

GROUP INSURANCE PRODUCER AGREEMENT

PRODUCER AGREEMENT - PART I

This agreement (“Agreement”) is made between the Hartford Life and Accident Insurance Company, Hartford Fire Insurance Company, and Talcott Resolution Life Insurance Company (formerly known as Hartford Life Insurance Company, Connecticut corporations (individually and collectively, “The Hartford”) and the Producer identified in Part III of this Agreement (hereinafter the “Producer”). Effective January 1, 2024, this will amend and replace any prior Group Insurance Producer Agreement between The Hartford and Producer.

WHEREAS, the Producer is appointed by The Hartford to solicit the sale of certain Group Policies to prospective policyholders of The Hartford, and to provide sales related services to existing Policyholders for which the Producer is recognized as the Producer of Record; and

WHEREAS, The Hartford will pay Commissions and, if applicable, Additional Compensation to Producer on Premiums paid to The Hartford on certain Group Policies sold by the Producer or for which the Producer is recognized as Producer of Record;

NOW, THEREFORE, in consideration of the conditions and the mutual promises contained herein, the parties agree as follows:

SECTION A. DEFINITIONS

Agreement means this Producer Agreement.

Association Business means coverage for members of an association, affinity group, trust or other predominantly non- employer group, issued through The Hartford’s Group Benefits Association unit.

Commissions are the basic form of compensation payable by The Hartford to the Producer on Premiums paid on certain group insurance policies upon applications secured by the Producer while this Agreement is in-force, in accordance with Schedule of Commissions – Part II and appended Schedules.

Additional Compensation is any form of discretionary payment payable to Producer pursuant to any incentive program(s) that The Hartford shall, in its sole discretion, declare to be in effect. Such compensation has as its purpose the promotion of growth and retention of profitable business by the Producer, and may be based on such factors as the maintenance of in force business, growth in Premiums, overall profitability, and threshold requirements.

Coverage Line shall mean the sale of specific coverages listed below:

- a) Employer Market Life Insurance Coverage Lines (“Life”) including the following sublines: (basic life, dependent life, supplemental life, dependent supplemental life, retiree life, accidental death and dismemberment coverage issued on a life Group Policy, and voluntary life);
- b) Employer Market Short-Term Disability Coverage Lines (“STD”) including DisabilityFLEX;
- c) Employer Market Long-Term Disability (“LTD”);
- d) Short Term Administrative Services Only contract (“STD ASO”);
- e) Long Term Administrative Services Only contract (“LTD ASO”);
- f) Employer Market Standalone Accidental Death and Dismemberment (“SADD”);
- g) Employer Market Voluntary Accident (“VOL Accident”);

- h) Employer Market Critical Illness (“CI”);
- i) Employer Market Hospital Indemnity Product (“HIP”);
- j) Business Travel Accident (“BTA”);
- k) Blanket Lines;
- l) Group Retiree Health (“GRH”) including the following sublines: Group Retiree Insurance Plan (“GRIP”), Senior Medical Insurance Plan (“SMIP”), and Standardized Medicare Supplement;
- m) Statutory Disability Income (“STAT”) insurance policy including the following sublines: (Hawaii Temporary Disability Income (“HI TDI”), New Jersey Temporary Disability Income (“NJ TDB”), New Jersey Family Leave Insurance (“NJ FLI”), New York Disability Benefits Law (“NY DBL”), New York Disability Benefits Law Paid Family Leave (“NY PFL”), Massachusetts Paid Family and Medical Leave (“MA PFML”), Connecticut Paid Family and Medical Leave (“CT PFML”), Colorado Paid Family and Medical Leave (“CO PFML”) and Oregon Paid Family and Medical Leave (“OR PFML”);
- n) California Voluntary Disability Insurance ASO (“CAVDI ASO”);
- o) Employer Life Reserve Buy Out (“Life RBO”);
- p) Employer LTD Reserve Buy Out (“LTD RBO”); and
- q) Multinational Choice including Controlled Master Program (“CMP”) and Exporters Package; and
- r) Family Medical Leave Insurance (“FMLI”) and standalone Family Leave Insurance (“FLI”)

Flat Commission is a base Commission payable on certain specific Group Policies described in Schedule C, of Part II of this Agreement. The Flat Commission is payable in lieu of any other Commissions described herein.

Group Policy shall mean the master policy contract issued by The Hartford to the Policyholder (and not the individual certificate or statement of coverage issued to the Insured) providing one or more of the Coverage Lines or providing coverage for Association Business.

Insured shall mean the individual eligible for, and properly enrolled for, coverage under a Group Policy.

Policyholder shall mean the legal entity to which a Group Policy is issued, or the entity with which an administrative services only agreement has been executed.

Policy Year shall mean a one (1) year period commencing as of the original effective date of, or anniversary of the effective date of, or renewal date of, the Group Policy.

Premiums are payments received by The Hartford from or on the behalf of Policyholders or Insureds on Group Policies in-force.

Producer is an individual or entity appointed by The Hartford to sell the insurance products identified in this Agreement and that provide sales related services to existing Policyholders.

Producer of Record is the Producer on a given Group Policy who has been identified by the Policyholder as the Producer authorized to service that Group Policy, as reflected on the official records of The Hartford. The Producer of Record can be changed upon the written request of the Policyholder and the approval of The Hartford. The effective date of any such change shall generally be as specified by the Policyholder; however, The Hartford reserves the right to determine the effective date of the change if prompt notice of the Producer of Record change is not received from the Policyholder. Where required by law, the new Producer of Record will receive commissions under the policy consistent with applicable law.

SECTION B. TERMS OF AGREEMENT

By executing Part III (Declaration Page) of this Agreement, the Producer agrees as follows:

- A. That this Agreement supersedes any previous agreement, written or oral, or course of dealing, with respect to Commissions and Additional Compensation payable under this Agreement to the Producer regarding the Group Policies issued or renewed on or after the effective date, except as provided in Schedule M for Association Business. By executing the Agreement, Producer understands and agrees to the terms and conditions of this Agreement. If Producer does not sign this Agreement, Producer understands that any submission for a request for quote from The Hartford, any request for appointment with The Hartford and/or acceptance of Commissions and/or Additional Compensation and/or Flat Commissions paid by The Hartford shall constitute Producer's consent to the terms and conditions of this Agreement.
- B. The Producer will obtain, and maintain in-force while this Agreement is in effect, all state licenses required to transact the sale and solicitation of insurance relative to the Group Policies, and to provide current copies of such licenses promptly upon request at renewal to The Hartford.
- C. The Producer will render such service and effort as may be required to maintain the Group Policies in-force with The Hartford. Such service shall include performing any required service under any Schedule including Schedule C, E, F or M to receive Additional Service Fees as defined further in Schedule C, E, F or M if applicable.
- D. The Producer will review and abide by The Hartford's policies and procedures applicable to Producers, as announced from time to time and identified to Producer on The Hartford's "Producer View" an on-line informational source.
- E. The Producer will abide by all laws and regulations, local, state and federal, which apply to the conduct of, and/or the services to be rendered by, the Producer, including, without limitation, ERISA and all laws and regulations governing the solicitation and sale of insurance and the acceptance, reporting and/or disclosure of compensation. In addition, to the extent that the Producer voluntarily wishes to disclose the existence and/or terms of this Agreement to Policyholders and prospective Policyholders, such disclosure is expressly permitted. If you are receiving compensation from a Policyholder and The Hartford for the placement or service of a Group Policy, you must disclose to the Policyholder before the sale that you are receiving compensation from The Hartford, including your eligibility for Additional Compensation and payments by The Hartford for other services, if applicable.
- F. The Producer will submit to The Hartford's Group Benefits Marketing Department, for The Hartford's written approval, all advertisements, circulars and other materials intended for publication by the Producer in the sale, solicitation, and marketing of the Group Policies and certificates of coverage under the Group Policies before being printed or released.
- G. The Producer will promptly refund any Commissions and/or Additional Compensation and/or Flat Commissions that have been overpaid or that have been paid on Premiums that have been refunded (excluding experience rating refunds). Payment of any Commissions or Additional Compensation hereunder shall be subject to, and may be offset against, any indebtedness of the Producer to The Hartford or to any of its parent, affiliate or subsidiary corporations.
- H. That the Commissions payable in accordance with this Agreement are subject to deduction of amounts paid by The Hartford in connection with Group Policies to joint Producers, Sub-Producers, and/or resident licensed

Producers in states that require the countersignature by, or the effectuating of the insurance through, a resident licensed Producer, Agent, or Broker.

