



UnitedHealthcare
 Medicare Supplement and Medicare Advantage

NAAIP Medicare Advantage Commissions will always be the most we are allowed according to Federal Law.

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 2017 Maximum Commissions**

MA and Section 1876 Cost Plans				
Compensation Type	National	Connecticut, Pennsylvania, District of Columbia	California New Jersey	Puerto Rico, U.S. Virgin Islands
Initial Year	\$443	\$498	\$553	\$304
Renewal Years	\$222	\$249	\$277	\$152
PDPs				
Initial Year	\$71			
Renewal Years	\$36			

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2014 commissions below Rises every year



Exhibit 1

UNITEDHEALTHCARE INSURANCE COMPANY PDP AND MA PLANS ANNUAL COMMISSION SCHEDULE FOR 2014

I. PDP PLANS

“Initial Year” Commissions -- New Enrollments for CMS Contract Year 2014

In accordance with CMS instructions, the Company shall initially pay Agent the “Renewal Year” commission specified below for each individual properly enrolled in a Company PDP Plan which Agent are approved and authorized to market and promote for the 2014 CMS Contract Year, beginning with January 1, 2014 effective enrollments. If the individual enrollment is identified to the company by CMS as a new/initial enrollment, the Company shall adjust the compensation paid to Agent for the individual from the “Renewal Year” commission specified below to the “Initial Year” commission specified below. **“Initial Year” commissions will not be paid if the individual was already enrolled in a PDP Plan at the time of enrollment.** The commissions listed below at each level are net of commissions payable to all lower sales levels. Payment of the “Renewal Year” commission will be made following the entry of a qualifying application into the Company’s enrollment system and validation of the producer’s credentials. Any required adjustment from the “Renewal Year” commission to the “Initial Year” commission will be made following CMS’s identification that the individual is in an IEP or new to the PDP Program.

Initial Year Commissions

	Amount Payable
Level	
Agent	\$56.00

Note: The above commissions will be paid for electronic enrollments only. In the event that Agent or its Representatives submit paper based enrollments, the Company reserves the right to charge Agent an administrative fee which will be deducted from the Agent-level commission specified above. The amount of any administrative fee will be determined by the Company and made available to Agent upon request.

“Renewal Year” Commissions – Renewal Enrollments for CMS Contract Year 2014; Subsequent CMS Contract Years for New Enrollments and Renewal Enrollments for CMS Contract Year 2014

The Company shall pay Agent the following renewal commissions for each individual properly enrolled in a Company PDP Plan which Agent are approved and authorized to market and promote for the 2014 CMS Contract Year beginning with January 1, 2014 effective enrollments and who remains in a Company PDP Plan in subsequent CMS Contract Years. If Agent receive the “Initial Year” commission for the 2014 CMS Contract Year, Agent shall be entitled to renewal commissions, provided that the individual remains enrolled in a Company PDP Plan throughout each renewal year and provided that Agent continue to be licensed, appointed and certified by the Company as having completed the training and testing required by the Company to market and promote Company PDP Plans for each renewal year. . If Agent receive the “Renewal Year” commission for an enrollment effective on or after January 1, 2014 for the 2014 CMS Contract Year, Agent shall be entitled to earn renewal commissions, provided that the individual remains enrolled in a Company PDP Plan throughout each renewal year and provided that Agent continue to be licensed, appointed and certified by the Company as having completed the training and

testing required by the Company to market and promote Company PDP Plans for each renewal year. . The renewal commissions listed below at each level are net of commissions payable to all lower sales levels.

Renewal Year Commissions

Level	Amount Payable
Agent	\$28.00

Note: The above commissions will be paid for electronic enrollments only. In the event that Agent submit paper based enrollments, the Company reserves the right to charge Agent and its Representatives an administrative fee which will be deducted from the Agent-level commission specified above. The amount of any administrative fee will be determined by the Company and made available to Agent upon request.

II. ALL MEDICARE ADVANTAGE PLANS

“Initial Year” Commissions -- New Enrollments for CMS Contract Year 2014

In accordance with CMS instructions, the Company shall initially pay Agent the “Renewal Year” commission specified below for each individual enrolled in one of the Company’s MA Plans which Agent are approved and authorized to market and promote for the 2014 CMS Contract Year, beginning with January 1, 2014 effective enrollments. If the individual enrollment is identified to the company by CMS as a new/initial enrollment, the Company shall adjust the compensation paid to Agent for the individual from the “Renewal Year” commission specified below to the “Initial Year” commission specified below. **“Initial Year” commissions will not be paid if the individual was already enrolled in an MA Plan at the time of enrollment.** The commissions listed below at each level are net of commissions payable to all lower sales levels. Payment of the “Renewal Year” commission will be made following the entry of a qualifying application into the Company’s enrollment system and validation of the producer’s credentials. Any required adjustment from the “Renewal Year” commission to the “Initial Year” commission will be made following CMS’s identification that the individual is in an IEP or new to the MA Program.

