

AETNA				
Type of Plan / Plan name	# of Lives	Annual Premium	Broker Commissions	Broker Commission at Renewal
MEDICAL	2 - 50	All Premium	5.65%	5.65%
	51 - 99	All Premium	5.00%	5.00%
	100+	All Premium	NEGOTIATED	
DENTAL	2 - 50	All Premium	9.00%	9.00%
	51-200	\$0-\$5,000	10.00%	10.00%
		\$5,001-\$20,000	7.00%	7.00%
		\$20,001-\$75,000	4.50%	4.50%
		\$75,001-\$400,000	3.00%	3.00%
		\$400,001-\$1,000,000	2.00%	2.00%
		\$1,000,001 +	1.00%	1.00%
LIFE, AD&D & DISABILITY	2 - 50	Less than \$50,000	15.00%	15.00%
	51 - 300	\$0-\$15,000	15.00%	15.00%
		\$15,001-\$25,000	10.00%	10.00%
		\$25,001-\$50,000	5.00%	5.00%
		\$50,001-\$150,000	1.00%	1.00%
		\$150,001 +	0.50%	0.50%
DENTAL W/ 1 OTHER LOB	2 - 50	All Premium	10.00%	9.00%

GROUP COMMISSION SCHEDULE - EFFECTIVE 1/1/2012

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AFLAC				
Type of Plan / Plan name	Age Banded	Annual Premium	Broker Commissions	Broker Commission at Renewal
PERSONAL CANCER INDEMNITY	Less than 65	All Premium	12.00%	2.00%
	66 - 70		0.00%	0.00%
PERSONAL ACCIDENT INDEMNITY	All		10.70%	1.80%
PERSON ACCIDENT EXPENSE	All		10.70%	1.80%
PERSONAL SICKNESS INDEMNITY	Less than 39		7.45%	1.40%
	40 - 59		7.90%	1.40%
	60-70		4.65%	0.95%
VOLUNTARY INDEMNITY PLAN	Less than 39		9.95%	1.90%
	40 - 59		12.00%	2.00%
	60-70		5.65%	0.95%
HOSPITAL PROTECTION	Less than 39		9.95%	1.90%
	40 - 59		12.00%	2.00%
	60-70		5.65%	0.95%
PERSONAL DISABILITY INCOME	All		9.80%	1.80%
DENTAL PLAN	All		7.45%	1.70%
VISION PLAN	Less than 49		7.45%	1.45%
	50 - 59		5.65%	1.40%
	60 - 64		3.60%	1.35%
	65 - 70		0.00%	0.00%
QUALIFIED LONG TERM CARE	Less than 39		0.80%	0.65%
	40 - 49		6.10%	1.70%
	50 - 79		12.60%	1.70%
	80 - 84		2.00%	0.65%
VOLUNTARY GROUP TERM LIFE	Less than 69		5.35%	0.00%
	70 - 79	0.00%	0.00%	
LIFE PROTECTOR - TERM LIFE	Less than 30	10.45%	2.00%	
	31 - 60	11.95%	2.00%	
	61 - 65	7.60%	2.00%	