- I. That The Hartford, before or after the termination of this Agreement, will pay Commissions and/or Additional Compensation and/or Flat Commissions strictly in accordance with all applicable local, state and federal laws.
- J. That the Commissions and/or Additional Compensation and/or Flat Commissions payable hereunder cannot be assigned without the written consent and approval of an authorized officer of The Hartford.
- K. That this Agreement will terminate automatically as of the earlier to occur of the following dates:
 - 1) The date the Producer is convicted of any fraudulent or criminal act involving the Producer's relationship with The Hartford, any Policyholder, or any Insured under any Group Policy.
 - 2) The date the Producer fails to maintain in-force, for any reason, any producer or broker license required to transact the solicitation and sale of insurance relative to Group Policies.
 - 3) The date the Producer's appointment by The Hartford is revoked, provided such revocation is for breach of this Agreement or other good cause shown.
 - 4) For an individual Producer, the date of the Producer's death.
- L. That this Agreement may be terminated without cause by either party hereto by mailing to the other party, at its last known address, forty five (45) days' notice in writing.
- M. That The Hartford may terminate this Agreement immediately for cause. For the purposes of this Agreement, the term "for cause" includes any fraud or material misrepresentation or violation of any term of this Agreement by Producer.
- N. In no event shall The Hartford, upon termination of this Agreement, have any obligation to pay to the Producer any Commissions or Additional Compensation and/or Flat Commissions on premiums due and payable after the date of termination.
- O. That The Hartford may amend the terms of this Agreement in writing at any time with forty-five (45) days advance written notice to Producer as well as posting on the Hartford's online portal, Producer View. Further, that The Hartford may upon written notice to Producer, immediately amend or terminate this Agreement if, in its sole discretion, The Hartford determines that as a result of a change in law, regulation or government agency directive, this Agreement, or any portion thereof, is contrary to or in conflict with such law, regulation or directive.
- P. That The Hartford may change the Schedule of Commissions -- Part II, and attached Schedules at any time by giving the Producer at least forty-five (45) days advanced written notice as well as posting on the Hartford's online portal, Producer View .
- Q. That The Hartford may introduce, modify, discontinue or reintroduce any program of Additional Compensation, including any currently existing program of Additional Compensation, by giving the Producer at least forty-five (45) days advanced written notice as well as posting on the Hartford's online portal, Producer View .
- R. The Hartford shall have the right to audit Producer upon no less than thirty (30) days advance written notice to Producer and during normal business hours to review and audit Producer's records pertaining to Producer's provisions of services, including but not limited to Producer's provision of any services required under Schedule C, E or F to be eligible to receive any Additional Service Fees.

- S. That The Hartford may withhold any and all Commissions, and/or Flat Commissions and/or Additional Compensation that may be due to Producer, if Producer does not sign this Agreement.
- T. That Producer acknowledges and understands that it is The Hartford's policy not to accept any "last look" opportunity that is not also provided to other insurance carriers. Consequently, the Producer agrees that it will not provide The Hartford with the opportunity to make a best and final offer unless the Producer also provides other insurance carriers with the same opportunity.
- U. The Producer agrees to conduct business with The Hartford electronically, through the use of the online portal, currently known as Producer View, as well as through e-mail and other electronic communications. If Producer requests to discontinue use of conducting business with The Hartford electronically at any time, The Hartford has the right to terminate your appointment and terminate this Agreement.
- V. The Producer shall abide by the obligations in Exhibit A.
- W. That this Agreement shall be construed according to the laws of the State of Connecticut.

PRODUCER AGREEMENT – PART II Schedule of Commissions, Additional Commissions, and Fees

HARTFORD LIFE AND ACCIDENT INSURANCE COMPANY
HARTFORD FIRE INSURANCE COMPANY
TALCOTT RESOLUTION LIFE INSURANCE COMPANY (formerly known as HARTFORD LIFE
INSURANCE COMPANY)

Eligibility for Commissions: Producer shall be eligible to receive Commissions on a Group Policy when Producer is Producer of Record on that Group Policy at the time the Premium is due; however, Commissions are not payable until any due Premium is received by The Hartford. If Producer accepts commission on their own Group Policy, Producer warrants that they have complied with all applicable federal and state laws and regulations.

Group Benefit Policies: The following Schedules of Commissions apply to Group Policies while the Group Policies are in-force and the Producer is recognized to be the Producer of Record for the Coverage Lines or services as detailed further in the Schedules:

Schedule A – Standard Graded Commission Schedule for Life, STD, LTD, MA PFML, CT PFML, CO PFML and OR PFML

Schedule C – Alternative Flat Commissions for LIFE, STD, LTD, SADD, CI, HIP, VOL ACCIDENT, STAT, GRH, LIFE RBO and LTD RBO

Schedule E – Alternative Flat Commissions for BTA and BLANKET for Hartford Life and Accident Insurance Company

Schedule F – Alternative Flat Commissions for BTA and BLANKET for Hartford Fire Insurance Company

Schedule H – NY DBL

Schedule I – HI TDI and NJ TDB

Schedule J – Partner Rewards Program

Schedule K – Compensation for Sale of an ASO, Leave Management, Or other Non-Insurance Products or Service

Schedule L – Compensation for Standardized Medicare Supplement Policies Sold in the State Of Washington

Schedule M – Compensation for Association Business

Schedule N – Vested Commissions Program

Schedule O – Advance Commissions Program

Schedule P – Standard Graded Commission Schedule for FMLI and standalone FLI

Schedule Q – Alternative Flat Commissions for FMLI and standalone FLI

PRODUCER AGREEMENT – PART III Declaration Page

HARTFORD LIFE AND ACCIDENT INSURANCE COMPANY, HARTFORD FIRE INSURANCE COMPANY, TALCOTT RESOLUTION LIFE INSURANCE COMPANY (formerly known as HARTFORD LIFE INSURANCE COMPANY)

Please sign both copies of this Producer Agreement-Part III. Return one fully executed original to The Hartford. Retain one original along with the Producer Agreement (Part I) and the Schedule of Commissions (Part II, and attached Schedules) for your files.

Declarations

I understand that this Declaration Page (Producer Agreement-Part III), together with the Producer Agreement (Part I), the Schedule of Commissions (Part II), and any Exhibits to be added to Part II Schedules documenting special commission arrangements on individual policies, constitute the entire Producer Agreement between the Producer and The Hartford.

I have read and understood the provisions of this Producer Agreement. I understand and agree that this Producer Agreement supersedes any previous agreement, written or oral, or course of dealing, between The Hartford and Producer and shall apply to Group Policies (including new Coverage Lines issued on in-force Group Policies), initially placed with or renewed with The Hartford.

I understand and agree that pursuant to Part I Provision E of this Agreement, I will disclose Commission and Additional Compensation and/or Flat Commission information to Policyholders as required by applicable laws and regulations and, further, that if I receive compensation from a Policyholder and The Hartford for the placement or service of a policy I must disclose to the Policyholder before the sale that I am receiving compensation from The Hartford, including my eligibility for Additional Compensation and other payments, if applicable.

By executing the agreement below, I understand and agree to the terms and conditions of this Agreement. If I do not sign this Agreement, I understand that my submission for a request for quote from The Hartford, my request for appointment with The Hartford and/or acceptance of Commissions and/or Additional Compensation and/or Flat Commission paid by The Hartford shall constitute my consent to the terms and conditions of this Agreement. In the alternative, if Producer does not sign the Agreement, The Hartford may withhold any and all Commissions and/or Flat Commissions and/or Additional Compensation due to the Producer.

I understand that all Commission and Additional Compensation is subject to review and acceptance by the New York State Department of Financial Services. Further, I understand and agree that all Commission and Additional Compensation will only be paid as accepted by the New York State Department of Financial Services.

Producer executing this Agreement is **(please check one)**:

An individual, partnership, or LLP. Please enter SSN _____ - _____ - _____

Please enter name _____

A corporation or LLC. Please enter firm TIN _____ - _____

Please enter firm name _____

Accepted for the Producer by:

**Accepted for Hartford Fire Insurance Company,
Hartford Life and Accident Insurance Company,
Talcott Resolution Insurance Company (formerly known
as Hartford Life Insurance Company):**

Signed _____
Print Name _____
Title _____
Date _____

Signed _____
Print Name _____
Title _____
Date _____

Exhibit A

To the extent that Producer shall maintain, process or be provided access to Nonpublic Information in connection with providing services to The Hartford, Producer shall comply with the following requirements.

1. Information Security Program. Producer shall, at its own cost and expense, establish, adhere to, and maintain a written information security program to protect the integrity, availability, security and confidentiality of Nonpublic Information in accordance with industry standards and Applicable Privacy and Data Protection Law (the “Security Program”). If Producer uses a third party service provider to access, process, or store Nonpublic Information, then Producer’s Security Program shall include a third party information security oversight process in accordance with Applicable Privacy and Data Protection Law and industry standards.
2. Security Assessments. Upon The Hartford’s request, but no more than annually, Producer shall participate in the Hartford’s vendor risk management program by completing The Hartford’s information security assessment, which may include a security questionnaire, attestation or other form of security assessment. Producer’s responses to the security assessment shall be accurate as of the time they are made. If any medium or high risk control gaps are identified (including by a third party data provider), Producer shall remediate such gaps as required by The Hartford. Producer shall not materially weaken its security practices as described in the security assessment without The Hartford’s consent.
3. Security Breach Management. Producer shall notify The Hartford within 72 hours following discovery of any Security Breach via e-mail to Information.Incident.Response@thehartford.com, or as otherwise directed by The Hartford. Producer shall: (a) immediately remedy the Security Breach; (b) provide all necessary assistance and cooperation to enable The Hartford to remedy any impact of the Security Breach, and to meet its obligations with respect to the Security Breach; (c) participate in a virtual control verification and remediate any medium or high risk control gaps as required by The Hartford; and (d) indemnify and reimburse The Hartford for costs and expenses incurred by The Hartford in connection with the Security Breach.
4. Definitions. The following definitions apply for purposes of this Agreement.