Initial Year Commissions

CALIFORNIA

TABLE 1: CA INITIAL YEAR COMMISSIONS

	Amount Payable
Level	
Agent	\$532.00

Notwithstanding the above “TABLE 1: CA INITIAL YEAR COMMISSIONS” table, the following rates set forth in the “TABLE 2: EXCEPTIONS CA INITIAL YEAR COMMISSIONS” Table apply to the “CA Exceptions Plans/Products/States/Counties list” below.

TABLE 2: EXCEPTIONS CA INITIAL YEAR COMMISSIONS EXCEPTIONS

	Amount Payable
Level	
Agent	\$517.00

CA EXCEPTIONS PLANS/PRODUCTS/STATES/COUNTIES LIST

Contract # - Plan ID	Product	State: Counties
H0543-019	AARP MedicareComplete SecureHorizons	CA: Kern
H0543-028	AARP MedicareComplete SecureHorizons	CA: San Mateo
H0543-029	AARP MedicareComplete SecureHorizons	CA: Santa Clara
H0543-035	AARP MedicareComplete SecureHorizons	CA: Fresno, Madera**
H0543-036	AARP MedicareComplete SecureHorizons Plan 1	CA: Stanislaus

NEW JERSEY

TABLE 3: NJ INITIAL YEAR COMMISSIONS

	Amount Payable
Level	
Agent	\$532.00

CONNECTICUT

TABLE 4: CT INITIAL YEAR COMMISSIONS

	Amount Payable
Level	
Agent	\$480.00

ALL OTHER STATES

TABLE 5: ALL OTHER STATES INITIAL YEAR COMMISSIONS

	Amount Payable
Level	
Agent	\$425.00

Notwithstanding the above “TABLE 5: ALL OTHER STATES INITIAL YEAR COMMISSIONS” table above, the following rates set forth in the “TABLE 6: EXCEPTIONS FOR ALL OTHER STATES INITIAL YEAR COMMISSIONS” Table apply to the “ALL OTHER STATES EXCEPTIONS PLANS/PRODUCTS/STATES/COUNTIES LIST” below.

TABLE 6: EXCEPTIONS FOR ALL OTHER STATES INITIAL YEAR COMMISSIONS

	Amount Payable
Level	
Agent	\$413.00

ALL OTHER STATES EXCEPTIONS PLANS/PRODUCTS/STATES/COUNTIES LIST

Contract # - Plan ID	Product	State: Counties
H0084-001	Care Improvement Plus Medicare Advantage	<p>IL: Adams, Bond, Brown, Bureau, Calhoun, Carroll, Cass, Christian, De Witt, Ford, Fulton, Greene, Hancock, Henderson, Henry, Jersey, Jo Daviess, Knox, Livingston, Logan, Macoupin, Madison, Marshall, Mason, McDonough, McLean, Menard, Mercer, Monroe, Montgomery, Morgan, Moultrie, Peoria, Piatt, Pike, Putnam, Rock Island, Sangamon, Schuyler, Scott, St. Clair, Stark, Stephenson, Tazewell, Warren, Washington, Woodford</p> <p>IN: Adams, Allen, Blackford, Brown, De Kalb, Elkhart, Fayette, Fulton, Grant, Henry, Huntington, Jay, Johnson, Kosciusko, Lagrange, Marshall, Miami, Noble, Parke, Putnam, Rush, St. Joseph, Steuben, Union, Wabash, Wells, Whitley</p> <p>IA: Adair, Adams, Appanoose, Benton, Boone, Cass, Cedar, Clarke, Clinton, Crawford, Davis, Des Moines, Fremont, Greene, Grundy, Guthrie, Hardin, Harrison, Henry, Iowa, Jasper, Jefferson, Johnson, Keokuk, Lee, Louisa, Lucas, Madison, Mahaska, Marshall, Mills, Monona, Montgomery, Muscatine, Polk, Pottawattamie, Poweshiek, Ringgold, Scott, Shelby, Tama, Van Buren, Warren, Washington</p> <p>NE: Burt, Cass, Cuming, Douglas, Otoe, Sarpy, Saunders, Thurston, Washington</p> <p>NM: Cibola, DeBaca, Eddy, Guadalupe, Lincoln, Mora, Otero, Rio Arriba, Roosevelt, San Miguel, Socorro, Torrance, Valencia</p> <p>NC: Avery, Bladen, Clay, Graham, Hoke, Polk, Transylvania</p> <p>TX: Bailey, Bexar, Borden, Bowie, Brazoria, Cass, Collin, Dallas, Denton, Dimmit, Duval, El Paso, Ellis, Fort Bend, Guadalupe, Harris, Hidalgo, Hood, Hunt, Jefferson, Johnson, Liberty, Montgomery, Navarro, Nueces, Orange, Polk, Smith, Tarrant, Taylor, Titus, Van Zandt, Washington, Wood, Zavala</p>

