



# 2022 Individual Products Producer Partnership Plan

INDIVIDUAL MEDICARE, MEDICARE SUPPLEMENT,  
DENTAL AND VISION PRODUCTS



→ [Click here for the 2021 Producer Partnership Plan](#)

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## General Provisions Applying to the Producer Partnership Plan

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The 2022 Individual Medicare, Medicare Supplement, Dental and Vision Products Producer Partnership Plan (PPP) outlines certain rules and provisions and establishes the commission paid (as outlined and/or defined in the applicable commission schedules herein) for the sale of Individual Medicare, Medicare Supplement, Dental and Vision Products issued by Humana (collectively, “Products”). The PPP is incorporated by reference into and deemed to be a part of the Humana Producer Contract as amended (“Contract”). The PPP may be accessed online in the Commissions section of the Humana Vantage Agent Portal at Humana.com. This PPP supersedes any previous producer partnership plan except that commission rates for enrollments with effective dates of coverage prior to **January 1, 2022** remain in full force and effect, unless specifically modified by this PPP and outlined in the applicable commission schedule(s) contained herein.

As used in this PPP, the term “Humana” shall have the same meaning as the term “Company,” as those respective terms are defined or used in the Contract. Humana reserves the sole right to determine the resolution of any discrepancy between the PPP and the Contract. Any capitalized term used but not defined in this PPP shall have the same meaning ascribed to such term in the Contract. The terms “Medicare Product” or “Medicare Products” shall mean Humana issued Medicare Advantage (“MA”), Medicare Advantage Prescription Drug (“MAPD”), and Prescription Drug Plan (“PDP”) Products.

This PPP does not contain rules and provisions or commissions related to the sale of Humana Group Medicare, Group Medical, Group Dental, Group Vision, Group Medicare Supplement, Group Life & Supplemental, and Group Specialty Products. Those rules are contained in the Group Medical and Specialty Producer Partnership Plan located in the Pay and Bonuses section of the Agent Portal at Humana.com.

Producer may be obligated to disclose Compensation to clients and prospective clients. Because state laws vary, Producer should be aware of and comply with applicable state Compensation disclosure requirements. In addition, in order to receive Compensation for the sale of Products, it is the responsibility of Producer to be aware of and comply with applicable state and federal laws and regulations as well as Humana’s rules and provisions. Humana is not responsible for providing legal advice to Producer.

### To Sell:

#### I. Any Humana Products

If Producer has a question or concern regarding state or federal regulation, Producer should consult a legal advisor. Producer must be Licensed, contracted and appointed (if appointment is required by Applicable Laws) with Humana. Humana retains the sole discretion to authorize the Producer to solicit applications for Products offered by Humana, and not all Producers will be authorized to solicit applications for Products offered by Humana, or to participate in the sale or distribution of any third-party Products or Products offered through all other forums. Humana reserves the right to decline contracting with or appointing any individual or entity at its discretion. In Puerto Rico, an agent that holds an Authorized Person license type MUST assign all Compensation to a Producer or a corporation that holds the required license type for the policies or contracts sold. The Authorized Person will NOT receive any Compensation directly.

#### II. Medicare Products

Producers that are individual persons are required to participate annually in Training specified by Humana and pass a certification test. Training and certification may be accessed on the Humana Vantage Agent Portal at Humana.com.

**III. For any Qualified Health Plan (QHP) of Humana offered through a federally facilitated marketplace, federal state partnership marketplace, or state based marketplace (“Exchange”)**

Producer must meet any requirements imposed by the Exchange, including but not limited to fulfilling applicable registration and training requirements. Humana provides the same Compensation for QHPs offered through the Exchange as Humana does for similar health plans offered outside the Exchange pursuant to 45 C.F.R. 156.200(f). For more information, please refer to the Contract or contact a Humana Sales Representative.