“Applicable Privacy and Data Protection Law” means all privacy, data protection and breach notification laws, whether state, federal or international, as applicable.

“Confidential Information” means all of The Hartford’s confidential, proprietary or trade secret information, including, but not limited to, underwriting criteria and guidelines, procedures and processes, studies, reports, compensation arrangements, and any other data or information developed by us and provided to you or which is subject to protection under any Federal or state privacy law. Notwithstanding the foregoing, the following shall not constitute “Confidential Information” for purposes of this agreement: information which is obtained or was previously obtained by you from a third person who was not prohibited from transmitting the information by a contractual, legal or fiduciary obligation to us, or information which is or becomes generally available to the public other than as a result of a breach of this Agreement by you or a disclosure to another person.

“Data Assets” means facilities, information applications, systems, and networks associated with accessing, processing, storing, or transmitting Nonpublic Information.

“Nonpublic Information” means (a) Confidential Information of The Hartford; and (b) individually identifiable information, to the extent that it includes (i) Social Security number; (ii) drivers’ license number, non-driver identification card number, or other government-issued identification number; (iii)

account number, credit or debit card number; (iv) any security code, access code or password that would permit access to an individual's financial account; (v) biometric records; or (vi) information relating to the individual's health or medical care or payment for the provision of health care to the individual.

“Security Breach” means any incident where (a) there is any disruption in access to or use of any Nonpublic Information or Data Asset; (b) there is any potential impact to the integrity of any Nonpublic Information or Data Asset; (c) there is any loss of, or unauthorized access to or acquisition of, Nonpublic Information; or (c) notice to affected individuals, regulators or others may be required under Applicable Privacy and Data Protection Law.

SCHEDULE A

**STANDARD GRADED COMMISSION SCHEDULE
For
Life, STD, LTD, MA PFML, CT PFML, CO PFML and OR PFML**

Standard Graded Commissions shall be paid for the Included Coverage Lines listed below unless paid under another schedule.

Included Coverage Lines: Each of the following shall constitute a separate Coverage Line:

- a) Life coverage (including all sublines);
- b) STD coverage (including DisabilityFLEX);
- c) LTD coverage;
- d) MA PFML coverage;
- e) CT PFML coverage;
- f) CO PFML coverage;
- g) OR PFML coverage;

Commission Tables:

The applicable rate of Commission will be applied separately to each Included Coverage Line shown above if there is more than one Included Coverage Line issued under a single Group Policy.

LIFE, STD, MA PFML, CT PFML, CO PFML and OR PFML

Annual Premium		Commission
on the first	\$ 15,000	10.00%
on the next	10,000	7.00%
on the next	25,000	5.00%
on the next	1,950,000	0.50%
over	2,000,000	0.10%

LTD

Annual Premium		Commission
on the first	\$ 15,000	15.00%
on the next	10,000	10.00%
on the next	25,000	5.00%
on the next	1,950,000	0.50%
over	2,000,000	0.10%

SCHEDULE C

**ALTERNATIVE FLAT COMMISSIONS
For
LIFE, STD, LTD, SADD, CI, HIP, VOL ACCIDENT,
STAT, GRH, LIFE RBO and LTD RBO**

As an alternative to graded Commissions which may be available under another schedule, we may pay the following Flat Commissions. The amount of Commissions may be increased based on the services provided by the Producer pursuant to the Additional Services Fees section below. All other Flat commissions will be filed separately with the New York Department of Financial Services. The following Commission amounts are shown as a percentage of premium, and may be rounded for administrative simplicity.

1. **No Commissions:** For all markets and segments noted below, no Commission will be paid if the Policyholder pays the Producer directly and the Producer confirms that such agreement is in compliance with New York Ins. Law s 2119.
2. **Core Employer Market Group Policies:** For the following products sold to employer market Policyholders, the table below applies:
 - a) Life coverage (including all sublines);
 - b) STD including DisabilityFLEX;
 - c) LTD;
 - d) SADD;

Policy Situs	=>49 and <500 lives	=>500 lives
Sitused in NY	4%	0.5%
Sitused Outside New York	0-5%	0-5%

3. **Small Business Center (SBC) Group Policies:** Group Policies designed for employers with less than 49 lives. SBC does not include Physician Segment or Attorney Segment policies shown below.

Policy Situs	<49 lives
Sitused in NY	10%
Sitused Outside New York	10%

4. **Physician Segment Policies:** Physician Segment business includes Core Employer Market Group Policies shown above designed for medical professionals including physicians and dentists.

Policy Situs	All Sizes
Sitused in NY	4%
Sitused Outside New York	0-5%

5. **Attorney Segment Policies:** Attorney Segment business includes Core Employer Market Group Policies group products shown above designed for the needs of legal professionals.

Policy Situs	<500 lives	=>500 lives
Sitused in NY	4%	0.5%
Sitused Outside New York	0-5%	0-5%

6. **CI Policy:**

Policy Situs	<500 lives	=>500 lives
Sitused in NY	4%	0.5%
Sitused Outside New York	0-5%	0-5%

7. **HIP Policy:**

Policy Situs	<500 lives	=>500 lives
Sitused in NY	4%	0.5%
Sitused Outside New York	0-5%	0-5%

8. **VOL Accident Policy:**

Policy Situs	<500 lives	=>500 lives
Sitused in NY	4%	0.5%
Sitused Outside New York	0-5%	0-5%

9. **GRH Policy:**

Policy Situs	<500 lives	=>500 lives
Sitused in NY	4%	0.5%
Sitused Outside New York	0-5%	0-5%

10. **STAT including HI TDI, NJ TDB, and NY DBL:**

Policy Situs	<500 lives	=>500 lives
Sitused in NY	4%	0.5%
Sitused Outside New York	0-5%	0-5%

11. STAT - NY PFL:

Policy Situs	All Sizes
Sitused in NY	0-1%
Sitused Outside New York	0-1%

12. STAT – NJ FLI:

Policy Situs	All Sizes
Sitused in NY	3%
Sitused Outside New York	3%

13. STAT – MA PFML, CT PFML, CO PFML and OR PFML:

Policy Situs	All Sizes
Sitused in NY	0-1%
Sitused Outside New York	0-1%

14. Life RBO and LTD RBO:

Policy Situs	<500 lives	=>500 lives
Sitused in NY	1%	1%
Sitused Outside New York	1-5%	1-5%

Additional Service Fees

In addition to the Commissions payable above, an Additional Service Fee up to the stated maximum may be paid to the Producer. The Additional Service Fees may be paid when the services are agreed to by the Hartford Life and Accident Insurance Company or the Hartford Life Insurance Company depending on which company underwrites the coverage. The Hartford Life and Accident Insurance Company or the Hartford Life Insurance Company retains the right to determine if such services are to be compensated as Additional Service Fees.

Maximum Commission, Including Additional Service Fees

Total Commissions, inclusive of Additional Service Fees for Consultative and Administrative Services may not exceed 25% for all products and 30% for CI, HIP and VOL Accident. For NY PFL Total Commissions inclusive of Additional Service Fees for Consultative and Administrative Services may not exceed 4% for NY DBL Premier Producers and may not exceed 1% for all other Producers as defined in Schedule H.

Additional Service Fees applicable for all products are as follows:

Consultative Services – Fees based on consulting services provided to the Policyholder by the Producer.

- Consult with Policyholder to create the Group Policy plan design. (+2%)
- Assess the Insured coverage needs. (+2%)
- Explain Group Policy provisions to Policyholder. (+2%)
- Review Group Policy and Insured booklets to ensure accuracy with plan design. (+2%)
- Consult with Policyholder at renewal as to any changes in plan design and rate. (+2%)
- Assist Policyholder with the implementation of the Group Policy. (+2%)

- Provide Policyholder with notices and communication. (+1%)
- Provide higher than standard levels of quality. (+2%)
- Provide information on additional products and services. (+1%)
- Provide higher than standard level of availability to answer Policyholder questions related to their Group Policy. (0.5%)
- Communicate Policyholder Customer Service Issues in a timely manner. (+.1%)
- Communicate Changes in Policyholder Information in a timely manner. (+.1%)
- Communicate Policyholder Implementation questions and concerns in a timely manner. (+.2%)

Administrative Services – Fees based on Administrative Services provided to the Policyholder as performed by the Producer.

