

GUARANTEE TRUST LIFE INSURANCE COMPANY
HEALTH

GENERAL AGENT COMMISSION SCHEDULE

NOVEMBER 1, 2010

This Commission Schedule will be applicable as of the effective date of your General Agent's Agreement or the date above, whichever is later, and shall continue to be applicable until the effective date of a subsequent schedule issued by Guarantee Trust Life Insurance Company.

	<u>1st YEAR</u>	<u>2nd YEAR</u>	<u>3rd YEAR +</u>
SBSA/24 HOUR ACCIDENT COVERAGE (ALL AGES)	62.50%	12.50%	12.50%

Service fees not vested pursuant to General Agent's Agreement.

Commission will be payable as earned on initial premium, or current premium, if lower than initial premium, for each policy. No commission will be payable on any policy fees or on any other non-commissionable fees, or on increases of premium or conversions.

Gross commission schedule will be reduced by the amount payable to any representative assigned to you.

Per section VI, commission will not be paid after termination unless the total commission payable for the preceding year exceeds \$1,000.