Producer shall provide Notice to Humana of any Compensation dispute within eighteen (18) months from the date the Compensation is paid or would have been paid in the normal course of business and shall discuss the dispute and negotiate in good faith to resolve the dispute with Humana for a period of thirty (30) days. If Producer does not provide Notice to Humana of a Compensation dispute within eighteen (18) months from the date the Compensation is paid or would have been paid in the normal course of business, Humana’s Compensation determination or Compensation payment shall be deemed correct.

Humana may modify, increase, reduce or discontinue all Compensation payable by Humana by providing Notice to Producer (“Modification”). Notice is deemed sufficiently given on the date Humana mails, emails, or faxes Notice to Producer using any form of Contact Information or posts Notice to Humana’s self-service website. The Modification shall take effect at the time specified in the Notice. In no event will the Modification take effect prior to thirty (30) calendar days from the date Humana provides the Notice to Producer, unless such Modification is required due to Reform or guidance from Regulatory Authorities.

## **Minimum Production Standards**

Producer shall Sell or renew enough Products to be eligible for Compensation every calendar year and meet at least one of the standards identified in A through D below for Initial Sales or Inforce. If Producer fails to comply with and meet the Minimum Production Standards, Humana may (A) require Producer to reimburse Humana for Humana’s incurred or expected cost of all appointment fees for each state where Producer is appointed to represent Humana; (B) unilaterally amend this Contract to place Producer under inactive producer status; (C) terminate this Contract ; or (D) take any other action or inaction permitted by Applicable Laws.

Humana may evaluate Producer’s performance as it relates to these Minimum Production Standards periodically at Humana’s sole discretion, against those measurements identified in the Initial Sale, and In Force sections below.

## **Initial Sale**

For any prior 12-month period, as either the writing agent or Agent of Record, Producer must Sell at least:

- A. Three or more new Individual coverages from any of the following: Medicare Advantage, Medicare Advantage with Prescription Drug, Prescription Drug, Medicare Supplement, Dental or Vision Plans in total in any combination.

**OR**

- B. Two or more new Group coverages from any of the following: Medical, Dental, Vision, Life, Short-term Disability, Long-term Disability, Pharmacy, Workplace Voluntary Benefit Plans with employer payroll deduction, Medicare Advantage, Medicare Advantage with Prescription Drug, or Prescription Drug Plan.

## In force

As either the writing agent or Agent of Record, Producer must have the following in force business as of the end of the prior month in which Humana is valuating performance.

- C. Six or more in force Individual coverages from any of the following: Medicare Advantage, Medicare Advantage with Prescription Drug, Prescription Drug, Medicare Supplement, Dental or Vision Plans in total in any combination.

**OR**

- D. Three or more in force Group coverages from any of the following: Medical, Dental, Vision, Life, Short-term Disability, Long-term Disability, Pharmacy, Workplace Voluntary Benefit Plans with employer payroll deduction, Medicare Advantage, Medicare Advantage with Prescription Drug or Prescription Drug Plan.

## Policy lapse, surrender, rescission, or cancellation for all policies other than Medicare (For specific guidelines regarding Medicare Product Rapid Disenrollments, please see Notes on Producer Commissions for Medicare Products).

In the event a policy lapses because premium is not paid and the policy is reinstated, commission on the new or reinstated policy is payable only at Humana's discretion. If it is necessary to rescind coverage for any policy, Producer must promptly refund to Humana any commission or other Compensation received on account of the policy.

If a policy is surrendered, rescinded or canceled and premiums are refunded or waived, Producer will, in all cases, lose all rights to corresponding commissions or any other applicable Compensation and will repay commissions or any other applicable Compensation to Humana on demand. Commissions or any other applicable Compensation paid in error or overpayments must be repaid on request by Humana. Humana may withhold commissions or any other applicable Compensation otherwise due Producer until the overpayment is repaid in full.

For additional rules and provisions regarding Compensation, please refer to your Humana Producer Contract.

