

<b>AETNA</b>				
Type of Plan / Plan name	AGES	Annual Premium	Broker Commissions	Broker Commission at Renewal
Bronze / 1 - 5 Enrolled Applications	All Ages	All Premium	15.00%	7.00%
Silver / 6 - 10 Enrolled Applications			18.00%	7.00%
Gold / 11 + Enrolled Applications			20.00%	7.00%
HSA	All Ages	All Premium	7.00%	3.00%
Dental/Standalone	All Ages	All Premium	15.00%	3.00%
<p>Compensation will be applied to base underwriting rates only. Additional premium applied to the base premium shall not be included for commissions.</p>				

**INDIVIDUAL COMMISSION SCHEDULE - EFFECTIVE 1/1/2010**

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

**INDIVIDUAL COMMISSION SCHEDULE - EFFECTIVE 1/1/2010**

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<b>AIM</b>				
Type of Plan / Plan name	Age Banded	Annual Premium	Broker Commissions	Broker Commission at Renewal
MEDICAL	All Ages	All Premium	17.50%	17.50%

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<b>AMERICAN COMMUNITY</b>				
Type of Plan / Plan name	AGES	Annual Premium	Broker Commissions	Broker Commission at Renewal
INDIVIDUAL MAJOR MEDICAL	15 days - 64	All Premium	20.00%	Second Year - 5%; Third Year - 5%; Fourth & Fifth Year-3.0% & Thereafter - 2.5%
INDIVIDUAL MAJOR MEDICAL-REWRITE HEALTH PLANS	15 days - 64	All Premium	12.00%	Second Year - 5%; Third Year - 5%; Fourth & Fifth Year-3.0% & Thereafter - 2.5%
SHORT TERM	All Ages	All Premium	20.00%	N/A

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<b>AMERICAN REPUBLIC</b>				
Type of Plan / Plan name	AGES	Annual Premium	Broker Commissions	Broker Commission at Renewal
MAJOR MEDICAL /	0 - 62	All Premium	10.00%	2.00%
BASIC MEDICAL	63 - 64		7.50%	2.00%
INDIVIDUAL MEDICARE SUPPLEMENT	65	All Premium	19.00%	10.50%

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## BLUE CROSS OF ARIZONA

Type of Plan / Plan name	AGES	Annual Premium	Broker Commissions	Broker Commission at Renewal
ASSOCIATION PLANS	All Ages	All Premium	7.00%	7.00%
YOUTH CARE PLANS			6.00%	6.00%
STANDARD MEDICAL			10.00%	10.00%

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<b>CIGNA</b>				
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			10.50%	10.50%
200-299 policies			11.00%	11.00%
300-399 policies			11.50%	11.50%
400-499 policies			12.00%	12.00%
500+ policies			12.50%	12.50%

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<b>DELTA DENTAL</b>				
Type of Plan / Plan name	AGES	Annual Premium	Broker Commissions	Broker Commission at Renewal
Dental	All Ages	All 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	All Premium	10.00%	8.00%

**INDIVIDUAL COMMISSION SCHEDULE - EFFECTIVE 1/1/2010**

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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	All 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	All Ages	All Premium	20.00%	Years 2 & 3 - 7% ; Years 4+ 3%
DENTAL (Traditional Plus)	All Ages	All Premium		
LIFE	All Ages	All Premium	90.00%	Years 2-5 - 2.0%

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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	All Premium	10.00%	N/A
GLOBAL SERIES	All Ages	All 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	All Premium	85.00%	2.00%

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<b>SIGNIFICA</b>				
Type of Plan / Plan name	AGES	Annual Premium	Broker Commissions	Broker Commission at Renewal
MEDICAL	All Ages	All Premiums	20.00%	2 Year - 10% 3+ Years- 5%

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<b>SMILE SAVER</b>				
Type of Plan / Plan name	AGES	Annual Premium	Broker Commissions	Broker Commission at Renewal
PLAN 3000	All Ages	All Premium	7.50%	7.50%
PLAN E600			15.00%	15.00%
PLAN L			7.50%	7.50%

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## TIME INSURANCE COMPANY

Type of Plan / Plan name	AGES	Annual Premium	Broker Commissions	Broker Commission at Renewal
MAJOR MEDICAL	All Ages	All Premium	20.00%	2 Year - 4%; 3 - 5 Year - 3%; 6 - 10 Year - 2%
MAJOR MEDICAL LIFE RIDER	All Ages	All Premium	40.00%	40.00%
HOSPITAL/SURGICAL	All Ages	All Premium	15.00%	2 Year - 4%; 3 - 5 Year - 3%; 6 - 10 Year - 2%
MAJOR MEDICAL	62 +	All Premium	7.00%	7.00%
SHORT TERM MEDICAL	All Ages	All Premium	20.00%	N/A
STUDENT SELECT	All Ages	All Premium	10.00%	5.00%

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## UNITEDHEALTH ONE/GOLDEN RULE

Type of Plan / Plan name	# of Lives	Annual Premium	Broker Commissions	Broker Commission at Renewal
MEDICAL	All Lives	All Premium	20.00%	5.00%
MEDICAL	60 - 64	All Premium	10.00%	5.00%

**\*\*\* Commissions are based on premium when the policy is issued. This commission will remain for the life of the policy regardless of any increase or decrease of the client's premium**

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