“Renewal Year” Commissions – Renewal Enrollments for CMS Contract Year 2014; Subsequent CMS Contract Years for New Enrollments and Renewal Enrollments for CMS Contract Year 2014

The Company shall pay Agent the following renewal commissions for each individual properly enrolled in one of the Company’s MA Plans which Agent are approved and authorized to market and promote for the 2014 CMS Contract Year beginning with January 1, 2014 effective enrollments and who remain in a Company MA Plan in subsequent CMS Contract Years. If Agent receive the “Initial Year” commission for the 2014 CMS Contract Year, Agent shall be entitled to earn renewal commissions, provided that the individual remains enrolled in a Company MA Plan throughout each renewal year and provided that Agent continue to be licensed, appointed and certified by the Company as having completed the training and testing required by the Company to market and promote Company MA Plans for each renewal year. If Agent receive the “Renewal Year” commission for an enrollment effective on or after January 1, 2014 for the 2014 CMS Contract Year, Agent shall be entitled to earn renewal commissions, provided that the individual remains enrolled in a Company MA Plan throughout each renewal year and provided that Agent continue to be licensed, appointed and certified by the Company as having completed the training and testing required by the Company to market and promote Company MA Plans for each renewal year. . The renewal commissions listed below at each level are net of commissions payable to all lower sales levels.

Renewal Year Commissions

CALIFORNIA

TABLE 7: CA RENEWAL YEAR COMMISSIONS

	Amount Payable
Level	
Agent	\$266.00

Notwithstanding the above “TABLE 7: CA RENEWAL YEAR COMMISSIONS” table, the following rates set forth in the “TABLE 8: EXCEPTIONS CA RENEWAL YEAR COMMISSIONS” Table apply to the “CA Exceptions Plans/Products/States/Counties list” below.

TABLE 8: EXCEPTIONS CA RENEWAL YEAR COMMISSIONS EXCEPTIONS

	Amount Payable to each Level
Level	
Agent	\$259.00

CA EXCEPTIONS PLANS/PRODUCTS/STATES/COUNTIES LIST

Contract # - Plan ID	Product	State: Counties
H0543-019	AARP MedicareComplete SecureHorizons	CA: Kern
H0543-028	AARP MedicareComplete SecureHorizons	CA: San Mateo

NEW JERSEY

TABLE 9: NJ RENEWAL YEAR COMMISSIONS

Level	Amount Payable to each Level
Agent	\$266.00

CONNECTICUT

TABLE 10: CT RENEWAL YEAR COMMISSIONS

Level	Amount Payable to each Level
Agent	\$240.00

ALL OTHER STATES

TABLE 11: ALL OTHER STATES RENEWAL COMMISSIONS

	Amount Payable
Level	
Agent	\$213.00

Notwithstanding the above “TABLE 11: ALL OTHER STATES RENEWAL YEAR COMMISSIONS” table, the following rates set forth in the “TABLE 12: EXCEPTIONS ALL OTHER STATES RENEWAL YEAR COMMISSIONS” Table apply to the “ALL OTHER STATES Exceptions Plans/Products/States/Counties list” below.