- Collection of Group Policy census and other underwriting information. (+1%)
- Assist with the administration of the Group Policy. (+1%)
- Premium accounting for Policyholder. (+1%)
- Consult with Policyholder on the design of the Policyholder's administrative system. (+2%)
- Reporting of Premium and Policyholder plan statistics. (+2%)
- Plan year financial accounting. (+2%)
- Implementation and ongoing administration services. (+2%)
- Provide support for initial and ongoing enrollment. (+2%)
- Assist Policyholder with implementation of the Policyholder's administrative system. (+2%)
- Collect premium from Policyholder. (+1%)
- Collect premium from Insureds for voluntary amounts. (+2%)
- Develop customized Group Policy specific marketing material. (+3%)

Based on the timing and services provided for the CI, HIP, VOL Accident, and DisFLEX products, a heaped commission structure may be offered in lieu of the flat commission structure outlined above. In this instance, an actuarially equivalent heaped structure will be developed, consistent with the Commissions and schedule of Additional Service Fees. Total Commissions, inclusive of Additional Service Fees for Consultative and Administrative Services for a heaped structure may not exceed 70%.

Schedule N Vesting Period

No Commissions shall be payable under this Schedule C while commissions are being paid to a prior producer under a Vesting Period in Schedule N.

SCHEDULE E

BLANKET and BTA

We will pay the following Flat Commissions for BLANKET and BTA. The amount of Commissions may be increased based on the services provided by the Producer pursuant to the Additional Services Fees section below. All other Flat commissions will be filed separately with the New York Department of Financial Services.

1. **No Commissions:** For BLANKET and BTA, no Commission will be paid if the Policyholder pays the Producer directly and the Producer confirms that such agreement is in compliance with New York Ins. Law s 2119.

2. **BLANKET and BTA:**

Policy Situs	All Sizes
Sitused in NY	15%
Sitused Outside New York	10-15%

Additional Service Fees

In addition to the Commissions payable above, an Additional Service Fee up to the stated maximum may be paid to the Producer. The Additional Service Fees may be paid when the services are agreed to by the Hartford Life and Accident Insurance Company. The Hartford Life and Accident Insurance Company retains the right to determine if such services are to be compensated as Additional Service Fees.

Maximum Commission, Including Additional Service Fees

Total Commissions, inclusive of Additional Service Fees for Consultative Services may not exceed 25%.

Such services are as follows:

Consultative Services – Fees based on consulting services provided to the Policyholder by the Producer.

- Consult with Policyholder to create the Group Policy plan design. (+2%)
- Assess the Insured coverage needs. (+2%)
- Explain Group Policy provisions to Policyholder. (+2%)
- Review Group Policy and Insured booklets to ensure accuracy with plan design. (+2%)
- Consult with Policyholder at renewal as to changes in plan design and rate. (+2%)
- Assist Policyholder with the implementation of the Group Policy. (+2%)
- Provide Policyholder with notices and communication. (+1%)
- Provide higher than standard levels of quality. (+2%)
- Promotion of additional products and services. (+1%)
- Provide higher than standard level of availability to answer Policyholder questions related to their Group Policy. (0.5%)
- Communicate Policyholder Customer Service Issues in a timely manner. (+.1%)
- Communicate Changes in Policyholder Information in a timely manner. (+.1%)
- Communicate Policyholder Implementation questions and concerns in a timely manner. (+.2%)

SCHEDULE F

HARTFORD FIRE BLANKET AND BTA

The Hartford Fire Insurance Company will pay the following Flat Commissions for BLANKET (Participant Accident, Volunteer Firefighter) and BTA. The amount of Commissions may be increased based on the services provided by the Producer pursuant to the Additional Services Fees section below.

We will pay the following Flat Commissions for BLANKET and BTA. The amount of Commissions may be increased based on the services provided by the Producer pursuant to the Additional Services Fees section below. All other Flat commissions will be filed separately with the New York Department of Financial Services.

1. **No Commissions:** For BLANKET and BTA, no Commission will be paid if the Policyholder pays the Producer directly and the Producer confirms that such agreement is in compliance with New York Ins. Law s 2119.
2. **BLANKET and BTA:**

Policy Situs	All Sizes
Situed in NY	15%
Situed Outside New York	10-15%

Additional Service Fees

In addition to the Commissions payable above, an Additional Service Fee up to the stated maximum may be paid to the Producer. The Additional Service Fees may be paid when the services are agreed to by the Hartford Fire Insurance Company. The Hartford Fire Insurance Company retains the right to determine if such services are to be compensated as Additional Service Fees.

Maximum Commission, Including Additional Service Fees

Total Commissions, inclusive of Additional Service Fees for Consultative Services may not exceed 30%.

Such services are as follows:

Consultative Services – Fees based on consulting services provided to the Policyholder by the Producer.

- Consult with Policyholder to create the Group Policy plan design. (+2%)
- Assess the Insured coverage needs. (+2%)
- Explain Group Policy provisions to Policyholder. (+2%)
- Review Group Policy and Insured booklets to ensure accuracy with plan design. (+2%)
- Consult with Policyholder at renewal as to changes in plan design and rate. (+2%)
- Assist Policyholder with the implementation of the Group Policy. (+2%)
- Provide Policyholder with notices and communication. (+1%)
- Provide higher than standard levels of quality. (+2%)
- Promotion of additional products and services. (+1%)
- Provide higher than standard level of availability to answer Policyholder questions related to their Group Policy. (0.5%)
- Communicate Policyholder Customer Service Issues in a timely manner. (+.1%)
- Communicate Changes in Policyholder Information in a timely manner. (+.1%)
- Communicate Policyholder Implementation questions and concerns in a timely manner. (+.2%)

SCHEDULE H

**STANDARD GRADED COMMISSIONS
For
NY DBL**

Applicability

This Schedule applies exclusively to Group Policies providing benefits that satisfy the requirements of the non-occupational short term disability benefit law of New York.

Commission Levels

Compensation payable on a NY DBL shall be paid in accordance with the following schedules, as determined by the Eligibility Requirements described below. The Graded Commission Level applicable in any one calendar year applies only for that calendar year and is based on results of prior year annual premium and policy count. The Graded Commission Level applicable for any given calendar year will apply to all new and in-force NY DBL business during that calendar year.

NY DBL ELIGIBILITY REQUIREMENTS

Commission Schedules	Number of NY DBL Policy Count		Annual Premium
Producer	1-49	and	\$1 to \$99,999
Premier Producer	50 or more	and	\$ 100,000 and above

NY DBL GRADED COMMISSION SCHEDULES

Premium Level	Producer	Premier Producer
\$5,000 or less	18.0%	25.0%
\$5,001 - \$10,000	9.0%	16.0%
\$10,001 - \$25,000	6.0%	12.0%
\$25,001 - \$50,000	3.5%	10.0%
\$50,001- \$100,000	2.5%	6.0%
\$100,001-\$250,000	2.0%	3.0%
\$250,001-\$500,000	1.0%	1.0%
\$500,001 or more	0.5%	0.5%

SCHEDULE I

**STANDARD GRADED COMMISSIONS
For
NJ TDB and HI TDI Only**

Applicability

This Schedule applies exclusively to Group Policies providing benefits that satisfy the requirements of the short term statutory disability requirements of New Jersey and Hawaii.

Commission Levels

Compensation payable on a NJ TDB and HI TDI shall be paid in accordance with the following schedules, as determined by the Eligibility Requirements described below. The Graded Commission Level applicable in any one calendar year applies only for that calendar year and is based on results of prior year annual premium and policy count. The Graded Commission Level applicable for any given calendar year will apply to all new and in-force NJ TDB and HI TDI business during that calendar year.

NJ TDB ELIGIBILITY REQUIREMENTS

Commission Schedules	Number of NJ TDB Policy Count		Annual Premium
Producer	1-124	or	\$1 to \$249,999
Premier Producer	125 or more	or	\$ 250,000 and above

NJ TDB GRADED COMMISSION SCHEDULES

Premium Level	Producer	Premier Producer
\$5,000 or less	10.0%	21.0%
\$5,001 - \$10,000	7.5%	15.0%
\$10,001 - \$25,000	5.0%	12.0%
\$25,001 - \$50,000	3.0%	10.0%
\$50,001 - \$100,000	2.0%	6.0%
\$100,001-\$250,000	1.5%	3.0%
\$250,001-\$500,000	1.0%	2.0%
\$500,001 or more	0.75%	1.0%

HI TDI ELIGIBILITY REQUIREMENTS

Commission Schedules	Number of HI TDI Policy Count		Annual Premium
Producer	1-124	or	\$1 to \$249,999
Premier Producer	125 or more	or	\$ 250,000 and above

HI TDI GRADED COMMISSION SCHEDULES

Premium Level	Producer	Premier Producer
\$5,000 or less	10.0%	16.0%
\$5,001 - \$10,000	7.5%	9.0%
\$10,001 - \$25,000	5.0%	6.0%
\$25,001 - \$50,000	3.0%	3.6%
\$50,001 - \$100,000	2.0%	2.4%
\$100,001 - \$250,000	1.5%	1.8%
\$250,001 - \$500,000	1.0%	1.2%
\$500,001 or more	0.75%	0.9%

SCHEDULE J

PARTNER REWARDS PROGRAM

This is the Schedule J to the Group Insurance Producer Agreement (“Agreement”). Effective January 1, 2024, this Schedule J replaces any prior Schedule J previously attached to the Agreement. All references below to “Schedule J” refer to this amended Schedule J, and not to any prior Schedule J. The purpose of this Schedule J is to describe Additional Compensation to be paid to Producer upon meeting the criteria described herein.

