

## **Insurance Agency Compensation**

Insurance companies pay PRIMEVEST or its affiliated or controlled insurance agencies sales commissions when they sell fixed annuities and life insurance (“Insurance Products”), and part of those commissions go to the PRIMEVEST insurance agent who sold the Insurance Product to you. Although we make a wide variety of Insurance Products available, we concentrate our marketing and training efforts on Insurance Products issued by a number of select insurance companies (“Approved Product Companies”). Approved Product Companies have more opportunities to provide training and education to PRIMEVEST insurance agents, and attend or sponsor PRIMEVEST education and training meetings. Some Approved Product Companies pay PRIMEVEST amounts in addition to sales commissions to compensate PRIMEVEST for these enhanced marketing and training opportunities. The Approved Product Company payments generally consist of payments based on a percentage of total premiums paid to an Approved Product Company. Although these Approved Product Company payments are not paid to PRIMEVEST insurance agents, they benefit agents by allowing them to receive greater training and education, and may pose a financial incentive for us to promote Approved Product Company Insurance Products over other Insurance Products.

### **Below is the current list of Approved Product Companies:**

- Allianz Life Insurance Company
- Allianz Life Insurance Company of New York
- American General Life Insurance Company
- American National Insurance Company
- AXA Equitable Life Insurance Company
- Companion Life (United of Omaha’s New York company)
- Genworth Life Insurance Company
- Genworth Life and Annuity Insurance Company
- Genworth Life Insurance Company of New York
- Hartford Life Insurance Company
- Hartford Life and Annuity Insurance Company
- ING USA Annuity and Life Insurance Company
- Jackson National Life Insurance Company
- Jackson National Life Insurance Company of New York
- John Hancock Life Insurance Company USA
- John Hancock Life Insurance Company of New York
- Liberty Life Assurance Company of Boston
- Lincoln National Life Insurance Company
- Lincoln Life and Annuity of New York
- MetLife Investors USA Insurance Company
- First MetLife Investors Insurance Company
- Midland National Life Insurance Company
- Nationwide Life and Annuity Insurance Company
- Nationwide Life Insurance Company
- North American Company of Life and Health Insurance
- New York Life Insurance and Annuity Corporation
- New York Life Insurance Company
- Pacific Life and Annuity Company
- Pacific Life Insurance Company
- Principal Life Insurance Company
- Principal National Life Insurance Company
- Protective Life and Annuity Insurance Company
- Protective Life Insurance Company
- Pruco Life Insurance Company
- Pruco Life Insurance Company of New Jersey
- Prudential Annuity Life Assurance

- Prudential Insurance Company of America
- ReliaStar Life Insurance Company – an ING company
- ReliaStar Life of New York – an ING company
- Security Life of Denver Insurance Company – an ING company
- State Life Insurance Company – a OneAmerica Company
- SunAmerica Annuity and Life Assurance Company
- First SunAmerica Life Insurance Company
- Sun Life Assurance Company of Canada (U.S.)
- Sun Life Insurance and Annuity of New York
- Transamerica Life Insurance Company
- Transamerica Financial Life Insurance Company
- United Life Insurance Company
- United States Life (American General's New York company)
- VantisLife Insurance Company
- VantisLife of New York
- Western National Life Insurance Company