

FIDELITY AND GUARANTY LIFE OF NEW YORK CONTRACTING INSTRUCTIONS

To ensure proper and timely contracting, please return ALL of the following:

FOR INDIVIDUAL APPOINTMENTS ONLY:

1. Signed and Completed **Producer/Agency Form**.
2. Signed and Completed **W-9 is REQUIRED**.
3. Signed **Agent Indebtedness Agreement**.
4. Copy of current individual insurance license and/or corporate license for each state in which you are requesting to be licensed, write business or will receive override commission.
5. Proof of **E&O Coverage (AL, KY, MA, MS, RI only)**.
6. **EFT** for all agents – please include copy of voided check. If check is NOT submitted, the form will not go in.

<p>Corporations: Agents who wish to have their commission assigned/paid to their corporation should also complete ANOTHER Producer/Agency Form for the corporation.</p>

Fax or e-mail the completed contracting package to:

Bhcmarketing

FAX: 775-261-9088

e-mail: licensing@bhcmarketing.com

Phone: 800-201-0224

Ask about how you can get a free website. Check it out at: www.demo.retirerx.com

URGENT!!! THIS IS A REQUIREMENT THAT MUST BE MET PRIOR TO SELLING!!!

F&G requires product training for all states and all products PRIOR to selling

Non-active agents- please go to www.fglife.com

-Select the "Producer Required Annuity Product Training" link.

-Log in under the "not yet active agent" section.

-You will then be prompted to provide them a few details so they can appropriately record your completed training.

-Click on the "training module-online certification" column to select the product training module you would like to take

-Once you have completed the training, you will be asked to complete a certification stating that you have reviewed and understand both the training material content and agree to comply

Active agents- go to www.fglife.com, then enter your user ID and password. If you do not have your information, please contact F&G direct @ 800-445-6758

-Once you're logged in, click on the "required annuity product training" drop down box, then select the product training module you wish to take.

-Validate your email address, so F&G can send you future notices concerning product changes

- Once you have completed the training, you will be asked to complete a certification stating that you have reviewed and understand both the training material content and agree to comply

Producer/Agency Form



- Producer
 Agency

- Fidelity & Guaranty Life Insurance Company
 Fidelity & Guaranty Life Insurance Company of New York

Instructions:

- Step 1.** Complete, Sign and Date this Form. If you are a corporate principal, complete a separate form for the corporation. Forward the form(s) to your appointing agency.
Step 2. Appointing General Agencies, please complete the bottom portion of the Form authorizing the hierarchy set up and compensation.
Step 3. Once contracted and you have been given access to SalesLink, you will be asked to sign additional Agreements via an electronic signature.

MGA Name: _____ MGA Number: _____
MGA Address: _____
City: _____ State: _____ Zip Code: _____
Phone: _____ Fax: _____

Producer/Agency Information

Producer/Agency Name: _____
Residence Address: _____
City: _____ State: _____ Zip: _____
Residence Phone: _____
Cell Phone: _____
Business Address: _____
City: _____ State: _____ Zip: _____
Business Phone: _____ Fax: _____
e-mail address: _____
Date of Birth: _____
Social Security Number: _____
Corporation TIN Number: _____
Gender: M F Agency
Resident State License No.: _____

Attach additional non resident licenses in which you wish to be appointed.

Broker Dealer Name: _____

Life Target Premium - Previous 12 Months: \$ _____
FG Life Premium - Next 12 Months: \$ _____

Fixed/Fixed-Indexed Annuity Premium - Previous 12 Months: \$ _____
FG Annuity Premium - Next 12 Months: \$ _____

1. Have you ever filed for bankruptcy? Yes No
2. Have you ever been the subject of any complaint related to the solicitation or sale of any insurance product(s), securities or any financial product or service, in any jurisdiction?
 Yes No
3. Have you ever been the subject of any investigation or proceeding by any insurance or securities regulator in any jurisdiction?
 Yes No
4. Have you ever been accused of or charged with any improper conduct related to the solicitation or sale of any insurance product(s), securities or any financial product or service?
 Yes No

5. Have you ever been *alleged* to have engaged in any fraud?
 Yes No
6. Have you ever been *found* to have engaged in any fraud?
 Yes No
7. Have you ever been convicted of any crime?
 Yes No
8. Have you ever been barred, fined or disciplined by any insurance, securities or other regulator in any jurisdiction?
 Yes No
9. Have you ever had your license to offer or sell insurance products or securities suspended or revoked in any jurisdiction?
 Yes No
10. Do you hold a current Certificate of Continuing Education for California and/or Iowa? Yes (Please attach a copy) No
11. Have you taken the AML training course? Yes No
(If not, you are required to complete the LIMRA AML training course and will be entered into the LIMRA database.)