For the purposes of this Schedule J, “The Hartford” includes The Hartford Life and Accident Insurance Company, Hartford Fire Insurance Company and Talcott Resolution Life Insurance Company (formerly known as Hartford Life Insurance Company). The production and retention experience for The Hartford Life and Accident Insurance Company, Hartford Fire Insurance Company and Talcott Resolution Life Insurance Company (formerly known as Hartford Life Insurance Company) are combined for the purposes of this schedule. The Hartford Life and Accident Insurance Company is responsible for paying compensation on business written by The Hartford Life and Accident Insurance Company. The Hartford Fire Insurance Company is responsible for paying compensation on business written by Hartford Fire Insurance Company. Talcott Resolution Life Insurance Company (formerly known as Hartford Life Insurance Company) is responsible for paying compensation on business written by Talcott Resolution Life Insurance Company (formerly known as Hartford Life Insurance Company). No Annualized New Sales or Renewal Paid Premium from any other company affiliated with The Hartford will be considered in calculating Additional Compensation payable under this Schedule J.

I. Definitions (See also the “Definitions” Section in Part I of this Producer Agreement):

Additional Compensation: Any payment made to Producer after Producer has met or exceeded the minimum production and supplemental compensation requirements defined in this Schedule J.

Annualized New Sales: The Hartford’s calculation of the amount of Total Paid Premium expected to be received in the first 12 months that a given Group Policy is in effect.

Case Compensation Cap: The maximum Additional Compensation payable to a Producer per customer. For purposes of clarity, if a customer has more than one Group Policy with The Hartford Additional Compensation is capped per customer and not per Group Policy. The customer is the legal entity that contracts for the purchase of a Group Policy.

Eligible Lines of Coverage: Any of the following products:

Included Coverage Lines:

1. For The Hartford Life and Accident Insurance Company, Hartford Fire Insurance Company, and Talcott Resolution Life Insurance Company (formerly known as Hartford Life Insurance Company) for purposes of this Schedule J only, each of the following shall constitute a separate Coverage Line:
 - a) Life (basic life, dependent life, retiree life, accidental death and dismemberment coverage);
 - b) Life (supplemental life, dependent supplemental life, and voluntary life);
 - c) Short Term Disability (“STD”) coverage;
 - d) Statutory Disability Income (“STAT”) insurance policy including the following sublines: Hawaii Temporary Disability Income (“HI TDI”), New Jersey Temporary Disability Income (“NJ TDB”), New York Disability Benefits Law (“NY DBL”), New Jersey Family Leave Insurance (“NJ FLI”), Massachusetts Paid Family and Medical Leave (“MA PFML”), Connecticut Paid Family and Medical Leave (“CT PFML”), Colorado Paid Family and Medical Leave (“CO PFML”), and Oregon Paid Family and Medical Leave (“OR PFML”);

- e) A Disability FLEX coverage;
- f) Long Term Disability coverage (“LTD”);
- g) Standalone Accidental Death and Dismemberment (“SADD”);
- h) Group Retire Health (“GRH”) insurance policy (except Standardized Medicare Supplement) including all sublines (for New Sales only);
- i) Business Travel Accident (“BTA”);
- j) Critical Illness (“CI”);
- k) Hospital Indemnity Product (“HIP”); or
- l) Voluntary Accident (“VOL Accident”)

Excluded Coverage Lines: For purposes of this Schedule, the following Coverage Lines will be excluded:

- a) A Blanket Lines Policy (Participant Accident, Volunteer Firefighter);
- b) Life Reserve Buy Out (“Life RBO”) and Long Term Disability Reserve Buy Out (“LTD RBO”);
- c) Short Term Administrative Services Only contract (“STD ASO”) and Long Term Administrative Services contract (“LTD ASO”);
- d) California Voluntary Disability Insurance ASO (“CAVDI ASO”);
- e) Controlled Master Program (“CMP”) and Exporters Package;
- f) Any policy sold to an association, affinity or non-employer trust; and
- g) New York Disability Benefits Law Paid Family Leave (“NY PFL”)

Add issue Premium is not credited toward Additional Compensation on the New Sales Performance Plan. Add issue Premium is defined as a benefit increase or a plan enhancement to an existing policy, or new units or increased participation on voluntary coverages.

Inforce Case: A Group Policy for which we are providing coverage that has not been cancelled in the current Plan Period.

Plan Period: For both the New Sales Performance Plan and the Supplemental Compensation Plan, the period of time beginning January 1st of each year and ending December 31st of the same year.

Renewal Paid Premium: Paid premium received by The Hartford during the Plan Period for Eligible Lines of Coverage provided after the first twelve (12) bill months following the effective date with The Hartford of a Group Policy. For purposes of clarity, if a Policyholder’s Group Policy is effective with The Hartford on June 1, 2023 and paid premium has been received for the first twelve bill months by May 31, 2024, Renewal Paid Premium on that Group Policy will be paid premium received by The Hartford relative to that Group Policy from June 1, 2024 through December 31, 2024, if any.

Total Paid Premium: The amount of Premiums received by The Hartford on Eligible Lines of Coverage during the Plan Period.

II. Compensation

A. Eligibility

If Producer satisfies the supplemental compensation and new sales qualification requirements set forth below, Producer will qualify for Additional Compensation. Producer's payment factors are determined by Producer's Total Paid Premium.

B. Additional Compensation Cap

The maximum Additional Compensation a Producer can receive from the Supplemental Compensation Plan and New Sales Performance Plan combined is capped at \$5,000,000.

C. Supplemental Compensation Plan

Total Paid Premium as of 12/31/2023	Inforce Case Count Requirement as of 12/31/2024	Payment Factor earned based on 2024 New Sales		Case Compensation Cap
		<\$100K	>\$100K	
<\$1.0M	N/A	0.00%	0.00%	-
>\$1.0M and <\$2.5M	10	0.25%	0.50%	\$50K
>\$2.5M and <\$5.0M	7	0.50%	0.75%	\$100K
>\$5.0M and <\$10.0M	5	0.75%	1.00%	\$250K
>\$10.0M	5	1.00%	1.25%	\$500K

The Additional Compensation under the Supplemental Compensation Plan will be calculated by multiplying the Payment Factor determined in the table above with the Producer's Renewal Paid Premium for the current year.

D) New Sales Performance Plan

Payment Factor for Annualized New Sales	
First \$500K	In Excess of \$500K
5.00%	3.00%

Qualification Requirements: In order to qualify for the New Sales Performance Plan, the Producer must satisfy either of the following:

- 1) Producer must have written with The Hartford at least five (5) new Eligible Lines of Coverage and at least \$75,000 of Annualized New Sales; or
- 2) Producer must have written with The Hartford at least two (2) new Eligible Lines of Coverage and at least \$500,000 of Annualized New Sales.

The New Sales Performance Plan Additional Compensation payment will be calculated by multiplying the applicable Payment Factor determined in the table above with the Producer's Annualized New Sales. The Case Compensation Cap for the New Sales Performance Plan is \$500,000.

E. Timing of Payments

Supplemental Compensation Plan: Producers will receive Additional Compensation following the close of the Plan Period, with actual payment date determined by The Hartford.

New Sales Performance Plan: Producers will receive Additional Compensation semi-annually, with actual payment dates determined by The Hartford.

F. New Sales Performance Rewards Repayment

Additional Compensation payments under the New Sales Performance Plan made during the Plan Period are based on Annualized New Sales established at the time of payment. Annualized New Sales will be recalculated following the close of the Plan Period, and adjustments will be made in the final New Sales Performance Plan payment to reflect any increases or decreases in Annualized New Sales. If a new Group Policy terminates within the first twelve months from effective date, The Hartford reserves the right to obtain full repayment of any New Sales Performance Additional Compensation already paid to Producer.

III. Disclosure and Reporting of Additional Compensation. All Additional Compensation paid under this Partner Rewards Program must be disclosed to Policyholders and prospective Policyholders in the

circumstances described elsewhere in this Agreement. All Additional Compensation will be reported by The Hartford on a Schedule A Worksheet to assist Policyholders in completing Form 5500 Schedule A, as required for plans governed by the Employee Retirement Income Security Act (ERISA). The Hartford will allocate any Additional Compensation earned under this Partner Rewards Program across the Producer's book of business in accordance with applicable state and/or federal reporting requirements. Such Additional Compensation will not be directly charged to the experience of any specific group Policyholder's account. Additional Compensation paid pursuant to this Partner Rewards Program will be paid in accordance with applicable law. This Partner Rewards Program may be discontinued at any time at the discretion of The Hartford.

