2.78%	2.67%	2.29%	1.90%	1.71%	1.52%	1.33%	1.14%	0.99%	1.20%
	81 - 90	2.36%	2.28%	2.20%	2.12%	2.02%	1.01%	1.91%	1.83%	1.57%	1.31%	1.18%	1.05%	0.92%	0.79%	0.68%	0.83%
	91 - 95	1.50%	1.45%	1.40%	1.35%	1.28%	0.64%	1.22%	1.17%	1.00%	0.83%	0.75%	0.67%	0.58%	0.50%	0.43%	0.53%
SAVERS 7	0 - 75	5.75%	5.50%	5.30%	5.15%	5.00%	2.50%	4.75%	4.50%	4.25%	4.00%	3.50%	3.25%	3.00%	2.75%	2.00%	2.01%
	76 - 80	4.42%	4.23%	4.08%	3.96%	3.85%	1.92%	3.65%	3.46%	3.27%	3.08%	2.69%	2.50%	2.31%	2.12%	1.54%	1.55%
	81 - 85	2.88%	2.75%	2.65%	2.58%	2.50%	1.25%	2.38%	2.25%	2.13%	2.00%	1.75%	1.63%	1.50%	1.38%	1.00%	1.01%
EQUITY MASTER	0 - 75	8.50%	7.75%	7.50%	7.25%	7.00%	4.00%	6.50%	6.00%	5.50%	5.25%	5.00%	4.75%	4.50%	4.25%	3.00%	3.63%
	76 - 80	6.80%	6.20%	6.00%	5.80%	5.60%	3.20%	5.20%	4.80%	4.40%	4.20%	4.00%	3.80%	3.60%	3.40%	2.40%	2.90%
	81 - 85	4.25%	3.88%	3.75%	3.63%	3.50%	2.00%	3.25%	3.00%	2.75%	2.63%	2.50%	2.38%	2.25%	2.13%	1.50%	1.82%
EQUITY MASTER - N/F	0 - 75	5.50%	4.75%	4.50%	4.25%	4.00%	2.00%	3.50%	3.00%	2.50%	2.25%	2.00%	1.75%	1.50%	1.50%	1.50%	1.93%
SC, UT, PA, OR, WA, OK	76 - 80	4.40%	3.80%	3.60%	3.40%	3.20%	1.60%	2.80%	2.40%	2.00%	1.80%	1.60%	1.40%	1.20%	1.20%	1.20%	1.54%
	81 - 85	2.75%	2.38%	2.25%	2.13%	2.00%	1.00%	1.75%	1.50%	1.25%	1.13%	1.00%	0.88%	0.75%	0.75%	0.75%	0.96%
EQUITY GOLD	0 - 75	10.00%	9.50%	9.00%	8.75%	8.50%	4.00%	8.00%	7.50%	7.00%	6.50%	6.00%	5.50%	5.00%	4.50%	4.25%	4.00%
	76 - 80	7.50%	7.13%	6.75%	6.56%	6.38%	3.00%	6.00%	5.63%	5.25%	4.88%	4.50%	4.13%	3.75%	3.38%	3.19%	3.00%
	81 - 85	5.00%	4.75%	4.50%	4.38%	4.25%	2.00%	4.00%	3.75%	3.50%	3.25%	3.00%	2.75%	2.50%	2.25%	2.13%	2.00%
EQUITY MASTER PLUS	0 - 75	10.00%	9.25%	9.00%	8.50%	8.00%	4.00%	7.50%	7.00%	6.50%	6.00%	5.50%	5.00%	4.50%	4.00%	3.50%	3.50%
	76 - 80	8.00%	7.40%	7.20%	6.80%	6.40%	3.20%	6.00%	5.60%	5.20%	4.80%	4.40%	4.00%	3.60%	3.20%	2.80%	2.80%
	81 - 85	5.00%	4.63%	4.50%	4.25%	4.00%	2.00%	3.75%	3.50%	3.25%	3.00%	2.75%	2.50%	2.25%	2.00%	1.75%	1.75%
EQTY. MTR.PLUS N/F	0 - 75	9.00%	8.25%	8.00%	7.50%	7.00%	3.50%	6.50%	6.00%	5.50%	5.00%	4.50%	4.00%	3.50%	3.00%	2.50%	3.15%
IN, LA, MD, VA, PA, OR,	76 - 80	7.20%	6.60%	6.40%	6.00%	5.60%	2.80%	5.20%	4.80%	4.40%	4.00%	3.60%	3.20%	2.80%	2.40%	2.00%	2.52%
UT, WA , OK	81 - 85	4.50%	4.13%	4.00%	3.75%	3.50%	1.75%	3.25%	3.00%	2.75%	2.50%	2.25%	2.00%	1.75%	1.50%	1.25%	1.58%
EQUITY MAX	0 - 75	9.00%	8.25%	8.00%	7.50%	7.00%	3.50%	6.50%	6.00%	5.50%	5.00%	4.50%	4.00%	3.50%	3.00%	2.50%	3.15%
