

InstaBrain Term w LB

FFL Level	Commission Codes	10 year				15 year				20 year				30 year			
		1st Year	Renewal Years 2-5	Renewal Years 6-10	Renewal Years 11+	1st Year	Renewal Years 2-5	Renewal Years 6-10	Renewal Years 11+	1st Year	Renewal Years 2-5	Renewal Years 6-10	Renewal Years 11+	1st Year	Renewal Years 2-5	Renewal Years 6-10	Renewal Years 11+
145	BH30	120.00%	0.00%	0.00%	0.00%	125.00%	0.00%	0.00%	0.00%	130.00%	0.00%	0.00%	0.00%	130.00%	0.00%	0.00%	0.00%
140	BH25	115.00%	0.00%	0.00%	0.00%	120.00%	0.00%	0.00%	0.00%	125.00%	0.00%	0.00%	0.00%	125.00%	0.00%	0.00%	0.00%
135	BH20	110.00%	0.00%	0.00%	0.00%	115.00%	0.00%	0.00%	0.00%	120.00%	0.00%	0.00%	0.00%	120.00%	0.00%	0.00%	0.00%
130	BH15	105.00%	0.00%	0.00%	0.00%	110.00%	0.00%	0.00%	0.00%	115.00%	0.00%	0.00%	0.00%	115.00%	0.00%	0.00%	0.00%
125	BH10	100.00%	0.00%	0.00%	0.00%	105.00%	0.00%	0.00%	0.00%	110.00%	0.00%	0.00%	0.00%	110.00%	0.00%	0.00%	0.00%
120	BH05	95.00%	0.00%	0.00%	0.00%	100.00%	0.00%	0.00%	0.00%	105.00%	0.00%	0.00%	0.00%	105.00%	0.00%	0.00%	0.00%
115	BH00	90.00%	0.00%	0.00%	0.00%	95.00%	0.00%	0.00%	0.00%	100.00%	0.00%	0.00%	0.00%	100.00%	0.00%	0.00%	0.00%
110	BH95	85.00%	0.00%	0.00%	0.00%	90.00%	0.00%	0.00%	0.00%	95.00%	0.00%	0.00%	0.00%	95.00%	0.00%	0.00%	0.00%
105	BH90	80.00%	0.00%	0.00%	0.00%	85.00%	0.00%	0.00%	0.00%	90.00%	0.00%	0.00%	0.00%	90.00%	0.00%	0.00%	0.00%
100	BH85	75.00%	0.00%	0.00%	0.00%	80.00%	0.00%	0.00%	0.00%	85.00%	0.00%	0.00%	0.00%	85.00%	0.00%	0.00%	0.00%
95	BH80	70.00%	0.00%	0.00%	0.00%	75.00%	0.00%	0.00%	0.00%	80.00%	0.00%	0.00%	0.00%	80.00%	0.00%	0.00%	0.00%
90	BH76	65.00%	0.00%	0.00%	0.00%	70.00%	0.00%	0.00%	0.00%	75.00%	0.00%	0.00%	0.00%	75.00%	0.00%	0.00%	0.00%
85	BH71	60.00%	0.00%	0.00%	0.00%	65.00%	0.00%	0.00%	0.00%	70.00%	0.00%	0.00%	0.00%	70.00%	0.00%	0.00%	0.00%
80	BH66	55.00%	0.00%	0.00%	0.00%	60.00%	0.00%	0.00%	0.00%	65.00%	0.00%	0.00%	0.00%	65.00%	0.00%	0.00%	0.00%
75	BH61	50.00%	0.00%	0.00%	0.00%	55.00%	0.00%	0.00%	0.00%	60.00%	0.00%	0.00%	0.00%	60.00%	0.00%	0.00%	0.00%
65-70	BH56	45.00%	0.00%	0.00%	0.00%	50.00%	0.00%	0.00%	0.00%	55.00%	0.00%	0.00%	0.00%	55.00%	0.00%	0.00%	0.00%