If the Answer to any question from 1-9 above is yes, please attach an explanation. Additional information such as supporting documents may be required.

By signing below, I: (i) certify that all of the information provided on this form is true and correct and I acknowledge that my failure to provide truthful and accurate information is a valid basis for the immediate termination of my relationship with Fidelity & Guaranty Life Insurance Company and/or Fidelity & Guaranty Life Insurance Company of New York (the "Company" in reference to either or both, as applicable), for cause; (ii) authorize the Company to conduct an investigation of my background and to disclose the results of any such investigation to the Agency(ies) with which I am or become affiliated; and (iii) acknowledge that I have received, read, and will comply with the Company's Code of Ethical Conduct and Market Conduct Guide, and that I have received, read, and agree to be bound by the terms of the Company's Producer/Agency Agreement (each as amended from time-to-time). I understand that I can access all of these documents on SalesLink.

Signature of Producer
or Principal of Agency: _____
Date: _____

To be completed by the Appointing Agency

Name of Agency: _____ AGA Code: _____
Approved compensation level/contract type(s): _____
Signature of Authorized Agent: _____ Date: _____

Only Authorized forms can be faxed directly to Fidelity & Guaranty Life at 410.895.0129.

Fidelity & Guaranty Life products are underwritten by OM Financial Life Insurance Company in all states and DC other than New York and, in New York only, OM Financial Life Insurance Company of New York.

ADMIN 5477 (01-2011)

Authorization Agreement for Direct Deposit To Savings or Checking Account

INSURER: FIDELITY & GUARANTY LIFE INSURANCE COMPANY

I (we) hereby authorize FIDELITY AND GUARANTY LIFE INSURANCE COMPANY ("FIDELITY AND GUARANTY") to deposit my (our) commission payment with the financial institution identified below ("Bank") and the Bank to credit the same to my (our) account as described below. In the event that Fidelity and Guaranty notifies the Bank that funds to which I (we) am not entitled have been deposited to my (our) account by it in error, I (we) hereby authorize the Bank to return said funds to Fidelity and Guaranty upon demand, and agree to hold Fidelity and Guaranty harmless from any and all liability in connection therewith. Fidelity and Guaranty will process chargeback of commissions within its commission system, and only net commission due will be eligible for deposit to my (our) account.

Agent Number	Payee's Name (Please Print)	Bank Account Number	Bank Name	
Bank Address	City	State	Zip Code	Bank Phone Number
ABA Transit / Routing Number (Lower left corner of your check)			Bank Account Type: <input type="radio"/> Checking <input type="radio"/> Savings	

This authorization is to remain in force until Fidelity and Guaranty has received written notification from me (or either of us) of its termination in such time and in such manner as to afford the Company and/or the Bank a reasonable opportunity to act on it. This authorization is governed by Maryland law, including Maryland Uniform Commercial Code.

Payee's Signature

Date

Joint Payee's Signature (if jointly paid, both parties must sign)

Date

Attach Voided Check Here

Return to **FIDELITY AND GUARANTY LIFE INSURANCE COMPANY**: Fax No. 410-895-0129

Request for Taxpayer Identification Number and Certification

**Give Form to the
 requester. Do not
 send to the IRS.**

Print or type See Specific Instructions on page 2.	Name (as shown on your income tax return)	
	Business name/disregarded entity name, if different from above	
	Check appropriate box for federal tax classification (required): <input type="checkbox"/> Individual/sole proprietor <input type="checkbox"/> C Corporation <input type="checkbox"/> S Corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Trust/estate	
	<input type="checkbox"/> Limited liability company. Enter the tax classification (C=C corporation, S=S corporation, P=partnership) ▶	
	<input type="checkbox"/> Other (see instructions) ▶	
Address (number, street, and apt. or suite no.)		Requester's name and address (optional)
City, state, and ZIP code		
List account number(s) here (optional)		

Part I Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. The TIN provided must match the name given on the "Name" line to avoid backup withholding. For individuals, this is your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the Part I instructions on page 3. For other entities, it is your employer identification number (EIN). If you do not have a number, see *How to get a TIN* on page 3.

Social security number									

Note. If the account is in more than one name, see the chart on page 4 for guidelines on whose number to enter.