GROUP COMMISSION SCHEDULE - EFFECTIVE 1/1/2012

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AMERICAN GENERAL				
Type of Plan / Plan name	# of Lives	Annual Premium	Broker Commissions	Broker Commission at Renewal
DENTAL	2+	First \$10,000	10.00%	10.00%
		Next \$10,000	7.50%	7.50%
		Next \$10,000	5.00%	5.00%
		Next \$20,000	2.50%	2.50%
		Next \$200,000	1.50%	1.50%
		Next \$250,000	1.50%	1.50%
		Next \$500,000+	1.00%	1.00%
VISION	2+	First \$10,000	10.00%	10.00%
		Next \$10,000	7.50%	7.50%
		Next \$10,000	5.00%	5.00%
		Next \$20,000	2.50%	2.50%
		Next \$200,000	1.50%	1.50%
		Next \$250,000	1.50%	1.50%
		Next \$500,000+	1.00%	1.00%
LIFE AD&D - PLAN A	2+	First \$20,000	15.00%	15.00%
		Next \$20,000	10.00%	10.00%
		Next \$20,000	7.50%	7.50%
		Next \$40,000	5.00%	5.00%
		Next 100,000	2.50%	2.50%
		Next \$300,000	2.00%	2.00%
		Next \$500,000	1.50%	1.50%
Next 1,000,000+	1.00%	1.00%		
LIFE AD&D - PLAN B	10+	First \$10,000	10.00%	10.00%
		Next \$10,000	4.00%	4.00%
		Next \$20,000	3.00%	3.00%
		Next \$20,000	2.00%	2.00%
		Next \$140,000	1.50%	1.50%
		Next \$300,000	1.00%	1.00%
		Next \$500,000+	0.60%	0.60%
STD	2+	First \$15,000	15.00%	15.00%
		Next \$10,000	10.00%	10.00%
		Next \$35,000	5.00%	5.00%
		Next \$50,000	1.00%	1.00%
		Next \$400,000	0.50%	0.50%
		Next \$510,000+	0.38%	0.38%
LTD	2+	First \$15,000	15.00%	15.00%
		Next \$10,000	10.00%	10.00%
		Next \$35,000	5.00%	5.00%
		Next \$50,000	1.00%	1.00%
		Next \$400,000	0.50%	0.50%
		Next \$510,000+	0.38%	0.38%
NEW YORK DISABILTY LAW	2+	First \$5,000	17.50%	17.50%
		Next \$5,000	13.00%	13.00%
		Next \$40,000	5.00%	5.00%
		Next \$200,000	2.00%	2.00%
		Next \$250,000	2.00%	2.00%
		Next \$1,500,00	1.00%	1.00%
		Next \$2,000,000	1.00%	1.00%
Next \$4000,000+	0.50%	0.50%		

GROUP COMMISSION SCHEDULE - EFFECTIVE 1/1/2012

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AMERITAS				
Type of Plan / Plan name	# of Lives	Annual Premium	Broker Commissions	Broker Commission at Renewal
DENTAL	3+	\$0-\$7,999	10.00%	10.00%
		\$8,000-\$19,999	6.00%	6.00%
		\$20,000-\$49,999	3.50%	3.50%
		\$50,000-\$149,999	1.25%	1.25%
		\$150,000-\$499,999	0.50%	0.50%
		\$500,000 +	0.25%	0.25%

GROUP COMMISSION SCHEDULE - EFFECTIVE 1/1/2012

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AVESIS				
Type of Plan / Plan name	# of Lives	Annual Premium	Broker Commissions	Broker Commission at Renewal
VISION	All Lives	\$0 - \$10,000	10.00%	10.00%
		\$10,001 - \$500,000	7.50%	7.50%
		\$500,000 +	7.50%	7.50%

GROUP COMMISSION SCHEDULE - EFFECTIVE 1/1/2012

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ASSURANT				
Type of Plan / Plan name	# of Lives	Annual Premium	Broker Commissions	Broker Commission at Renewal
Dental	10 +	All Premium	9.00%	9.00%
LIFE, LTD & STD		All Premium	10.00%	10.00%

GROUP COMMISSION SCHEDULE - EFFECTIVE 1/1/2012

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ASSURANT - JOHN ALDEN				
Type of Plan / Plan name	# of Lives	Annual Premium	Broker Commissions	Broker Commission at Renewal
MEDICAL	2 - 50	First \$20,000	6.50%	4.00%
		Next \$25,000	11.00%	5.00%
		Next \$35,000	7.00%	4.50%
		Next \$120,000	3.00%	3.00%
		Over \$200,000	3.00%	3.00%
DENTAL	2 - 50	First \$20,000	6.50%	4.00%
		Next \$25,000	11.00%	5.00%
		Next \$35,000	7.00%	4.50%
		Next \$120,000	3.00%	3.00%
		Over \$200,000	3.00%	3.00%
LIFE	2 - 50	First \$20,000	6.50%	4.00%
		Next \$25,000	11.00%	5.00%
		Next \$35,000	7.00%	4.50%
		Next \$120,000	3.00%	3.00%
		Over \$200,000	3.00%	3.00%

GROUP COMMISSION SCHEDULE - EFFECTIVE 1/1/2012

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CIGNA				
Type of Plan / Plan name	# of Lives	Annual Premium	Broker Commissions	Broker Commission at Renewal
MEDICAL	2 - 50	All Premium	3.00%	3.00%
	50 - 200		5.00%	5.00%
	200 +		NEGOTIATED	
DENTAL	2-50	All Premium	10.00%	10.00%