This PPP is the property of Humana. Producer may view, copy, and print the PPP for the sole use of the Producer only. Producer may not otherwise use, reproduce, download, store, post, broadcast, transmit, modify, sell, or make available content from Humana's PPP.

## Member Care Assessment Post Enrollment Survey for MA Enrollees

Humana will pay Producer a one-time fifty dollar (\$50.00) payment for assisting Medicare Advantage enrollees in completing an optional, post enrollment Member Care Assessment Survey. Producer must complete the required training for this program in advance of engaging enrollees and remain in compliance with all rules and regulations set forth by Humana as part of the required training in order to receive the payment, which can be accessed through the Humana Vantage Agent Portal at Humana.com. Producer must assist enrollee in completing the survey in its entirety at the time of enrollment or within five (5) business days of enrollment in order to receive the payment. However, the survey is optional for the member to complete, and the agent should not proceed to complete the survey unless the member agrees to do so. In order for Producer to be eligible to receive payment for assisting the enrollee with the survey, Producer must be actively Licensed, contracted and appointed to Sell MA Products with Humana and Humana must receive confirmation that the enrollee has been accepted and validated by CMS based on the enrollee's Medicare status. Humana reserves the right to withhold payment if any of the preceding conditions are not met.

## MEDICARE COMMISSION SCHEDULE

### MA, MAPD, and PDP Commission Schedule

#### Commission Payment Rates

The following chart shows the commission rates Humana pays for the sale of Medicare Products based on the location of the beneficiary's permanent residence. Humana will pay the Initial Commission or Renewal Rate Commission outlined in this chart based on a beneficiary's prior history with Medicare or Medicare Products as described in the "First Year of Coverage" and "Subsequent Years" charts below.

**Initial Commission rates in the chart below are applicable to policies with an original effective date on or after January 1, 2022**

|                       | MA or MAPD in<br>Puerto Rico | MA or MAPD in<br>CA, NJ | MA or MAPD in<br>CT, DC, PA | MA or MAPD in<br>All Other States | PDP<br>(All States)         |
|-----------------------|------------------------------|-------------------------|-----------------------------|-----------------------------------|-----------------------------|
| Initial<br>Commission | \$394.00                     | \$715.00                | \$646.00                    | \$573.00                          | \$87.00<br>paid first month |

Beginning in January 2021, policies with an original effective date on or after January 1, 2020 will be paid in accordance with the chart below, which will update each year based on Fair Market Value (FMV) renewal rates set by CMS each year. For policies with an original effective date prior to January 1, 2020, please refer to the applicable Producer Partnership Plan of the year that coincides with the original effective date of the policy.

**Renewal Rate Commission rates in the chart below are applicable to policies with an original effective date on or after January 1, 2020**

|                            | MA or MAPD in<br>Puerto Rico        | MA or MAPD in<br>CA, NJ             | MA or MAPD in<br>CT, DC, PA         | MA or MAPD in<br>All Other States   | PDP<br>(All States)      |
|----------------------------|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|--------------------------|
| Renewal Rate<br>Commission | \$16.41 pmpm<br>(\$197.00 annually) | \$29.83 pmpm<br>(\$358.00 annually) | \$26.91 pmpm<br>(\$323.00 annually) | \$23.91 pmpm<br>(\$287.00 annually) | \$44.00<br>paid annually |

pmpm = per member per month

Please note that the dollar amount in parenthesis in the row titled "Renewal Rate Commission" is rounded to the nearest dollar, but the pmpm amount you may receive annually will NOT be rounded to the nearest dollar. For the exact figure paid annually, multiply the relevant monthly amount times twelve (12). Medicare Product changes are described in more detail in the section titled "Medicare Product Changes".