Employer identification number									

Part II Certification

Under penalties of perjury, I certify that:

1. The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me), and
2. I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding, and
3. I am a U.S. citizen or other U.S. person (defined below).

Certification instructions. You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividends, you are not required to sign the certification, but you must provide your correct TIN. See the instructions on page 4.

Sign Here	Signature of U.S. person ▶	Date ▶
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General Instructions

Section references are to the Internal Revenue Code unless otherwise noted.

Purpose of Form

A person who is required to file an information return with the IRS must obtain your correct taxpayer identification number (TIN) to report, for example, income paid to you, real estate transactions, mortgage interest you paid, acquisition or abandonment of secured property, cancellation of debt, or contributions you made to an IRA.

Use Form W-9 only if you are a U.S. person (including a resident alien), to provide your correct TIN to the person requesting it (the requester) and, when applicable, to:

1. Certify that the TIN you are giving is correct (or you are waiting for a number to be issued),
2. Certify that you are not subject to backup withholding, or
3. Claim exemption from backup withholding if you are a U.S. exempt payee. If applicable, you are also certifying that as a U.S. person, your allocable share of any partnership income from a U.S. trade or business is not subject to the withholding tax on foreign partners' share of effectively connected income.

Note. If a requester gives you a form other than Form W-9 to request your TIN, you must use the requester's form if it is substantially similar to this Form W-9.

Definition of a U.S. person. For federal tax purposes, you are considered a U.S. person if you are:

- An individual who is a U.S. citizen or U.S. resident alien,
- A partnership, corporation, company, or association created or organized in the United States or under the laws of the United States,
- An estate (other than a foreign estate), or
- A domestic trust (as defined in Regulations section 301.7701-7).

Special rules for partnerships. Partnerships that conduct a trade or business in the United States are generally required to pay a withholding tax on any foreign partners' share of income from such business. Further, in certain cases where a Form W-9 has not been received, a partnership is required to presume that a partner is a foreign person, and pay the withholding tax. Therefore, if you are a U.S. person that is a partner in a partnership conducting a trade or business in the United States, provide Form W-9 to the partnership to establish your U.S. status and avoid withholding on your share of partnership income.

 Accelerate your commissions! Effective May 1st - July 1st the Accelerator Bonus will offer a 1% commission increase for writing agents only. **See "What's New" on Saleslink for more details.**

Equity Index Annuities

Index Rewards (Single Premium) (EIAC3M)

Issue Age Last Birthday 0-79 All Options	Issue Age Last Birthday 80-85 All Options	Renewal
7.000%	3.500%	None

Index Rewards 5 (Single Premium)

Standard Commission - Option 1 (EIAC3C) Age 0-79	Standard Commission - Option 1 (EIAC3C) Age 80-90	Standard Commission with Trail Option 1 (EIA3CP) Age 0-79	Standard Commission with Trail Option 1 (EIA3CP) Age 80-90	Comp. Option 2 - .50% Trail (EIA3CH) Age 0-79
4.000%	2.000%	2.700%	1.350%	2.500%
Comp. Option 3 - 1.00% Trail (EIA3CT) Age 0-79	Renewal			
1.000%	None			

Index Rewards w/Trail (Single Premium) (EIAC3P)

Issue Age Last Birthday 0-79 All Options	Issue Age Last Birthday 80-85 All Options	Renewal
5.200%	2.600%	None

Loyalty Rewards Escalator 10 w/Trail All States Except AK, CT, MN, and UT (EIAF0P)

Issue Age 0-79 All Options (Years 1-3)	Issue Age 80-85 All Options (Years 1-3)	Renewal
4.200%	2.100%	None

Loyalty Rewards Escalator 10 All States Except AK, CT, MN, and UT (EIAF10)

Issue Age 0-79 All Options (Years 1-3)	Issue Age 80-85 All Options (Years 1-3)	Renewal
6.500%	3.250%	None

Loyalty Rewards Escalator 10 Applies to AK, CT, MN, and UT ONLY (EIAF10)

Issue Age 0-79 All Options (Years 1-3)	Issue Age 80-85 All Options (Years 1-3)	Renewal
5.500%	2.750%	None

Loyalty Rewards Escalator 12

Comp Option A \$1M and less All Fund Options Years 1 - 3 (EIAF12) Age 0-79	Comp Option A \$1M and less All Fund Options Years 1 - 3 (EIAF12) Age 80-85	Over \$1 M to \$2.5 M Upfront w/Trail for 5 yrs (Years 1 - 3) (EIA12R) Age 0-79	Over \$1 M to \$5 M Levelized Comp Trail for 5 Yrs (Years 1 - 3) (EIA12J) Age 0-79	Renewal
7.500%	3.750%	2.000%	1.100%	None