GROUP COMMISSION SCHEDULE - EFFECTIVE 1/1/2012

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CIGNA (LIFE INSURANCE COMPANY OF NORTH AMERICA)				
Type of Plan / Plan name	# of Lives	Annual Premium	Broker Commissions	Broker Commission at Renewal
VOLUNTARY ACCIDENT	10+	All Premium	10.00%	10.00%
TRAVEL ACCIDENT	10+		10.00%	10.00%
VOLUNTARY LIFE	10+		10.00%	10.00%
SHORT TERM DISABILITY	10+		7.50%	7.50%
LONG TERM DISABILITY	10+		10.00%	10.00%
GROUP LIFE & AD&D	10+		7.50%	7.50%
VOLUNTARY LTD	100 eligible		10.00%	10.00%

GROUP COMMISSION SCHEDULE - EFFECTIVE 1/1/2012

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DELTA DENTAL				
Type of Plan / Plan name	# of Lives	Annual Premium	Broker Commissions	Broker Commission at Renewal
	3 - 49		10.00%	10.00%
DENTAL	50 - 200	All Premium	8.00%	8.00%
	201 +		5.00%	5.00%
VISION	All Lives	All Premium	10.00%	10.00%
VOL. DENTAL	2 +	All Premium	8.00%	5.00%

GROUP COMMISSION SCHEDULE - EFFECTIVE 1/1/2012

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EYEMED VISION CARE				
Type of Plan / Plan name	# of Lives	Annual Premium	Broker Commissions	Broker Commission at Renewal
VISION	2 +	All Premium	10.00%	5.00%
	10-499		8.00%	5.00%
	500-999		6.00%	5.00%
	1000+		5.00%	5.00%

GROUP COMMISSION SCHEDULE - EFFECTIVE 1/1/2012

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EMPLOYERS DENTAL SERVICES				
Type of Plan / Plan name	# of Lives	Annual Premium	Broker Commissions	Broker Commission at Renewal
DENTAL	All Lives	All Premium	10.00%	8.00%

GROUP COMMISSION SCHEDULE - EFFECTIVE 1/1/2012

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EYECARE DIRECT/ARIZONA EYECARE ALLIANCE				
Type of Plan / Plan name	# of Lives	Annual Premium	Broker Commissions	Broker Commission at Renewal
VISION	2+	All Premium	10.00%	10.00%

GROUP COMMISSION SCHEDULE - EFFECTIVE 1/1/2012

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GUARDIAN				
Type of Plan / Plan name	# of Lives	Annual Premium	Broker Commissions	Broker Commission at Renewal
DENTAL	All Lives	First \$10,000	10.00%	10.00%
		Next \$10,000	7.50%	7.50%
		Next \$10,000	5.00%	5.00%
		Next \$20,000	2.50%	2.50%
		Next \$450,000	1.50%	1.50%
		Next \$2,000,000	1.00%	1.00%
		Next \$2,500,000+	0.50%	0.50%
VISION	All Lives	First \$10,000	10.00%	10.00%
		Next \$10,000	7.50%	7.50%
		Next \$10,000	5.00%	5.00%
		Next \$20,000	2.50%	2.50%
		Next \$450,000	1.50%	1.50%
		Next \$2,000,000	1.00%	1.00%
		Next \$2,500,000	0.50%	0.50%
LIFE AD&D	All Lives	First \$5,000	15.00%	15.00%
		Next \$5,000	12.00%	12.00%
		Next \$10,000	10.00%	10.00%
		Next \$10,000	7.00%	7.00%
		Next \$20,000	5.00%	5.00%
		Next \$200,000	3.50%	3.50%
		Next \$250,000	2.00%	2.00%
		Next \$2,000,000	1.00%	1.00%
		Next \$2,500,000	0.50%	0.50%
STD	All Lives	First \$10,000	10.00%	10.00%
		Next \$10,000	7.50%	7.50%
		Next \$10,000	5.00%	5.00%
		Next \$20,000	2.50%	2.50%
		Next \$450,000	1.50%	1.50%
		Next \$2,000,000	1.00%	1.00%
		Next \$2,500,000	0.50%	0.50%
LTD	ALL LIVES	First \$10,000	15.00%	15.00%
		Next \$5,000	15.00%	15.00%
		Next \$5,000	12.50%	12.50%
		Next \$5,000	10.00%	10.00%
		Next \$5,000	5.00%	5.00%
		Next \$20,000	5.00%	5.00%
		Next \$450,000	0.50%	0.50%
		Next \$2,000,000	0.50%	0.50%
		Next \$2,500,000	0.50%	0.50%
DENTAL (Voluntary)	All Lives	First \$10,000	10.00%	10.00%
		Next \$10,000	7.50%	7.50%
		Next \$10,000	5.00%	5.00%
		Next \$20,000	2.50%	2.50%
		Next \$450,000	1.50%	1.50%
		Next \$2,000,000	1.00%	1.00%
		Next \$2,500,000+	0.50%	0.50%
VISION (Voluntary)	All Lives	First \$10,000	10.00%	10.00%
		Next \$10,000	7.50%	7.50%
		Next \$10,000	5.00%	5.00%
		Next \$20,000	2.50%	2.50%
		Next \$450,000	1.50%	1.50%
		Next \$2,000,000	1.00%	1.00%
		Next \$2,500,000	0.50%	0.50%
LIFE AD&D (Voluntary)	All Lives	First \$5,000	13.00%	13.00%
		Next \$5,000	13.00%	13.00%
		Next \$10,000	13.00%	13.00%
		Next \$10,000	13.00%	13.00%
		Next \$20,000	13.00%	13.00%
		Next \$200,000	13.00%	13.00%
		Next \$250,000	13.00%	13.00%
		Next \$2,000,000	13.00%	13.00%
		Next \$2,500,000	13.00%	13.00%