TABLE 12: EXCEPTIONS ALL OTHER STATES RENEWAL YEAR COMMISSIONS EXCEPTIONS

	Amount Payable
Level	
Agent	\$207.00

ALL OTHER STATES EXCEPTIONS PLANS/PRODUCTS/STATES/COUNTIES LIST

Contract # - Plan ID	Product	State: Counties
H0084-001	Care Improvement Plus Medicare Advantage	IL: Adams, Bond, Brown, Bureau, Calhoun, Carroll, Cass, Christian, De Witt, Ford, Fulton, Greene, Hancock, Henderson, Henry, Jersey, Jo Daviess, Knox, Livingston, Logan, Macoupin, Madison, Marshall, Mason, McDonough, McLean, Menard, Mercer, Monroe, Montgomery, Morgan, Moultrie, Peoria, Piatt, Pike, Putnam, Rock Island, Sangamon, Schuyler, Scott, St. Clair, Stark, Stephenson, Tazewell, Warren, Washington, Woodford IN: Adams, Allen, Blackford, Brown, De Kalb, Elkhart, Fayette, Fulton, Grant, Henry, Huntington, Jay, Johnson, Kosciusko, Lagrange, Marshall, Miami, Noble, Parke, Putnam, Rush, St. Joseph, Steuben, Union, Wabash, Wells, Whitley IA: Adair, Adams, Appanoose, Benton, Boone, Cass, Cedar, Clarke, Clinton, Crawford, Davis, Des Moines, Fremont, Greene, Grundy, Guthrie, Hardin, Harrison, Henry, Iowa, Jasper, Jefferson, Johnson, Keokuk, Lee, Louisa, Lucas, Madison, Mahaska, Marshall, Mills, Monona, Montgomery, Muscatine, Polk, Pottawattamie, Poweshiek, Ringgold, Scott, Shelby, Tama, Van Buren, Warren, Washington NE: Burt, Cass, Cuming, Douglas, Otoe, Sarpy, Saunders, Thurston, Washington NM: Cibola, DeBaca, Eddy, Guadalupe, Lincoln, Mora, Otero, Rio Arriba, Roosevelt, San Miguel, Socorro, Tarrant, Valencia NC: Avery, Bladen, Clay, Graham, Hoke, Polk, Transylvania TX: Bailey, Bexar, Borden, Bowie, Brazoria, Cass, Collin, Dallas, Denton, Dimmit, Duval, El Paso, Ellis, Fort Bend, Guadalupe, Harris, Hidalgo, Hood, Hunt, Jefferson, Johnson, Liberty, Montgomery, Navarro, Nueces, Orange, Polk, Smith, Tarrant, Taylor, Titus, Van Zandt, Washington, Wood, Zavala

Exhibit 2

V. MEDICARE SUPPLEMENT INSURANCE PLANS WHICH CARRY THE AARP NAME - FOR APPLICATIONS WITH EFFECTIVE DATES ON OR AFTER JANUARY 1, 2014

The Company will compensate Agent as follows for each individual properly enrolled in a Medicare Supplement insurance plan which carries the AARP name (“AARP Med Supp Plan”) which Agent is approved and authorized to market and promote.

The commission payments listed below are net of compensation payable to all lower sales levels. To the extent any sales level is not involved in the sale of the AARP Med Supp Plan, the compensation payable to such sales level shall roll-up and be payable to the next higher sales level. Payment will be made in the next scheduled commission payment cycle following the entry of a qualifying application into the Company’s enrollment system.

The following compensation schedules have been filed for approval with the applicable state regulatory agencies and are subject to state approval. The Company may modify the compensation rates as required for state approval.

**AARP Medicare Supplement Plans
Commission Schedule Age 65+**

States: AR, IL, MI, NJ

Plans Plan Codes B01, C01, CS1, F01, FS1, N01 (All available plans except A, K, and L)

Plan Codes A01, K01, L01 (Plans A, K, L)

Years 1-6	
Agent	\$230.00

Years 1-6	
Agent	\$115.00

States: NM, OK, UT, VA and WI*

Plans Plan Codes B01, C01, CS1, F01, FS1, N01, MW1, NW1 (All available plans except A, K, L)

Plan Codes A01, K01, L01 (Plans A, K, L)

Years 1-6	
Agent	\$190.00

Years 1-6	
Agent	\$95.00

*Commissions not payable for riders in WI

State: CA

Plans Plan Codes B01, C01, CS1, F01, FS1, N01 (All available plans except A, K, and L)

Plan Codes A01, K01, L01 (Plans A, K, L)

Years 1-6	
Agent	\$300.00

Years 1-6	
Agent	\$150.00

State: NY

Plans Plan Codes B01, C01, CS1, F01, FS1, N01 (All available plans except A, K, and L)

Plan Codes A01, K01, L01 (Plans A, K, L)