Loyalty Rewards Escalator 6 (EIAF06)

Issue Age Last Birthday 0-79 All Options (Years 1-3)	Issue Age Last Birthday 80-85 All Options (Years 1-3)	Renewal
4.000%	2.000%	None

Loyalty Rewards Escalator 6 w/Trail (EIAF6P)

Issue Age Last Birthday 0-79 All Options (Years 1-3)	Issue Age Last Birthday 80-85 All Options (Years 1-3)	Renewal
2.050%	1.025%	None

Loyalty Rewards Escalator 8 (Flex Premium) w/Trail (EIAF8P) All States Except AK, CT, MN, UT, WA and OR

Issue Age 0-79 All Options (Years 1-3)	Issue Age 80-85 All Options (Years 1-3)	Renewal
3.350%	1.675%	None

Loyalty Rewards Escalator 8
All States Except AK, CT, MN, and UT
(EIAF08)

Issue Age 0-79 All Options (Years 1-3)	Issue Age 80-85 All Options (Years 1-3)	Renewal
5.500%	2.750%	None

Loyalty Rewards Escalator 8
Applies to AK, CT, MN, and UT ONLY
(EIAF08)

Issue Age 0-79 All Options (Years 1-3)	Issue Age 80-85 All Options (Years 1-3)	Renewal
4.750%	2.375%	None

OM Accelerator Bonus 10 (EIAV10)

Standard Compensation (EIAV10) \$1 M or Less (Years 1 - 3) All Fund Options Age Last Birthday 0 - 79	Standard Compensation (EIAV10) \$1 M or Less (Years 1 - 3) All Fund Options Age Last Birthday 80 - 85	Renewal
8.500%	4.250%	None

OM Accelerator Bonus 14 (EIAV14)

Standard Compensation (EIAV14) \$1 M or Less (Years 1 - 3) All Fund Options Age Last Birthday 0 - 79	Standard Compensation (EIAV14) \$1 M or Less (Years 1 - 3) All Fund Options Age Last Birthday 80 - 85	Renewal
8.500%	4.250%	None

OM Accelerator Bonus 7 (EIAV07)

Standard Compensation (EIAV07) \$1 M or Less (Years 1 - 3) All Fund Options Age Last Birthday 0 - 79	Standard Compensation (EIAV07) \$1 M or Less (Years 1 - 3) All Fund Options Age Last Birthday 80 - 85	Renewal
5.000%	2.500%	None

Safety Index 10

Standard - Compensation Option 1 (EIAHQ0) \$1 M & Less (Years 1 - 3) All Fund Options Age Last Birthday 0 - 79	Standard - Compensation Option 1 (EIAHQ0) \$1 M & Less (Years 1 - 3) All Fund Options Age Last Birthday 80 - 85	Commission Option 2 - 1.00% Trail (EIAQ0T) (Years 1 - 3) All Fund Options Age Last Birthday 0 - 79	Renewal
7.000%	3.500%	1.500%	None

Safety Index 10 w/Trail (EIAH0P)

Standard - Compensation Option 1 With Trail (EIAH0P) \$1 M & Less (Years 1 - 3) All Fund Options Age Last Birthday 0 - 79	Standard - Compensation Option 1 With Trail (EIAH0P) \$1 M & Less (Years 1 - 3) All Fund Options Age Last Birthday 80 - 85	Renewal
4.600%	2.300%	None

Safety Index 4

Standard - Compensation Option 1 (EIAHQ4) \$1 M & Less (Years 1 - 3) All Fund Options Age Last Birthday 0 - 79	Standard - Compensation Option 1 (EIAHQ4) \$1 M & Less (Years 1 - 3) All Fund Options Age Last Birthday 80 - 90	Commission Option 2 - 0.50 Trail (EIAQ4T) (Years 1 - 3) All Fund Options Age Last Birthday 0 - 79	Renewal
3.000%	1.500%	1.000%	None

Safety Index 4 w/Trail (EIAH4P)

Standard - Compensation Option 1 With Trail (EIAH4P) \$1 M & Less (Years 1 - 3) All Fund Options Age Last Birthday 0 - 79	Standard - Compensation Option 1 With Trail (EIAH4P) \$1 M & Less (Years 1 - 3) All Fund Options Age Last Birthday 80 - 90	Renewal
1.450%	0.725%	None