GROUP COMMISSION SCHEDULE - EFFECTIVE 1/1/2012

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GUARDIAN				
Type of Plan / Plan name	# of Lives	Annual Premium	Broker Commissions	Broker Commission at Renewal
STD (Voluntary)	All Lives	First \$10,000	13.00%	13.00%
		Next \$10,000	13.00%	13.00%
		Next \$10,000	13.00%	13.00%
		Next \$20,000	13.00%	13.00%
		Next \$450,000	13.00%	13.00%
		Next \$2,000,000	13.00%	13.00%
		Next \$2,500,000	13.00%	13.00%
LTD (Voluntary)	ALL LIVES	First \$10,000	13.00%	13.00%
		Next \$5,000	13.00%	13.00%
		Next \$5,000	13.00%	13.00%
		Next \$5,000	13.00%	13.00%
		Next \$5,000	13.00%	13.00%
		Next \$5,000	13.00%	13.00%
		Next \$20,000	13.00%	13.00%
		Next \$450,000	13.00%	13.00%
		Next \$2,000,000	13.00%	13.00%
		Next \$2,500,000	13.00%	13.00%

GROUP COMMISSION SCHEDULE - EFFECTIVE 1/1/2012

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HARTFORD				
Type of Plan / Plan name	# of Lives	Annual Premium	Broker Commissions	Broker Commission at Renewal
LIFE & DISIBILITY	All Lives	First \$15,000	15.00%	15.00%
		Next \$10,000	10.00%	10.00%
		Next \$25,000	5.00%	5.00%
		Next \$1,950,000	0.50%	0.50%
		\$200,000 +	0.10%	0.10%

GROUP COMMISSION SCHEDULE - EFFECTIVE 1/1/2012

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HEALTHNET of ARIZONA				
Type of Plan / Plan name	# of Lives	Annual Premium	Broker Commissions	Broker Commission at Renewal
MEDICAL	2 - 99	All Premium	6.00%	6.00%
	100 - 999		5.00%	5.00%
	1000 +		5.00%	5.00%

