



Manhattan Life Insurance

2014 Commission Schedule

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**Please join our Conference Call Monday thru Thursday Noon ET
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The effective date of this commission schedule is the date of the contract to which this schedule is attached unless a later date is stated.

Plan	Issue Age	Percentage Commission for Policy Years 1-6	Percentage Commission for Policy Years 7-10	Percentage Commission for Policy Years 11+
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**All Medicare Supplement Plans				
	65-79	19	2	
	80 +	7	1.5	

**** All plans may not be available in all states. Please refer to individual rate sheets for plan availability. Compensation for Guarantee Issue Business is a flat \$25.00.**

Manhattan Life Insurance Company

Arizona Commission Schedule
Representative Medicare Supplement Commissions

The effective date of this commission schedule is the date of the contract to which this schedule is attached unless a later date is stated.

Plan	Issue Age	Percentage commission years 1-6	Percentage commission years 7-10	Percentage Commission years 11+
**New Business Supplement Plans:				
	65-79	20%	3%	
	80 +	8 %	2.5%	

**** All plans may not be available in all states. Please refer to individual rate sheets for plan availability. Compensation for Guarantee Issue Business is a flat \$25.00.**

Commissions for supplemental health products will continue pursuant to agent agreement/contract as long as the annual compensation is greater than \$600.00. Commissions are paid only on commissionable premium. Commissionable premium is the gross original premium less the initial policy fee and the premium designated by the Company to cover the Part B Deductible amount if applicable to the plan purchased. Commissions are not paid on any increases in premium including attained age increases or experience rate increases.

First year and renewal commissions will be calculated based on a percentage of the original premium for each policy year according to the above schedule. For policies issued to policyholders with an issue age of 65 or above, first year and renewal commissions will be paid based on a percentage of the original premium received and accepted when the policy was issued by the Company. For policies issued to policyholders with an issue age before age 65, once the policyholder attains age 65, the original premium resets to the premium the policyholder is charged at age 65 and commissions will be payable thereafter based on the age 65 premium.

The “issue age” and “policy year” for calculating commissions do not reset. A policy year consists of 12 months, beginning on the effective date of the policy.

Manhattan Life Insurance Company

Indiana Commission Schedule
Representative Medicare Supplement Commissions

The effective date of this commission schedule is the date of the contract to which this schedule is attached unless a later date is stated.

Plan	Issue Age	Percentage commission years 1-6	Percentage commission years 7-10	Percentage Commission years 11+
**New Business Supplement Plans:				
	65-79	21%		
	80 +	9%		

**** All plans may not be available in all states. Please refer to individual rate sheets for plan availability. Compensation for Guarantee Issue Business is a flat \$25.00.**

Commissions for supplemental health products will continue pursuant to agent agreement/contract as long as the annual compensation is greater than \$600.00. Commissions are paid only on commissionable premium. Commissionable premium is the gross original premium less the initial policy fee and the premium designated by the Company to cover the Part B Deductible amount if applicable to the plan purchased. Commissions are not paid on any increases in premium including attained age increases or experience rate increases.

First year and renewal commissions will be calculated based on a percentage of the original premium for each policy year according to the above schedule. For policies issued to policyholders with an issue age of 65 or above, first year and renewal commissions will be paid based on a percentage of the original premium received and accepted when the policy was issued by the Company. For policies issued to policyholders with an issue age before age 65, once the policyholder attains age 65, the original premium resets to the premium the policyholder is charged at age 65 and commissions will be payable thereafter based on the age 65 premium.

The "issue age" and "policy year" for calculating commissions do not reset. A policy year consists of 12 months, beginning on the effective date of the policy.

Manhattan Life Insurance Company

Missouri Commission Schedule
 Representative Medicare Supplement Commissions

The effective date of this commission schedule is the date of the contract to which this schedule is attached unless a later date is stated.

Plan	Issue Age	Percentage commission years 1	Percentage commission years 2-6	Percentage commission years 7-10	Percentage Commission years 11+
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****New Business Supplement Plans:**

64	17%	9.5%	4%
65-79	17%	9.5%	4%
80 +	17%	9.5%	4%

****Replacement Business:**

Issue Age	Percentage commission years 1-6	Percentage commission years 7-10	Percentage commission years 11+
64	9.5%	4%	
65-79	9.5%	4%	
80 +	9.5%	4%	

**** All plans may not be available in all states. Please refer to individual rate sheets for plan availability. In MO, compensation rates will be 75% of the scheduled rate for Guaranteed Issue business. A policy is considered to be a replacement policy if the policy holder had a previous Medicare Supplement policy with any carrier.**

Commissions for supplemental health products will continue pursuant to agent agreement/contract as long as the annual compensation is greater than \$600.00. Commissions are paid only on commissionable premium. Commissionable premium is the gross original premium less the initial policy fee and the premium designated by the Company to cover the Part B Deductible amount if applicable to the plan purchased. Commissions are not paid on any increases in premium including attained age increases or experience rate increases.

First year and renewal commissions will be calculated based on a percentage of the original premium for each policy year according to the above schedule. For policies issued to policyholders with an issue age of 65 or above, first year and renewal commissions will be paid based on a percentage of the original premium received and accepted when the policy was issued by the Company. For policies issued to policyholders with an issue age before age 65, once the policyholder attains age 65, the original premium resets to the premium the policyholder is charged at age 65 and commissions will be payable thereafter based on the age 65 premium.

Manhattan Life Insurance Company

Ohio Commission Schedule

Representative Medicare Supplement Commissions

The effective date of this commission schedule is the date of the contract to which this schedule is attached unless a later date is stated.

Plan	Issue Age	Percentage Commission for Policy Years 1-6	Percentage Commission for Policy Years 7-10	Percentage Commission for Policy Years 11+
**All Medicare Supplement Plans				
	65-79	21		
	80 +	9.5		

**** All plans may not be available in all states. Please refer to individual rate sheets for plan availability. Compensation for Guarantee Issue Business is a flat \$25.00.**

Commissions are paid only on commissionable premium. Commissionable premium is the gross original premium less the initial policy fee and the premium designated by the Company to cover the Part B Deductible amount if applicable to the plan purchased. Commissions are not paid on any increases in premium including attained age increases or experience rate increases.

First year and renewal commissions will be calculated based on a percentage of the original premium for each policy year according to the above schedule. For policies issued to policyholders with an issue age of 65 or above, first year and renewal commissions will be paid based on a percentage of the original premium received and accepted when the policy was issued by the Company. For policies issued to policyholders with an issue age before age 65, once the policyholder attains age 65, the original premium resets to the premium the policyholder is charged at age 65 and commissions will be payable thereafter based on the age 65 premium. The "issue age" and "policy year" for calculating commissions do not reset. A policy year consists of 12 months, beginning on the effective date of the policy.

The Company may change the percentages shown in the above schedule with thirty (30) days prior written notice and such change will only be applicable to policies issued on applications received after notice of such change has been mailed to agent's last known address on file with the Company.