Safety Index 7 (All States Except CT, MA, MN, UT and WA)

Standard - Compensation Option 1 (EIAHQ7) \$1M & Less (Years 1 - 3) All Fund Options Age Last Birthday 0 - 79	Standard - Compensation Option 1 (EIAHQ7) \$1M & Less (Years 1 - 3) All Fund Options Age Last Birthday 80 - 85	Compensation Option 2 - 1.00% Trail (EIAQ7T) (Years 1 - 3) All Fund Options Age Last Birthday 0 - 79	Renewal
6.000%	3.000%	1.000%	None

Safety Index 7 (Applies to CT, MA, MN, UT and WA Only)

Standard - Compensation Option 1 (EIAHQ7) \$1M & Less (Years 1 - 3) All Fund Options Age Last Birthday 0 - 79	Standard - Compensation Option 1 (EIAHQ7) \$1M & Less (Years 1 - 3) All Fund Options Age Last Birthday 80 - 85	Compensation Option 2 - 0.75% Trail (EIAQ7T) (Years 1 - 3) All Fund Options Age Last Birthday 0 - 79	Renewal
4.750%	2.375%	1.000%	None

Safety Index 7 w/Trail
All States Except CT, MN, UT, and WA
(EIAH7P)

Standard - Compensation Option 1 With Trail (EIAH7P) \$1 M & Less (Years 1 - 3) All Fund Options Age Last Birthday 0 - 79	Standard - Compensation Option 1 With Trail (EIAH7P) \$1 M & Less (Years 1 - 3) All Fund Options Age Last Birthday 80 - 85	Renewal
4.150%	2.075%	None

Safety Index 7 w/Trail
Applies to CT, MN, UT, and WA ONLY
(EIAH7P)

Standard - Compensation Option 1 With Trail (EIAH7P) \$1 M & Less (Years 1 - 3) All Fund Options Age Last Birthday 0 - 79	Standard - Compensation Option 1 With Trail (EIAH7P) \$1 M & Less (Years 1 - 3) All Fund Options Age Last Birthday 80 - 85	Renewal
2.900%	1.450%	None

Spectrum Choice (EIA14N)

\$1M or Less - Standard Compensation All Options (EIA14N) (Years 1 - 3) Age 0-79	\$1M or Less - Standard Compensation All Options (EIA14N) (Years 1 - 3) Age 80-85	Renewal
10.000	5.000	None

Spectrum Choice 9

Standard - Compensation Option 1 - All Fund Options Years 1-3 - \$1Million and less (EIAST9) Age 0-79	Standard - Compensation Option 1 - All Fund Options Years 1-3 - \$1Million and less (EIAST9) Age 80-85	Standard Commission - Option 1 with PTO All Fund Options Years 1- 3 - \$1 Million and Less (EIAS9P) Age 0-79	Standard Commission - Option 1 with PTO All Fund Options Years 1- 3 - \$1 Million and Less (EIAS9P) Age 80-85	.50% Trail - Comp Option 2 Years 1-3 - \$1 Million or Less (EIA9H) Age 0-79	1.00% Comp Option 3 Years 1-3 - \$1 Million or Less (EIA9T) Age 0-79	Years 1- 3 - \$1M to \$2.5 M Upfront w/ Trail for 8 Years (EIA9R) Age 0-79	Years 1 - 3 Over \$1M to \$5M Levelized Comp Trail for 8 Years (EIA9J) Age 0-79	Renewal
9.000	4.500	7.000	3.500	6.750	4.500	2.400	1.150	None

Spectrum Choice 9 Bonus

Standard Comp Option 1 \$1M and less All Fund Options (Years 1 - 3) (EIA9C) Age 0-79	Standard Comp Option 1 \$1M and less All Fund Options (Years 1 - 3) (EIA9C) Age 80-85	Standard Comp Option 1 w/ PTO \$1M and less All Fund Options (Years 1 - 3) (EIA9P) Age 0-79	Standard Comp Option 1 w/ PTO \$1M and less All Fund Options (Years 1 - 3) (EIA9P) Age 80-85	Renewal
9.000%	4.500%	7.000%	3.500%	None

