

The United States Life Insurance Company in the City of New York

Dear General Agent,

Thank you for your interest in The United States Life Insurance Company in the City of New York ("USL"). It is our goal to provide you the highest level of customer service and make the contracting and appointment process as simple as possible. The enclosed packet provides the forms necessary to complete the contracting and appointment with USL and USL's non-NY licensed affiliate American General Life Insurance Company (AGL).

CHECKLIST:

- Appointment Application (Fully complete and submit both the GA and Producer sections)**
 - **General Agent Section** - Completed and signed by the General Agent
 - **Producer Section** - Completed by the agent requesting contracting and appointment
 - Note: If a corporation or entity is to be contracted and appointed, submit one appointment form for the entity and a separate appointment form for each principal.

- USL Contract**
 - Submit appropriate USL contract: General Agent, GA1, GA2 or Producer Contract

- U-4 (CRD) Form** (Variable product appointments only)

If you have questions regarding the completion of these forms, please contact the Licensing & Commission Department at 866-722-2434 or e-mail us at Licensing@AIGAG.com.

Sincerely, • Fully complete all sections of contract • Sign and date the contract as indicated **Submit a USL**

Licensing and Commissions
The United States Life Insurance Company in the City of New York



Part 1: Individual and Principal of Corporation. This is Required Information.

Please Print Clearly

If a corporation or Partnership is to be contracted and appointed, submit one appointment form for the entity and a separate appointment form for each principal.

Social Security Number: _____ - _____ - _____

Name: _____
Last Name First Name Middle Initial

Date of Birth: (month/day/year) _____ / _____ / _____ Sex: Male Female

Resident/Home: _____
Physical Address

_____ City State ZIP Code

Resident/Home Phone Number: _____ Email: _____

Business Address: _____
Physical Address City State ZIP Code

Business Phone Number: _____ Fax Number: _____

Part 3: Background Information Required On All Applicants

If this is a corporate application, the questions should be answered by and about the agency principal.

Social Security Number: ____ - ____ - ____

CONFIDENTIAL HISTORY/BACKGROUND INFORMATION

*Please provide **complete details** for any "yes" answers in the Remarks section. Attach additional documentation as necessary.*

YES	NO	
		1a. Have you ever been convicted of or plead guilty or no contest to any felony?
		1b. Have you ever been convicted of or plead guilty or no contest to any misdemeanor?
		1c. Have you ever been convicted of or plead guilty or no contest to a violation of federal or state securities or investment related regulations?
		2. Are you currently under investigation by any legal or regulatory authority?
		3. Do you now owe money to any life or health insurance company?
		4. Have you or a firm in which you were a partner, officer or Director been declared bankrupt or been party to a bankruptcy or receivership proceeding, or have you had a salary garnished or had liens or judgements against you and/or your firm?
		5. Has any insurance company or securities broker-dealer ever declined to appoint you, refused to contract you or terminated your contract for reason other than lack of sales?
		6. Have you ever been the subject of a consumer-initiated complaint or proceeding by any self-regulatory body or any securities commodities or insurance regulatory body or organization or employer?
		7. Has a bonding company ever denied, paid out on or revoked a bond for you?
		8. Have you ever had a claim filed against your professional liability or errors and omissions insurance coverage?
		9. Has any insurance department, government agency or self-regulatory authority ever denied, suspended, revoked, censured or barred your license or registration or disciplined you with fines or by restricting your activities?
		10. Are you or your firm and/or your partner(s) currently a party to any litigation or arbitration involving you or your firm's business activities?

Details of 'Yes' answers above. *Provide date of occurrence, explanation, resolution and applicable court documents. (Insufficient information will result in processing delays. If necessary, use additional sheet.)*

Part 4: Licensing and State Appointment Request

Attach copies of licenses for all requested state appointments. Provide appropriate fees for nonresident appointments.

Applicant Name: _____

Licensed for: Life Health Variable Contracted as: Individual Corporation

Resident State: _____ Resident License Number: _____

Nonresident Appointment State(s): _____
Attach applicable fees and licenses for states listed above.

