

EQUITABLE ANNUITY COMMISSION SCHEDULE

Secure Savings Series

>>> **Agent Level**



Equitable Life & Casualty Insurance Company

PO BOX 11642

WINSTON-SALEM, NC 27116

883-889-0910 FAX: 336-759-3141

WWW.EQUILIFE.COM

As of the Effective Date of the General Agent Agreement (the Agreement) or this Commission Schedule, whichever is later (the Effective Date of this Schedule), this Commission Schedule becomes a part of, and is incorporated into, the terms of the Agreement. In the event of any conflict or inconsistency between the terms of this Commission Schedule and the terms of the Agreement, the terms of this Commission Schedule shall govern.

1. Secure Savings 2-year

Issue Ages	Initial	Renewal
	2-year	3-year
0-75	1.000%	1.500%
76-80	1.000%	1.000%
81-90	1.000%	1.000%

Secure Savings 5-year

Issue Ages	Initial	Renewal
	5-year	2-year
0-75	2.000%	1.000%
76-80	1.750%	1.000%
81-90	0.750%	1.000%

2. The terms and conditions of the Agreement related to life insurance sales shall apply equally to sales of annuity policies except that the terms of this Annuity Commission Schedule prevail over the terms of any life insurance commission schedule then in effect.

3. General Agent agrees to comply with, and abide by, the Company's Annuity Suitability Guidelines including without limitation agent product training requirements, advertising rules and any other annuity product requirements established by Company, and as may be amended with notice to Agent.

4. General Agent agrees to maintain insurance agent errors and omissions (E&O) liability insurance coverage with minimum coverage amounts of \$1 Million for each claim and \$1 Million in the aggregate or such other minimum limits acceptable to Company at Company's sole discretion. At Company's request, General Agent shall provide Company with proof of E&O insurance coverage then in effect.

5. Indemnification. The General Agent shall indemnify and hold harmless the Company and its directors, officers, employees, agents, and affiliates from any and all claims and liability relating to this Agreement except to the extent caused solely by negligent acts or omissions of the Company. This indemnification will survive termination of the Agreement.

6. Agents must be active to receive renewal commissions. Commissions are subject to charge backs on unearned premiums for reasons other than accidental death of the Owner. Commissions are subject to a 100% charge back to the Agent if a policy is rescinded and premiums are returned.