

## SCHEDULE OF COMMISSIONS AND ALLOWANCES

---

**CONTRACT CODE:** PRDB

**EFFECTIVE DATE:** 00/00/0000

Commissions equal to the percentage shown below shall be paid on premiums actually received in cash by Fidelity Life Association in each policy year.

### ***Rapid Decision (RD) Term (Policy Form F3100)***

The Rapid Decision Term Product is sold in 5, 10, 15, 20, and 30 year durations and commission vary based upon the length of the term period. The following table provides a breakdown of FIRST YEAR and Renewal Years commission rates payable on this product.

FIRST POLICY YEAR COMMISSION					Renewal
5 YT	10 YT	15 YT	20 YT	30 YT	Years
77.00%	77.00%	84.00%	91.00%	91.00%	0.00%

### ***Graded Death Benefit Whole Life (Policy Form F3000)***

(Ages 20-69)			(Ages 70+)		
Year 1	Years 2-10	Year 11+	Year 1	Years 2-10	Year 11+
50.00%	2.00%	0.00%	50.00%	1.00%	0.00%

### ***Graded Death Benefit Term (Policy Form F3001)***

(Ages 20-69)			(Ages 70+)		
Year 1	Years 2-10	Year 11+	Year 1	Years 2-10	Year 11+
50.00%	2.00%	0.00%	50.00%	1.00%	0.00%

This schedule can be replaced at any time with a successor Schedule of Commissions & Allowances issued by Fidelity Life Association to be effective from the issue date forward.