

Agent Level Commission Rates¹ – Issue Ages Under 65

STATES	Plan	POLICY YEAR										
		1	2	3	4	5	6	7	8	9	10	11+
MO	A F N	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	0.00%	0.00%	0.00%	0.00%	0.00%
MO	G	14.00%	14.00%	14.00%	14.00%	14.00%	14.00%	2.00%	2.00%	2.00%	2.00%	0.00%
MT	A F G N	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	0.00%	0.00%	0.00%	0.00%	0.00%

NOTE: Commissions for all plans under 65 disableds will be 0% (Zero) for CA, IL, MD, NC, OK, SD, TN, and TX

Agent Level Commission Rates¹ – Issue Ages 65-80

STATES	Plan	POLICY YEAR										
		1	2	3	4	5	6	7	8	9	10	11+
CA, ID, IL, IA, MT, NE, NV, NC, ND, OK, SC, SD, TN, UT, WY	A	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	0.00%	0.00%	0.00%	0.00%	0.00%
	F G	20.00%	20.00%	20.00%	20.00%	20.00%	20.00%	2.00%	2.00%	2.00%	2.00%	2.00%
	N	20.00%	20.00%	20.00%	20.00%	20.00%	20.00%	2.00%	2.00%	2.00%	2.00%	2.00%
AZ	A	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	0.00%	0.00%	0.00%	0.00%	0.00%
	F G	20.00%	20.00%	20.00%	20.00%	20.00%	20.00%	2.00%	2.00%	2.00%	2.00%	2.00%
	N	16.00%	16.00%	16.00%	16.00%	16.00%	16.00%	2.00%	2.00%	2.00%	2.00%	2.00%
IN	A	20.00%	20.00%	20.00%	20.00%	20.00%	20.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	F G	20.00%	20.00%	20.00%	20.00%	20.00%	20.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	N	20.00%	20.00%	20.00%	20.00%	20.00%	20.00%	0.00%	0.00%	0.00%	0.00%	0.00%
MI	A	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	0.00%	0.00%	0.00%	0.00%	0.00%
	C	30.00%	30.00%	30.00%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	0.00%
	F G	30.00%	30.00%	30.00%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	0.00%
	N	30.00%	30.00%	30.00%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	0.00%
MD	A	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	F G	20.00%	20.00%	20.00%	20.00%	20.00%	20.00%	2.00%	2.00%	2.00%	2.00%	2.00%
	N	20.00%	20.00%	20.00%	20.00%	20.00%	20.00%	2.00%	2.00%	2.00%	2.00%	2.00%
MO	A	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	0.00%	0.00%	0.00%	0.00%	0.00%
	F	20.00%	20.00%	20.00%	20.00%	20.00%	20.00%	20.00%	2.00%	2.00%	2.00%	2.00%
	G	14.00%	14.00%	14.00%	14.00%	14.00%	14.00%	2.00%	2.00%	2.00%	2.00%	0.00%
	N	16.00%	16.00%	16.00%	16.00%	16.00%	16.00%	2.00%	2.00%	2.00%	2.00%	2.00%
OH	A	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	0.00%	0.00%	0.00%	0.00%	0.00%
	C G	20.00%	20.00%	20.00%	20.00%	20.00%	20.00%	2.00%	2.00%	2.00%	2.00%	2.00%
	N	20.00%	20.00%	20.00%	20.00%	20.00%	20.00%	2.00%	2.00%	2.00%	2.00%	2.00%
TX	A	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	0.00%	0.00%	0.00%	0.00%
	F G	20.00%	20.00%	20.00%	20.00%	20.00%	20.00%	20.00%	2.00%	2.00%	2.00%	2.00%
	N	20.00%	20.00%	20.00%	20.00%	20.00%	20.00%	20.00%	2.00%	2.00%	2.00%	2.00%

NOTE: Commissions for all plans will be 0% (Zero) for CO, GA, KS, OR and PA

¹ - Commission rates are applied to original premium at issue excluding provision of Part B Deductible (Applicable to Plan F and C)

Guaranteed Issue — Writing producers will be paid a one time \$25.00 administrative fee on Guaranteed issue policies. Full Commissions on Guaranteed Issue business will be paid in IN and SC. 75% of stated commissions will be paid on GI business in TN.

Agent Level Commission Rates¹ — Issue Ages Over age 80

STATES	Plan	POLICY YEAR										
		1	2	3	4	5	6	7	8	9	10	11+
AZ, CA, ID, IL, IA, MD, MT, NE, NV, NC, ND, OK, SC, SD, TN, UT, WY	A	1.65%	1.65%	1.65%	1.65%	1.65%	1.65%	0.00%	0.00%	0.00%	0.00%	0.00%
	F G	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%	0.65%	0.65%	0.65%	0.65%	0.65%
	N	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%	0.65%	0.65%	0.65%	0.65%	0.65%
IN	A	20.00%	20.00%	20.00%	20.00%	20.00%	20.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	F G	20.00%	20.00%	20.00%	20.00%	20.00%	20.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	N	20.00%	20.00%	20.00%	20.00%	20.00%	20.00%	0.00%	0.00%	0.00%	0.00%	0.00%
MI	A	1.65%	1.65%	1.65%	1.65%	1.65%	1.65%	0.00%	0.00%	0.00%	0.00%	0.00%
	C	13.00%	13.00%	13.00%	1.65%	1.65%	1.65%	1.65%	1.65%	1.65%	1.65%	0.00%
	F G	13.00%	13.00%	13.00%	1.65%	1.65%	1.65%	1.65%	1.65%	1.65%	1.65%	0.00%
	N	13.00%	13.00%	13.00%	1.65%	1.65%	1.65%	1.65%	1.65%	1.65%	1.65%	0.00%
MO	A	1.65%	1.65%	1.65%	1.65%	1.65%	1.65%	0.00%	0.00%	0.00%	0.00%	0.00%
	F	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%	0.65%	0.65%	0.65%	0.65%	0.65%
	G	14.00%	14.00%	14.00%	14.00%	14.00%	14.00%	2.00%	2.00%	2.00%	2.00%	0.00%
	N	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	0.65%	0.65%	0.65%	0.65%	0.65%
OH	A	1.65%	1.65%	1.65%	1.65%	1.65%	1.65%	0.00%	0.00%	0.00%	0.00%	0.00%
	C G	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%	0.65%	0.65%	0.65%	0.65%	0.65%
	N	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%	0.65%	0.65%	0.65%	0.65%	0.65%
TX	A	1.65%	1.65%	1.65%	1.65%	1.65%	1.65%	1.65%	0.00%	0.00%	0.00%	0.00%
	F G	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%	0.65%	0.65%	0.65%	0.65%
	N	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%	0.65%	0.65%	0.65%	0.65%

NOTE: Commissions for all plans will be 0% (Zero) for CO, GA, KS, OR and PA

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