

WealthChoice Annuity™ Commission Addendum

Subject to the terms and conditions of this Addendum and your Agent's Contract, Agent shall receive compensation as specified below for Guaranty Income Life Insurance Company ("GILICO") plans for which you are the Agent of record.

Sales Commission: The following Sales Commission will be paid by GILICO on premium received on sales of the following plans.

Product	Year 1 Ages 0 - 74	Year 1 Ages 75+
WealthChoice 5	3.00%	1.75%
WealthChoice 7	4.50%	2.25%
WealthChoice 10	6.50%	4.00%

In addition to the applicable provisions of your Agent's Contract, all Sales Commissions will be charged back to AGENT and all sub-agents in your commission hierarchy.

A 100% commission chargeback will incur in the following situations:

- Cancellation within the free look period.
- Upon surrender of the annuity policy within six (6) months of date of issue.
- Date of annuitant death within 6 months of date of issue.

A 50% commission chargeback will incur in the following situations:

- Date of annuitant death in months 7-12 of date of issue.
- Full surrender of the policy in months 7-12 from date of issue.

Sales Commissions payable to any sub-agents, as recommended by AGENT, shall be subject to approval by GILICO. Approved Sales Commissions to sub-agents shall be paid directly to the sub-agents and the balance of Sales Commissions, up to the applicable amount specified above, shall be paid by GILICO to AGENT. Sales Commissions shall be payable within thirty (30) days after GILICO's receipt of premium.