FLORIDA residents must specify the Florida county where their business office is located: _____

NON-RESIDENT FLORIDA agents soliciting in Florida must list the county(s) in Florida in which they intend to personally solicit:

Part 5: Variable Licensing – Complete ONLY when variable appointment is requested.

Who is your Broker/Dealer: _____

CRD Number: _____

Circle all current NASD licenses that you hold: 6 7 22 24 26 63 Other: _____

Part 6: Applicant Authorization

Certification: Provide Social Security or Tax Identification Number: _____

I have read and received, as of the date indicated below, the notice concerning investigative consumer reports, as required by law. I understand that by signing this form, I authorize United States Life and/or its affiliates with which I have requested appointments with to investigate my background, including my credit history and interviews with former employers. I agree that if any of my answers to the questions in Part 3 (Confidential History) change, I will notify in writing the Licensing and Contracting Department at the address noted on the last page of this application within 10 business days of the incident that would cause an answer to change. I understand that falsification of information or failure to update the answers on this application may result in termination of appointment(s) with all United States Life and/or its affiliates. In addition, I authorize United States Life and/or its affiliates that have appointed me to report information about earning and debit balances to any credit bureau or similar organization.

If I am seeking an appointment to sell variable insurance products, I authorize American General Securities Incorporated to verify my previous employment and securities registration history through the CRD system.

I authorize United States Life and/or its affiliates to share background, licensing, applicant data and other information that they have about me.

I acknowledge that I have received and reviewed the "Customer Service and Compliance Manual for Producers and Employees for the American General Life Companies" and / or "Operations Manual for American General Annuity Insurance Company" and I agree to abide by those principles, as amended from time to time, in representing any of the United States Life and/or its affiliates that appoint me.

By signing the authorization, I certify that my E&O policy extends coverage to the person or entity requesting contracting and appointment. I agree to provide a copy of the E&O policy, if requested. Further, I understand that I am responsible for maintaining at least \$1 million per act of Errors and Omissions coverage without interruption while my American General Life or affiliated company contract is active. I further understand and acknowledge that this is a minimum level only, and if my E&O coverage needs are in excess of \$1 million, I agree to ensure that my E&O coverage needs are addressed appropriately.

Under penalties of perjury, I certify: that the number shown on this application is my correct Social Security or Tax Identification number; and I am not subject to backup withholding under Section 3406(a)(1)(C) of the Internal Revenue Code. The Internal Revenue Service does not require my consent to any provision of this document other than the certification required to avoid backup withholding.

Agent Signature: _____ Date: _____

The United States Life Insurance Company in the City of New York

Producer - Page 5 of 5

A member company of American International Group, Inc.

USL Appointment Form**Attention Producer: Please retain a copy of this page for your records.****Fair Credit Reporting Act – Notice of Proposed Investigative Consumer Report**

Pursuant to the Fair Credit Reporting Act, this notice is to inform you that as a component of our contracting and appointing process, each company with which you have requested an appointment may request an investigative consumer report that may include information related to your character, general reputation, personal characteristics and mode of living.

You have a right to request in writing, within a reasonable period of time after receipt of this notice, a complete and accurate disclosure of the nature and scope of the investigation requested and a written summary of your rights under the Fair Credit Reporting Act. Such a request should be sent to:

Licensing and Commissions
P O Box 4543
Houston TX 77210-4543
866-722-2434 Toll Free Phone
877-484-3142 Toll Free Fax

This department will handle inquires on behalf of all United States Life and/or its affiliates. Disclosed information must be provided in writing and mailed to you, along with the written summary of your rights, within five (5) business days after receipt of your written request.

Also each company with which you have requested an appointment may share the information contained in the investigative consumer report and other information in your file with its affiliates, unless you send a written request to the above described address directing that this information not be disclosed or shared with an affiliate.