	76 - 80	7.20%	6.60%	6.40%	6.00%	5.60%	2.80%	5.20%	4.80%	4.40%	4.00%	3.60%	3.20%	2.80%	2.40%	2.00%	2.52%
	81 - 85	4.50%	4.13%	4.00%	3.75%	3.50%	1.75%	3.25%	3.00%	2.75%	2.50%	2.25%	2.00%	1.75%	1.50%	1.25%	1.58%
Equity Advantage Plus	0 - 75	6.50%	5.75%	5.50%	5.00%	4.50%	2.25%	4.00%	3.50%	3.00%	2.50%	2.00%	1.50%	1.00%	1.00%	1.00%	2.28%
	76 - 80	5.20%	4.60%	4.40%	4.00%	3.60%	1.80%	3.20%	2.80%	2.40%	2.00%	1.60%	1.20%	0.80%	0.80%	0.80%	1.82%
	81 - 85	3.25%	2.88%	2.75%	2.50%	2.25%	1.13%	2.00%	1.75%	1.50%	1.25%	1.00%	0.75%	0.50%	0.50%	0.50%	1.14%
EQTY. ADV. PLS. N/F	0 - 75	5.50%	4.75%	4.50%	4.00%	3.50%	1.75%	3.00%	2.50%	2.00%	1.50%	1.00%	0.50%	0.50%	0.50%	0.50%	1.93%

FL, IN, LA, ME, WI, MD, OR,	76 - 80	4.40%	3.80%	3.60%	3.20%	2.80%	1.40%	2.40%	2.00%	1.60%	1.20%	0.80%	0.40%	0.40%	0.40%	0.40%	1.54%
UT, WA, PA	81 - 85	2.75%	2.38%	2.25%	2.00%	1.75%	0.88%	1.50%	1.25%	1.00%	0.75%	0.50%	0.25%	0.25%	0.25%	0.25%	0.96%
FIVE STAR	0 - 75	5.00%	4.75%	4.50%	4.25%	4.00%	2.25%	3.50%	3.00%	2.50%	2.00%	1.50%	1.00%	1.00%	1.00%	1.00%	2.08%
	76 - 80	3.88%	3.69%	3.50%	3.31%	3.13%	1.81%	2.75%	2.38%	2.00%	1.63%	1.25%	0.88%	0.88%	0.88%	0.88%	1.65%
	81 - 85	2.75%	2.63%	2.50%	2.38%	2.25%	1.38%	2.00%	1.75%	1.50%	1.25%	1.00%	0.75%	0.75%	0.75%	0.75%	1.29%
EQUITY INCOME PLUS	0 - 50	14.00%	13.25%	13.00%	12.75%	12.50%	6.25%	12.00%	11.50%	11.00%	10.75%	10.50%	10.25%	10.00%	9.50%	9.00%	4.90%
	51 - 75	12.94%	12.25%	12.02%	11.78%	11.55%	5.78%	11.09%	10.63%	10.17%	9.94%	9.70%	9.47%	9.24%	8.78%	8.32%	4.53%
First Year	76 - 80	9.76%	9.23%	9.06%	8.89%	8.71%	4.36%	8.36%	8.02%	7.67%	7.49%	7.32%	7.14%	6.97%	6.62%	6.27%	3.42%
	81 - 85	6.36%	6.02%	5.91%	5.80%	5.68%	2.84%	5.45%	5.23%	5.00%	4.89%	4.77%	4.66%	4.55%	4.32%	4.09%	2.23%
	0 - 50	10.39%	9.84%	9.65%	9.47%	9.28%	4.64%	8.91%	8.54%	8.17%	7.98%	7.80%	7.61%	7.42%	7.05%	6.68%	3.64%
Years 2 - 5	51 - 75	9.76%	9.23%	9.06%	8.89%	8.71%	4.36%	8.36%	8.02%	7.67%	7.49%	7.32%	7.14%	6.97%	6.62%	6.27%	3.42%
	76 - 80	7.21%	6.83%	6.70%	6.57%	6.44%	3.22%	6.18%	5.92%	5.67%	5.54%	5.41%	5.28%	5.15%	4.89%	4.64%	2.52%
	81 - 85	4.88%	4.62%	4.53%	4.44%	4.36%	2.18%	4.18%	4.01%	3.83%	3.75%	3.66%	3.57%	3.48%	3.31%	3.14%	1.71%
	0 - 50	7.00%	6.63%	6.50%	6.38%	6.25%	3.13%	6.00%	5.75%	5.50%	5.38%	5.25%	5.13%	5.00%	4.75%	4.50%	2.45%
Years 6 - 10	51 - 75	6.47%	6.12%	6.01%	5.89%	5.78%	2.89%	5.55%	5.31%	5.08%	4.97%	4.85%	4.74%	4.62%	4.39%	4.16%	2.26%