IV. Miscellaneous

- a. This Partner Rewards Program replaces all Additional Compensation programs previously offered by The Hartford's Group Benefits Division.
- b. Change. The Hartford has the sole right to change the terms of this Agreement and/or this Schedule J.
- c. Participation. Participation in The Hartford's Partner Rewards Program is voluntary. Producer may decline to participate by providing written notice to The Hartford. Producer may opt out of the Program in total or opt out on a case by case basis. If a Producer opts out of Additional Compensation on a particular case or cases, that case or those cases will be removed from the Producer's payment, if any.
- d. Offsets. At our discretion, any payment under the Partner Rewards Program may be applied to any outstanding balances, uncollected amounts or other monies which are due from you to any affiliated company of The Hartford Financial Services Group, Inc. including any amount due as a result of any breach of your obligations owed to us.
- e. Producer of Record Changes. If a change to the Producer of Record is made during the Plan Period, it will be handled as follows:
 - i. New Sales Performance Plan - the Producer identified on The Hartford's records as the Producer of Record at the beginning of the New Sales Performance Plan Period shall be credited with Annualized New Sales associated with the applicable Group Policy in question.
 - ii. Supplemental Compensation Plan - the outgoing Producer of Record shall be credited with the Renewal Paid Premium from the beginning of the Plan Period through the effective date of the Producer of Record change, and the new Producer of Record shall be credited with the Renewal Paid Premium from the effective date of such Producer of Record change through the date on which the new Producer of Record ceases to be Producer of Record or the end of the Plan Period, whichever comes first.

The terms of this Program and The Hartford's ability to offer this Program are subject to review and acceptance by the New York State Department of Financial Services. Consequently, this Program will not take effect until and unless the New York State Department of Financial Services accepts this Program.

SCHEDULE K

COMPENSATION for SALE of an LTD ASO, STD ASO, CA SDI ASO, Leave Management, or other NON-INSURANCE PRODUCTS or SERVICE

Certain non-insurance products and services may be sold with a modified, negotiated Compensation arrangement as described in the case proposal. On these products and services, Producer is entitled to the negotiated Compensation as shown on the case proposal and/or The Hartford's electronic data systems.

SCHEDULE L

**COMPENSATION for STANDARDIZED MEDICARE SUPPLEMENT POLICIES
SOLD in the STATE OF WASHINGTON**

This Schedule applies exclusively to Group Policies providing Standardized Medicare Supplement policies in Washington. Medicare Supplement policies are sold for one year terms and are paid at sale or on renewal according to the Commission Table below.

No Additional Compensation or bonuses are payable on Standardized Medicare Supplement policies in Washington.

Commission Table

Premium Level	Commission
Unlimited	5%

SCHEDULE M

Notwithstanding anything herein to the contrary, compensation for Association Business is paid only under Schedule M; no other schedule affects or is affected by Association Business.

Compensation amounts will be as set forth in a separate exhibit which will be attached as Exhibit 1 to Schedule M and kept on file with The Hartford.

For Association Business, this Agreement supersedes any previous agreement, written or oral, or course of dealing, with respect to Commissions payable to the Producer relating to the Group Policies shown in Exhibit 1 and kept on file with The Hartford.

The Hartford’s ability to offer the compensation provided for herein is subject to review and acceptance by the New York State Department of Financial Services. The following Commission schedule has been filed and accepted for Association Business.

**COMMISSIONS
For
ASSOCIATION / NON-EMPLOYER MARKETS GROUP
LIFE, DISABILITY INCOME, STANDALONE ACCIDENTAL DEATH and DISMEMBERMENT,
HOSPITAL INDEMNITY PLAN, and TRICARE SUPPLEMENT**

Commissions may be paid for Association / Non-Employer Market Group Policies as set forth below. The amount of Commissions may be increased based on the services provided by the Producer pursuant to the Additional Service Commissions section below. All other Commissions will be filed separately with the New York Department of Financial Services.

1. No Commissions: No Commission will be paid if the Policyholder pays the Producer directly and the Producer confirms that such agreement is in compliance with New York Ins. Law s 2119.

2. Base Commissions: For the following products sold to Association / Non-Employer Group Market Policyholders, the table below applies:

- e) Life coverage (including all sub lines);
- f) Disability Income
- g) Standalone Accidental Death and Dismemberment;
- h) Hospital Indemnity Plan
- i) TRICARE Supplement

Policy Situs	
Sitused in NY	0.5%
Sitused Outside New York	0-5%

Additional Service Commissions

In addition to the Commissions payable above, an Additional Service Commission may be paid to the Producer when the services are agreed to by the Hartford Life and Accident Insurance Company or Talcott Resolution Life Insurance Company (formerly known as Hartford Life Insurance Company) depending on which company underwrites the coverage. The Hartford Life and Accident Insurance Company or Talcott Resolution Life

Insurance Company (formerly known as Hartford Life Insurance Company) retains the right to determine if such services are to be compensated as Additional Service Commissions.

Total Commissions, inclusive of Additional Service Commissions may not exceed 30%.

Additional Services: Such Additional Services are as follows:

- Consult with Policyholder group to create the Group Policy plan design. (+2%)
- Assess the Insured coverage needs. (+2%)
- Explain Group Policy provisions to Policyholder. (+2%)
- Review Group Policy and Insured booklets to ensure accuracy with plan design. (+2%)
- Consult with Policyholder at renewal as to any changes in plan design and rate. (+2%)
- Assist Policyholder with the implementation of the Group Policy. (+2%)
- Provide Policyholder with notices and communication. (+1%)
- Provide higher than standard levels of quality. (+2%)
- Provide information on additional products and services. (+1%)
- Provide higher than standard level of availability to answer Policyholder questions related to their Group Policy. (0.5%)
- Communicate Policyholder Customer Service Issues in a timely manner. (+.1%)
- Communicate Changes in Policyholder Information in a timely manner. (+.1%)
- Communicate Policyholder Implementation questions and concerns in a timely manner. (+.2%)
- Develop customized Group Policy-specific marketing material. (+3%)
- Collection of Group Policy census and other underwriting information. (+1%)
- Premium accounting for Policyholder. (+1%)
- Plan year financial accounting. (+2%)
- Reporting of Premium and Policyholder plan statistics. (+2%)
- Secure access to, format and/or prepare customer mailing or email lists to be used for marketing and enrollment campaigns (+3%)
- Provide support and consulting for digital, web and hardcopy enrollment (+2%)

SCHEDULE N

VESTED COMMISSIONS PROGRAM

This is the Schedule N to the Group Insurance Producer Agreement (“Agreement”). The purpose of this Schedule N is to describe Vested Commissions to be paid to Producer upon meeting the criteria described herein.

For the purposes of this Schedule N, “The Hartford” only includes The Hartford Life and Accident Insurance Company. No compensation from any other company affiliated with The Hartford will be considered under this Schedule N.

I. Definitions (See also the “Definitions” Section in Part I of this Agreement)

Active Enrollment: For purposes of this Schedule N, unless otherwise agreed to in writing by The Hartford, Active Enrollment includes:

- 1 on 1 enrollment meetings (face to face or telephonic) for Eligible Lines of Coverage with greater than or equal to 75% of eligible lives present at an enrollment meeting (whether immediately or over time).
- In the absence of direct meetings, a comprehensive pre-enrollment campaign for Eligible Lines of Coverage in conjunction with a required accept/reject enrollment decision for each Eligible Line of Coverage offered in an enrollment system or on paper forms.

Associated Entity: For purposes of this Schedule N, an Associated Entity includes an enrollment firm, technology firm or other similar entity engaged in the enrollment or administration of one or more Eligible Lines of Coverage to which commissions are being paid by The Hartford through a commission split arrangement with the Producer of Record. An Associated Entity will be a licensed producer and appointed with The Hartford.

Eligible Commissions: For purposes of this Schedule N, only the commissions payable under Schedule C of this Agreement are considered eligible. No other Schedules will be considered for vesting under this Schedule N.

Eligible Contribution Structures: For purposes of this Schedule N, the following contribution structures are considered eligible:

- Voluntary – 100% Insured-paid
- Contributory – Policyholder and Insured premium-sharing

No other contribution structures (e.g. Noncontributory and/or 100% Policyholder-paid) will be considered for vesting under this Schedule N.

Eligible Group Policy: A Group Policy that meets the requirements for Group Policy Eligibility in Section II.C. of this Schedule N.

Eligible Lines of Coverage: For purposes of this Schedule N, the following Coverage Lines are considered eligible:

- Employer Market Critical Illness (“CI”)
- Employer Market DisabilityFlex (excluding Employer-Market Short-Term Disability)
- Employer Market Hospital Indemnity (“HIP”)
- Employer Market Voluntary Accident (“VOL Accident”)

No other Coverage Lines will be considered for vesting under this Schedule N.

Eligible Producer: A Producer that meets the requirements for Group Policy Eligibility in Section II.A. or Section II.B. of this Schedule N.

Expected Total Premium: The amount of Premiums expected to be received by The Hartford on Eligible Lines of Coverage during the Plan Period.

Plan Period: The period of time beginning January 1st of each year and ending December 31st of the same year.

Policy Persistency: Calculated as the number of Group Policies placed with The Hartford by the Producer that remain in-force with The Hartford for a period of at least five (5) Policy Years.

Premium Retention: Calculated by dividing Renewal Paid Premium by Total Paid Premium received by The Hartford on Eligible Lines of Coverage in the year preceding the Plan Period.