**CALIFORNIA CIVIL CODE SECTION 1786
INVESTIGATIVE CONSUMER REPORTING AGENCIES ACT**

The above Fair Credit Reporting Act - Notice of Proposed Investigative Consumer Report is amended to add the following:

Pursuant to the California Investigative Consumer Reporting Agencies Act, this notice is to inform you that as a component of our contracting and appointing process in the State of California an investigative consumer report, which may include information related to your character, general reputation, personal characteristics, and mode of living, will be requested from the following consumer reporting agency:

First Advantage
P.O. Box 3367
Seminole, FL 33775-3367
800-321-4473

California residents: A copy of the consumer report will be provided to you within three (3) days after our receipt of the report.

*** United States Life's Affiliates include the following life insurance companies:**

American General Annuity Insurance Company, American General Assurance Company, American General Life Insurance Company, American General Life and Accident Insurance Company, AIG Life Insurance Company and American International Assurance Company of New York.
Members American International Group, Inc.



The United States Life Insurance Company in the City of New York

A member company of American International Group, Inc.

THIS CONTRACT is made this _____ day of _____,

by and between _____ General Agent of The United States

Life Insurance Company in the City of New York and _____
(hereinafter called "The Producer")

1. AUTHORITY

a) The General Agent appoints the Producer to solicit and procure applications for all types of insurance and annuities issued by the Company subject to the terms, conditions, and limitations set forth herein.

b) The Producer shall be free to exercise his own judgment as to the persons whom he will solicit and the time and place of such solicitations but shall comply with and be bound by the rules of the Company not interfering with such freedom of action of the Producer. Nothing contained herein shall be construed to create the relationship of employer and employee between the Company or the General Agent and the Producer.

c) The Producer has no authority to do and agrees not to do or attempt to do the following: (1) to make, alter or discharge any contract, policy or receipt, nor to waive any forfeiture provisions or condition thereof; (2) to receive any monies on behalf of the Company except initial premiums and then only upon strict compliance with the terms and conditions of the receipts, policies or contracts issued by the Company and with the rules of the Company; (3) to rebate or offer to rebate any part of a premium; (4) to issue or circulate any advertising material, circular or pamphlet relating to the Company unless the same shall have been authorized and approved in writing by the Company; (5) to make any misrepresentation or incomplete comparison for the purpose of inducing a policyholder in this or any other company to convert, lapse, forfeit or surrender his insurance therein; (6) to bind or obligate the Company or subject the Company to any liability unless specifically authorized in writing by the Company; (7) to endorse any checks payable to the General Agent or the Company.

2. COMPENSATION

a) The General Agent agrees to pay to the Producer the commissions shown in the Commission Schedule in effect at the time of application for the policies, a copy of which is attached hereto, in accordance with the Company's rules and subject to the terms and conditions of this Contract, on premiums covering insurance policies hereafter issued by the Company on applications submitted by the Producer through the General Agent, when and as such premiums are paid to and accepted by the Company.

b) The Producer shall have no claim for commissions on any business unless the Producer actually solicited the application and his name appears thereon as Agent. It is agreed that the Producer shall have no claim against the Company for commissions under this Contract except as provided under the terms of the Agreement of the Company annexed hereto.

c) The Commission Schedule may be changed at any time, with respect to business written thereafter, upon written notice from the General Agent to the Producer.

d) Any monies due the Producer hereunder shall be subject to reduction or offset for any indebtedness of the Producer to the General Agent or the Company.

e) If the Company shall, either during the continuance of the Contract or after its termination, return the premium on any policy for any reason, the Producer agrees to repay all commissions received on premiums so returned to the General Agent or the Company upon demand.

f) If any policy shall terminate for non-payment of premium and be reinstated subsequently, the Producer shall not be entitled to any further commissions on such policy unless it is reinstated by the Producer himself during the continuance of this Contract.

