

AETNA

Type of Plan / Plan name	# of Lives	Annual Premium	Broker Commissions	Broker Commission at Renewal
MEDICAL	2 - 50	All Premium	6.00%	6.00%
	51-300	\$0 - \$200,000	5.00%	5.00%
		\$200,001 - \$400,000	4.00%	4.00%
		\$401,000 - \$1,000,000	3.00%	3.00%
		\$1,000,001 - \$4,000,000	2.00%	2.00%
		\$4,000,001 +	1.00%	1.00%
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%
		Less than \$50,000	15.00%	15.00%
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 1/1/2010

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

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%
PERSONAL 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%
	Less than 39		0.80%	0.65%
QUALIFIED LONG TERM CARE	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 1/1/2010

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AMERICAN GENERAL (AIG)

Type of Plan / Plan name	# of Lives	Annual Premium	Broker Commissions	Broker Commission at Renewal
GROUP TERM LIFE AND AD&D	2 - 9 Lives	First \$20,000	15.0%	N/A
		Next \$20,000	10.0%	N/A
		Next \$20,000	7.5%	N/A
		Next \$40,000	5.0%	N/A
		Next \$100,000	2.5%	N/A
		Next \$300,000	2.0%	N/A
		Next \$500,000	1.5%	N/A
	Thereafter	1.0%	N/A	
	10 + Lives	First \$20,000	15.0%	N/A
		Next \$20,000	10.0%	N/A
		Next \$20,000	7.5%	N/A
		Next \$40,000	5.0%	N/A
		Next \$100,000	2.5%	N/A
		Next \$300,000	2.0%	N/A
		Next \$500,000	1.5%	N/A
	Thereafter	1.0%	N/A	
	DENTAL & VISION	All	First \$10,000	10.0%
Next \$10,000			7.5%	N/A
Next \$10,000			5.0%	N/A
Next \$20,000			2.5%	N/A
Next \$200,000			1.5%	N/A
Next \$250,000			1.5%	N/A
Thereafter			1.0%	N/A
STD & LTD	2 - 9 Lives	First \$15,000	15.0%	N/A
		Next \$10,000	10.0%	N/A
		Next \$35,000	5.0%	N/A
		Next \$50,000	1.0%	N/A
		Next \$400,000	0.5%	N/A
		Thereafter	0.375%	N/A
	10 + Lives	First \$15,000	15.0%	N/A
		Next \$10,000	10.0%	N/A
		Next \$35,000	5.0%	N/A
		Next \$50,000	1.0%	N/A
		Next \$400,000	0.5%	N/A
		Thereafter	0.375%	N/A

GROUP COMMISSION SCHEDULE - EFFECTIVE 1/1/2010

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AMERICAN COMMUNITY

Type of Plan / Plan name	# of Lives	Annual Premium	Broker Commissions	Broker Commission at Renewal
APEP PLAN	2 - 14	All Premium	7.00%	7.00%
	15 - 29		6.00%	6.00%
	30 - 50		5.00%	4.00%
	50 +		NEGOTIATED	
TRIPLE TIER PLAN	2 - 14	All Premium	7.00%	7.00%
	15 - 29		6.00%	6.00%
	30 - 50		5.00%	5.00%
	50 +		NEGOTIATED	
NEXT GENERATION HSA PLAN & AMERICAN EQUITY ADVANTAGE HSA	2 - 14	All Premium	7.00%	7.00%
	15 - 29		6.00%	6.00%
	30 - 50		5.00%	5.00%
	50 +		NEGOTIATED	
CHOICE OPTIONS	2 - 14	All Premium	8.00%	8.00%
	15 - 29		8.00%	8.00%
	30 - 50		8.00%	8.00%
	50 +		NEGOTIATED	

