801 Grand Ave
Suite 2600
Des Moines, IA 50309

Annuity Compensation Schedules

The Following are Authorized Contracts and the compensation payable:

Fixed Indexed Annuity (FIA)

Contract Type	FG AccumulatorPlus 7 (AMP07)		
	First Year Comp		
	Ages 0 - 75	Ages 76 - 80	Ages 81 - 85
R7 Street	5.750%	4.750%	3.750%

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Contract Type	FG AccumulatorPlus 10 AMP10		
	First Year Comp		
	Ages 0 - 75	Ages 76 - 80	Ages 81 - 85
R7 Street	7.500%	5.250%	4.000%

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Contract Type	Prosperity Elite 7 (PREL07)		
	First Year Comp		
	Age 0-70	Age 71-75	Age 76-85
R7 Street	6.500%	4.500%	3.500%

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Contract Type	Prosperity Elite 10 (Standard & Lite States) (PREL10)		
	First Year Comp		
	Age 0-70	Age 71-75	Age 76-85
R7 Street	8.000%	6.000%	4.250%

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Contract Type	Prosperity Elite 14 (PREL14)		
	First Year Comp		
	Age 0-70	Age 71-75	Age 76-85
R7 Street	8.500%	6.500%	4.500%

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Contract Type	Performance Pro PPR010		
	First Year Comp		
	Age 0-75	Age 76-80	Age 81-85
R7 Street	8.000%	6.250%	0.000%

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Contract Type	Accelerator Plus 10 (ACEP10)		
	First Year Comp		
	Age 0-75	Age 76-80	Age 81-85
R7 Street	8.000%	6.000%	4.250%

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Contract Type	Accelerator Plus 14 (ACEP14)		
	First Year Comp		
	Age 0-75	Age 76-80	Age 81-85
R7 Street	9.000%	7.000%	4.750%

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Contract Type	F&G Power Accumulator 7 (Standard & Lite States)(MGLN07)		
	First Year Comp		
	Ages 0 - 75	Ages 76 - 80	Ages 81 - 85
R7 Street	5.750%	4.750%	3.750%

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Contract Type	F&G Power Accumulator 10 (Standard & Lite States)(MGLN10)		
	First Year Comp		
	Ages 0 - 75	Ages 76 - 80	Ages 81 - 85
R7 Street	7.500%	5.250%	4.000%

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Contract Type	F&G Flex Accumulator (Standard & Lite States)(ADE10)		
	First Year Comp		
	Ages 0 - 75	Ages 76 - 80	Ages 81 - 85
R7 Street	7.500%	5.250%	4.000%

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Contract Type	F&G Safe Income Advantage (Standard & Lite States) (SIA10)		
	First Year Comp		
	Ages 0 - 75	Ages 76 - 80	Ages 81 - 85
R7 Street	7.500%	5.500%	0.000%

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Contract Type	F&G 1-2-3 (FG123A & FG123F)		
	First Year Comp		
	Age 0-75	Age 76-80	Age 81-85
R7 Street	7.750%	5.750%	0.000%

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Multi-Year Guaranteed Annuity (MYGA)

Contract Type	FG Guarantee-Platinum 3 (3MYGAR & 3MYGAM)	
	Commission Rate Type: Residual Percentage First Year	
	Age 0-79	Age 80-90
R7 Street	1.500%	0.750%

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Contract Type	FG Guarantee-Platinum 5 (SG05M, SG05T)	
	Commission Rate Type: Residual Percentage First Year	
	Age 0-79	Age 80-90
R7 Street	2.000%	1.000%

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Contract Type	FG Guarantee-Platinum 7 (SG07M, SB07MR, SG07T)	
	Commission Rate Type: Residual Percentage First Year	
	Age 0-79	Age 80-90
R7 Street	2.250%	1.125%

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Single Premium Immediate Annuity (SPIA)

Contract Type	FG Immediate-Income (FIDS42)		FG Immediate-Income with Life (FIDS41)	
	Issue Age 0-89	Issue Age 90+	Issue Age 0-89	Issue Age 90+
R7 Street	2.000%	0.000%	2.000%	0.000%

Notes:

INCORPORATION OF TERMS OF AGENCY SELLING AGREEMENT AND INSURANCE PRODUCER AGREEMENT

This Compensation Schedule incorporates all of the terms of the Agency Selling Agreement and Insurance Producer Agreement and any addenda thereto currently in effect, as the same may be amended from time to time.

