

COMMISSIONS FOR PERSONALLY PRODUCED GROUP INSURANCE

When this schedule is attached to a General Agent's contract, the term "General Agent" shall be substituted herein whenever the term "Agent" appears.

- I. COMMISSIONS ON GROUP INSURANCE PLANS shall be paid to the Agent in accordance with Sections II, III, and IV below, upon receipt by the Company of premiums as they come due while the Agent's contract with the Company is in effect, on all such business personally produced by the Agent and accepted by the Company.

For the purposes of this Section, first year premiums are aggregate premiums received for the first year of a plan and renewal premiums are aggregate premiums received for any renewal year of a plan, including premiums paid due to increases in premium rates or benefits or to additional persons being insured. The first year of a plan is deemed to commence on the plan's effective date and to end on the day before its first annual renewal date. A renewal year of a plan is a period of twelve consecutive months commencing on any annual renewal date of such plan.

- II. GROUP LIFE, ACCIDENTAL DEATH AND DISMEMBERMENT, SHORT TERM AND INTERMEDIATE DISABILITY PLANS.

| | Portion of the Premiums for Each Year to Which Commissions Are Applicable | Commissions Applicable to First Year Premiums | Commissions Applicable to Renewal Premiums |
|-------------|---|---|--|
| First | \$10,000 | 11.0% | 11.0% |
| Next | 5,000 | 8.0 | 8.0 |
| Next | 5,000 | 6.0 | 6.0 |
| Next | 30,000 | 4.0 | 4.0 |
| Next | 50,000 | 2.0 | 2.0 |
| Next | 150,000 | 1.5 | 1.5 |
| Next | 250,000 | 1.0 | 1.0 |
| Excess Over | 500,000 | .5 | .5 |

- III. GROUP LONG TERM DISABILITY INSURANCE PLANS.

| | Portion of the Premiums for Each Year to Which Commissions Are Applicable | Commissions Applicable to First Year Premiums | Commissions Applicable to Renewal Premiums |
|-------------|---|---|--|
| First | \$15,000 | 15.0% | 15.0% |
| Next | 10,000 | 10.0 | 10.0 |
| Next | 25,000 | 5.0 | 5.0 |
| Excess Over | 50,000 | 1.0 | 1.0 |

- IV. COMMISSIONS ON GROUP MULTIPLE EMPLOYER TRUST PLANS.

Notwithstanding Sections II and III, all commissions on Group Multiple Employer Trust Plans shall be paid to the Agent in accordance with the rates below, upon receipt by the Company of premiums as they come due while the Agent's contract with the Company is in effect, on all business personally produced by the Agent and accepted by the Company.

- Commissions Applicable to First Year Premium 15%
- Commissions Applicable to Renewal Premiums 10%