3. GENERAL PROVISIONS

a) The Producer agrees to comply with all applicable insurance laws and regulations and with all the published rules, regulations and instructions of the Company now in force and such as may hereafter be adopted.

b) The Producer specifically agrees to indemnify and to save the General Agent and the Company harmless against or from liability of any type for judgments, litigation costs, damages, attorney's fees, fines, penalties or other losses or expenses incurred by the General Agent or Company resulting from or growing out of any unauthorized act by the Producer, the Producer's employees or representatives.

c) The Producer shall maintain in good order the records and accounts of business transacted on behalf of the Company for inspection by, or delivery to the General Agent or the Company upon request.

d) No assignment of the commissions or other rights accruing under this Contract shall be binding upon the General Agent or the Company unless consented to in writing by the General Agent and the Company; any such assignment shall be subject to the right of reduction or setoff as provided in paragraph 2(d) above.

e) If, subject to the written consent of the Company, the Agreement between the General Agent and the Company is assigned to a successor General Agent, the successor General Agent shall be substituted for and in the place of the General Agent under this Contract and shall assume all liability for payment of the commissions hereunder and such payment shall release the General Agent named herein from any and all liability therefor.

f) All premiums received by the Producer for the Company shall be immediately paid over to the General Agent.

g) This Contract shall supersede any and all previous agreements between the General Agent and the Producer with respect to any individual life insurance policies, group policies, and annuity contracts written after the date of this Contract.

h) The failure of the General Agent to enact strict compliance with the terms of this Contract or the failure to declare any default when the same shall become known to the General Agent, shall not operate as a waiver of such conditions nor release the Producer from his obligation to perform this Contract strictly in accordance with its terms.

any part of its business in any jurisdiction upon written notice thereof by the General Agent to the Producer and neither the Company nor the General Agent shall incur liability to the Producer by reason of the Company doing so.

4) TERMINATION

a) Any violation of any sections of paragraphs 1(c) or 3(f) of this Contract, or, the Producer's withholding or converting to his own use funds or property of the General Agent or the Company, an applicant, or insured, shall effect an immediate termination of this Contract and a forfeiture of any and all commissions and other rights which would otherwise accrue to the Producer. It is expressly agreed that prior termination of this Contract shall not terminate this provision.

b) This Contract shall automatically terminate upon (i) the death of the Producer, if the Producer be an individual (ii) the dissolution of the partnership, if the Producer be a partnership, or (iii) the dissolution of the corporation, if the Producer be a corporation.

c) This Contract, unless otherwise terminated as provided in sections 4(a) or 4(b) above, may be immediately terminated by either the General Agent or the Producer upon the mailing of

each policy covering the period of one year (or any part thereof) from the effective date of each policy; the renewal commission rate shall apply to premiums for each policy year thereafter so long as the Producer is legally authorized to solicit such insurance by the insurance department having jurisdiction over the policies.

b) Renewal commissions will continue to be paid so long as the Producer (1) is legally authorized to solicit such insurance by the insurance department having jurisdiction over the policies; (2) is continuously and actively engaged as an Agent, Broker, or Producer in the insurance business; (3) is recognized by the policyholder as Agent, Broker or Producer of record; (4) services the policies covered by this Contract in a manner satisfactory to the Company; and (5) this Contract remains in force.

c) In the event of the extension of any of the policies to cover persons not included on the effective date of the policy or in the event the existing policy is revised to increase the schedule of insurance or add a new benefit for those already insured, this Producer Contract shall not apply to premiums for such additional insurance but commissions shall be paid in accordance with the rules of the Company existing on the date of the extension or addition.

d) Commission adjustments will be made at the end of each premium paying period. Except as provided in the preceding paragraph, if the original premium for any premium paying period has been increased by net adjustments during said period, additional commission will be allowed upon the net increase; if it has been decreased, a refund of commission must be made by the Producer and such refund commission shall be a first charge against any commissions accrued or to accrue under any insurance policy in the Company and may be deducted therefrom.