## First Year of Coverage (paid annually)

The first year of coverage means the first year in which a beneficiary enrolls in a Medicare Product.

| Type of Enrollment<br>(as defined and reported by CMS in its<br>monthly report to Humana) | Commission<br>Paid         | Full or Prorated                                                                                                                 |
|-------------------------------------------------------------------------------------------|----------------------------|----------------------------------------------------------------------------------------------------------------------------------|
| Initial Sale<br>(New to Medicare)                                                         | Initial<br>Commission      | Full                                                                                                                             |
| Unlike Plan Type Change                                                                   | Initial<br>Commission      | Prorated <sup>1</sup>                                                                                                            |
| Like Plan Type Change in Compensation Payment<br>Year 1                                   | Initial<br>Commission      | Prorated <sup>1</sup>                                                                                                            |
| Like Plan Type Change in Compensation Payment<br>Years 2+                                 | Renewal Rate<br>Commission | Prorated <sup>1</sup>                                                                                                            |
| Employer Group to Individual                                                              | Initial<br>Commission      | Full – when there is no prior plan history <sup>2</sup><br>Prorated <sup>1</sup> - when there is prior plan history <sup>2</sup> |

## Subsequent Years - MA & MAPD (pmpm)

Subsequent years refers to each year following the first year of coverage (defined above), beginning on January 1<sup>st</sup> after the effective date of the Medicare Product.

| Type of Enrollment   | Commission Paid            | Timing of Payment                                                                  |
|----------------------|----------------------------|------------------------------------------------------------------------------------|
| All enrollment types | Renewal Rate<br>Commission | Paid per member per month<br>(begins January 1 <sup>st</sup> following enrollment) |

## Subsequent Years - PDP (paid annually)

| Type of Enrollment   | Commission Paid            | Timing of Payment                                                      |
|----------------------|----------------------------|------------------------------------------------------------------------|
| All enrollment types | Renewal Rate<br>Commission | Paid annually<br>(begins January 1 <sup>st</sup> following enrollment) |

pmpm = per member per month

<sup>1</sup>Prorated for the months that the Medicare Product is in force during the enrollment year. See the Timing and Proration of Payments section below for more information.

<sup>2</sup>Medicare Product history is determined by CMS and is provided to Humana by CMS in a monthly report.

## Timing and Proration of Payments

The following explains the timing and amount of commission payments.

### First Commission Payment

The first commission payment following enrollment will be paid by Humana at the Renewal Rate Commission pro-rated based on the number of months that the Medicare Product would be effective for the rest of the plan year. For example, an enrollment effective April 1st will generate a commission payment for 9/12ths of the Renewal Rate Commission because the member will only be enrolled for 9/12ths of that year. The below chart titled “**Chart A: First Payment**” details the first commission payment Humana will pay based on the effective date of the enrollment:

CHART A: FIRST PAYMENT

| Effective Date | Months Enrolled | First Commission Payment |                  |                      |                            |                |
|----------------|-----------------|--------------------------|------------------|----------------------|----------------------------|----------------|
|                |                 | MA & MAPD Puerto Rico    | MA & MAPD CA, NJ | MA & MAPD CT, DC, PA | MA & MAPD All Other States | PDP All States |
| January 1      | 12 of 12        | \$197.00                 | \$358.00         | \$323.00             | \$287.00                   | \$44.00        |
| February 1     | 11 of 12        | \$180.58                 | \$328.17         | \$296.08             | \$263.08                   | \$40.33        |
| March 1        | 10 of 12        | \$164.17                 | \$298.33         | \$269.17             | \$239.17                   | \$36.67        |
| April 1        | 9 of 12         | \$147.75                 | \$268.50         | \$242.25             | \$215.25                   | \$33.00        |
| May 1          | 8 of 12         | \$131.33                 | \$238.67         | \$215.33             | \$191.33                   | \$29.33        |
| June 1         | 7 of 12         | \$114.92                 | \$208.83         | \$188.42             | \$167.42                   | \$25.67        |
| July 1         | 6 of 12         | \$98.50                  | \$179.00         | \$161.50             | \$143.50                   | \$22.00        |
| August 1       | 5 of 12         | \$82.08                  | \$149.17         | \$134.58             | \$119.58                   | \$18.33        |
| September 1    | 4 of 12         | \$65.67                  | \$119.33         | \$107.67             | \$95.67                    | \$14.67        |
| October 1      | 3 of 12         | \$49.25                  | \$89.50          | \$80.75              | \$71.75                    | \$11.00        |
| November 1     | 2 of 12         | \$32.83                  | \$59.67          | \$53.83              | \$47.83                    | \$7.33         |
| December 1     | 1 of 12         | \$16.42                  | \$29.83          | \$26.92              | \$23.92                    | \$3.67         |