Spectrum Choice Bonus

All Options \$1 M and Less (Years 1 - 3) (EIAF14) Age 0-79	All Options \$1 M and Less (Years 1 - 3) (EIAF14) Age 80-85	Over \$1 M to \$2.5 M Upfront w/Trail for 8 yrs (Years 1 - 3) (EIA14R) Age 0-79	Over \$1 M to \$5 M Levelized Comp Trail for 8 Yrs (Years 1 - 3) (EIA14J) Age 0-79	Renewal
10.00%	5.000%	3.350%	1.300%	None

Spectrum Reserve

\$1 M or Less - Standard Compensation Option 1 (EIA4B & EIA4D) (Years 1 - 3) Age 0-79	\$1 M or Less - Standard Compensation Option 1 (EIA4B & EIA4D) (Years 1 - 3) Age 80-85	.50% Trail - Commission Option 2 - All Fund Options - (EIA4DH) (Years 1-3) Age 0-79	1.00% Trail - Commission Option 3 - All Fund Options - (EIA4DT) (Years 1-3) Age 0-79	Over \$1M to \$2.5M Upfront w/Trail for 8 Yrs - (EIA4DR) - (Years 1 - 3) Age 0-79	Over \$1 M to \$5 M Levelized Comp Trail for 8 Yrs (Years 1 - 3) (EIA14J) Age 0-79	Renewal
9.000%	4.500%	6.250%	3.500%	2.500%	1.200%	None

Spectrum Reserve (Floating) Bonus

All Options \$1Million and Less (EIA4DC) (Years 1 - 3) Age 0-79	All Options \$1Million and Less (EIA4DC) (Years 1 - 3) Age 80-85	Renewal
9.000%	4.500%	None

Spectrum Rewards Choice 7 w/o Trail (EIAST7)

Issue Age Last Birthday 0-79 All Options (Years 1-3)	Issue Age Last Birthday 80-85 All Options (Years 1-3)	Renewal
7.000%	3.500%	None

Spectrum Rewards Choice 7 w/PTO (EIASTP)

Issue Age Last Birthday 0-79 All Options (Years 1-3)	Issue Age Last Birthday 80-85 All Options (Years 1-3)	Renewal
5.200%	2.600%	None

Spectrum Rewards Choice 9 (Applies Only to AK and MA)						
\$1 M or Less - Standard Compensation Option 1 (EIAST9) (Years 1 - 3) All Fund Options Age Last Birthday 0 - 79	\$1 M or Less - Standard Compensation Option 1 (EIAST9) (Years 1 - 3) All Fund Options Age Last Birthday 80 - 85	\$1M or Less - .50% Trail - Compensation Option 2 (EIA9H) (Years 1 - 3) All Fund Options Age Last Birthday 0 - 79	\$1M or Less - 1.00% Trail - Compensation Option 3 (EIA9T) (Years 1 - 3) All Fund Options Age Last Birthday 0 - 79	Over \$1M to \$2.5M Upfront w/1.20% Trail - 8 Year Duration (EIA9R) (Years 1-3) All Fund Options Age Last Birthday 0 - 79	Over \$1M to \$5M Levelized 1.20% Trail - 8 Year Duration (EIA9J) (Years 1 - 3) All Fund Options Age Last Birthday 0 - 79	Renewal
8.000	4.000	6.000	3.500	2.000	1.100	None

Spectrum Rewards Choice 9 (Applies to All States Except AK and MA)						
\$1 M or Less - Standard Compensation Option 1 (EIAST9) (Years 1 - 3) All Fund Options Age Last Birthday 0 - 79	\$1 M or Less - Standard Compensation Option 1 (EIAST9) (Years 1 - 3) All Fund Options Age Last Birthday 80 - 85	\$1M or Less - .50% Trail - Compensation Option 2 (EIA9H) (Years 1 - 3) All Fund Options Age Last Birthday 0 - 79	\$1M or Less - 1.00% Trail - Compensation Option 3 (EIA9T) (Years 1 - 3) All Fund Options Age Last Birthday 0 - 79	Over \$1M to \$2.5M Upfront w/1.00% Trail - 8 Year Duration (EIA9R) (Years 1 - 3) All Fund Options Age Last Birthday 0 - 79	Over \$1 M to \$5M Levelized 1.15% Trail - 8 Year Duration (EIA9J) (Years 1 - 3) All Fund Options Age Last Birthday 0 - 79	Renewal
9.000	4.500	6.750	4.500	2.400	1.150	None