Years 1-6	
Agent	\$270.00

Years 1-6	
Agent	\$135.00

States: AL, AZ, CT, DE, FL, GA, ID, IN, KS, KY, LA, MA, MD, ME, MO, MS, NC, NE, NH, NV, OH, PA, SC, TN, TX*

Plans Plan Codes B01, C01, CS1, F01, FS1, MY1, N01 (All available plans except A, K, L, and MA Core Plan)

Plan Codes A01, K01, L01, MX1 (Plans A, K, L, and MA Core Plan)

Years 1-6	
Agent	\$210.00

Years 1-6	
Agent	\$105.00

* TX Commission paid for Years 1 to 7

States: DC, IA, MT, ND, RI, VT, WY

Plans Plan Codes B01, C01, CS1, F01, FS1, N01 (All available plans except A, K, and L)

Plan Codes A01, K01, L01 (Plans A, K, L)

Years 1-6	
Agent	\$170.00

Years 1-6	
Agent	\$85.00

States: AK, HI, OR, SD

Plans Plan Codes B01, C01, CS1, F01, FS1, N01 (All available plans except A, K, and L)

Plan Codes A01, K01, L01 (Plans A, K, L)

Years 1-6	
Agent	\$150.00

Years 1-6	
Agent	\$75.00

State: CO

Plans Plan Codes A01, B01, C01, CS1, F01, FS1, K01, L01, N01 (All available plans)

Years 1-6	
Agent	\$150.00

States: GU, PR, VI

Plans Plan Codes B01, C01, CS1, F01, FS1, N01 (All available plans except A, K, and L)

Plan Codes A01, K01, L01 (Plans A, K, L)

Years 1-6	
Agent	\$110.00

Years 1-6	
Agent	\$55.00

State: MN*

Plans Plan Codes N01, UW1 (All available plans except K, L, and MN Basic Plan)

Plan Codes K01, L01, TW1 (Plans K, L and MN Basic Plan)

Years 1-6	
Agent	\$230.00

Years 1-6	
Agent	\$150.00

*Commissions not payable for riders in MN

State: WV**

Plans Plan Codes B01, C01, CS1, F01, FS1, N01 (All available plans except A, K, and L)

Plan Codes A01, K01, L01 (Plans A, K, L)

Years 1-5	
Agent	\$230.00

Years 1-5	
Agent	\$115.00

** WV Commission paid for Years 1 to 5

State: WA

Plans Plan Codes A01, B01, C01, CS1, F01, FS1, K01, L01, N01 (All available plans)

All years certificate is in force	
Agent	8.00%

I. PDP PLANS

One-Time Initial Payment for CMS Contract Year 2008 beginning with 01/01/08 Effective Enrollments for PDP Plans

A one-time initial payment will be made to Agent for each individual properly enrolled in a PDP Plan which Agent is approved and authorized to market and promote for the 2008 CMS Contract Year, beginning with 01/01/08 effective enrollments. **Such one-time initial payments will not be made if individual is already enrolled in a Company PDP Plan at the time of enrollment.** Payment will be made in the first commission payment cycle following the entry of a qualifying application into the Company's enrollment system.

\$70.00 One-time Initial Payment

Annual Renewal Fee

The Company shall pay Agent an annual renewal fee for each individual properly enrolled in a PDP Plan which Agent is approved and authorized to market and promote for the 2008 CMS Contract Year and who remains enrolled in the same PDP Plan in subsequent CMS Contract Years. **Such renewal fees will not be made if individual was already enrolled in a Company PDP Plan at the time of enrollment.** Payment will be made following the Company's receipt and processing of CMS confirmation that the renewing PDP Plan member has continued his or her enrollment in the PDP Plan following the close of the annual open enrollment period.

\$5.00 Annual Renewal Fee

II. MEDICARE ADVANTAGE PLANS – LOCAL MA PLANS AND SNPS

One-Time Initial Payment for CMS Contract Year 2008 beginning with 01/01/08 Effective Enrollments

A one-time initial payment will be made to Agent for each individual properly enrolled in a Local MA Plan/SNP which Agent is approved and authorized to market and promote for the 2008 CMS Contract Year, beginning with 01/01/08 effective enrollments. **Such one-time initial payments will not be made if individual is already enrolled in a Company Local MA Plan/SNP at the time of enrollment.** Payment will be made in the first commission payment cycle following the entry of a qualifying application into the Company's enrollment system.

