

ASSURANT				
Type of Plan / Plan name	# of Lives	Annual Premium	Broker Commissions	Broker Commission at Renewal
ACCIDENT	All Lives	N/A	20.00%	20.00%
CANCER	All Lives		20.00%	20.00%
CRITICAL ILLNESS	All Lives		20.00%	20.00%
VOLUNTARY STD	All Lives		20.00%	20.00%
VOLUNTARY LTD	All Lives		15.00%	15.00%
VOLUNTARY LIFE	All Lives		15.00%	15.00%

SCHEDULE - EFFECTIVE 1/1/2024

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

GUARDIAN				
Type of Plan / Plan name	# of Lives	Annual Premium	Broker Commissions	Broker Commission at Renewal
ACCIDENT	Level 1	N/A	15.00%	15.00%
	Level 2		20.00%	20.00%
CANCER	Level 1		15.00%	15.00%
	Level 2		20.00%	20.00%
CRITICAL ILLNESS	Level 1		15.00%	15.00%
	Level 2		20.00%	20.00%

SCHEDULE - EFFECTIVE 1/1/2024

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JOHN HANCOCK				
Type of Plan / Plan name	# of Lives	Annual Premium	Broker Commissions	Broker Commission at Renewal
CUSTOM CARE - NON DISCOUNTED W/O 8 HOURS TRAINING	N/A	N/A	55.00%	6.00% 2-10 years; 1.0% 11+ years
CUSTOM CARE - GROUP & FAMILY DISCOUNTED W/O 8 HOURS TRAINING			52.50%	3.50% 2-10 years; 0.% 11+ years
CUSTOM CARE - NON DISCOUNTED W/ 8 HOURS TRAINING			60.00%	8.00% 2-10 years; 3.00% 11+ years
CUSTOM CARE - GROUP & FAMILY DISCOUNTED W/ 8 HOURS TRAINING			57.50%	5.50% 2-10 years; .50% 11+ years

SCHEDULE - EFFECTIVE 1/1/2024

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MANHATTAN LIFE				
Type of Plan / Plan name	# of Lives	Annual Premium	Broker Commissions	Broker Commission at Renewal
ALLL PRODUCTS			20.00%	20.00%

SCHEDULE - EFFECTIVE 1/1/2024

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RELIANCE STANDARD				
Type of Plan / Plan name	# of Lives	Annual Premium	Broker Commissions	Broker Commission at Renewal
ACCIDENT	N/A	N/A	20.00%	20.00%
CRITICAL ILLNESS			20.00%	20.00%

SCHEDULE - EFFECTIVE 1/1/2024

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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%	
VOLUNTARY TERM LIFE			Participation		
			Less than 30%	12.50%	12.50%
			30% - 39.9%	15.00%	15.00%
STD			40% or more	17.50%	17.50%
			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%
DENTAL			Excess over \$500,000	1.60%	1.60%
			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%	

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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%	

SCHEDULE - EFFECTIVE 1/1/2024

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WASHINGTON NATIONAL				
Type of Plan / Plan name	# of Lives	Annual Premium	Broker Commissions	Broker Commission at Renewal
ACCIDENT	Level 1	N/A	40.00%	6.00%
	Level 2		48.00%	6.00%
CANCER	All Lives		60.00%	10.00% 2-10 years 5.00% 11+ years
CRITICAL ILLNESS - WITH CANCER	Heaped		53.00%	6.00%
	Level		17.00%	17.00%
CRITICAL ILLNESS - WITHOUT CANCER	Heaped		43.00%	6.00%
	Level		15.00%	15.00%
CRITICAL ILLNESS - CANCER ONLY	Heaped		43.00%	6.00%
	Level		15.00%	15.00%
TERM LIFE	All Lives		102.00%	1.80%
TERM LIFE PLUS	Heaped		65.00%	1.50% 2-10 years 0.80% 11+ years
TERM LIFE PLUS	Level		11.00%	0.80% 11+ years
WHOLE LIFE	Ages 50-75		120.00%	5.75% 2-10 years 0.90% 11+ years
	Ages 76-80		100.00%	5.75% 2-10 years 0.90% 11+ years
	Ages 81-85		80.00%	5.75% 2-10 years 0.90% 11+ years

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