Spectrum Rewards Reserve (Applies to AK and MA Only)						
\$1 M or Less - Standard Compensation Option 1 (EIA4B & EIA4D) (Years 1 - 3) Age 0-79	\$1 M or Less - Standard Compensation Option 1 (EIA4B & EIA4D) (Years 1 - 3) Age 80-85	.50% Trail - Commission Option 2 (EIA4DH) (Years 1 - 3) Age 0-79	1.00% Trail - Commission Option 3 - All Fund Options - (EIA4DT) (Years 1-3) Age 0-79	Over \$1M to \$2.5M Upfront w/ Trail - 8 Yrs (EIA4DR) (Years 1 - 3) Age 0-79	Over \$1M to \$5M Levelized Comp Trail for 8 Year (EIA4DJ) (Years 1 - 3) Age 0-79	Renewal
8.000%	4.000%	5.250%	2.250%	1.900%	1.050%	None

Spectrum Rewards Reserve (Applies to All States Except AK and MA)						
\$1 M or Less - Standard Compensation Option 1 (EIA4B & EIA4D) (Years 1 - 3) Age 0-79	\$1 M or Less - Standard Compensation Option 1 (EIA4B & EIA4D) (Years 1 - 3) Age 80-85	.50% Trail - Commission Option 2 - All Fund Options - (EIA4DH) (Years 1-3) Age 0-79	1.00% Trail - Commission Option 3 (EIA4DT) (Years 1 - 3) Age 0-79	Over \$1M to \$2.5M Upfront w/Trail for 8 Yrs - (EIA4DR) - (Years 1 - 3) Age 0-79	Over \$1M to \$5M Levelized Comp Trail for 8 Year (EIA4DJ) (Years 1 - 3) Age 0-79	Renewal
9.000%	4.500%	6.250%	3.500%	2.500%	1.200%	None

Fixed Annuities

Dexterity 3 (3MYGAR & 3MYGAM) All States Except MN

First Year Issue Age Last Birthday Age 0-79	First Year Issue Age Last Birthday Age 80-90	Renewal
2.000%	1.000%	None

Dexterity 3 Plus (3MYGAP & 3MYGAN) All States Except MN

First Year Issue Age Last Birthday Age 0-79	First Year Issue Age Last Birthday Age 80-90	Renewal
2.000%	1.000%	None

Fidelity Platinum (10 Yr. Guar) (SG10M, SG10T, SB10MR) All States Except MN

First Year Issue Age 0-79	First Year Issue Age 80-90	Renewal
3.500%	1.750%	None

Fidelity Platinum (5 Yr. Guar) (SG05M, SB05M, SG05T) All States Except MN

First Year Issue Age 0-79	First Year Issue Age 80-90	Renewal
1.250%	0.625%	None

Fidelity Platinum (7 Yr. Guar) (SG07M, SG07T, SB07MR) All States Except MN

First Year Issue Age 0-79	First Year Issue Age 80-90	Renewal
1.500%	0.750%	None

Fidelity Platinum Plus (10 Yr. Guar) (SG10P, SG10PT, SB10M, SB10MR) All States Except MN

First Year Issue Age 0-79	First Year Issue Age 80-90	Renewal
3.500%	1.750%	None

Fidelity Platinum Plus (5 Yr. Guar) (SG05P, SG05PT, SB05MP) All States Except MN

First Year Issue Age 0-79	First Year Issue Age 80-90	Renewal
1.500%	0.750%	None

Fidelity Platinum Plus (7 Yr. Guar) (SG07P, SG07PT, SB07M, SB07MR) All States Except MN

First Year Issue Age 0-79	First Year Issue Age 80-90	Renewal
2.500%	1.250%	None

Legend Classic (ST01, ST01B)

Issue Age 0-79	Issue Age 80-90	Renewal
2.500%	1.250%	None

Legends Max (ST06, ST06B)

Issue Age 0-79	Issue Age 80-90	Renewal
3.000%	1.500%	None

Immediate Annuities

Guaranty Income Plan (SPIA / Structured Settlements)

Ages 0 - 89	Ages 90 - 94	Age 95	Age 96	Age 97	Age 98	Ages 99 - 100	Renewal
3.000%	2.750%	2.500%	2.250%	2.000%	1.500%	0.750%	None

Medicaid SPIA - Balloon Benefit Payout Period (FIDS45)

Year 1 & 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10+	Renewal
1.500%	3.000%	5.500%	7.500%	7.500%	7.500%	7.500%	7.500%	9.500%	None

Medicaid SPIA - Level Benefit Payout Period (FIDS45)

Year 1 & 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10+	Renewal
1.000%	2.000%	2.500%	4.000%	5.000%	6.000%	7.000%	7.500%	9.500%	None

Single Premium Life

Transition Safeguard (Single Premium Life) (SPLEG)

Issue Age Last Birthday 0 - 90	Renewal
8.000%	None

**Flexible Premium - A performance trail will be paid on the Spectrum Rewards Choice 7 WITH TRAIL if selected at the time of the application. The performance trail will credit the agent an amount equal to 10% of the equity interest credited to the client on index crediting dates. Note the performance trail does not count interest earned on the fixed bucket.

