

<b>AETNA (Effective 1/1/2012)</b>				
Type of Plan / Plan name	AGES	Annual Premium	Broker Commissions	Broker Commission at Renewal
Standard / 1 - 9 Enrolled Applications	All Ages	Base Premium	4.00%	4.00%
Executive / 10 - 19 Enrolled Applications			8.00%	8.00%
President / 20 - 34 Enrolled Applications			10.00%	10.00%
Chairman / 35+ Enrolled Applications			12.00%	12.00%
HSA	All Ages	Base Premium	7.00%	3.00%
Dental/Standalone	All Ages	Base Premium	15.00%	3.00%

**INDIVIDUAL COMMISSION SCHEDULE - EFFECTIVE 1/1/2012**

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<b>AIG</b>				
Type of Plan / Plan name	# of Lives	Annual Premium	Broker Commissions	Broker Commission at Renewal
Critical Care Plus	All Ages	Base Premium	70.00%	6.00%

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<b>ASSURANT HEALTH</b>				
Type of Plan / Plan name	AGES	Annual Premium	Broker Commissions	Broker Commission at Renewal
MAJOR MEDICAL / DISCOUNT CARD (All States) *	Under 62	N/A	9.00%	2.00%
	Age 62 +	N/A	3.00%	2- 5 Year 3.00% 6+ Years 0.00%
HEALTH ADVOCATES ALLIANCE SUITESOLUTIONS - All States	All Ages	N/A	27.00%	10.00%
INTEGRATED DENTAL (All States) **	All Ages	N/A	15.00%	2 Year 4.00% 3-5 Years 3.00% 6+ Years 2.00%
HEALTH ACCESS -All states but MN & SD	All Ages	N/A	15.00%	2 Year 4.00% 3-5 Years 3.00% 6+ Years 2.00%
Health Access Issue Age *	Age 62 +	N/A	7.00%	2- 5 Year 7.00% 6+ Years 0.00%
HEALTH ACCESS -MN & SD *	All Ages	N/A	8.00%	2 Year 2.00% 3-5 Years 1.00% 6+ Years 1.00%
Health Access Issue Age *	Age 62 +	N/A	7.00%	2- 5 Year 7.00% 6+ Years 0.00%
SHORT TERM MEDICAL ***	All Ages	N/A	20.00%	N/A
* Other Riders pay the same as policy to which is attached. Major Medical Conversion policies commissions are				
* Dental Benefit Option pays same as Major Medical Rates shown above based upon the Dental Plan's issue date				
*** Excludes the following states: Kansas, Kentucky, Minnesota, North Dakota, South Dakota, Utah & Washington				

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# CIGNA

Type of Plan / Plan name	AGES	Annual Premium	Broker Commissions	Broker Commission at Renewal
MEDICAL	All Ages	Base Premium	12.00%	5.00%

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## DELTA DENTAL

Type of Plan / Plan name	AGES	Annual Premium	Broker Commissions	Broker Commission at Renewal
Dental	All Ages	Base Premium	5.00%	5.00%

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EDS				
Type of Plan / Plan name	AGES	Annual Premium	Broker Commissions	Broker Commission at Renewal
EDS Individual Dental	All Ages	Base Premium	10.00%	8.00%

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# HEALTHNET OF ARIZONA

Type of Plan / Plan name	AGES	Annual Premium	Broker Commissions	Broker Commission at Renewal
MEDICAL	All Ages	All Premium		
1-99 policies			10.00%	10.00%
100-199 policies			11.00%	11.00%
200-299 policies			12.00%	12.00%
300+ policies			13.00%	13.00%

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<b>HPA</b>				
Type of Plan / Plan name	AGES	Annual Premium	Broker Commissions	Broker Commission at Renewal
Secure STM	All Ages	Base Premium	18.00%	N/A
Secure 12 X 3			18.00%	N/A
Select STM			20.00%	N/A
OTM Select			15.00%	N/A
RX - Pay Card			15.00%	N/A

