

## GENERAL AGENT'S CONTRACT ADDENDUM

### Section 2(A): Earned Commissions

**Commissions Schedule effective as of January 1, 2026**

| <b>Multi-Year Guaranteed Annuity (MYGA)</b> |                   |   |                                      |
|---|-------------------|---|--------------------------------------|
| <b>Fixed Deferred Annuity</b>               |                   | <b>Commission is a % of the Single Premium Amount</b> |                                      |
| <b>Initial Interest Rate Guarantee</b>      | <b>Issue Ages</b> | <b>Commission</b>                                     | <b>Market Value Adjustment (MVA)</b> |
| <b>1 Year</b>                               | <b>18 - 95</b>    | <b>0.50%</b>  | <b>Yes</b>                           |
| <b>2 Years</b>                              | <b>18 - 95</b>    | <b>1.00%</b>  | <b>Yes</b>                           |
| <b>3 Years</b>                              | <b>18 - 90</b>    | <b>1.50%</b>  | <b>Yes</b>                           |
| <b>4 Years</b>                              | <b>18 - 90</b>    | <b>2.00%</b>  | <b>Yes</b>                           |
| <b>5 Years</b>                              | <b>18 - 90</b>    | <b>2.50%</b>  | <b>Yes</b>                           |

- Commission is paid once the Contract Delivery Receipt is received at our ASL Home Office (by email, fax, mail, or text picture).
- Not offered in all states. Refer to [www.AmericanSavingsLife.com](http://www.AmericanSavingsLife.com) for complete product details and state eligibility.
- Issue ages are calculated as current age/last birthday.
- Commissions are paid at a maximum of \$5,000 per issued contract during the 30-day free-look period. The remainder of the commission will be paid on day 31.

#### **Agent Commission Chargeback:**

No MYGA commissions will be charged back after the 30-day free-look (not-taken) period.

#### **Commission for Renewal of MYGA Guaranteed Interest Term:**

Full commission will be paid to the agent at whatever the new Guaranteed Interest Term (GIT) renewal duration and accompanying surrender charge period is chosen (i.e.: 1, 2, 3, 4, or 5 years – as available at the time). The customer is not required to renew for the same Guaranteed Interest Term again. Only our one-page, double-sided Form 3012 “Guaranteed Interest Term – Renewal Application” should be required. This form will be provided to the customer and agent with the renewal letter at that time. The originally issued MYGA will still stay in force with its original contract number. As a result, the agent and customer would not be required to resubmit new application paperwork again.