



# EQUITABLE

## Schedule II.60 (Annuity) Effective Date: June 24, 2019

### Compensation for Retirement Cornerstone® 19 Series B

Contract Form Number: ICC12BASE4

Data Pages Form Number: ICC15RC15ADPB

<u>Contract</u>	<u>Age of Owner* Upon Acceptance of Contribution</u>	<u>Option</u>	<u>Contribution Based Compensation</u>	<u>Trail Years 2-7</u>	<u>Trail Years 8+</u>
<b>Retirement Cornerstone<sup>SM</sup> 19 Series B (NQ)</b>					
	0-80	I	7.00%	0.00%	0.00%
		II	6.00%	0.25%	0.25%
		III	5.00%	0.50%	0.50%
		IV	2.00%	1.00%	1.00%
	81-85**	I	3.75%	0.00%	0.00%
		II	2.75%	0.25%	0.25%
		III	1.75%	0.50%	0.50%
		IV	0.75%	0.75%	0.75%
<b>Retirement Cornerstone<sup>SM</sup> 19 Series B (Traditional IRA and Roth IRA)</b>					
	20-80	I	7.00%	0.00%	0.00%
		II	6.00%	0.25%	0.25%
		III	5.00%	0.50%	0.50%
		IV	2.00%	1.00%	1.00%
	81-85**	I	3.75%	0.00%	0.00%
		II	2.75%	0.25%	0.25%
		III	1.75%	0.50%	0.50%
		IV	0.75%	0.75%	0.75%
<b>Retirement Cornerstone<sup>SM</sup> 19 Series B (QP – Defined Contribution and Defined Benefit)</b>					
	20-75	I	7.00%	0.00%	0.00%
		II	6.00%	0.25%	0.25%
		III	5.00%	0.50%	0.50%
		IV	2.00%	1.00%	1.00%
<b>Retirement Cornerstone<sup>SM</sup> 19 Series B (Inherited IRA – Traditional and Roth IRA)</b>					
	0-70	I	7.00%	0.00%	0.00%
		II	6.00%	0.25%	0.25%
		III	5.00%	0.50%	0.50%
		IV	2.00%	1.00%	1.00%

\*Commission Age breaks are based on the Owner's attained age.

- A. For non-natural owners, the age breaks are based on the Annuitant's attained age or older Annuitant as applicable.
- B. For Joint Owner contracts, they are based on the older individual.

\*\*Contributions made at age 86 which are only permitted through the first contract date anniversary will receive this comp.



## EQUITABLE

### 1) **Compensation for BCO:**

- A. For BCO, 1.00% [1.50% for ADL] of the amount applied to BCO
- B. The BCO Quarterly trail compensation will be the greater of:
  - i. 0.20% annually (0.05% per quarter) [0.30% annually (0.075% per quarter) for ADL] of the AAV after BCO goes into effect; **or**
  - ii. The trail option, if any, originally elected when the Retirement Cornerstone 19.0 contract was originally issued.
- C. BCO trails will be paid quarterly at the end of each calendar quarter on the earlier to occur of either:
  - i. The end of the first quarter after the first anniversary following the processing of the BCO election (as applicable); **or**
  - ii. The end of any prior quarter on which the original trail, if any, would have been payable on the original Retirement Cornerstone 19.0 contract, if a BCO election had not been made.
- D. PCs will apply to all compensation paid.
- E. There will be a 100% commission recovery upon surrender within 12 calendar months after a BCO election has been processed.

### 2) **Compensation for SOA**

- A. No premium-based or trail compensation will be paid upon election of SOA, regardless of benefits elected. Only a sole spousal beneficiary on a single owner contract can become a SOA. (Similarly, no compensation is paid when a younger surviving joint owner continues the contract under spousal continuation, regardless of benefit election.)
- B. No contributions are permitted once a SOA election is made, unless the Wealth Guard, HAV, or Return of Premium death benefit is the only benefit on the contract. If a contribution is made to a contract with Wealth Guard, HAV, or Return of Premium death benefit, full new business compensation will be paid.
  - i. Comp will be recovered on any contributions received after DOD and through the claim date, unless the Wealth Guard, HAV, or Return of Premium death benefit is the only benefit on the contract.

### **Recovery of Commissions upon Death within One Year of Contribution(s) to Contract:**

- A. When a death benefit becomes payable within the first six months after the contract is issued or a subsequent contribution is made, all commission paid with respect to that initial or subsequent contribution will be recovered.
- B. When a death benefit becomes payable after six months but within the first twelve months after the contract is issued or a subsequent contribution is made, one-half the commission will be recovered.
- C. In the case of an accidental death or other extraordinary circumstances, the financial professional can appeal the recovery by submitting a request for exception.



# EQUITABLE

## Schedule II.61 (Annuity) Effective Date: June 24, 2019

### Compensation for Retirement Cornerstone<sup>SM</sup> 19 Series CP

Contract Form Number: ICC12BASE4  
Data Pages Form Number: ICC15RC15ADPCP

<u>Contract</u>	<u>Age of Owner* Upon Acceptance Of Contribution</u>	<u>Option</u>	<u>Contribution Based Compensation</u>	<u>Trail Years 2+</u>
<b>Retirement Cornerstone<sup>SM</sup> 19 Series CP (NQ)</b>	0-70**	I	7.00%	0.00%
		II	6.00%	0.25%
		III	5.00%	0.50%
		IV	1.50%	1.00%
<b>Retirement Cornerstone<sup>SM</sup> 19 Series CP (Traditional IRA and Roth IRA)</b>	0-70**	I	7.00%	0.00%
		II	6.00%	0.25%
		III	5.00%	0.50%
		IV	1.50%	1.00%
<b>Retirement Cornerstone<sup>SM</sup> 19 Series CP (QP – Defined Contribution and Defined Benefit)</b>	0-70**	I	7.00%	0.00%
		II	6.00%	0.25%
		III	5.00%	0.50%
		IV	1.50%	1.00%

\*Commission Age breaks are based on the Owner's attained age.

- A. For non-natural owners, the age breaks are based on the Annuitant's attained age or older Annuitant as applicable.
- B. For Joint Owner contracts, they are based on the older individual.

\*\*Contributions made at age 71 which are only permitted through the first contract date anniversary will receive this comp.

#### ***Additional Return of Compensation Provisions for Retirement Cornerstone<sup>SM</sup> 19 Series CP Contracts:***

In addition to the obligations to return compensation in certain circumstances as otherwise provided in Schedule II (Annuity), the General Agent shall promptly repay to the Distributor, following demand therefore, 100% of any and all compensation received by the General Agent on account of the Contributions paid into a Retirement Cornerstone<sup>SM</sup> 19 Series CP Contract within ninety (90) days of the death of the individual whose death causes a death benefit to become payable under the Contract.

As well as a 100% commission recovery upon surrender within 12 calendar months after a BCO or Spousal Continuation election has been processed.