



Sentinel Security Life Insurance Company

2014 Commission Schedule

[Click here for contracting](#)

**Please join our Conference Call Monday thru Thursday Noon ET
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*Sentinel Security
Life Insurance
Company*

Schedule of Commissions

Medicare Supplement & Final Expense

For Purposes of this Compensation & Product Schedule, the term “you” or “your” shall have the same meaning as the term “Agent” in the Agreement.

This Compensation & Product Schedule (this “schedule”) is part of your agreement or contract with Company (“Agreement”)and is in effect on the later to occur of: (1) the date this Schedule was first approved by an Authorized Representative, (2) the effective date of the Agreement, or (3) the effective date assigned by Company for the latest approved transmittal sheet, for Company’s Medicare Supplement/Select and/or Life products (the “Products”), as submitted by your Sentinel Agency Director. In no event does this Schedule apply to persons with License-Only Agent Contracts. Terms not otherwise defined in this Schedule shall have the meaning set forth in the Agreement.

All Commissions

The Company shall use the following rates for policies issued on applications produced by you or, if applicable, other persons in your down line distribution who submits Product applications that designate you. Your rate for each policy will be reduced by any rates the Company has assigned to other persons in your down line distribution for such policy, if any. In no event shall the rate credited to you and your down line distribution for each policy exceed the rate provided on this Schedule.

General Provisions

- 1. Product Included.** The provisions and conditions of the Schedule shall apply only to the Products specifically identified in the Schedule.
- 2. Non-assignment.** You may not assign or pledge as collateral any commission payable under this Schedule. Any attempt to assign commission under the Schedule shall be void.
- 3. Administrative Rules.** The Company’s administrative rules, practices and procedures may be revised, modified or Selected by the Company from time to time.
- 4. Laws & Regulations.** Commission on the Products set forth above may be adjusted as required by any applicable laws or regulations.
- 5. Confidential Information.** Confidential Information, as defined in your Agreement, does not include information relating to Compensation payments payable, paid or provided to you pursuant to this Schedule.

Commission Rates for Medicare Supplement/Select Plans

Arizona[†], Iowa, Montana, Nebraska[†], Nevada, New Mexico, North Dakota, Utah[†], Wyoming								
Commission Rates New Business, Internal & External Replacement								
	Policy Years							
	New Business / Open Enrollment				Guarantee Issue			
	1-6	7-10	11+		1-6	7-10	11+	
Ages < 65	0.000%	0.000%	0.000%		0.000%	0.000%	0.000%	
Ages 65-79	24.000%	0.000%	0.000%		11.000%	0.000%	0.000%	
Ages 80+	9.000%	0.000%	0.000%		3.750%	0.000%	0.000%	
California								
Commission Rates New Business								
	Policy Years							
	New Business / Open Enrollment				Guarantee Issue			
	1	2-6	7-10	11+	1	2-6	7-10	11+
Ages < 65	19.000%	10.000%	0.000%	0.000%	13.750%	7.000%	0.000%	0.000%
Ages 65-79	19.000%	10.000%	0.000%	0.000%	13.750%	7.000%	0.000%	0.000%
Ages 80+	6.000%	1.500%	0.000%	0.000%	4.250%	0.875%	0.000%	0.000%
California								
Commission Rates Internal & External Replacement								
	Policy Years							
	New Business / Open Enrollment				Guarantee Issue			
	1	2-6	7-10	11+	1	2-6	7-10	11+
Ages < 65	9.500%	9.500%	0.000%	0.000%	9.500%	9.500%	0.000%	0.000%
Ages 65-79	9.500%	9.500%	0.000%	0.000%	9.500%	9.500%	0.000%	0.000%
Ages 80+	2.000%	2.000%	0.000%	0.000%	2.000%	2.000%	0.000%	0.000%

Colorado								
Commission Rates New Business, Internal & External Replacement								
Policy Years								
New Business / Open Enrollment					Guarantee Issue			
	1-6	7-10	11+		1-6	7-10	11+	
All Ages	23.000%	0.000%	0.000%		23.000%	0.000%	0.000%	
Oregon								
Commission Rates New Business, Internal & External Replacement								
Policy Years								
New Business / Open Enrollment					Guarantee Issue			
	1-6	7-10	11+		1-6	7-10	11+	
All Ages	23.000%	0.000%	0.000%		23.000%	0.000%	0.000%	
Texas								
Commission Rates New Business, Internal & External Replacement								
Policy Years								
Open Enrollment					Guarantee Issue			
	1-7	8-10	11+		1-7	8-10	11+	
Ages < 65 Plan A Only*	9.000%	0.000%	0.000%		4.000%	0.000%	0.000%	
Ages 65-79	24.000%	0.000%	0.000%		11.000%	0.000%	0.000%	
Ages 80+	9.000%	0.000%	0.000%		4.000%	0.000%	0.000%	
Washington								
Commission Rates New Business, Internal & External Replacement								
All Policy Years								
All Years New Business / Open Enrollment					All Years Guarantee Issue			
Ages < 65	0.000%				0.000%			
Ages 65+	9.000%				7.000%			
Kansas								
Commission Rates New Business, Internal & External Replacement								
Policy Years								
New Business / Open Enrollment					Guarantee Issue			
	1-6	7-10	11+		1-6	7-10	11+	
Ages < 65	24.000%	0.000%	0.000%		11.000%	0.000%	0.000%	
Ages 65-79	24.000%	0.000%	0.000%		11.000%	0.000%	0.000%	
Ages 80+	9.000%	0.000%	0.000%		3.750%	0.000%	0.000%	

†Medicare Select Plans May Be Available

Louisiana†, South Dakota†

Commission Rates New Business, Internal & External Replacement

	Policy Years							
	New Business / Open Enrollment				Guarantee Issue			
	1-6	7-10	11+		1-6	7-10	11+	
Ages < 65	9.000%	0.000%	0.000%		3.750%	0.000%	0.000%	
Ages 65-79	24.000%	0.000%	0.000%		11.000%	0.000%	0.000%	
Ages 80+	9.000%	0.000%	0.000%		3.750%	0.000%	0.000%	

Oklahoma†

Commission Rates New Business, Internal & External Replacement

	Policy Years							
	New Business / Open Enrollment				Guarantee Issue			
	1-6	7-10	11+		1-6	7-10	11+	
Ages < 65 Plan A* Only	9.000%	0.000%	0.000%		3.750%	0.000%	0.000%	
Ages 65-79	24.000%	0.000%	0.000%		11.000%	0.000%	0.000%	
Ages 80+	9.000%	0.000%	0.000%		3.750%	0.000%	0.000%	

North Carolina

Commission Rates New Business, Internal & External Replacement

	Policy Years							
	New Business / Open Enrollment				Guarantee Issue			
	1-6	7-10	11+		1-6	7-10	11+	
Ages < 65 Plan A & Plan C* Only	9.000%	0.000%	0.000%		3.750%	0.000%	0.000%	
Ages 65-79	24.000%	0.000%	0.000%		11.000%	0.000%	0.000%	
Ages 80+	9.000%	0.000%	0.000%		3.750%	0.000%	0.000%	

*All Other Plans are paid 0% commission for under Age 65

Hawaii, Idaho

Commission Rates New Business, Internal & External Replacement

	Policy Years							
	New Business / Open Enrollment				Guarantee Issue			
	1-6	7-10	11+		1-6	7-10	11+	
Ages < 65	0.000%	0.000%	0.000%		0.000%	0.000%	0.000%	
Ages 65-79	24.000%	0.000%	0.000%		11.000%	0.000%	0.000%	
Ages 80+	9.000%	0.000%	0.000%		3.750%	0.000%	0.000%	



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Schedule of Commissions

Final Expense

Commission Rates for all Approved New VantageSM States

New VantageSM I				
	*Level Benefit Plan Policy Years			
Level	1	2-5	6-10	
Issue Ages 0 - 75	115.000%	10.000%	4.000%	
Issue Ages 76 - 80	105.000%	8.000%	2.000%	
Issue Ages 81 - 85	85.000%	6.000%	1.000%	
10 Pay	115.000%	10.000%	4.000%	
20 Pay	115.000%	10.000%	4.000%	
Paid-Up at 65	115.000%	10.000%	4.000%	
Paid-Up at 85	115.000%	10.000%	4.000%	
Single Premiums				
Issue Ages 20 - 69	7.000%	0.000%	0.000%	
Issue Ages 70 - 80	3.500%	0.000%	0.000%	

New VantageSM II				
	Graded Benefit Plan Policy Years			
Graded	1	2-5	6-10	
Issue Ages 45 - 75	115.000%	10.000%	3.000%	
Issue Ages 76 - 85	90.000%	7.000%	2.000%	

New VantageSM III				
	Modified Benefit Plan Policy Years			
Modified	1	2-5	6-10	
Issue Ages 45 - 75	75.000%	3.000%	2.000%	
Issue Ages 76 - 85	55.000%	2.000%	1.000%	

New VantageSM I*				
	*Level Benefit Plan Policy Years			
Combo Application*	1	2-5	6-10	
Issue Ages 0 - 75	115.000%	10.000%	4.000%	
Issue Ages 76 - 80	105.000%	8.000%	2.000%	
Issue Ages 81 - 85	85.000%	6.000%	1.000%	

*New VantageSM I Level Benefit is the only product offered on Combination Applications



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Annuity

***** This is not valid until signed by an Authorized Representative of the Company*****

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Commission Rates for Annuity Plans

All States

Commission Rates New Business, Internal, & External Replacement

	5 & 7 Year Annuity		
	Initial	Subsequent	
Ages 0 - 80	2.150%	1.08%	
Ages 81 - 90	1.400%	0.700%	

	10 Year Annuity		
	Initial	Subsequent	
Ages 0 - 80	2.650%	1.330%	
Ages 81 - 90	1.900%	0.950%	

X _____

Date: X _____

Agent’s Signature (Required for existing agents)

This schedule will be made a part of your current commission schedule