

Understanding How We Are Compensated for Financial Services

How are we paid for our services?

American Investors Company may receive one or more of the following:

- A commission or sales charge at the time you make your investment
- Ongoing distribution, trail, and/or service fees (12b-1 fees) that are paid out of fund assets
- Fees from investment products and/or their sponsors for administrative services, marketing support, due diligence and/or training
- Additional amounts known as revenue sharing payments, which are based on overall sales and/or assets

How is your financial professional compensated?

Your financial professional receives a percentage of the commission or sales charge and of any ongoing distribution and/or service fees (12b-1 fees). Other fees American Investors Company receives may also be shared with your financial professional.

Compensation By Product Type – Typical Ranges

Product Type	Upfront sales charge or commission	Ongoing distributions, trails and/or service fees (12b-1 fees)
Mutual Funds	0% to 5.75%	.25% to 1%
Variable Annuities	1% to 7.5%	0% to 1%
Equities	1% to 2%	n/a
Bonds	1% to 2%	n/a
Alternative Investments	1% to 7.5%	0% to 1%
Variable Life	70% to 105% of initial target premium / 1% to 6% on remainder and subsequent premiums*	not typically paid

Please Note: Amounts above are general ranges and are provided for information purposes only. For certain product types, upfront sales charges or commissions are generally dependent upon the amount of investment being made coupled with the share class being selected. Ongoing distributions, trails and/or service fees (12b-1 fees), where applicable, are also generally dependent on the share class and/or product selected. Other expenses such as administrative fees, tickets charges, and deferred sales charges may apply in addition to internal fees and expenses charged by the specific investment products. Be sure and review the prospectus or offering memorandum for more detailed information.

We encourage you to ask your financial professional for clarification regarding any of the fees and expenses referenced above. It is important that you have a complete understanding of all costs associated with your investment and how your investment professional is compensated.

**Amounts can vary greatly based on many factors such as policy type, funding levels and product features. Target premiums are determined by the insurance company and cannot be adjusted.*