One-Time Initial Payment for all States except California:

Electronic or Telephonic Enrollments: \$400.00

Paper Enrollments: \$360.00

One-Time Initial Payment for California:

Electronic or Telephonic Enrollments: \$550.00

Paper Enrollments: \$510.00

Monthly Renewal Fee

Beginning with the thirteenth (13th) month of continuous enrollment, a monthly renewal fee will be paid to Agent for each individual properly enrolled in a Local MA Plan/SNP for the 2008 CMS Contract Year. **Such renewal fees will not be made if individual was already enrolled in a Company Local MA Plan/SNP at the time of enrollment.**

\$5.00 Monthly Renewal Fee

III. MEDICARE ADVANTAGE PLANS -- PRIVATE FEE FOR SERVICE PLANS

The Company will compensate Agent as follows for each individual properly enrolled in a Private Fee For Service (PFFS) Plan which Agent is approved and authorized to market and promote for the remainder of the 2007 CMS Contract Year and for the 2008 CMS Contract Year, beginning with 01/01/08 effective enrollments, except that no compensation shall be paid to Agent for individuals residing in any of the “Non-Commissionable Counties” listed below:

One-Time Initial Payment for the Remainder of the 2007 CMS Contract Year and for CMS Contract Year 2008 Beginning with 01/01/2008 Effective Enrollments

Except for individuals residing in the “Non-Commissionable Counties” listed below, a one-time initial payment will be made to Agent for each individual properly enrolled in a PFFS Plan which Agent is approved and authorized to market and promote for the remainder of the 2007 CMS Contract Year and for the 2008 CMS Contract Year, beginning with 01/01/08 effective enrollments. **Such one-time initial payments will not be made if individual is already enrolled in a Company PFFS Plan at the time of enrollment.** Payment will be made in the first commission payment cycle following the entry of a qualifying application into the Company’s enrollment system.

One-Time Initial Payment:

Electronic or Telephonic Enrollments:	\$400.00
Paper Enrollments:	\$360.00

Monthly Renewal Fee

Except for individuals residing in the “Non-Commissionable Counties” listed below, beginning with the thirteenth (13th) month of continuous enrollment, a monthly renewal fee will be paid to Agent for each individual properly enrolled in a PFFS Plans for the remainder of the 2007 CMS Contract Year, and for the 2008 CMS Contract Year, beginning with 01/01/08 effective enrollments. **Such renewal fees will not be made if individual was already enrolled in a Company PFFS Plan at the time of enrollment.**

\$5.00 Monthly Renewal

Non-Commissionable Counties for PFFS Plans

MINNESOTA

BECKER
BLUE EARTH
BROWN
CARLTON
CHIPPEWA
CLAY
CLEARWATER
COTTONWOOD
DOUGLAS
FARIBAULT
FILLMORE
FREEBORN
GRANT
HOUSTON
JACKSON
KANDIYOHI
KITTSO
LE SUEUR
LINCOLN
LYON
MARTIN
MEEKER
MORRISON

NICOLLET
NOBLES
OTTER TAIL
PENNINGTON
POPE
RED LAKE
REDWOOD
RICE
ROCK
ROSEAU
SHERBURNE
STEARNS
STEELE
SWIFT
TODD
TRAVERSE
WABASHA
WADENA
WASECA
WASHINGTON
WATONWAN
WILKIN
WINONA

WISCONSIN

ASHLAND
BAYFIELD
BURNETT
CHIPPEWA
DOUGLAS
DUNN
EAU CLAIRE
PIERCE
POLK
SAINT CROIX
SAWYER
WASHBURN

IV. MEDICARE SUPPLEMENT INSURANCE PLANS – NON AARP BRANDED

The Company will compensate Agent as follows for each individual properly enrolled in a non-AARP branded Medicare supplement insurance plan (“Non-AARP Branded Med Supp Plan”) which Agent is approved and authorized to market and promote.

The following compensation schedules have been filed for approval with the applicable state regulatory agencies and are subject to state approval. The Company may modify the compensation rates as required for state approval.

a. Medicare Supplement Plans C, F, F+, G and J.

Available in Alabama, Arizona, Colorado, Georgia, Iowa, Illinois, Kansas, Kentucky, Louisiana, Maryland, Missouri, North Carolina, Nevada, Ohio, Oklahoma, Oregon, South Carolina, Tennessee, Texas and West Virginia.

Policy Years 1- 6	
Agent	15%

Policy Years 7+	
Agent	2%

b. Medicare Supplement Plans C, F, F+ and G.

Available in California and Mississippi.

Policy Years 1- 6	
Agent	15%

Policy Years 7+	
Agent	2%

c. Medicare Supplement Plans A, B, C, E, F, F+ and G.