### Second Commission Payment

Humana uses a monthly report provided by CMS to determine whether a sale is considered an Initial Sale, Unlike Plan Type Change, Like Plan Type Change in Compensation Payment Year 1, or Like Plan Type Change in Compensation Payment Years 2+. Humana makes a second commission payment for an Initial Sale, Unlike Plan Type Change or a Like Plan Type Change in Compensation Payment Year 1 for the sale of a Medicare Product upon CMS validating the enrollee’s Medicare status as follows:

1. **Initial Sale:** A sale is considered an Initial Sale if the member is aging-in, is new to Medicare, or enrolls from Original Medicare into a Medicare Product. Humana pays a second commission payment for an Initial Sale according to the chart below titled “**Chart B: Second Payment – Initial Sale**”. Note that the first and second commission payments, when added together, equal the applicable full Initial Commission, regardless of the enrollment effective date or month.
2. **Unlike Plan Type Change:** A sale of a Medicare Product is considered an Unlike Plan Type Change if a member moves from MA or MAPD to PDP only, moves from PDP only to MA or MAPD, moves from a section 1876 cost plan to MA or MAPD, or moves from a section 1876 cost plan to PDP. Humana pays a second commission payment for

an Unlike Plan Type Change according to the chart below titled “**Chart C: Second Payment – Unlike Plan Type Change or Like Plan Type Change in Compensation Payment Year 1**”. Note that, per CMS guidelines, Humana may only pay commission for the months the member is actually enrolled, so the commission payment will be pro-rated based on the number of months that the Medicare Product would be effective the rest of the plan year.

3. **Like Plan Type Change in Compensation Payment Year 1:** A sale of a Medicare Product is considered a Like Plan Type Change in Compensation Payment Year 1 if the member makes any change to his/her plan that is not considered an Unlike Plan Type Change above, and occurs during Compensation Payment Year 1, as defined by CMS. For example, if the member is moving from a MA or MAPD to another MA or MAPD, or PDP to another PDP and the CMS report indicates the plan change was made during Compensation Payment Year 1, then the sale of the Medicare Product is considered a Like Plan Type Change in Compensation Payment Year 1. Humana pays a second commission payment for a Like Plan Type Change in Compensation Payment Year 1 according to the chart below titled “**Chart C: Second Payment – Unlike Plan Type Change or Like Plan Type Change in Compensation Payment Year 1**”. Note that, per CMS guidelines, Humana may only pay commission for the months the member is actually enrolled, so the commission payment will be pro-rated based on the number of months that the Medicare Product would be effective the rest of the plan year.
4. **Like Plan Type Change in Compensation Payment Years 2+:** A sale is considered a Like Plan Type Change in Compensation Payment Years 2+ if the member makes any change to his/her Medicare Product that is not considered an Unlike Plan Type Change or Like Plan Type Change in Compensation Payment Year 1 above. Humana only makes the first commission payment and not a second commission payment for a Like Plan Type Change in Compensation Payment Years 2+. For example, if the member is moving from a MA or MAPD to another MA or MAPD, or PDP to another PDP and the CMS report indicates the Medicare Product change was not made in Compensation Payment Year 1, then the sale is considered a Like Plan Type Change in Compensation Payment Years 2+ and only the first commission payment is made. Note that, per CMS guidelines, Humana may only pay commission for the months the member is actually enrolled, so the commission payment will be pro-rated based on the number of months that the Medicare Product would be effective the rest of the plan year.

