



Commission Schedule

GROUP SIZE	UP TO \$50,000 IN PAID COMMISSIONS	\$50,000 OR MORE IN PAID COMMISSIONS
2-5	3.5%	2.8%
6-15	4.0%	3.2%
16-49	4.5%	3.6%

ALL GROUPS 50 OR GREATER

First \$100,000 of premium	5%
Next \$500,000 of premium	4%
Next \$400,000 of premium	3%
Thereafter all commissions paid	2%

COMMISSION BONUS PROGRAM

A commission bonus pool with a minimum of \$500,000 will be distributed annually to reward agent performance as well as to improve the quality of new business written each year. Distribution of this bonus is based on the following criteria:

- RETENTION
- GROWTH
- CLIENT SATISFACTION
- LOYALTY