GROUP COMMISSION SCHEDULE - EFFECTIVE 1/1/2012

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HUMANA				
Type of Plan / Plan name	# of Lives	Annual Premium	Broker Commissions	Broker Commission at Renewal
MEDICAL - TIER I	2 - 3	All Premium	1.50%	1.00%
	4 - 25		5.00%	4.75%
	26 -50		4.25%	3.50%
	51 - 99		3.50%	3.25%
	100 - 299		NEGOTIATED	
	300+		NEGOTIATED	
MEDICAL - TIER II	2 - 3	All Premium	1.75%	1.25%
	4 - 25		5.75%	5.50%
	26 -50		4.75%	4.00%
	51 - 99		3.75%	3.50%
	100 - 299		NEGOTIATED	
	300+		NEGOTIATED	
MEDICAL - TIER III	2 - 3	All Premium	3.00%	2.50%
	4 - 25		6.00%	5.75%
	26 -50		5.50%	4.75%
	51 - 99		4.25%	4.00%
	100 - 299		NEGOTIATED	
	300+		NEGOTIATED	
DENTAL	All Lives	First \$10,000	10.00%	10.00%
		Next \$10,000	7.50%	7.50%
		Next \$10,000	5.00%	5.00%
		Next \$20,000	2.50%	2.50%
		Next \$50,000	1.50%	1.50%
		\$100,000.00 +	0.50%	0.50%
VISION		First \$10,000	10.00%	10.00%
		Next \$10,000	7.50%	7.50%
		Next \$10,000	5.00%	5.00%
		Next \$20,000	2.50%	2.50%
		Next \$50,000	1.50%	1.50%
		\$100,000.00 +	0.50%	0.50%
VOL. DENTAL		All Premium	10.00%	10.00%
VOL. VISION		All Premium	10.00%	10.00%
STD / LTD		First \$5,000	15.00%	15.00%
		Next \$20,000	10.00%	10.00%
		Next \$25,000	7.00%	7.00%
		Next \$50,000	3.00%	3.00%
		Next \$100,000	2.00%	2.00%
		Over \$200,000	1.00%	1.00%
BASIC GROUP LIFE & AD&D	2-50	All Premium	10.00%	10.00%
	51 +	First \$5,000	15.00%	15.00%
		Next \$20,000	10.00%	10.00%
		Next \$25,000	7.00%	7.00%
		Next \$50,000	3.00%	3.00%
		Next \$100,000	2.00%	2.00%
\$200,000 +	1.00%	1.00%		
VOLUNTARY LIFE & AD&D	All Lives	All Premium	15.00%	15.00%

GROUP COMMISSION SCHEDULE - EFFECTIVE 1/1/2012

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LINCOLN FINANCIAL					
Type of Plan / Plan name	# of Lives	Annual Premium	Broker Commissions	Broker Commission at Renewal	
DENTAL	10 - 99 Lives	First \$10,000	10.00%	10.00%	
		Next \$10,000	8.00%	8.00%	
		Next \$10,000	4.00%	4.00%	
		Next \$20,000	2.00%	2.00%	
		Next \$50,000	1.50%	1.50%	
		Next \$150,000	0.25%	0.25%	
		\$250,000 +	0.15%	0.15%	
LTD		First \$15,000	15.00%	15.00%	
		Next \$10,000	10.00%	10.00%	
		Next \$25,000	5.00%	5.00%	
		Next \$50,000	1.00%	1.00%	
		\$100,000 +	0.50%	0.50%	
LIFE , AD&D, & STD		First \$2,000	15.00%	15.00%	
		Next \$3,000	12.00%	12.00%	
		Next \$5,000	11.00%	11.00%	
		Next \$5,000	8.00%	8.00%	
		Next \$5,000	7.00%	7.00%	
		Next \$5,000	6.00%	6.00%	
		Next \$5,000	5.00%	5.00%	
		Next \$20,000	2.00%	2.00%	
		Next \$50,000	1.50%	1.50%	
		Next \$50,000	1.00%	1.00%	
		Next \$350,000	0.75%	0.75%	
		\$500,000 +	0.50%	0.50%	
		All LOB	100 +	Negotiated	

GROUP COMMISSION SCHEDULE - EFFECTIVE 1/1/2012

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LIFEWISE ASSURANCE COMPANY				
Type of Plan / Plan name	# of Lives	Annual Premium	Broker Commissions	Broker Commission at Renewal
LIFE & AD&D	10 +	\$0 - \$1,000	10.00%	10.00%
		\$1,001 - \$5,000	8.00%	8.00%
		\$5,001 - \$10,000	5.00%	5.00%
		\$10,001 - \$20,000	4.50%	4.50%
		\$20,001 - \$50,000	4.00%	4.00%
		\$50,001 - \$250,000	2.90%	2.90%
		\$250,001 - \$500,000	2.00%	2.00%
		\$500,001 - \$1,000,000	1.00%	1.00%
		\$1,000,001 +	0.5%	0.5%
		STD & LTD	10 +	\$0 - \$10,000
\$10,001 - \$15,000	10.00%			10.00%
\$15,001 - \$25,000	5.00%			5.00%
\$25,001 +	1.00%			1.00%
VOL LIFE, VOL AD&D, VOL STD & VOL LTD	10 +	\$0 - \$2,000,000	15.00%	10.00%
LIFE, AD&D, STD & LTD	2 - 9	\$0 - \$250,000	15.00%	10.00%