7) AGREEMENT OF THE COMPANY

THE UNITED STATES LIFE INSURANCE COMPANY IN THE CITY OF NEW YORK hereby agrees that, in the event the Agreement between the General Agent and the Company is terminated,

a) it will pay directly to the Producer the commissions which may thereafter become due and payable to the Producer under this Producer's Contract; b) the Producer without further action or notice, may continue to submit applications for policies and contracts issued by the Company directly to the Company or such representative as may be designated by the Company to receive them until this Producer's Contract shall be otherwise terminated; c) unless this Producer's Contract is terminated as provided in paragraphs 4(a) or 4(b) or by either the Producer or the Company giving written notice of termination to the other party, it shall continue in force as between the Company and the Producer upon the same terms and conditions as set forth in the Contract.

CONTINUING SERVICE FEE AGREEMENT - INDIVIDUAL LIFE INSURANCE

This Agreement, effective the same date of the Producer's Contract is between the Producer and THE UNITED STATES LIFE INSURANCE COMPANY IN THE CITY OF NEW YORK (hereafter called "The Company")

Subject to the terms and conditions herein provided, the Company will pay to the Producer, a Service Fee on business written by the Producer and issued by the Company.

1. **Service Fee.** In order to qualify for the Service Fee, the Producer must have completed the Basic Qualification hereafter described. The Service Fee will be paid during the calendar year immediately following the calendar year in which the Basic Qualification has been completed and in any calendar year thereof which is immediately preceded by a calendar year in which the Producer has earned at least \$1200.00 of the first year commissions. If, however, the Producer be an individual and completes the Basic Qualification, then beginning on his retirement date, hereinafter defined, the Service Fee will be paid each calendar year thereafter so long as the Producer shall live. The retirement date of an individual shall be the first day of January of the earliest calendar year (1) following his 65th birthday and (2) immediately preceded by seven calendar years in which the Producer has earned not less than \$1200.00 first year commissions in each of four thereof.

The Service Fee shall be payable only on individual life insurance policies and annuity contracts having issue dates on or after the beginning of the first calendar year which is credited to the Basic Qualification, issued by the Company on applications solicited by the Producer and on which his name appears as Agent. The Service Fee shall be equal to 2% of the premiums accruing on such policies and contracts after the tenth policy or contract year thereof as shall be paid to and accepted by the Company during any calendar year in which the Service Fee is payable.

2. **Basic Qualification.** In order to qualify for the Service Fee, the Producer must have earned first year commissions on business written for the Company of at least \$600.00 in each

calendar year for two calendar years followed by first year commissions of at least \$1200.00 in each calendar year for any succeeding eight calendar years. PROVIDED, HOWEVER, that if the Producer fails to earn at least \$600.00 of first year commissions in each calendar year for any two consecutive

earned when such first year premiums are actually due and paid to and accepted by the Company. The Company's determination of first year commissions which are to be taken into account for the purpose of this Agreement shall be final and binding upon the Producer.

5. Payment of Service Fee. Any Service Fee accruing hereunder shall be paid quarterly unless the Company elects to pay on some other basis but in no event less frequently than annually.

6. Termination of Service Fee. Accrual of all Service Fees shall cease upon termination of the Producer's contract. Any such termination shall not affect the payment of any Service Fees which have accrued prior thereto, unless termination has been in accordance with section 4(a) of the Producer's Contract.

Agreement on the day and year written above.

Signature of General Agent as party to the Producer's Contract

7. Nonassignability. The Producer may not assign this Agreement or any right or interest which may accrue to him hereunder, it being an express condition of this Agreement that it shall not be subject to assignment.

8. Independent Agreement. This Agreement shall be deemed separate and independent from any General Agent, District Agent, Producer, Agent or Broker Agreement between the Producer and the Company or any General Agent or District Agent of the Company and shall not affect, modify or limit in any way the rights or obligations of the respective parties under such General Agent, District Agent, Producer, Agent or Broker Agreement.

9. Relationship. Nothing contained herein shall be construed to create relationship of employer and employee between the Company and the Producer, it being understood that the Producer is not obligated hereunder to solicit applications on behalf of the Company, and that he shall be free to exercise his own judgment as to the persons whom he will solicit and the time and place of such solicitations.

