



**MORTGAGE PROTECTION, TERM & UNIVERSAL LIFE\***

**FIRST YEAR COMMISSION SUMMARY - THE ZONE GROUP TZGLIF**

Americo Financial Life and Annuity Insurance Company

<b>LEVELS</b>	<b>Home Mortgage Series 125</b>	Home Mortgage Series 100	Home Mortgage ADB	Home Mortgage Series	<b>Simplified Issue 125</b>	Simplified Issue 100	Americo Advantage WL	<b>LifeCrest SI</b>	LifeCrest	LifeCrest Index	Lifetime Legacy
<b>11</b>	<b>105%</b>	95%	95%	95%	<b>105%</b>	95%	95%	<b>110%</b>	95%	95%	14%
<b>10</b>	<b>100%</b>	90%	90%	90%	<b>100%</b>	90%	90%	<b>105%</b>	90%	90%	13%
<b>9</b>	<b>95%</b>	85%	85%	85%	<b>95%</b>	85%	85%	<b>100%</b>	85%	85%	12%
<b>8</b>	<b>90%</b>	85%	85%	85%	<b>90%</b>	85%	85%	<b>95%</b>	85%	85%	11%
<b>7</b>	<b>85%</b>	75%	75%	75%	<b>85%</b>	75%	75%	<b>90%</b>	75%	75%	10%
<b>6</b>	<b>85%</b>	70%	70%	70%	<b>85%</b>	70%	70%	<b>85%</b>	70%	70%	9%
<b>5</b>	<b>75%</b>	65%	65%	65%	<b>75%</b>	65%	65%	<b>85%</b>	65%	65%	8%
<b>4</b>	<b>70%</b>	60%	60%	60%	<b>70%</b>	60%	60%	<b>75%</b>	60%	60%	7%
<b>3</b>	<b>65%</b>	55%	55%	55%	<b>65%</b>	55%	55%	<b>70%</b>	55%	55%	6%
<b>2</b>	60%	50%	50%	50%	60%	50%	50%	65%	50%	50%	5%
<b>1</b>	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%

\*This summary report does not reflect any variations based on age, renewals, or face amounts.

11/6/2013

**The ZONE** TZG  
**Group**  
 Next Generation Insurance Agency

**FINAL EXPENSE PRODUCTS\***



**FIRST YEAR COMMISSION SUMMARY - TZGUTP**

Americo Financial Life and Annuity Insurance Company

<b>LEVELS</b>	<b>Ultra Protector I Series 281</b>	<b>Ultra Protector II Series 282</b>	<b>Ultra Protector III Series 283</b>
<b>13</b>	<b>100%</b>	<b>90%</b>	<b>40%</b>
<b>12</b>	<b>90%</b>	<b>80%</b>	<b>37.5%</b>
<b>11</b>	<b>80%</b>	<b>75%</b>	<b>35%</b>
<b>10</b>	<b>75%</b>	<b>70%</b>	<b>32.5%</b>
<b>9</b>	<b>70%</b>	<b>65%</b>	<b>30%</b>
<b>8</b>	<b>65%</b>	<b>60%</b>	<b>30%</b>
<b>7</b>	<b>60%</b>	<b>55%</b>	<b>30%</b>
<b>6</b>	<b>55%</b>	<b>50%</b>	<b>30%</b>
<b>5</b>	<b>50%</b>	<b>45%</b>	<b>30%</b>
<b>4</b>	<b>45%</b>	<b>35%</b>	<b>30%</b>
<b>3</b>	<b>25%</b>	<b>25%</b>	<b>7.5%</b>
<b>2</b>	<b>20%</b>	<b>20%</b>	<b>5%</b>
<b>1</b>	<b>0%</b>	<b>0%</b>	<b>0%</b>

\*This summary report does not reflect any variations based on age, renewals, or face amounts.

11/06/2013

**The ZONE** TZG  
**Group**  
 Next Generation Insurance Agency