Available in Florida.

Policy Years 1- 6 Plan A	
Agent	4%

Policy Years 7+ Plan A	
Agent	2%

Policy Years 1- 6 Plans B, C, F and F+	
Agent	10%

Policy Years 7+ Plans B, C, F and F+	
Agent	2%

Policy Years 1- 6 Plan G	
Agent	15%

Policy Years 7+ Plan G	
Agent	2%

d. **Medicare Supplement Plans C, F, F+, G and J.**

Available in Indiana.

Policy Years 1- 6	
Agent	15%

Policy Years 7+	
Agent	0%

e. **Medicare Supplement Plans C, F, F+ and G.**

Available in Michigan.

Policy Years 1- 3	
Agent	25%

Policy Years 4+	
Agent	2%

f. **Medicare Supplement Plans A, B, C, D, F, F+, G and J.**

Available in Pennsylvania.

Policy Years 1- 6	
Agent	15%

Policy Years 7+	
Agent	2%

g. **Medicare Supplement Plans C, F, F+, G and J.**

Available in Washington.

All Policy Years Paid based on the current premium.	
Agent	8%

h. Medicare Supplement Plans Policy and Riders.

Available in Wisconsin (except for non-commissionable counties listed above under PFFS).

Policy Years 1- 6 Age 66+	
Agent	15%

Policy Years 7+ Age 66+	
Agent	2%

Policy Year 1 Age 65 and Under	
Agent	22%

Policy Years 2 - 6 Age 65 and Under	
Agent	12%

Policy Years 7+ Age 65 and Under	
Agent	5%

Payment of the above commissions shall be made in compliance with applicable state laws and regulations and subject to the provisions of the Agreement, including the following terms and conditions:

- a. Notwithstanding for commissions payable in the state of Washington, the Company shall have the right to cumulate any commissions due to Agent until such commissions equal at least twenty dollars (\$20.00).
- b. If the Company refunds any premium for any reason, Agent is indebted to the Company for any Agent commissions paid on that premium. Agent shall reimburse the Company for the premiums and commissions within thirty (30) days of the Company's written request. The Company may recover commissions in any lawful way.
- c. Commissions due to Agent are based on the first year collected premium amount (except in Washington, where it shall be based on the current premium amount) received by Company. Commission payments (including over-riding commission payments) shall be reduced by commission charge-backs for refunds of premium.
- d. Commissions are payable only when premium payments are current and no late premium payments are due. Agent shall not be entitled to commissions (including over-riding commissions) on premiums which would be owed for any Med Supp Plan but which have been waived by the Company. If any Med Supp Plan policy lapses for a period exceeding three (3) months and is not subsequently reinstated, there shall be no further obligation upon the Company to pay compensation hereunder for such Med Supp Plans unless said policy is reinstated through the direct efforts of Agent, as determined by the Company.

V. MEDICARE SUPPLEMENT INSURANCE PLANS – AARP BRANDED

The Company will compensate Agent as follows for each individual properly enrolled in an AARP branded Medicare supplement insurance plan (“AARP Branded Med Supp Plan”) which Agent is approved and authorized to market and promote.

The following compensation schedules have been filed for approval with the applicable state regulatory agencies and are subject to state approval. The Company may modify the compensation rates as required for state approval.

**AARP Medicare Supplement Plans
Commission Schedule Ages 65+**

States: AR, CA, NJ, NY
Plans: All Plans except A, K, L

First Year	
Agent	\$ 305.00

Renewal (Years 2-6)	
Agent	\$ 190.00

Plans: A, K, L

First Year	
Agent	\$ 152.50

Renewal (Years 2-6)	
Agent	\$ 115.00

States: AZ, CT, DE, FL, GA, ID, IL, KS, KY, LA, MA, MD, ME, MO, NC, NE, NH, NV, OH, PA, SC, TN, TX*
Plans: All Plans except A, K, L, MA Core Plan

First Year	
Agent	\$ 270.00

Renewal (Years 2-6)	
Agent	\$ 172.00

Plans: A, K, L, MA Core Plan

First Year	
Agent	\$ 135.00

Renewal (Years 2-6)	
Agent	\$ 107.00

* TX Renewal Commission paid for Years 2 to 7

States: AL, DC, IA, MS, MT, OK, RI, UT, VA, VT, WY
Plans: All Plans except A, K, L