BASIC COMMISSIONS– Basic Commissions may be paid only for the sale of insurance products and policies which the Company may lawfully issue and which are described in this Compensation Schedule (which may be amended from time to time and is available via SalesLink), which products and policies are the "Authorized Contracts." Basic commissions are subject, however, to the restrictions placed upon you and Producers appointed to you by the laws and regulations of the jurisdictions where the Agency is licensed, the Company's policies and procedures as they presently exist and as they may be amended from time to time, including but not limited to its underwriting rules and the terms and conditions of this Compensation Schedule. The Company has the right to decline any application for any contract or policy or other product in its sole discretion, for any reason, and to return any money submitted to the applicant.

Basic Commissions are calculated as percentages of premiums received and accepted by the Company subject to the other provisions herein contained. Basic Commissions on additional policies and riders hereafter offered by the Company shall be payable at rates to be furnished by the Company, which rates are subject to change at any time. Any policies in force shall be subject to the commission and commission chargeback provisions set forth in the Compensation Schedule applicable at the time such policies were issued. Commissions shall not be paid on any premiums waived or paid by the Company.Commission calculations will be based on oldest age of annuitant/owner.

Medicaid SPIA-Balloon + Level Benefit Payout Periods-Commissions will be paid based on the Benefit Payout Period in whole years. Example: 2 years and 8 months will be calculated using the 2 year Benefit Payout Period.

COMMISSIONS FOR LARGE DEFERRED ANNUITY PRODUCTS WITH TOTAL FIRST YEAR PREIUM IN EXCESS OF $1,000,000.00– Traditional Fixed, Fixed Indexed and Multi-Year Guaranteed Annuities (MYGA) in which the total first year premium exceeds $1,000,000.00 for any policy (ies) issued to the same client in the same year for which the total first year premium in aggregate exceeds $1,000,000.00 F&G reserves the right to refuse and/or choose a specific compensation option/rate. This commission reduction will be made retroactive to the first dollar of premium, and the reduction will be applied to the entire amount of premium. Subsequent premiums may result in a chargeback if it causes the total premium to exceed $1,000,000.00.

COMMISSIONS ON ANNUITIZATION OF DEFERRED ANNUITIES

No commissions shall be paid on annuitizations, including traditional annuitization for policies with**Effective Dates after 1/1/2010.**

Commissions on annuitizations for Policies with**Effective Dates prior to 1/1/2010**will be paid including Full SPIA commissions, for annuitizations which occur during the commission chargeback period and after the policy penalty expires subject to the following two additional restrictions: (i)**Annuitizations under a Medicaid Settlement Option**are only eligible for commissions on Deferred Annuity products with a policy effective date**prior to 04/01/2012**, and (ii) for annuities with repeating surrender charge periods, full SPIA commissions will be paid on annuitizations which occur at any time after the second interest rate guarantee period.

COMMISSION FOR INTERNAL REPLACEMENTS– New policies issued by the Company as a result of internal replacement of existing policies will be compensated at a reduced rate set by the Company. The concurrent termination of one policy and issuance of another will be treated as a replacement. Cash values paid to policyholders and subsequently returned to the Company as premiums for newly issued policies will be treated as if such payments were transferred directly and compensation will be paid at a rate set by the Company. Policy values not paid out as cash value will be applied toward premium and will not receive commission.

TRAIL COMPENSATION– Trail compensation is offered only upon issuance of policies and will not be paid upon reissues or replacements of policies. Trail compensation will be generated based on the percent indicated per year for the life of the policy unless otherwise indicated. The trail compensation will be based on the vested account value and will be paid quarterly at the end of the quarter beginning after the first policy year. No trail compensation will be paid for any policies for which commissions are charged back.

COMMISSION CHARGEBACKS

A.Commission chargebacks applicable to all policies.First year commissions will be charged back for: any policy which is considered "not taken"; any policy which is not issued by the Company, or if already issued, is rescinded; any situation in which the producer or agent fails to conform to applicable state regulations and /or Company policies and procedures; any situation in which the producer or agent fails to reasonably cooperate with the Company.

B.Commission chargebacks in the first and second year of the contract.In the first contract year, 100% of the commission will be charged back upon death, full surrender, or on any withdrawal amount exceeding the surrender charge-free amount. In the second contract year, 50% of the commissions will be charged back upon full surrender or on any withdrawal amount exceeding the surrender charge-free amount. No commissions will be subject to chargeback upon death after the first year of the contract.

C.Commission chargebacks upon early annuitization.If the annuitization, either traditional annuitization or annuitization under a Medicaid settlement option, of the Deferred Contract is within either of the commission chargeback periods set forth in B above, 100% of the commission will be subject to chargeback. If the annuitization occurs after the later commission chargeback period set forth in B above, there will be no commission chargeback.

This Compensation Schedule is effective as of the later of February 19, 2019 or the date the referenced products are approved by the Company for sale in the state(s) in which you do business.