CHART B: SECOND PAYMENT – INITIAL SALE

| Effective Date | Months Enrolled | Second Commission Payment:<br>Applies to Initial Sale |                     |                         |                        |                   |
|----------------|-----------------|-------------------------------------------------------|---------------------|-------------------------|------------------------|-------------------|
|                |                 | MA & MAPD<br>Puerto Rico                              | MA & MAPD<br>CA, NJ | MA & MAPD<br>CT, DC, PA | MA & MAPD<br>All Other | PDP<br>All States |
| January 1      | 12 of 12        | \$197.00                                              | \$357.00            | \$323.00                | \$286.00               | \$43.00           |
| February 1     | 11 of 12        | \$213.42                                              | \$386.83            | \$349.92                | \$309.92               | \$46.67           |
| March 1        | 10 of 12        | \$229.83                                              | \$416.67            | \$376.83                | \$333.83               | \$50.33           |
| April 1        | 9 of 12         | \$246.25                                              | \$446.50            | \$403.75                | \$357.75               | \$54.00           |
| May 1          | 8 of 12         | \$262.67                                              | \$476.33            | \$430.67                | \$381.67               | \$57.67           |
| June 1         | 7 of 12         | \$279.08                                              | \$506.17            | \$457.58                | \$405.58               | \$61.33           |
| July 1         | 6 of 12         | \$295.50                                              | \$536.00            | \$484.50                | \$429.50               | \$65.00           |
| August 1       | 5 of 12         | \$311.92                                              | \$565.83            | \$511.42                | \$453.42               | \$68.67           |
| September 1    | 4 of 12         | \$328.33                                              | \$595.67            | \$538.33                | \$477.33               | \$72.33           |
| October 1      | 3 of 12         | \$344.75                                              | \$625.50            | \$565.25                | \$501.25               | \$76.00           |
| November 1     | 2 of 12         | \$361.17                                              | \$655.33            | \$592.17                | \$525.17               | \$79.67           |
| December 1     | 1 of 12         | \$377.58                                              | \$685.17            | \$619.08                | \$549.08               | \$83.33           |

CHART C: SECOND PAYMENT – UNLIKE PLAN TYPE CHANGE OR LIKE PLAN TYPE CHANGE IN COMPENSATION PAYMENT YEAR 1

| Effective Date | Months Enrolled | Second Commission Payment                                                                |                     |                         |                        |                   |
|----------------|-----------------|------------------------------------------------------------------------------------------|---------------------|-------------------------|------------------------|-------------------|
|                |                 | Applies to Unlike Plan Type Change or Like Plan Type Change in Compensation Payment Year |                     |                         |                        |                   |
|                |                 | MA & MAPD<br>Puerto Rico                                                                 | MA & MAPD<br>CA, NJ | MA & MAPD<br>CT, DC, PA | MA & MAPD<br>All Other | PDP<br>All States |
| January 1      | 12 of 12        | \$197.00                                                                                 | \$357.00            | \$323.00                | \$286.00               | \$43.00           |
| February 1     | 11 of 12        | \$180.59                                                                                 | \$327.25            | \$296.09                | \$262.17               | \$39.42           |
| March 1        | 10 of 12        | \$164.16                                                                                 | \$297.50            | \$269.16                | \$238.33               | \$35.83           |
| April 1        | 9 of 12         | \$147.75                                                                                 | \$267.75            | \$242.25                | \$214.50               | \$32.25           |
| May 1          | 8 of 12         | \$131.34                                                                                 | \$238.00            | \$215.34                | \$190.67               | \$28.67           |
| June 1         | 7 of 12         | \$114.91                                                                                 | \$208.25            | \$188.41                | \$166.83               | \$25.08           |
| July 1         | 6 of 12         | \$98.50                                                                                  | \$178.50            | \$161.50                | \$143.00               | \$21.50           |
| August 1       | 5 of 12         | \$82.09                                                                                  | \$148.75            | \$134.59                | \$119.17               | \$17.92           |
| September 1    | 4 of 12         | \$65.66                                                                                  | \$119.00            | \$107.66                | \$95.33                | \$14.33           |
| October 1      | 3 of 12         | \$49.25                                                                                  | \$89.25             | \$80.75                 | \$71.50                | \$10.75           |
| November 1     | 2 of 12         | \$32.84                                                                                  | \$59.50             | \$53.84                 | \$47.67                | \$7.17            |
| December 1     | 1 of 12         | \$16.41                                                                                  | \$29.75             | \$26.91                 | \$23.83                | \$3.58            |