10. Modification or Termination of Agreement. The Company reserves the right to change, modify or terminate this Agreement upon prior written notice to the last known address of the Producer provided, however, that no such change, modification or termination shall affect the Producer's rights hereunder which have accrued prior to the effective date of such change, modification or termination.

Signature of Producer as party to both the Producer's Contract and Continuing Service Fee Agreement

GENERAL AGENT

PRODUCER

Signature of individual authorized on behalf of Company for the Agreement of the Company annexed to the Producer's Contract and as a party to the Continuing Service Fee Agreement.

calendar years, he shall not receive any credit toward his Basic Qualification for any calendar year prior to the

AUTHORIZED SIGNATURE

The United States Life Insurance Company
in the City of New York, New York, NY
830 Third Avenue
New York, NY 10022
(212) 709-6000

FAIR CREDIT REPORTING ACT DISCLOSURE

A consumer report may be obtained, and used, by Safe Harbor Financial, Inc. in connection with the consideration of your application. A consumer report is any written, oral or other communication of any information by a consumer reporting agency bearing on your credit worthiness, credit standing, credit capacity, character, general reputation, person characteristics of mode of living.

By signing below, you acknowledge that you have received and understand this Disclosure, and you authorize Safe Harbor Financial, Inc. to obtain consumer reports relating to you.

Date

Applicant's Name (Printed or Typed)

Social Security Number

Applicant's Signature

Producer Schedule of Compensation

INDIVIDUAL LIFE COMMISSION SCHEDULE ATTACHED TO AND PART OF PRODUCER'S CONTRACT

	Commissions 1st Policy Year	Commissions 2nd to 10th Policy Years Producer				
		Producer	2nd	3rd	4th	5th thru 7th
A. UNIVERSAL LIFE						
ContinUL Extend Plus						
Personally Produced	50.00	5.00	2.00	2.00	2.00	2.00
Excess of Target Premium	2.00	2.00	2.00	2.00	2.00	2.00
Non-Personally Produced	50.00	5.00	2.00	2.00	2.00	2.00
Excess of Target Premium	2.00	2.00	2.00	2.00	2.00	2.00
Elite UL						
Personally Produced	50.00	8.00	5.00	3.00	3.00	3.00
Excess of Target Premium	2.00	2.00	2.00	2.00	2.00	2.00
Non-Personally Produced	50.00	8.00	5.00	3.00	3.00	3.00
Excess of Target Premium	2.00	2.00	2.00	2.00	2.00	2.00
B. INDEXED UNIVERSAL LIFE						
Elite Global Plus (1)						
Personally Produced	18.00	2.25	2.25	2.25	2.25	-
Excess of Target Premium	2.25	2.25	2.25	2.25	2.25	-
Elite Global Survivor (1)						
Personally Produced	18.00	2.25	2.25	2.25	2.25	-
Excess of Target Premium	2.25	2.25	2.25	2.25	2.25	-
Elite Index						
Personally Produced	50.00	8.00	5.00	3.00	3.00	3.00
Excess of Target Premium	2.00	2.00	2.00	2.00	2.00	2.00
Non-Personally Produced	50.00	8.00	5.00	3.00	3.00	3.00
Excess of Target Premium	2.00	2.00	2.00	2.00	2.00	2.00
Elite Survivor Index						
Personally Produced	50.00	5.00	2.00	2.00	2.00	2.00
Excess of Target Premium	2.00	2.00	2.00	2.00	2.00	2.00
Non-Personally Produced	50.00	5.00	2.00	2.00	2.00	2.00
Excess of Target Premium	2.00	2.00	2.00	2.00	2.00	2.00
C. TERM LIFE						
USL Select-a-Term 10 yr. (2)						
Personally Produced	40.00	5.00	-	-	-	-
Non-Personally Produced	40.00	5.00	-	-	-	-
USL Select-a-Term 15 yr. (2)						
Personally Produced	40.00	5.00	5.00	1.00	1.00	1.00
Non-Personally Produced	40.00	5.00	5.00	1.00	1.00	1.00
USL Select-a-Term 16 yr. (2)						
Personally Produced	40.00	5.00	5.00	1.00	1.00	1.00
Non-Personally Produced	40.00	5.00	5.00	2.00	1.00	1.00
USL Select-a-Term 17 yr. (2)						
Personally Produced	40.00	5.00	5.00	2.00	1.00	1.00
Non-Personally Produced	40.00	5.00	5.00	2.00	1.00	1.00
USL Select-a-Term 18 yr. (2)						
Personally Produced	40.00	5.00	5.00	2.00	1.00	1.00
Non-Personally Produced	40.00	5.00	5.00	2.00	1.00	1.00