GROUP COMMISSION SCHEDULE - EFFECTIVE 1/1/2012

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METLIFE					
Type of Plan / Plan name	# of Lives	Annual Premium	Broker Commissions	Broker Commission at Renewal	
BASIC LIFE, AD&D,STD, DEP. LIFE & CORE LIFE	10+	First \$5,000	15.00%	15.00%	
		Next \$5,000	10.00%	10.00%	
		Next \$20,000	5.00%	5.00%	
		Next \$10,000	3.50%	3.50%	
		Next \$10,000	3.00%	3.00%	
		Next \$10,000	2.00%	2.00%	
		Next \$190,000	1.75%	1.75%	
		Next \$250,000	1.00%	1.00%	
		Next \$500,000	0.50%	0.50%	
		Next \$4,000,000	0.25%	0.25%	
		\$5,000,000 +	0.10%	0.10%	
		First \$5,000	10.00%	10.00%	
		Next \$5,000	7.50%	7.50%	
		Next \$20,000	5.00%	5.00%	
Next \$10,000		3.50%	3.50%		
Next \$10,000		3.00%	3.00%		
Next \$10,000		2.00%	2.00%		
Next \$190,000		1.75%	1.75%		
Next \$250,000		1.00%	1.00%		
Next \$500,000		0.50%	0.50%		
Next \$4,000,000		0.25%	0.25%		
\$5,000,000 +		0.10%	0.10%		
DENTAL		LTD	First \$15,000	15.00%	15.00%
			Next \$10,000	10.00%	10.00%
			Next \$25,000	5.00%	5.00%
			Next \$200,000	2.00%	2.00%
			\$250,000 +	1.00%	1.00%

GROUP COMMISSION SCHEDULE - EFFECTIVE 1/1/2012

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PRINCIPAL FINANCIAL GROUP					
Type of Plan / Plan name	# of Lives	Annual Premium	Broker Commissions	Broker Commission at Renewal	
LIFE	All Lives	First \$5,000	10.00%	10.00%	
		Next \$5,000	8.00%	8.00%	
		Next \$15,000	6.00%	6.00%	
		Next \$25,000	4.00%	4.00%	
		Next \$100,000	3.00%	3.00%	
		Next \$350,000	2.50%	2.50%	
		Excess over \$500,000	1.60%	1.60%	
			<b>Participation</b>		
VOLUNTARY TERM LIFE			Less than 30%	12.50%	12.50%
			30% - 39.9%	15.00%	15.00%
			40% or more	17.50%	17.50%
STD			First \$5,000	10.00%	10.00%
			Next \$5,000	8.00%	8.00%
			Next \$15,000	6.00%	6.00%
			Next \$25,000	4.00%	4.00%
			Next \$100,000	3.00%	3.00%
			Next \$350,000	2.50%	2.50%
			Excess over \$500,000	1.60%	1.60%
		DENTAL		First \$5,000	10.00%
			Next \$5,000	8.00%	8.00%
			Next \$15,000	6.00%	6.00%
			Next \$25,000	4.00%	4.00%
			Next \$100,000	3.00%	3.00%
			Next \$350,000	2.50%	2.50%
	Excess over \$500,000		1.60%	1.60%	
VISION			First \$5,000	10.00%	10.00%
		Next \$5,000	8.00%	8.00%	
		Next \$15,000	6.00%	6.00%	
		Next \$25,000	4.00%	4.00%	
		Next \$100,000	3.00%	3.00%	
		Next \$350,000	2.50%	2.50%	
		Excess over \$500,000	1.60%	1.60%	
	LTD		First \$15,000	15.00%	15.00%
		Next \$10,000	10.00%	10.00%	
		Next \$25,000	5.00%	5.00%	
		Next \$50,000	2.00%	2.00%	
		Next \$100,000	1.00%	1.00%	
		Next \$300,000	0.60%	0.60%	
		Next \$500,000	0.30%	0.30%	
		Over \$1,000,000	0.10%	0.10%	