## Notes on Producer Commissions for Medicare Products:

1. This commission schedule supersedes any previous commission schedules regarding MA, MAPD, or PDP plans and will apply to new enrollments in Medicare Products with effective dates of coverage on or after **January 1, 2022**.
2. Commission shall be paid to Producer only for the period that the member remains enrolled in the Medicare Product and Producer remains under contract with Humana and is properly Licensed, certified, and appointed as required under State law or CMS guidance.
3. In accordance with CMS guidelines, commission can only be paid to a Producer that actively meets state Licensure and/or appointment requirements and who has successfully completed Humana's annual Training and passed Humana's certification test. No commission will be paid unless the Producer is currently contracted with Humana, and is currently Licensed and appointed to Sell Humana Medicare Products and has passed the certification test.
4. Commission will be paid to the Producer for all Qualified Enrollments according to the commission schedule in effect on the Submitted date for a new Medicare Product and the Medicare Product's effective date for renewals, as determined by Humana. A "Qualified Enrollment" means an individual enrolled in a Medicare Product by a Producer whose enrollment is (a) eligible per CMS rules; (b) completed and Submitted to CMS; and (c) accepted as a member by CMS. "Submitted" is defined as being entered and accepted into the Humana enrollment system. In order for Producer to receive the commission for a particular Qualified Enrollment, the Producer must meet all applicable Humana requirements to receive commission from Humana.
5. Charge-backs. Humana will recover from Producer any commissions paid to Producer for the sale of a Medicare Product that is not a Qualified Enrollment.
6. Rapid Disenrollments. Members enrolled through Producer who voluntarily or involuntarily disenroll within the first three months of enrollment are considered rapid disenrollments. For example, if a member enrolls in a Medicare Product effective October 1, November 1, or December 1, and disenrolls during the same enrollment year unrelated to the Annual Election Period and effective on or before January 1 of the following year.

A Rapid Disenrollment will result in Humana recovering from the Producer any commission paid to Producer related to the Medicare Product. The commission will be charged against future Compensation and any other monetary Compensation or commission that would otherwise be payable to Producer. Exceptions:

- a. It is not considered a Rapid Disenrollment when a member enrolls in a Medicare Product effective October 1, November 1, or December 1, and subsequently changes plans effective January 1 of the following year during the Annual Election Period.
- b. Rapid disenrollment compensation recovery does not apply when CMS determines that recoupment is not in the best interests of the Medicare program. Such situations include when a beneficiary disenrolls within the first three months for any of the following reasons:

| Reason                                                                                    |
|-------------------------------------------------------------------------------------------|
| Other creditable coverage (e.g., employer plan)                                           |
| Moving into or out of an institution                                                      |
| Gains/drops employer/union sponsored coverage                                             |
| Plan terminations, non-renewal, or CMS imposed sanction                                   |
| To coordinate with Part D enrollment periods or a State Pharmaceutical Assistance Program |
| Becoming Low Income Subsidy (LIS) or dual (Medicare and Medicaid) eligible                |
| Dual eligibles moving from an MAPD to MMP                                                 |
| Qualifying for another plan based on special needs                                        |
| Due to an auto, facilitated or passive enrollment                                         |
| Death                                                                                     |
| Moves out of the service area                                                             |
| Non-payment of premium                                                                    |
| Loss of entitlement or retroactive notice of entitlement                                  |
| Moving into a 5-star plan                                                                 |
| Moving from a Low Performer Icon (LPI) plan into a plan with three or more stars          |

