

Independent Agent Compensation Schedule



**SONS of
NORWAY**

EXHIBIT II - M200 *effective 5-1-20*

Life Products	Product	Year 1	Year 2	Year 3	Years 4-8	Years 9-10	Years 10+	
	Whole Life	95%	5.5%	5.5%	5.5%	5.5%	2.25%	
	Whole Life - Zero Refund	75%	5.5%	5.5%	5.5%	5.5%	2.25%	
	Universal Life Target	95%	5.5%	5.5%	5.5%	5.5%	2.25%	
	Universal Life Excess	4.75%	5.5%	5.5%	5.5%	5.5%	2.25%	
	Single Prem Whole Life	10.75%						
	Guaranteed Issue Whole Life							
	Ages 0-75	55%	5%	5%	5%	5%	2%	
	Ages 76-85	42.5%	1.75%	1.75%	1.75%	1.75%	1.75%	
	Viking Voyager							
\$10,000 Face	\$50							
\$15,000 Face	\$75							
\$25,000 Face	\$100							
Term Insurance	Year 1	Year 2	Year 3	Years 4-10	Years 11-20	Years 21-30		
10 Year Term	70%							
15 Year Term	75%							
20 Year Term	80%	2.5%	2.5%	2.5%	2.5%			
30 Year Term	90%	10%	8.5%	6.5%	2.5%	2.5%		

Fixed Annuities	Product	Year 1	Year 2	Year 3	Years 4-8	Years 9-10	Years 10+	
	SPIA	4%						
	Deferred Annuities - Ages 0-85							
	\$500 - \$99,999	4%	3.5%	3.5%	3.5%	1.5%	1.5%	
	\$100,000 - \$199,999	4.5%	3.5%	3.5%	3.5%	1.5%	1.5%	
	\$200,000+	5%	3.5%	3.5%	3.5%	1.5%	1.5%	
	Deferred Annuities - Ages 86-90							
	\$500 - \$250,000*	3.5%	3%	3%	3%	1.5%	1.5%	
			Age 0-65	Age 66-73	Age 74-90			
	Bonus Annuity		2.25%	1.75%	1.25%			
3 Year MYGA		N/A	N/A	N/A				
5 Year MYGA		N/A	N/A	N/A				
7 Year MYGA		N/A	N/A	N/A				

*100,000 Max for Single Premium

This Compensation Schedule forms a part of your Agreement and is subject to all provisions thereof. Compensation will be paid on premium earned by the Society from applications procured by you or your downstream agents on which the society has issued a certificate or rider and while this Compensation Schedule is in effect. Compensation shown is expressed as a percentage of the premium earned by the Society.

EXCHANGE: If any certificate is exchanged for a new certificate, new first year compensation will be paid only on the increase in first year or target premium

Compensation on any product not listed above will be determined by the Society. Service fees are paid in the eleventh and later years. If any annuity certificate is terminated for any reason including death, in the first certificate year, all compensation will be reversed. Under the annual premium option for Viking Voyager, if the certificate terminates for any reason except for death in the first five years, a portion of the commission will be reversed as follows: Year 1 – 100%; Year 2 – 80%; Year 3 – 60%; Year 4 – 40%; Year 5 – 20%. For GIWL if death occurs from non-accidental causes in the first two years the following percent of paid commission will be reserved; Months 1 to 6 – 90%; Months 7 to 12 – 75%; Months 13 to 18 – 50%; Months 19 to 24 – 25%.