First Year	
Agent	\$ 230.00

Renewal (Years 2-6)	
Agent	\$ 152.50

Plans: A, K, L

First Year	
Agent	\$ 115.00

Renewal (Years 2-6)	
Agent	\$ 95.00

**AARP Medicare Supplement Plans
Commission Schedule Ages 65+**

States: AK, CO*, HI, IN*, NM, OR, SD

Plans: All Plans except A, K, L

First Year	
Agent	\$ 190.00

Renewal (Years 2-6)	
Agent	\$ 135.00

Plans: A, K, L

First Year	
Agent	\$ 95.00

Renewal (Years 2-6)	
Agent	\$ 88.00

* CO, IN: Exception for A, K and L will not apply (Commissions same across all Plans)

States: GU, PR, VI

Plans: All Plans except A, K, L

First Year	
Agent	\$ 152.00

Renewal (Years 2-6)	
Agent	\$ 115.00

Plans: A, K, L

First Year	
Agent	\$ 76.00

Renewal (Years 2-6)	
Agent	\$ 57.50

States: MI, MN, ND, WI, WV

Plans: All Plans except A, K, L, MN Basic Plan, WI Basic Plan

First Year	
Agent	\$ 230.00

Renewal (Years 2-6)	
Agent	\$ 230.00

Plans: Plans A, K, L, MN Basic Plan, WI Basic Plan

First Year	
Agent	\$ 115.00

Renewal (Years 2-6)	
Agent	\$ 115.00

States: WA

Plans: All Plans

All Years	
Agent	8.0%

CO, IN, ME (Open Enrollment Only), MO, and WI: Under 65 Commissions same as 65+

Payment of the above commissions shall be made in compliance with applicable state laws and regulations and subject to the provisions of the Agreement, including the following terms and conditions:

- a. Notwithstanding for commissions payable in the state of Washington, the Company shall have the right to accumulate any commissions due to Agent until such commissions equal at least twenty dollars (\$20.00).
- b. If the Company refunds any premium for any reason, Agent is indebted to the Company for any Agent commissions paid on that premium. Agent shall reimburse the Company for the premiums and commissions within thirty (30) days of the Company's written request. The Company may recover commissions in any lawful way.
- c. Commissions due to Agent are based on the first year collected premium amount (except in Washington, where it shall be based on the current premium amount) received by Company. Commission payments (including over-riding commission payments) shall be reduced by commission charge-backs for refunds of premium.
- d. Commissions are payable only when premium payments are current and no late premium payments are due. Agent shall not be entitled to commissions (including over-riding commissions) on premiums which would be owed for any Med Supp Plan but which have been waived by the Company.
- e. If any Med Supp Plan policy lapses for a period exceeding three (3) months and is not subsequently reinstated, there shall be no further obligation upon the Company to pay compensation hereunder for such Med Supp Plans unless said policy is reinstated through the direct efforts of Agent, as determined by the Company.
- f. In a replacement situation, commission is limited to the appropriate Med Supp Plan renewal commission.
- g. In the state of New York, commission for the replacement of a MA Plan can not exceed the appropriate Med Supp Plan renewal commission.
- h. Commissions are not payable on Med Supp Plans sold through intermediary organizations such as employers, unions or other groups.

VI. 50-64 INDEMNITY PRODUCTS – AARP BRANDED

The Company will compensate Agent as follows for each individual properly enrolled in an AARP branded 50-64 indemnity insurance plan (“AARP Branded 50-64 Indemnity Plan”) which Agent is approved and authorized to market and promote.

The following compensation schedules have been filed for approval with the applicable state regulatory agencies and are subject to state approval. The Company may modify the compensation rates as required for state approval.

**AARP 50-64 Indemnity Plans
Commission Schedule**

States: All States
Plans: Essential Plus Health Insurance Plans

Rate Level: 1

First Year		Renewal Years	
Agent	15.00%	Agent	5.00%

Rate Level: 2

First Year		Renewal Years	
Agent	12.00%	Agent	4.00%

Rate Level: 3

First Year		Renewal Years	
Agent	10.00%	Agent	3.00%

Rate Level: 4

First Year		Renewal Years	
Agent	8.00%	Agent	2.00%

States: All States
Plans: Essential Health Insurance Plans

Rate Level: Non-Smoker

First Year		Renewal Years	
Agent	15.00%	Agent	5.00%

Rate Level: Smoker

First Year		Renewal Years	
Agent	12.00%	Agent	4.00%

Payment of the above commissions shall be made in compliance with applicable state laws and regulations and subject to the provisions of the Agreement, including the following terms and conditions: