



United American Insurance Company

2014 Commission Schedule

Please join our Conference Call Monday thru Thursday ET
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UNITED AMERICAN INSURANCE COMPANY COMMISSION SCHEDULE LEVEL 04

The following commission rates shall apply:

Non-Lead Contract 1H94 LEVEL 04

POLICY TYPE	PLANS	AGES	STATES	1st Year	Years 2-5	Year 6	Years 7+	
Medicare Supplement Products * Ages 65 and over	A, B, C, D, F, G, MC48	65(+)	STD	16.00%	16.00%	16.00%	16.00%	
		65(+)	IN	16.00%	16.00%	16.00%	16.00%	
		65(+)	WA	10.00%	10.00%	10.00%	10.00%	
		65(+)	WV	16.00%	16.00%	7.00%	7.00%	
	HDF	65(+)	STD	16.00%	16.00%	16.00%	16.00%	
		65(+)	WA	10.00%	10.00%	10.00%	10.00%	
		65(+)	WV	16.00%	16.00%	7.00%	7.00%	
		K, L, N Attained Age	65-69	STD	24.00%	24.00%	24.00%	7.00%
	70-74		STD	19.00%	19.00%	19.00%	7.00%	
	75+		STD	14.00%	14.00%	14.00%	7.00%	
	65(+)		IN	16.00%	16.00%	16.00%	16.00%	
		65-69	WV	24.00%	24.00%	7.00%	7.00%	
		70-74	WV	19.00%	19.00%	7.00%	7.00%	
		75+	WV	14.00%	14.00%	7.00%	7.00%	
		K, L, N Issue Age	65-69	STD	21.00%	21.00%	21.00%	7.00%
	70-74		STD	19.00%	19.00%	19.00%	7.00%	
	75+		STD	17.00%	17.00%	17.00%	7.00%	
	65(+)		WA	10.00%	10.00%	10.00%	10.00%	
	Disability (Underwritten)	A, B, C, D, F, G, MC48	(-)65	STD	16.00%	16.00%	16.00%	16.00%
			(-)65	IN	16.00%	16.00%	16.00%	16.00%
			(-)65	KS	0.00%	0.00%	0.00%	0.00%
			(-)65	WA	10.00%	10.00%	10.00%	10.00%
		HDF	(-)65	WV	16.00%	16.00%	7.00%	7.00%
			(-)65	STD	16.00%	16.00%	16.00%	16.00%
(-)65			KS	0.00%	0.00%	0.00%	0.00%	
(-)65			WA	10.00%	10.00%	10.00%	10.00%	
K, L, N		(-)65	WV	16.00%	16.00%	7.00%	7.00%	
		(-)65	STD	16.00%	16.00%	16.00%	16.00%	
		(-)65	KS	0.00%	0.00%	0.00%	0.00%	
		(-)65	WA	10.00%	10.00%	10.00%	10.00%	
Disability (O/E, G/I, ESRD)**		A, B, C, D, F, G, MC48	(-)65	WV	16.00%	16.00%	7.00%	7.00%
			(-)65	STD	0.00%	0.00%	0.00%	0.00%
			(-)65	AZ	5.00%	5.00%	5.00%	5.00%
			(-)65	FL	4.00%	4.00%	4.00%	4.00%
		(-)65	IN	16.00%	16.00%	16.00%	16.00%	
		(-)65	CA, CO, IL, KS, ME, MO	16.00%	16.00%	16.00%	16.00%	
		(-)65	STD	0.00%	0.00%	0.00%	0.00%	
		(-)65	AZ	5.00%	5.00%	5.00%	5.00%	
	HDF	(-)65	FL	4.00%	4.00%	4.00%	4.00%	
		(-)65	CA, CO, IL, IN, KS, ME, MO	16.00%	16.00%	16.00%	16.00%	
		K, L, N	(-)65	STD	0.00%	0.00%	0.00%	0.00%
			(-)65	AZ	5.00%	5.00%	5.00%	5.00%
(-)65	FL		4.20%	4.20%	4.20%	2.50%		
(-)65	IN		16.00%	16.00%	16.00%	16.00%		
	(-)65	CA, CO, IL, KS	14.00%	14.00%	14.00%	7.00%		
	(-)65	ME, MO	17.00%	17.00%	17.00%	7.00%		

NOTE: All Products may not be available in your state. Standard Rates shall apply unless state specific rates are provided herein.

The above commission percentages constitute the total combined commissions which can be earned at this hierarchy level and all levels beneath it (i.e., any assigned agents who are lower in the hierarchy). Total commissions paid under this Schedule shall be reduced by the amount of any commissions paid or loaned by Company to such assigned agents for the same business.

Commissions will be 3% less when initial premium payment is made by credit/debit card. In addition, all subsequent commissions will be contingent on the method of initial premium payment.

The Company reserves the right to change the commissions at any time, however, any change shall apply from and after the effective date of such change on business produced after that date. The Company in its sole discretion will determine which products will be available for sale and may withdraw any products at any time.

The Company shall determine the commission on any policy which is determined to be an internal replacement or conversion of an existing Company policy, or policy of any Torchmark-affiliate, in accordance with applicable practices and procedures in use at such time. The foregoing may result in the reduction, or elimination altogether, of commissions otherwise payable hereunder.

All States, excluding Washington State Medicare Supplement Sales: The initial commission is calculated on the modal premium collected with the application. Remaining first year commissions are calculated on the first policy year premiums collected subsequent to issue. Second and subsequent years renewal commissions are calculated on premiums collected after the first policy year. Renewal commissions will be calculated on the premium in effect on issue date or the premium paid, whichever is lower. Premium increases implemented after policy issue will not be counted in the calculation of commissions.

UNITED AMERICAN INSURANCE COMPANY COMMISSION SCHEDULE LEVEL 04

The following commission rates shall apply:

Non-Lead Contract 1H97 LEVEL 04

POLICY TYPE	PLANS	AGES	STATES	1st Year	Years 2-3	Year 4-10	Years 11+
Other Health Products							
Other Health Product	MMGAP	ALL	STD	30.00%	7.00%	7.00%	7.00%
		ALL	CA	9.00%	2.00%	2.00%	2.00%
		ALL	CO, VA, PA	20.00%	5.00%	5.00%	5.00%
		ALL	FL, ND, SD, WV	16.00%	3.00%	3.00%	3.00%
	CILS	ALL	STD	45.00%	9.00%	9.00%	9.00%
		ALL	CO, MD, WA	40.00%	7.00%	7.00%	7.00%
	CANLS	ALL	FL	45.00%	4.00%	4.00%	4.00%
	CANLS-2	ALL	STD	55.00%	10.00%	8.00%	8.00%
		ALL	CO, MD, WA	35.00%	7.00%	7.00%	7.00%
	CANB	ALL	FL	40.00%	9.00%	9.00%	9.00%
		ALL	MT, NH, WY	40.00%	9.00%	9.00%	9.00%
	UA250, HIXC, HMXC	ALL	STD	45.00%	9.00%	9.00%	9.00%
	INDEM1	ALL	CA	25.00%	6.00%	6.00%	6.00%

NOTE: All Products may not be available in your state. Standard Rates shall apply unless state specific rates are provided herein.

The above commission percentages constitute the total combined commissions which can be earned at this hierarchy level and all levels beneath it (i.e., any assigned agents who are lower in the hierarchy). Total commissions paid under this Schedule shall be reduced by the amount of any commissions paid or loaned by Company to such assigned agents for the same business.

Commissions will be 3% less when initial premium payment is made by credit/debit card. In addition, all subsequent commissions will be contingent on the method of initial premium payment.

The Company reserves the right to change the commissions at any time, however, any change shall apply from and after the effective date of such change on business produced after that date. The Company in its sole discretion will determine which products will be available for sale and may withdraw any products at any time.

The Company shall determine the commission on any policy which is determined to be an internal replacement or conversion of an existing Company policy, or policy of any Torchmark-affiliate, in accordance with applicable practices and procedures in use at such time. The foregoing may result in the reduction, or elimination altogether, of commissions otherwise payable hereunder.

The initial commission is calculated on the modal premium collected with the application. Remaining first year commissions are calculated on the first policy year premiums collected subsequent to issue. Second and subsequent years renewal commissions are calculated on premiums collected after the first policy year. Renewal commissions will be calculated on the premium in effect on issue date or the premium paid, whichever is lower. Premium increases implemented after policy issue will not be counted in the calculation of commissions.

This Commission Schedule is subject to any change required by federal or state law or regulation.

This Commission Schedule shall be effective September 1, 2010

Rev 05-02-11 tw

UNITED AMERICAN INSURANCE COMPANY COMMISSION SCHEDULE LEVEL 04

The following commission rates shall apply:

Non-Lead Contract 1L98 LEVEL 04

POLICY TYPE	PLANS	AGES	STATES	1st Year	Years 2-5	Year 6-10	Years 11+
Life & Annuity Products:							
Fundamental Life Series I	WL, 10 Yr Term, 21 Pay WL	0-74	STD	80.00%	14.00%	7.00%	7.00%
		75+	STD	70.00%	7.00%	7.00%	7.00%
Fundamental Life Series II	Whole Life	0-80	STD	60.00%	2.00%	2.00%	1.00%
	10 Year Renewable Term	0-60	STD	95.00%	3.00%	3.00%	1.00%
	10 Year & 20 Year Term	20-70	STD	50.00%	1.00%	1.00%	1.00%
Single Premium Deferred Annuity	Life Style	0-80	STD	3.00%	N/A	N/A	N/A
		81-85	STD	3.00%	N/A	N/A	N/A
		86-90	STD	3.00%	N/A	N/A	N/A
Accidental Death Policy	ADP	18-68	STD	0.00%	0.00%	0.00%	0.00%

NOTE: All Products may not be available in your state. Standard Rates shall apply unless state specific rates are provided herein.

The above commission percentages constitute the total combined commissions which can be earned at this hierarchy level and all levels beneath it (i.e., any assigned agents who are lower in the hierarchy). Total commissions paid under this Schedule shall be reduced by the amount of any commissions paid or loaned by Company to such assigned agents for the same business.

Commissions will be 3% less when initial premium payment is made by credit/debit card. In addition, all subsequent commissions will be contingent on the method of initial premium payment.

The Company reserves the right to change the commissions at any time, however, any change shall apply from and after the effective date of such change on business produced after that date. The Company in its sole discretion will determine which products will be available for sale and may withdraw any products at any time.

The Company shall determine the commission on any policy which is determined to be an internal replacement or conversion of an existing Company policy, or policy of any Torchmark-affiliate, in accordance with applicable practices and procedures in use at such time. The foregoing may result in the reduction, or elimination altogether, of commissions otherwise payable hereunder.

The initial commission is calculated on the modal premium collected with the application. Remaining first year commissions are calculated on the first policy year premiums collected subsequent to issue. Second and subsequent years renewal commissions are calculated on premiums collected after the first policy year. Renewal commissions will be calculated on the premium in effect on issue date or the premium paid, whichever is lower. Premium increases implemented after policy issue will not be counted in the calculation of commissions.

Annuity commissions will be based on the amount deposited with Company during a given policy year. Commissions will be paid on deposit amounts actually received by the Company, less any deposit amounts refunded. If the Company refunds any deposit amounts or does not receive deposit amounts on which commissions may have been paid or loaned to Independent Contractor, independent Contractor shall immediately repay to Company all commissions previously paid or loaned on such deposit amounts. Commission chargebacks may occur due to policy cancellation, policy surrender, withdrawals, death of annuitant or owner, or minimum distribution requirements. The date of the aforementioned event and the age of the annuitant or owner shall be used in determining the commission chargeback.

This Commission Schedule is subject to any change required by federal or state law or regulation.

This Commission Schedule shall be effective July 1, 2011

Rev 07-20-11 tw