Renewal Paid Premium: Paid premium received by The Hartford during the Plan Period for Eligible Lines of Coverage provided after the first (12) bill months following the effective date with The Hartford of a Group Policy. For purposes of clarity, If a Policyholder's Group Policy is effective with The Hartford on June 1, 2023 and paid premium has been received for the first twelve bill months by May 21, 2024, Renewal Paid Premium on that Group Policy will be paid premium received by The Hartford relative to that Group Policy from June 1, 2024 through December 31, 2024, if any.

Total Paid Premium: The amount of Premium actually received by The Hartford on Eligible Lines of Coverage during the Plan Period.

Vested Commissions: Eligible Commissions payable to an Eligible Producer for an Eligible Group Policy for the duration of the Vesting Period per the terms and requirements of this Schedule N.

II. Eligibility for Vested Commissions

A. Existing Producer Eligibility: Producer will qualify for Vested Commissions if Producer satisfies the following requirements:

1. Producers with Premiums in two or more Plan Periods must have a minimum of:
 - a. \$150,000 in Total Paid Premium at the end of the most recent Plan Period;
 - b. 80% Premium Retention; and
 - c. 80% Policy Persistency.
2. Producer must request Vested Commissions for a Group Policy for an Eligible Line of Coverage at time of proposal or at time of new policy installation, but in any event, prior to the initial effective date of the Group Policy. A request for Vested Commissions for any Group Policy will not be considered retroactively by The Hartford.
3. Producer must be otherwise approved by The Hartford for Vested Commissions.

B. New Producer Eligibility: Producer will qualify for Vested Commissions if Producer satisfies the following requirements:

1. Producers new to The Hartford or with Premiums in less than two Plan Periods must have a minimum of \$150,000 in Expected Total Premium for the current Plan Period.
2. Producer must request Vested Commissions for a Group Policy for an Eligible Line of Coverage at time of proposal or at time of new policy installation, but in any event, prior to the initial effective date of the Group Policy. A request for Vested Commissions for any Group Policy will not be considered retroactively by The Hartford.
3. Producer must be otherwise approved by The Hartford for Vested Commissions.

- C. Group Policy Eligibility:** A Group Policy for an Eligible Line of Coverage will qualify for Vested Commissions if the following requirements are satisfied:
1. There must be 500 or more eligible lives under the Group Policy as of the initial effective date of the Group Policy.
 2. The Hartford's receipt of the Policyholder Agreement to Vested Commissions for the Group Policy.
- D. Associated Entity Eligibility:** An Associated Entity is not eligible for Vested Commissions independent of the Producer of Record to which the entity is associated for an Eligible Group Policy. The Producer of Record must be eligible and approved for Vested Commissions for the Associated Entity to be eligible. In the event of a Producer of Record change wherein an Associated Entity becomes associated to the new Producer of Record, the Associated Entity would receive Vested Commissions for an Eligible Group Policy through the end of the Vesting Period (defined below) with the original Producer of Record. Once the Vesting Period concludes, the Associated Entity would receive commissions per the terms of The Hartford's commission agreement with the new Producer of Record.

III. Vested Commissions

- A. Vesting Approach:** The Hartford is offering policy-level commission vesting. Vested Commissions will be payable to the Eligible Producer on an Eligible Group Policy for an Eligible Line of Coverage as of the initial effective date of the Group Policy for the Vesting Period. In the event of a commission split between the Producer of Record and an Associated Entity, Vested Commissions will be paid to both parties.
- B. Vesting Period:** Unless otherwise agreed to in writing by The Hartford, Vested Commissions are payable for 12 months from the initial effective date of the Group Policy with The Hartford.
- C. Vesting Calculation:** Commissions are payable as earned by an Eligible Group Policy for the Vesting Period. As earned is inclusive of any increases or decreases to premium due to enrollment activity under the Group Policy that may occur after a change in Producer of Record.

IV. Termination of Vested Commissions

Vested Commissions for an Eligible Group Policy shall immediately cease upon occurrence of the earliest of the following events:

- A. The Vesting Period expires; or
- B. Termination of the Group Policy, regardless of whether such event occurs during the Vesting Period.

V. Commissions After Vested Period Expires

Upon the expiration of a Vesting Period, any payable commissions for a Group Policy will be paid to the current Producer of Record for the Group Policy per the terms of The Hartford's Agreement with the Producer.

SCHEDULE O

ADVANCE COMMISSIONS PROGRAM

This is the Schedule O to the Group Insurance Producer Agreement (“Agreement”). The purpose of this Schedule O is to describe Advance Commissions to be paid to Producer upon meeting the criteria described herein.

For the purposes of this Schedule O, “The Hartford” only includes The Hartford Life and Accident Insurance Company. No compensation from any other company affiliated with The Hartford will be considered under this Schedule O.

I. Definitions (See also the “Definitions” Section in Part I of this Agreement)

Active Enrollment. For purposes of this Schedule O, unless otherwise agreed to in writing by The Hartford, Active Enrollment includes:

- 1 on 1 enrollment meetings (face to face or telephonic) for Eligible Lines of Coverage with greater than or equal to 75% of eligible lives present at an enrollment meeting (whether immediately or over time).
- In the absence of direct meetings, a comprehensive pre-enrollment campaign for Eligible Lines of Coverage in conjunction with a required accept/reject enrollment decision for each Eligible Line of Coverage offered in an enrollment system or on paper forms.

Advance Commissions, Advance. A prepayment of a specified percentage (not to exceed 50 percent) of Expected Eligible Commissions to a Qualified Producer per the terms and requirements of this Schedule O, as set forth in the applicable Producer Agreement to Advance Commissions (Exhibit 1 to Schedule O) attached hereto.

Associated Entity. For purposes of this Schedule O, an Associated Entity includes an enrollment firm, technology firm or other similar entity engaged in the enrollment or administration of one or more Eligible Lines of Coverage to which commissions are being paid by The Hartford through a commission split arrangement with the Producer of Record. An Associated Entity will be a licensed producer and appointed with The Hartford.

Expected Eligible Commissions. The estimated total of first policy year commissions for an Eligible Group Policy as calculated based on the Final Enrollment Report for that policy. For purposes of this Schedule O:

- Only the commissions payable under Schedule C of this Agreement are considered eligible. No other Schedules will be considered for advancing under this Schedule O.
- Commissions for any policy year other than the first year, including any renewal commissions, are not considered for advancing under this Schedule O.

Eligible Contribution Structures. For purposes of this Schedule O, the following contribution structures are considered eligible:

- Voluntary – 100% Insured-paid
- Contributory – Policyholder and Insured premium-sharing

No other contribution structures (e.g. Noncontributory and/or 100% Policyholder-paid) will be considered for advancing under this Schedule O.

Eligible Group Policy. A Group Policy that meets the requirements for Group Policy Eligibility in Section II.C. of this Schedule O.

Eligible Lines of Coverage. For purposes of this Schedule O, the following Coverage Lines are considered eligible:

- Employer Market Critical Illness (“CI”)
- Employer Market DisabilityFlex (excluding Employer-Market Short-Term Disability)
- Employer Market Hospital Indemnity (“HIP”)
- Employer Market Voluntary Accident (“VOL Accident”)

No other Coverage Lines will be considered for advancing under this Schedule O.

Expected Total Premium. The amount of Premiums expected to be received by The Hartford on Eligible Lines of Coverage during the Plan Period.

Final Enrollment Report. A report that is accepted by The Hartford that is prepared after an open enrollment is fully complete/closed for one or more Eligible Group Policies and is fully inclusive of all required enrollment data for each Eligible Line of Coverage for each employee/member that has enrolled for coverage.

Plan Period. The period of time beginning January 1st of each year and ending December 31st of the same year.

Policy Persistency. Calculated as the number of Group Policies placed with The Hartford by the Producer that remain in-force with The Hartford for a period of at least five (5) Policy Years.

Premium Retention. Calculated by dividing Renewal Paid Premium by Total Paid Premium received by The Hartford on Eligible Lines of Coverage in the year preceding the Plan Period.

Qualified Producer. A Producer that meets the Eligibility for Advance Commissions requirements of Section II.A. or Section II.B. of this Schedule O, or an Associated Entity that meets the Eligibility for Advance Commissions requirements of Section II.D. of this Schedule O.

Renewal Paid Premium. Paid premium received by The Hartford during the Plan Period for Eligible Lines of Coverage provided after the first (12) bill months following the effective date with The Hartford of a Group Policy. For purposes of clarity, If a Policyholder’s Group Policy is effective with The Hartford on June 1, 2023 and paid premium has been received for the first twelve bill months by May 21, 2024, Renewal Paid Premium on that Group Policy will be paid premium received by The Hartford relative to that Group Policy from June 1, 2024 through December 31, 2024, if any.

Total Paid Premium. The amount of Premium actually received by The Hartford on Eligible Lines of Coverage during the Plan Period.

II. Eligibility for Advance Commissions

a. Existing Producer Eligibility. Producer will qualify for Advance Commissions if Producer satisfies the following requirements:

- i. Producers with Premiums in two or more Plan Periods must have a minimum of:
 1. \$500,000 in Total Paid Premium at the end of the most recent Plan Period;
 2. 80% Premium Retention; and
 3. 80% Policy Persistency.