GROUP COMMISSION SCHEDULE - EFFECTIVE 1/1/2010

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AMERICAN MEDICAL SECURITY

Type of Plan / Plan name	# of Lives	Annual Premium	Broker Commissions	Broker Commission at Renewal	
MEDICAL	2-29	All Premium	7.00%	7.00%	
	30-50		6.00%	6.00%	
	51-74		5.00%	5.00%	
	75-99		4.00%	4.00%	
DENTAL	2-3		5.00%	5.00%	
	4-24		10.00%	10.00%	
	25-50		8.00%	8.00%	
	51-74		7.00%	7.00%	
	75-99		6.00%	6.00%	
STD	2-14		25.00%	10.00%	
	15-50		20.00%	10.00%	
	51-99		10.00%	5.00%	
SELF - FUNDED BENEFITS	All			8.00%	8.00%
GROUP LIFE/AD&D, DEPENDENT &	2-50			25.00%	10.00%
	51-99		15.00%	15.00%	

GROUP COMMISSION SCHEDULE - EFFECTIVE 1/1/2010

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AMERITAS				
Type of Plan / Plan name	# of Lives	Annual Premium	Broker Commissions	Broker Commission at Renewal
DENTAL	10 +	\$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 1/1/2010

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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 1/1/2010

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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 1/1/2010

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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	6.00%	6.00%
	50 - 200		5.00%	5.00%
	200 +		NEGOTIATED	
DENTAL	2-50	All Premium	10.00%	10.00%

GROUP COMMISSION SCHEDULE - EFFECTIVE 1/1/2010

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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 1/1/2010

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DELTA DENTAL				
Type of Plan / Plan name	# of Lives	Annual Premium	Broker Commissions	Broker Commission at Renewal
DENTAL	3 - 49	All Premium	10.00%	10.00%
	50 - 200		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 1/1/2010

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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 1/1/2010

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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 1/1/2010

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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 1/1/2010

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GENWORTH

Type of Plan / Plan name	# of Lives	Annual Premium	Broker Commissions	Broker Commission at Renewal
CUSTOM CHOICE - LIFE & ADD	10 +	First \$1,000	17.50%	10.00%
		Next \$2,000	16.25%	8.00%
		Next \$2,000	10.00%	7.50%
		Next \$5,000	9.00%	7.00%
		Next \$15,000	8.50%	4.00%
		Next \$25,000	4.00%	2.00%
		Next \$50,000	2.00%	1.00%
		Next \$150,000	1.00%	0.50%
		Over \$250,000	0.50%	0.25%
CUSTOM CHOICE - VOL LIFE	2 - 50	Participation		
		20% - 24%	15.00%	15.00%
		25% - 29%	15.00%	15.00%
		30% - 34%	15.00%	15.00%
		35% - 39%	15.00%	15.00%
	40% +	15.00%	15.00%	
	50 +	20% - 24%	15.00%	15.00%
		25% - 29%	16.00%	16.00%
		30% - 34%	17.00%	17.00%
		35% - 39%	18.00%	18.00%
40% +		20.00%	20.00%	
CUSTOM CHOICE - DENTAL		First \$10,000	7.50%	7.50%
		Next \$10,000	10.00%	10.00%
		Next \$10,000	4.00%	4.00%
		Next \$20,000	3.00%	3.00%
		Next \$50,000	2.00%	2.00%
		Next \$150,000	1.00%	1.00%
		Over \$250,000	0.50%	0.50%
CUSTOM CHOICE - VOL 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	3.00%	3.00%
		Next \$50,000	2.50%	2.50%
		Next \$150,000	1.50%	1.50%
		Over \$250,000	1.00%	1.00%
CUSTOM CHOICE - STD		First \$10,000	10.00%	10.00%
		Next \$5,000	7.50%	7.50%
		Next \$15,000	5.00%	5.00%
		Next \$20,000	2.00%	2.00%
		Next \$50,000	1.00%	1.00%
CUSTOM CHOICE - LTD		Next \$100,000	0.50%	0.50%
		First \$10,000	15.00%	15.00%
		Next \$2,000	10.00%	10.00%
		Next \$2,000	5.00%	5.00%
		Next \$2,000	1.00%	1.00%
E - Z CHOICE / LTD	2 - 24	All Premium	15.00%	10.00%
E - Z CHOICE / STD			12.00%	9.00%
E - Z CHOICE / LIFE			20.00%	9.00%
E - Z CHOICE / DENTAL	3 - 24		10.00%	9.00%

