

COMMISSION SCHEDULES FOR EACH POLICY PERIOD

		Gross Policy Premiums Received	Commission %
Product	Life	\$0-\$29,999	10.0%
		\$30,000-\$49,999	5.0%
		\$50,000-\$99,999	2.5%
		\$100,000-\$199,999	1.0%
		\$200,000-\$99,999,999	0.5%
	Long-Term Disability/Voluntary	\$0-\$14,999	15.0%
		\$15,000-\$24,999	10.0%
		\$25,000-\$49,000	5.0%
		\$50,000-\$99,999,999	1.0%
	Short-Term Disability/Voluntary	\$0-\$29,999	10.0%
		\$30,000-\$49,999	5.0%
		\$50,000-\$99,999	2.5%
		\$100,000-\$199,999	1.0%
	Voluntary Term Life	\$0-\$30,000	15.0%
		\$30,001-\$50,000	9.0%
		\$50,001-\$100,000	6.0%
		\$100,001-\$200,000	4.0%
		\$200,001-\$9,999,999	1.5%

		Gross Policy Premiums Received	Commission %
Product	Dental/Vision/Voluntary	\$0-\$4,999	10.0%
		\$5,000-\$9,999	7.5%
		\$10,000-\$29,999	5.0%
		\$30,000-\$39,999	3.5%
		\$40,000-\$49,999	3.0%
		\$50,000-\$59,999	2.0%
		\$60,000-\$249,999	1.8%
		\$250,000-\$499,999	1.0%
		\$500,000-\$999,999	0.5%
		\$1,000,000-\$4,999,999	0.3%
	Critical Illness	\$5,000,000-\$9,999,999	0.1%
		\$10,000,000-\$999,999,999	0.1%
	Accident	\$0-\$14,999	15.0%
		\$15,000-\$24,999	10.0%
		\$25,000-\$49,999	5.0%
		\$50,000-\$99,999,999	1.0%
	Hospital Indemnity	\$0-\$14,999	15.0%
		\$15,000-\$24,999	10.0%
		\$25,000-\$49,999	5.0%
		\$50,000-\$99,999,999	1.0%
\$50,000-\$99,999,999		1.0%	

Commission Percentage

Accident/Voluntary Accident	<ul style="list-style-type: none"> Flat percentage rate for the duration of the plan A first-year commission incentive of an additional 5% or 10% is available with a flat percentage rate, contingent on participation results 15% graded scale is available (as shown above in LTD and VLTD)
Critical Illness/ Voluntary Critical Illness	
Hospital Indemnity/ Voluntary Hospital Indemnity	

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Voluntary | Accident | Life
Critical Illness | Dental | Vision
Hospital Indemnity | Disability