- ii. Producer must request Advance Commissions for a Group Policy for an Eligible Line of Coverage at time of proposal or at time of new policy installation, but in any event prior to the initial effective date of the Group Policy.
 - iii. The Hartford's receipt of the appropriately executed Producer Agreement to Advance Commissions (Exhibit 1 to Schedule O) for the Group Policy.
 - iv. Producer must be otherwise approved by The Hartford for Advance Commissions.
- b. New Producer Eligibility.** Producer will qualify for Advance Commissions if Producer satisfies the following requirements:
- i. Producers new to The Hartford or with Premiums in less than two Plan Periods must have a minimum of \$200,000 in Expected Total Premium for the current Plan Period.
 - ii. Producer must request Advance Commissions for a Group Policy for an Eligible Line of Coverage at time of proposal or at time of new policy installation, but in any event prior to the initial effective date of the Group Policy.
 - iii. The Hartford's receipt of the executed Producer Agreement to Advance Commissions (Exhibit 1 to Schedule O) for the Group Policy.
 - iv. Producer must be otherwise approved by The Hartford for Advance Commissions.
- c. Group Policy Eligibility.** A Group Policy for an Eligible Line of Coverage will qualify for Advance Commissions if there are 1,000 or more eligible lives under the Group Policy as of the initial effective date of the Group Policy.
- d. Associated Entity Eligibility.** An Associated Entity will qualify for Advance Commissions if the following requirements are satisfied:
- i. The Producer of Record to which the entity is associated for an Eligible Group Policy must be eligible and approved for Advance Commissions for the Associated Entity to be eligible.
 - ii. The Hartford's receipt of the appropriately executed Producer Agreement to Advance Commissions (Exhibit 1 to Schedule O) for the Group Policy by the Associated Entity.
 - iii. The Associated Entity is otherwise approved by The Hartford for Advance Commissions.

III. Advance Commissions

- a. Advancing Approach.** The Hartford is offering policy-level commission advancing. Advance Commissions will be payable to the Qualified Producer on an Eligible Group Policy for an Eligible Line of Coverage within 31 days of submission of the Final Enrollment Report, but in no event prior to the effective date of the Eligible Group Policy.

Payment of Advance Commissions will be included with regular commission payments made pursuant to the terms of the Agreement. Advance Commissions in no way either decreases or increases the amount of compensation which will ultimately become payable to the Producer. The Hartford shall have absolute and complete discretion to withhold payment of any or all Advance Commissions for any reason.

In the event of a commission split between the Producer of Record and an Associated Entity, Advance Commissions may be payable to one party but not the other.

The acceptance by a Producer of any Advance Commission payment from The Hartford shall be conclusive evidence that such Advance Commissions are debt owed to The Hartford by the Producer until paid back to The Hartford pursuant to the terms of this Schedule O. In consideration for the making of Advances to the Producer against future earned commissions, the Producer assigns and pledges to The Hartford all right, title and interest, whether now owned or hereafter acquired, in all commissions or compensation due to the Producer under the Agreement as collateral security for the repayment of any outstanding Advance balances owed to The Hartford.

- b. Repayment of Advance Commissions – General Process.** Advance Commissions will generally be repaid from the commissions earned by the Qualified Producer on an Eligible Group Policy for an Eligible Line of Coverage and are expected to be repaid in full prior to the first policy anniversary date of the Eligible Group Policy.

At eight months past the initial effective date of the Eligible Group Policy, an evaluation will occur for any outstanding Advance Commissions to determine if the advance can be fully repaid by policy year end through commissions as earned by the Producer. If the Advance is not on track to be fully repaid by policy year end, any outstanding balance will be repaid in full at year end from compensation earned by the Producer under the Agreement. The Producer will be notified accordingly.

If compensation earned by the Producer under the Agreement is not adequate to repay the Advance by policy year end, the Advance will be considered to be in default.

- c. Repayment of Advance Commissions – Producer of Record Change.** In the event of a Producer of Record change through which a Producer is no longer earning commissions for an Eligible Group Policy for an Eligible Line of Coverage, any outstanding Advance will be considered to be in default.
- d. Repayment of Advance Commissions – Group Policy Termination.** In the event of the termination of an Eligible Group Policy for an Eligible Line of Coverage for which a Producer is no longer earning commissions, any outstanding Advance will be considered to be in default.
- e. Repayment of Advance Commissions in Default.** The Hartford shall withhold any and all commissions and compensation otherwise payable to the Producer under the Agreement, specifically including unearned commissions and without regard to whether such amounts relate to an Eligible Group Policy for an Eligible Line of Coverage, until an Advance that is in default has been repaid in full. If such compensation does not appear adequate to repay the Advance within 31 days, the Producer will be liable for the balance due and must reimburse The Hartford within 31 days of written demand for repayment.
- f. Impact of Default on Potential Future Advance Commissions.** If any Advance for a Producer goes into default, The Hartford reserves the right to withhold or cease altogether any future Advance Commissions for the Producer.

IV. Collection Costs

In the event any suit or other action is commenced to enforce any provision of this Schedule O or to force repayment of an Advance, the Producer agrees to pay such additional sums for attorney fees, costs of suit, collection fees or such other costs and expense as may be incurred by The Hartford in such suit or action.

SCHEDULE P

**STANDARD GRADED COMMISSION SCHEDULE
For
FMLI and standalone FLI**

Standard Graded Commissions shall be paid for the Included Coverage Lines listed below unless paid under another schedule.

Included Coverage Lines: Each of the following shall constitute a separate Coverage Line:

- a) FMLI coverage;
- b) Standalone FLI coverage;

Commission Tables:

The applicable rate of Commission will be applied separately to each Included Coverage Line shown above if there is more than one Included Coverage Line issued under a single Group Policy.

FMLI and standalone FLI

Annual Premium		Commission
on the first	\$ 15,000	10.00%
on the next	10,000	7.00%
on the next	25,000	5.00%
on the next	1,950,000	0.50%
over	2,000,000	0.10%

SCHEDULE Q

ALTERNATIVE FLAT COMMISSIONS For FMLI and standalone FLI

As an alternative to graded Commissions which may be available under another schedule, we may pay the following Flat Commissions. The amount of Commissions may be increased based on the services provided by the Producer pursuant to the Additional Services Fees section below. All other Flat commissions will be filed separately with the New York Department of Financial Services. The following Commission amounts are shown as a percentage of premium, and may be rounded for administrative simplicity.

- 1. No Commissions:** For all markets and segments noted below, no Commission will be paid if the Policyholder pays the Producer directly and the Producer confirms that such agreement is in compliance with New York Ins. Law s 2119.
- 2. FMLI and standalone FLI:**

Policy Situs	All Sizes
All Situs	0-5%

Additional Service Fees

In addition to the Commissions payable above, an Additional Service Fee up to the stated maximum may be paid to the Producer. The Additional Service Fees may be paid when the services are agreed to by the Hartford Life and Accident Insurance Company or the Hartford Life Insurance Company depending on which company underwrites the coverage. The Hartford Life and Accident Insurance Company or the Hartford Life Insurance Company retains the right to determine if such services are to be compensated as Additional Service Fees.

Maximum Commission, Including Additional Service Fees

Total Commissions, inclusive of Additional Service Fees for Consultative and Administrative Services may not exceed 25% for all products.

Additional Service Fees applicable for all products are as follows:

Consultative Services – Fees based on consulting services provided to the Policyholder by the Producer.

- Consult with Policyholder to create the Group Policy plan design. (+2%)
- Assess the Insured coverage needs. (+2%)
- Explain Group Policy provisions to Policyholder. (+2%)
- Review Group Policy and Insured booklets to ensure accuracy with plan design. (+2%)
- Consult with Policyholder at renewal as to any changes in plan design and rate. (+2%)
- Assist Policyholder with the implementation of the Group Policy. (+2%)
- Provide Policyholder with notices and communication. (+1%)
- Provide higher than standard levels of quality. (+2%)
- Provide information on additional products and services. (+1%)
- Provide higher than standard level of availability to answer Policyholder questions related to their Group Policy. (0.5%)
- Communicate Policyholder Customer Service Issues in a timely manner. (+.1%)
- Communicate Changes in Policyholder Information in a timely manner. (+.1%)

- Communicate Policyholder Implementation questions and concerns in a timely manner. (+.2%)

Administrative Services – Fees based on Administrative Services provided to the Policyholder as performed by the Producer.

- Collection of Group Policy census and other underwriting information. (+1%)
- Assist with the administration of the Group Policy. (+1%)
- Premium accounting for Policyholder. (+1%)
- Consult with Policyholder on the design of the Policyholder's administrative system. (+2%)
- Reporting of Premium and Policyholder plan statistics. (+2%)
- Plan year financial accounting. (+2%)
- Implementation and ongoing administration services. (+2%)
- Provide support for initial and ongoing enrollment. (+2%)
- Assist Policyholder with implementation of the Policyholder's administrative system. (+2%)
- Collect premium from Policyholder. (+1%)
- Collect premium from Insureds for voluntary amounts. (+2%)
- Develop customized Group Policy specific marketing material. (+3%)