	Commissions 1st Policy Year	Commissions 2nd to 10th Policy Years Producer				
		2nd	3rd	4th	5th thru 7th	8th thru 10th
C. TERM LIFE (Cont'd).						
USL Select-a-Term 19 yr. (2)						
Personally Produced	40.00	5.00	5.00	2.00	1.00	1.00
Non-Personally Produced	40.00	5.00	5.00	2.00	1.00	1.00
USL Select-a-Term 20-30 yr. (2)						
Personally Produced	45.00	4.00	4.00	2.00	1.00	1.00
Non-Personally Produced	45.00	4.00	4.00	2.00	1.00	1.00
USL Select-a-Term ROP 15-30 yr						
Personally Produced	40.00	4.00	4.00	4.00	2.00	2.00
Non-Personally Produced	40.00	4.00	4.00	2.00	2.00	2.00
USL Select-a-Term ROP 31-35 yr						
Personally Produced	45.00	4.00	4.00	4.00	1.00	1.00
Non-Personally Produced	45.00	4.00	4.00	2.00	1.00	1.00
D. WHOLE LIFE						
USL American Elite WL						
Personally Produced	40.00	7.00	5.00	3.00	3.00	3.00
Non-Personally Produced	45.00	10.00	8.00	5.00	5.00	5.00
E. ANNUITIES						
AG HorizonEmpireSecure						
Issue Age 0-80	3.50	-	-	-	-	-
Issue Age 81-85	2.00	-	-	-	-	-
Global 6 Index						
Issue Age 0-75	3.50	3.00	3.00	-	-	-
Issue Age 76-80	3.00	2.50	2.50	-	-	-
Issue Age 81-85	2.75	2.00	2.00	-	-	-
Global 8 Index						
Issue Age 0-75	4.50	3.50	3.50	3.50	-	-
Issue Age 76-80	3.25	3.00	3.00	3.00	-	-
Platinum Income Annuity	2.50	-	-	-	-	-
USL HorizonFlex (Age 0-75) (4)	5.00	4.00	4.00	4.00	4.00 (3)	-
USL HorizonFlex (Age 76-80) (4)	4.00	4.00	4.00	4.00	4.00 (3)	-
USL HorizonFlex (Age 81-85) (4)	3.00	3.00	3.00	3.00	3.00 (3)	-

- (1) 6th to 20th policy year - Trail Commissions on unloaned Accumulation Value is .15% Producer.
- (2) Policy fee is non commissionable on bands greater than \$249,999
- (3) 6th to 10th Policy Year - Producer Commission is 0%.
- (4) Subsequent commissions are based on attained age at time subsequent premiums are paid.

I. First Policy Year Compensation

- a. First Policy Year Commission Rate shall be paid on all premiums paid in cash during the policy year until cumulative premiums received equal the annual "Target Premium" for said policy.
- b. Excess Commission Rate shall be paid on all premiums paid in cash during the policy year in excess of the "Target Premium" for said policy.
- c. No Commissions will be earned on amounts paid into a policy using the cash values of policies converted from this company or any other company affiliated with American International Group, Inc.

II. Renewal Commissions (2nd through 10th Policy Years)

- a. Renewal Commission Rate shall be paid on all premiums paid in cash during the second through tenth policy years.
- b. No Commissions will be earned on amounts paid into a policy using the cash values of policies converted from this company or any other company affiliated with American International Group, Inc.