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

BASIC COMMISSIONS - Basic Commissions on Authorized Contracts listed below shall be payable in accordance with this Compensation Schedule. Basic Commissions are expressed as percentages of premiums received and accepted by the Company subject to the other provisions herein contained based on the policy effective date. Basic Commissions on additional policies and riders hereafter offered by the Company shall be payable at rates to be furnished by the Company. Any policies in force at the time this Compensation Schedule becomes effective 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. This schedule is subject to change at any time by the Company.

LARGE DEFERRED ANNUITY CASES Traditional Fixed and Multi Year Guarantee Annuities (MYGA)- A large case is one in which the total first year premium is in excess of \$600,000. A commission reduction of 50 basis points for any policy(s) issued on the same client in the same year for which the total first year premium in aggregate exceeds \$600,000 will be made retroactive to the first dollar of premium (reduction is on the entire amount). Subsequent premiums may result in a chargeback if it causes the total premium to exceed \$600,000.

Indexed Annuities - For all Indexed Annuities, premiums are accepted up to and including \$1,000,000 with no prior Home Office approval or reduction in commission. Premiums in excess of \$1,000,000 may be accepted for Spectrum Choice Bonus, Spectrum Rewards Reserve, Spectrum Rewards Choice 9 and Loyalty Rewards Escalator 12 only and require Home Office approval. OMFN reserves the right to refuse to accept premiums in excess of \$1,000,000 or choose a specific compensation option.

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 issue of another will be treated as a replacement. Similarly, cash values paid to policyholders and subsequently returned for application to newly issued policies will be treated as if they were transferred directly and compensation will be adjusted accordingly. Policy values applied towards premium will not receive commission.

COMMISSION CHARGEBACK - First year commissions on annuities unless otherwise indicated will be charged back at the rate of 100% on full surrenders, and partial surrenders which exceed the free amount (if any) or MRD, during the first twelve policy months and at the rate of 50% during the second twelve policy months. Spectrum Rewards Reserve, Spectrum Reserve and Spectrum Reserve Bonus first year commissions will be charged back at a rate of 100% on full and partial surrenders during the first twelve policy months, 75% in the second twelve policy months and 50% in the third twelve policy months. HeritageMaster (Single Premium Equity Indexed Universal Life) - chargeback on surrender is 100% during the first twelve policy months, at the rate of 50% during the second twelve policy months. Transition Safeguard (Single Premium Life) - 100% chargeback on policies not taken.

ADDITIONAL - First year commissions will be charged back for: Any policy which is considered a "not taken"; Any policy which is not issued by the company, or if already issued, is rescinded; Any situation in which the producer fails to conform to applicable state regulations and /or company policies and procedures; Any situation in which the producer fails to reasonably cooperate with the company.

CHARGEBACKS ON EARLY ANNUITIZATIONS - In all cases, when a contract is annuitized within the chargeback period, the first year commission will be adjusted to the commission level of the immediate annuity product (Guaranty Income Plan).

COMMISSIONS ON ANNUITIZATION OF DEFERRED ANNUITIES - Full SPIA commissions will be paid on annuitizations after the surrender charge period expires. 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.

DEATH OF OWNER - There are no chargebacks on death of a policyowner except for Spectrum Choice Bonus, Spectrum Rewards Reserve, Spectrum Choice 9 and Loyalty Rewards Escalator 12 where the premiums are in excess of \$1,000,000. Chargebacks will occur during the normal chargeback period described above.

TRAIL COMPENSATION - Trail compensation is offered at issue only and cannot be changed after issue (no reissues). The trail compensation will be generated based on the percent indicated per year for the life of the contract unless otherwise indicated. The trail compensation will be based on the account value and will be paid quarterly (end of the quarter) beginning after the first policy year. The trail compensation will be paid to the writing agent level only for the life of the contract unless indicated on the matrix otherwise. The trail compensation is not available over age 79.

This Compensation Schedule is effective as of the later of May 1, 2008 or the date the referenced products are approved by the Company for sale in the state(s) in which you do business.