GROUP COMMISSION SCHEDULE - EFFECTIVE 1/1/2012

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RELIANCE STANDARD						
Type of Plan / Plan name	# of Lives	Annual Premium	Broker Commissions	Broker Commission at Renewal		
LIFE	20+	\$0 - \$10,000	11.00%	11.00%		
		\$10,001 - \$20,000	6.50%	6.50%		
		\$20,001 - \$30,000	5.00%	5.00%		
		\$30,001 - \$50,000	4.00%	4.00%		
		\$50,001 - \$100,000	1.00%	1.00%		
		\$100,000 +	0.5%	0.5%		
		\$0 - \$8,000	12.00%	12.00%		
DENTAL AND VISION		\$8,001 - \$20,000	7.00%	7.00%		
		\$20,001 - \$50,000	3.50%	3.50%		
		\$50,001 - \$150,000	1.25%	1.25%		
		\$150,001 - \$500,000	5%	5%		
		\$500,000 +	0.25%	0.25%		
LTD		\$0 - \$15,000	15.00%	15.00%		
		\$15,001 - \$25,000	10.00%	10.00%		
		\$25,001 - \$50,000	5.00%	5.00%		
		\$50,001 +	1.00%	1.00%		
STD		\$0 - \$15,000	11.00%	11.00%		
		\$15,001 - \$25,000	8.00%	8.00%		
		\$25,001 - \$50,000	5.00%	5.00%		
		\$50,001 +	1.00%	1.00%		
VOLUNTARY GROUP LIFE		All Premium		10.00%	10.00%	
VOLUNTARY AD&D and BUSINESS TRAVEL				15.00%	15.00%	
VOLUNTARY STD & LTD				up to 20%	up to 20%	
BASIC CARE - DENTAL, LIFE & STD				10.00%	10.00%	
SMART CHOICE - LIFE			2 - 19		15.00%	10.00%
SMART CHOICE - LTD					15.00%	10.00%
SMART CHOICE - STD					10.00%	10.00%
SMART CHOICE - DENTAL					10.00%	10.00%

SECURE CARE - EFF 3/1/2008				
Type of Plan / Plan name	# of Lives	Annual Premium	Broker Commissions	Broker Commission at Renewal
ALL	2 - 4	All Premium	7.00%	7.00%
	5 - 49		8.00%	8.00%
	50 - 99		5.00%	5.00%
	100 - 249		5.00%	5.00%
	250 +		4.00%	4.00%

GROUP COMMISSION SCHEDULE - EFFECTIVE 1/1/2012

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SIGHTCARE				
Type of Plan / Plan name	# of Lives	Annual Premium	Broker Commissions	Broker Commission at Renewal
PLANS A, B, C	All Lives	All Premium	10.00%	10.00%
PLAN PLUS			40.00%	40.00%

GROUP COMMISSION SCHEDULE - EFFECTIVE 1/1/2012

The schedule shown above is provided by the carrier and is subject to revision as necessary.

STANDARD						
Type of Plan / Plan name	# of Lives	Annual Premium	Broker Commissions	Broker Commission at Renewal		
DENTAL	10 + LIVES	First \$5,000	10.00%	10.00%		
		Next \$5,000	6.50%	6.50%		
		Next \$10,000	3.00%	3.00%		
		Next \$10,000	2.50%	2.50%		
		Next \$20,000	2.00%	2.00%		
		Next \$50,000	1.50%	1.50%		
		Next \$50,000	1.00%	1.00%		
		Next \$350,000	0.70%	0.70%		
		Next \$500,000	0.50%	0.50%		
		Next \$4,000,000	0.30%	0.30%		
		Over \$5,000,000	0.10%	0.10%		
		LIFE / AD&D / STD	10 + LIVES	First \$2,000	15.00%	15.00%
				Next \$8,000	10.00%	10.00%
Next \$15,000	6.00%			6.00%		
Next \$25,000	4.00%			4.00%		
Next \$50,000	2.00%			2.00%		
Next \$150,000	1.00%			1.00%		
Over \$250,000	0.50%			0.50%		
LTD	10 + LIVES	First \$15,000	15.00%	15.00%		
		Next \$10,000	10.00%	10.00%		
		Next \$25,000	5.00%	5.00%		
		Over \$50,000	1.00%	1.00%		

GROUP COMMISSION SCHEDULE - EFFECTIVE 1/1/2012

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SUN LIFE FINANCIAL				
Type of Plan / Plan name	# of Lives	Annual Premium	Broker Commissions	Broker Commission at Renewal
LIFE / STD / LTD / DENTAL	10 + LIVES	ALL PREMIUM	10.00%	10.00%

GROUP COMMISSION SCHEDULE - EFFECTIVE 1/1/2012

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TOTAL DENTAL				
Type of Plan / Plan name	# of Lives	Annual Premium	Broker Commissions	Broker Commission at Renewal
VOLUNTARY DENTAL	All Lives	All Premium	10.00%	10.00%
TDA COMPANION PLAN	All Lives		10.00%	10.00%
COMPANION LIFE INDEMNITY DENTAL PLANS	2 - 49		10.00%	10.00%
	50 - 99		7.00%	7.00%
	100 +		4.00%	4.00%
TDAHP PREPAID DENTAL PLANS	All Lives		7.00%	7.00%