GROUP COMMISSION SCHEDULE - EFFECTIVE 1/1/2010

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GUARDIAN

Type of Plan / Plan name	# of Lives	Annual Premium	Broker Commissions	Broker Commission at Renewal
DENTAL	All Lives	First \$5,000	10.00%	10.00%
		First \$5,000	10.00%	10.00%
		First \$5,000	7.50%	7.50%
		First \$5,000	7.50%	7.50%
		First \$5,000	5.00%	5.00%
		Next \$5,000	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 \$2,000,000	1.00%	1.00%
		On the next \$2,500,000	0.50%	0.50%
		First \$5,000	10.00%	10.00%
		First \$5,000	10.00%	10.00%
First \$5,000	7.50%	7.50%		
First \$5,000	7.50%	7.50%		
First \$5,000	5.00%	5.00%		
Next \$5,000	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 \$2,000,000	1.00%	1.00%		
On the next \$2,500,000	0.50%	0.50%		
LIFE AD&D	All Lives	First \$5,000	15.00%	15.00%
		First \$5,000	12.00%	12.00%
		First \$5,000	10.00%	10.00%
		First \$5,000	10.00%	10.00%
		First \$5,000	7.00%	7.00%
		Next \$5,000	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%
		On the next \$2,500,000	0.50%	0.50%
		First \$5,000	10.00%	10.00%
		First \$5,000	10.00%	10.00%
First \$5,000	7.50%	7.50%		
First \$5,000	7.50%	7.50%		
First \$5,000	5.00%	5.00%		
Next \$5,000	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 \$2,000,000	1.00%	1.00%		
On the next \$2,500,000	0.50%	0.50%		
STD	All Lives	First \$5,000	10.00%	10.00%
		First \$5,000	10.00%	10.00%
		First \$5,000	7.50%	7.50%
		First \$5,000	7.50%	7.50%
		First \$5,000	5.00%	5.00%
		Next \$5,000	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 \$2,000,000	1.00%	1.00%
		On the next \$2,500,000	0.50%	0.50%

GROUP COMMISSION SCHEDULE - EFFECTIVE 1/1/2010

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GUARDIAN

Type of Plan / Plan name	# of Lives	Annual Premium	Broker Commissions	Broker Commission at Renewal
LTD	ALL LIVES	First \$5,000	15.00%	10.00%
		First \$5,000	15.00%	10.00%
		First \$5,000	15.00%	7.50%
		First \$5,000	12.50%	7.50%
		First \$5,000	10.00%	5.00%
		Next \$5,000	5.00%	5.00%
		Next \$20,000	5.00%	2.50%
		Next \$200,000	0.50%	1.50%
		Next \$250,000	0.50%	1.50%
		Next \$2,000,000	0.50%	1.00%
		On the next \$2,500,000	0.50%	0.50%

GROUP COMMISSION SCHEDULE - EFFECTIVE 1/1/2010

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HARTFORD

Type of Plan / Plan name	# of Lives	Annual Premium	Broker Commissions	Broker Commission at Renewal
LIFE & DISABILITY	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 1/1/2010

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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 1/1/2010

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HUMANA

Type of Plan / Plan name	# of Lives	Annual Premium	Broker Commissions	Broker Commission at Renewal
MEDICAL	2 - 3	All Premium	3.00%	3.00%
	4 -25		6.25%	6.25%
	26 -50		6.00%	6.00%
	51 - 99		4.00%	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%
VOL. DENTAL		Next \$10,000	7.50%	7.50%
VOL. VISION		All Premium	10.00%	10.00%
		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 1/1/2010

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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%		
LIFE , AD&D, & STD		\$100,000 +	0.50%	0.50%		
		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		
		*** Flat Percentage Commissions Available				

GROUP COMMISSION SCHEDULE - EFFECTIVE 1/1/2010

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LINCOLN NATIONAL

Type of Plan / Plan name	# of Lives	Annual Premium	Broker Commissions	Broker Commission at Renewal
DENTAL	All Lives	All Premiums	10.00%	10.00%
LIFE, STD, & LTD	All Lives	All Premiums	15.00%	15.00%