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# HUMANA

Type of Plan / Plan name	AGES	Annual Premium	Broker Commissions	Broker Commission at Renewal	
MEDICAL HumanaOne Enhanced (Effective on/after 4/24/2010)	All Ages	Base Premium	10.00%	Years 2 - 4 - 5% ; Years 5+ 3%	
MEDICAL HumanaOne(Effective on/after 1/1/2010)	All Ages	Base Premium	10.00%	Years 2 - 4 - 5% ; Years 5+ 3%	
DENTAL (Traditional Plus)	All Ages	Base Premium	20.00%	5.00%	
TERM LIFE W/ MEDICAL	All Ages	Base Premium	90.00%	Years 2-5 - 2.0%	
MEMORIAL FUND - LIFE PAY	Age 45- 70	Year 1	110.00%	N/A	
	Age 45- 70	Year 2 - 3	7.00%	N/A	
	Age 45- 70	Year 4 - 9	3.50%	N/A	
	Age 45- 70	Year 10 -15	2.00%	N/A	
	Age 45- 70	Year 16 +	0.50%	N/A	
	Age 71 +	Year 1	90.00%	N/A	
	Age 71 +	Year 2 - 3	6.00%	N/A	
	Age 71 +	Year 4 - 9	3.50%	N/A	
	Age 71 +	Year 10 -15	1.00%	N/A	
MEMORIAL FUND - TEN PAY	Age 45- 70	Year 1	98.00%	N/A	
	Age 45- 70	Year 2 - 3	6.00%	N/A	
	Age 45- 70	Year 4 - 9	6.00%	N/A	
	Age 45- 70	Year 10 -15	6.00%	N/A	
	Age 45- 70	Year 16 +	6.00%	N/A	
	Age 71 +	Year 1	78.00%	N/A	
	Age 71 +	Year 2 - 3	2.00%	N/A	
	Age 71 +	Year 4 - 9	2.00%	N/A	
	Age 71 +	Year 10 -15	2.00%	N/A	
Age 71 +	Year 16 +	2.00%	N/A		

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# HUMANA

Type of Plan / Plan name	AGES	Annual Premium	Broker Commissions	Broker Commission at Renewal
JUNIOR ESTATE BUILDER	Prior to age 25	Year 1	70.00%	N/A
		Year 2 -10	4.00%	N/A
		Year 11 - 20	2.00%	N/A
		Year 21+	1.00%	N/A
	Age 25 (Conversion)	Year 1	51.00%	N/A
		Year 2 -10	4.00%	N/A
		Year 11 - 20	2.00%	N/A
		Year 21+	1.00%	N/A
CASH CANCER PLAN	Base Plan	Year 1	55.00%	N/A
		Year 2 -5	9.00%	N/A
		Year 6 +	5.00%	N/A
	Rider Benefits Only	Year 1	27.50%	N/A
		Year 2 -5	9.00%	N/A
		Year 6 +	5.00%	N/A
CRITICAL ILLNESS CASH PLAN	Base Plan	Year 1	60.00%	N/A
		Year 2-10	7.00%	N/A
		Year 11 +	2.00%	N/A
HOSPITAL CASH PLAN	Base Plan	Year 1	45.00%	N/A
		Year 2 - 4	4.00%	N/A
		Year 5 - 6	3.00%	N/A
		Year 7 +	2.50%	N/A
SHORT TERM MEDICAL *	All Ages	Base Premium	20.00%	N/A
STAND-ALONE TERM LIFE	All Ages	Base Premium	90.00%	Years 2-5 - 2.0%

\* All states excluding Georgia and Kansas

The Base Commissions identified above are effective for premium paid and posted by Humana on or after January 1, 2011, for in-force policies with initial effective dates of coverage on or after August 15, 2010.

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## INTERNATIONAL MEDICAL GROUP

Type of Plan / Plan name	AGES	Annual Premium	Broker Commissions	Broker Commission at Renewal
PATRIOT SERIES	All Ages	Base Premium	10.00%	N/A
GLOBAL SERIES	All Ages	Base Premium	15.00%	5.00%

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## MUTUAL OF OMAHA

Type of Plan / Plan name	AGES	Annual Premium	Broker Commissions	Broker Commission at Renewal
CRITICAL ILLNESS	All Ages	Base Premium	85.00%	2.00%

Commission is calculated on the lesser of the initial or paid premium

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## UNITEDHEALTH ONE/GOLDEN RULE/CLICO

Type of Plan / Plan name	# of Lives	Annual Premium	Broker Commissions	Broker Commission at Renewal
MEDICAL	All Ages	Base Premium	10.00%	2-4 Years 3.00%; 5+ Year 1%
MEDICAL	60 - 64	Base Premium	5.00%	2-4 Years 3.00%; 5+ Year 1%
FACT MEMBERSHIP-Elite Plans	All Ages	Base Premium	40.00%	40.00%
FACT MEMBERSHIP-Choice Plans	All Ages	Base Premium	35.00%	35.00%
SHORT TERM MEDICAL	All Ages	Base Premium	20.00%	N/A
CANCERWISE CRITICAL ILLNESS DIRECT INCOME PROTECTION DIRECT ACCIDENT DISABILITY DIRECT	All Ages	Base Premium	55.00%	4.00%
ACCIDENT DIRECT & HOSPITAL	All Ages	Base Premium	25.00%	4.00%

\* All business written before 7/1/2010 will be paid on the old commission scale for both first year and renewals.  
commission model (16-4-2) in January.

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