GROUP COMMISSION SCHEDULE - EFFECTIVE 1/1/2012

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TRANSAMERICA				
Type of Plan / Plan name	# of Lives	Annual Premium	Broker Commissions	Broker Commission at Renewal
MEDICAL - GAP PLANS (Standard)	All Lives	All Premium	16.00%	8.00%
MEDICAL - GAP PLANS (Levelized)	All Lives	All Premium	9.00%	Level All Years

GROUP COMMISSION SCHEDULE - EFFECTIVE 1/1/2012

The schedule shown above is provided by the carrier and is subject to revision as necessary.

UNITED CONCORDIA				
Type of Plan / Plan name	# of Lives	Annual Premium	Broker Commissions	Broker Commission at Renewal
FLEX PREFERRED/PPO	10 - 49	All Premium	7.00%	7.00%
	50 - 99		5.00%	5.00%
	100 - 299		3.00%	3.00%
	300 +		Negotiated	
CHOICE - VOLUNTARY	10 +		5.00%	5.00%

GROUP COMMISSION SCHEDULE - EFFECTIVE 1/1/2012

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UNITEDHEALTHCARE				
Type of Plan / Plan name	# of Lives	Annual Premium	Broker Commissions	Broker Commission at Renewal
MEDICAL	1-3	All Premium	\$6.00 per ee	\$6.00 per ee
	4-25		\$29.00 per ee	\$26.00 per ee
	26-50		\$25.00 per ee	\$23.00 per ee
	51+		Negotiated	
	2 - 50		All Premium	10.00%
DENTAL	2 - 50	First \$10,000	10.00%	10.00%
		Next \$15,000	7.50%	7.50%
		Next \$15,000	5.00%	5.00%
		Next \$20,000	2.50%	2.50%
		\$60,000 +	1.50%	1.50%
		51 +	All Premium	Negotiated
VISION	< 1,000	All Premium	10.00%	10.00%

Commissions are paid on a Per Employee Per Month basis and is calculated based on ee's enrolled at inception and at renewal.

GROUP COMMISSION SCHEDULE - EFFECTIVE 1/1/2012

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UNITEDHEALTHCARE / ALL SAVERS INSURANCE				
Type of Plan / Plan name	# of Lives	Annual Premium	Broker Commissions	Broker Commission at Renewal
MEDICAL	2 - 50	All Premium	4.00%	4.00%

GROUP COMMISSION SCHEDULE - EFFECTIVE 1/1/2012

The schedule shown above is provided by the carrier and is subject to revision as necessary.

UNUM				
Type of Plan / Plan name	# of Lives	Annual Premium	Broker Commissions	Broker Commission at Renewal
LTD		First \$15,000	15.00%	15.00%
		Next \$10,000	10.00%	10.00%
		Next \$25,000	5.00%	5.00%
		\$50,000 +	1.00%	1.00%
LIFE		First \$15,000	10.00%	10.00%
		Next \$10,000	7.00%	7.00%
		Next \$25,000	5.00%	5.00%
		Next 50,000	1.00%	1.00%
		\$1000,000+	0.50%	0.50%
LONG TERM CARE		All Premium	15.00%	15.00%
VOL LIFE, VOL AD&D, VOL STD & VOL LTD		All Premium	15.00%	15.00%

GROUP COMMISSION SCHEDULE - EFFECTIVE 1/1/2012

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VSP				
Type of Plan / Plan name	# of Lives	Annual Premium	Broker Commissions	Broker Commission at Renewal
VISION	2+	First \$5,000	10.00%	10.00%
		Next \$5,000	5.00%	5.00%
		Next \$10,000	3.56%	3.56%
		Next \$10,000	3.00%	3.00%
		Next \$20,000	2.31%	2.31%
		Next \$200,000	1.44%	1.44%
		Next \$250,000	0.73%	0.73%
		Exceeding \$500,000	0.35%	0.35%
		FOR ALL NEW BUSINESS EFF 10/1/11 BROKER WILL BE PAID DIRECT FROM VSP		

GROUP COMMISSION SCHEDULE - EFFECTIVE 1/1/2012

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