GROUP COMMISSION SCHEDULE - EFFECTIVE 1/1/2010

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

LIFEWISE ASSURANCE COMPANY

Type of Plan / Plan	# of Lives	Annual Premium	Broker	Broker
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%
\$1,000,0001 +	0.5%	0.5%		
STD & LTD	10 +	\$0 - \$10,000	15.00%	15.00%
		\$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 1/1/2010

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

METLIFE

Type of Plan / Plan name	# of Lives	Annual Premium	Broker Commissions	Broker Commission at		
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%		
		DENTAL	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%		
LTD	10+			First \$15,000	15.00%	15.00%
				Next \$25,000	5.00%	5.00%
		Next \$200,000	2.00%	2.00%		
		\$250,000 +	1.00%	1.00%		

GROUP COMMISSION SCHEDULE - EFFECTIVE 1/1/2010

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

PACIFICARE OF ARIZONA

Type of Plan / Plan name	# of Lives	Annual Premium	Broker Commissions	Broker Commission at Renewal
MEDICAL - SMALL GROUP	2 - 50	All Premium	6.50%	6.50%
MEDICAL - MID TO LARGE GROUP	51 +		5.00%	5.00%

GROUP COMMISSION SCHEDULE - EFFECTIVE 1/1/2010

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

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%
		Participation		
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%

GROUP COMMISSION SCHEDULE - EFFECTIVE 1/1/2010

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

PRINCIPAL FINANCIAL GROUP				
Type of Plan / Plan name	# of Lives	Annual Premium	Broker Commissions	Broker Commission at Renewal
VISION	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%
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%	

*** **Override** is based on Number of lives and **Broker Commission** is based on Premium or

GROUP COMMISSION SCHEDULE - EFFECTIVE 1/1/2010

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

RELIANCE STANDARD

Type of Plan / Plan	# of Lives	Annual Premium	Broker	Broker	
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%	
DENTAL AND VISION			\$0 - \$8,000	12.00%	12.00%
			\$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%	
SMART CHOICE - LIFE	2 - 19	All Premium	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%	

GROUP COMMISSION SCHEDULE - EFFECTIVE 1/1/2010

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

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 1/1/2010

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

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 1/1/2010

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
LIFE / AD&D	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 1/1/2010

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

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	2 - 49		10.00%	10.00%
INDEMNITY DENTAL	50 - 99		7.00%	7.00%
PLANS	100 +		4.00%	4.00%
TDAHP PREPAID DENTAL PLANS	All Lives		7.00%	7.00%

GROUP COMMISSION SCHEDULE - EFFECTIVE 1/1/2010

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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 1/1/2010

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

TRUSTMARK				
Type of Plan / Plan name	# of Lives	Annual Premium	Broker Commissions	Broker Commission at Renewal
MEDICAL	50 - 100	All Premium	6.00%	6.00%
	100 +		4.00%	4.00%

GROUP COMMISSION SCHEDULE - EFFECTIVE 1/1/2010

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	8.00%	8.00%
	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 1/1/2010

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

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	
LIFE	2 - 50	All Premium	15.00%	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	
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 1/1/2010

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
LONG TERM CARE	2+	All Premium	15.00%	15.00%

GROUP COMMISSION SCHEDULE - EFFECTIVE 1/1/2010

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

VSP

Type of Plan / Plan name	# of Lives	Annual Premium	Broker Commissions	Broker Commission at Renewal
VISION	2+	First \$5,000	7.50%	7.50%
		Next \$5,000	3.75%	3.75%
		Next \$10,000	2.67%	2.67%
		Next \$10,000	2.25%	2.25%
		Next \$20,000	1.73%	1.73%
		Next \$200,000	1.08%	1.08%
		Next \$250,000	0.55%	0.55%
		Exceeding \$500,000	0.26%	0.26%

GROUP COMMISSION SCHEDULE - EFFECTIVE 1/1/2010

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