III. Increases in Target Premiums

First Year Commissions shall be paid as outlined in Subsection I.a. herein on the amount of the Target Increase. Amounts paid in cash in excess of the Target Increase will be commissionable as outlined in Subsection II.a. here in.

IV. Definitions. Terms as used herein shall be defined as follows:

- a. "Target Premium" is defined as follows:
 1. At the date of issue, the "Target Premium" is the sum of:
 - a) an annual premium rate per \$1,000 of insurance at the insured's issue age, multiplied by the number of thousands of Specified Amount, and
 - b) the first year annualized cost of any riders included in the monthly deduction.
 2. When coverage is deleted or decreased under the terms of the policy, the new "Target Premium" is the "Target Premium" previously established, minus the sum of:
 - a) an annual premium rate per \$1,000 of insurance at the insured's attained age, multiplied by the number of thousands of any decrease in Specified Amount, and
 - b) the current annualized cost of any total or partial deletions of riders formerly included in the monthly deduction.
 3. When coverage is added or increased under the terms of the policy, the new "Target Premium" is the "Target Premium" previously established, plus the sum of:
 - a) an annual premium rate per \$1,000 of insurance at the insured's attained age, multiplied by the number of thousands of any increase in Specified Amount, and
 - b) the current annualized cost of any new rider coverages or rider coverage increases to be included in the monthly deduction.
 4. For new issues, additions, increases, deletions, or decreases occurring ten (10) or more years before the Maturity Date (End of Coverage Date) defined in the policy, the sums described in Subsections IV.a.1., IV.a.2., and IV.a.3., above will apply in full. For coverage changes within ten (10) years of maturity, such sums will be prorated in proportion to the years remaining, rounded down to the lower whole number.
 5. The following policy transactions will not cause any adjustment to the current "Target Premium" as described in Subsection IV.a.2, IV.a.3., and IV.a.4., above:
 - a) Removal or reduction of a Substandard rating.
 - b) Any change of Death Benefit Option, even if it causes a change in Specified Amount.
 - c) Any Partial Surrender.
 - d) Addition or removal of an Automatic Increase Rider, or any change in the Automatic Increase Amount.
 6. If two or more policy transactions are effective on the same monthly date, those listed in Subsection IV.a.5 will be performed first, in the order indicated, as applicable. Next, the "Target Premium" will be adjusted if required, by performing any remaining policy transactions in the following sequence:
 - a) Termination of a rider or decrease in a rider coverage (other than the Automatic Increase Rider).
 - b) Requested decrease in Specified Amount.
 - c) Increase in Specified Amount under the terms of an Automatic Increase Rider.
 - d) Adding a Rider or increasing the amount of Rider coverage (other than the Automatic Increase Rider).
 - e) Increase in Specified Amount due to an election under the terms of a Guaranteed Insurability Rider.
 - f) Requested increase in Specified Amount.

Before any Target Premium Increase is calculated, all of the above steps will be completed.

- b. "Annual premium rate per \$1,000 of insurance" means the sum of:
 - 1. the basic annual "Target Premium" per \$1,000 of Specified Amount, and
 - 2. the annualized cost per \$1,000 of any commissionable extras imposed on the basic coverage.This sum will be reduced by 10% if the current Specified Amount is less than \$100,000. For increases or decreases, this reduction will apply only if the Specified Amount is less than \$100,000 both before and after the change.
- c. "annualized cost of riders" means twelve (12) times the current monthly rider cost, including commissionable extras.
- d. "Specified Amount" is defined as the initial Face Amount of insurance, as shown on the face page of the policy, for the base policy or as subsequently changed under the terms of the policy.
- e. "Increase Date" means a monthly date on which the Specified Amount is increased, a new rider is added, or coverage under an existing rider is increased.
- f. "Target Premium Increase" means the excess, if any of
 - 1. the "Target Premium" calculated on an Increase Date as specified in Subsection IV.a.3. above, LESS
 - 2. the highest previous "Target Premium" ever in effect since inception of the policy.

The United States Life Insurance Company in the City of New York

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