

40-40-20 Commissions Advancing

Western Reserve Life

Index Universal Life:
Index Universal Life II:
Freedom Global Index Universal Life:
Freedom Global Index Universal Life II:
Freedom Elite Builder*
Freedom Elite Builder II*
Freedom Wealth Protector*
Guam Freedom elite Builder

Second Advance Timing

Upon the provider's receipt of all delivery requirements including properly completed and signed policy delivery receipt

Pacific Life

All Advanceable products
Estate Preserver Series
Accumulator
Accumulator II
Pro Term
Flex
Flex Protector
Versa Flex
Performer 500
Select Exec I
Select Exec II

Second Advance Timing

When the policy is issued and the initial premium has been applied

Transamerica Financial Life Insurance Co. (TFLIC)

TFLIC Index Universal Life:
TFLIC Index Universal Life II:
TFLIC Freedom Global Index Universal Life:
TFLIC Freedom Global Index Universal Life II:

Second Advance Timing

Upon the provider's receipt of all delivery requirements including properly completed and signed policy delivery receipt

Nationwide

All Advanceable products
Select VUL
Select UL
Best of America Series
YourLife Series
MarketFlex

Second Advance Timing

When the policy is issued and the initial premium has been applied

F & G (formerly Old Mutual)

OMLife Elite
Master Choice IUL

Second Advance Timing

When the policy is issued and the initial premium has been applied

Transamerica Life Insurance Company

Trans Term**
Trans Ace **
***Scheduled for June 2012*

Second Advance Timing

When the policy is issued and the initial premium has been applied

ING Reliastar Life

All Advanceable products
ING Term Smart
ROP Endowment
Global Plus
ING UL CV
ING UL ECV
Guaranteed Death Benefit UL II
ING IUL Guaranteed

Second Advance Timing

When the policy is issued and the initial premium has been applied