	76 - 80	4.88%	4.62%	4.53%	4.44%	4.36%	2.18%	4.18%	4.01%	3.83%	3.75%	3.66%	3.57%	3.48%	3.31%	3.14%	1.71%
	81 - 85	3.18%	3.01%	2.95%	2.90%	2.84%	1.42%	2.73%	2.61%	2.50%	2.44%	2.39%	2.33%	2.27%	2.16%	2.05%	1.11%
		RGA2	ARGA	SMGA	MGA	SGA	SGA 50	GA1	GA	AGA	PPGA	AGT8	BR1	BR2	BR3	BR4	BR5
SPIA PLUS - LEVEL	10+ YEARS	12.00%	10.50%	10.00%	9.75%	9.50%	4.75%	9.00%	8.55%	8.10%	7.60%	7.10%	6.65%	6.20%	5.70%	5.25%	4.20%
	9 YEARS	9.50%	8.75%	8.50%	8.25%	8.00%	4.00%	7.60%	7.20%	6.80%	6.40%	6.00%	5.60%	5.20%	4.80%	4.40%	3.30%
	8 YEARS	8.50%	7.75%	7.50%	7.25%	7.00%	3.50%	6.65%	6.30%	5.95%	5.60%	5.25%	4.90%	4.55%	4.20%	3.85%	3.00%
	7 YEARS	7.50%	6.75%	6.50%	6.25%	6.00%	3.00%	5.70%	5.40%	5.10%	4.80%	4.50%	4.20%	3.90%	3.60%	3.30%	2.60%
	6 YEARS	6.50%	5.75%	5.50%	5.25%	5.00%	2.50%	4.75%	4.50%	4.25%	4.00%	3.75%	3.50%	3.25%	3.00%	2.75%	2.30%
	5 YEARS	4.75%	4.63%	4.50%	4.25%	4.00%	2.00%	3.80%	3.60%	3.40%	3.20%	3.00%	2.80%	2.60%	2.40%	2.20%	1.90%
	4 YEARS	3.25%	2.83%	2.75%	2.63%	2.50%	1.25%	2.35%	2.25%	2.10%	2.00%	1.85%	1.75%	1.60%	1.50%	1.35%	1.10%
	3 YEARS	0.75%	0.65%	0.60%	0.55%	0.50%	0.25%	0.48%	0.45%	0.40%	0.40%	0.35%	0.30%	0.30%	0.30%	0.25%	0.25%
SPIA PLUS - INTEREST +	10+ YEARS	12.00%	10.25%	10.00%	9.75%	9.50%	4.75%	9.00%	8.22%	8.10%	7.60%	7.10%	6.65%	6.20%	5.70%	5.25%	4.20%
	9 YEARS	9.50%	8.25%	8.00%	7.75%	7.50%	3.75%	7.15%	6.75%	6.40%	6.00%	5.65%	5.25%	4.90%	4.50%	4.10%	3.30%
	8 YEARS	9.50%	8.25%	8.00%	7.75%	7.50%	3.75%	7.15%	6.75%	6.40%	6.00%	5.65%	5.25%	4.90%	4.50%	4.10%	3.30%
	7 YEARS	9.50%	8.25%	8.00%	7.75%	7.50%	3.75%	7.15%	6.75%	6.40%	6.00%	5.65%	5.25%	4.90%	4.50%	4.10%	3.30%
	6 YEARS	9.50%	8.25%	8.00%	7.75%	7.50%	3.75%	7.15%	6.75%	6.40%	6.00%	5.65%	5.25%	4.90%	4.50%	4.10%	3.30%
	5 YEARS	8.50%	8.25%	8.00%	7.75%	7.50%	3.75%	7.15%	6.75%	6.40%	6.00%	5.65%	5.25%	4.90%	4.50%	4.10%	3.00%
	4 YEARS	6.50%	6.25%	6.00%	5.75%	5.50%	2.75%	5.25%	4.95%	4.65%	4.40%	4.15%	3.85%	3.60%	3.30%	3.00%	2.30%
	3 YEARS	2.50%	2.40%	2.25%	2.15%	2.00%	1.00%	1.90%	1.80%	1.70%	1.60%	1.50%	1.40%	1.30%	1.20%	1.10%	0.90%
SPIA PLUS - TEXAS	3 YEARS	0.75%	0.65%	0.60%	0.55%	0.50%	0.25%	0.48%	0.45%	0.40%	0.40%	0.35%	0.30%	0.30%	0.30%	0.25%	0.25%
	4 YEARS	3.25%	2.83%	2.75%	2.63%	2.50%	1.25%	2.35%	2.25%	2.10%	2.00%	1.85%	1.75%	1.60%	1.50%	1.35%	1.10%
	5 - 10 Years	4.75%	4.65%	4.50%	4.25%	4.00%	2.00%	3.80%	3.75%	3.50%	3.25%	3.00%	2.75%	2.50%	2.25%	2.00%	1.66%
SPIA	4 YEARS +	4.75%	4.65%	4.50%	4.25%	4.00%	2.00%	3.80%	3.75%	3.50%	3.25%	3.00%	2.75%	2.50%	2.25%	2.00%	1.66%