7. Long Term Disenrollments. Members enrolled through Producer who voluntarily or involuntarily disenroll from a Humana Medicare Product before the end of the initial plan year and are not considered rapid disenrollments as described above, are considered long term disenrollments and will result in a recovering pro-rated commissions equal to those months the member was not enrolled on the Medicare Product (e.g. a member ages in effective April 1<sup>st</sup>). The member disenrolls effective September 30<sup>th</sup> of the same year. Humana must charge back 6/12ths of the initial Compensation -- January through March and October through December. Charge-backs will be charged against future Compensation and any other monetary Compensation or commission. The pro-rated charge-back rule applies to all years of Medicare Product membership by the member.
8. Humana will not pay commissions or any referral fees for the sale of a Medicare Product that will be effective in a future year until the beginning of that future year. For example, commission will not be paid until January 2022 for Medicare Products effective in 2022. A Field Marketing Organization (FMO) or similar type entity that has been retained to Sell Humana Medicare Products must not pay Producers' commission or referral fees for a Medicare Product that is effective in a future year until the beginning of that future year.
9. In order for Producer to receive Compensation for the sale of a Medicare Product, the submitted member application for sale must (i) be free of any inaccuracies, (ii) be complete, (iii) be submitted timely, (iv) identify Producer as the writing agent, and (v) contain all supplemental documents as is necessary for Humana to evaluate acceptance or rejection of the application. Humana reserves the right to withhold Compensation if any of the preceding conditions are not met.

## Medicare Product Changes

Medicare members may elect to choose different Medicare Product options and Medicare Products from one year to the next or even in the same year. They may also make these changes through different Producers. These changes may impact commissions. The following table describes how Humana pays commissions relating to Medicare Product changes.

| Type                                                                                                                          | Description<br>(as reported by CMS)                                                                                                                                                                | Agent of Record &<br>Writing Agent Impact                                                             | Commission Impact                                                                                                                                                                                                                                                                                                                                                                                            |
|-------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>INITIAL SALE</b>                                                                                                           |                                                                                                                                                                                                    |                                                                                                       |                                                                                                                                                                                                                                                                                                                                                                                                              |
| MA, MAPD, or PDP                                                                                                              | New enrollment (i.e. age-in, new to Medicare, or enrolls from Original Medicare)                                                                                                                   | N/A                                                                                                   | Initial Commission is paid the first year that the Medicare Product is in effect, followed by Renewal Rate Commission paid in subsequent years beginning on January 1 <sup>st</sup> .                                                                                                                                                                                                                        |
| <b>UNLIKE PLAN TYPE CHANGE</b>                                                                                                |                                                                                                                                                                                                    |                                                                                                       |                                                                                                                                                                                                                                                                                                                                                                                                              |
| PDP to MA or MAPD<br>or<br>MA or MAPD to PDP<br><br>Section 1876 Cost Plan to MA or MAPD<br><br>Section 1876 Cost Plan to PDP | Unlike Plan Type Change<br>(as reported by CMS)                                                                                                                                                    | Existing Agent of Record is replaced by the new Agent of Record                                       | Commission from original plan ceases.<br><br>Commissions paid on the original Medicare Product will be charged back according to the Rapid Disenrollment or Long Term Disenrollment sections above.<br><br>Humana pays pro-rated Initial Commission based on the new Medicare Product's effective date, followed by Renewal Rate Commission paid in subsequent years beginning on January 1 <sup>st</sup> .  |
| <b>LIKE PLAN TYPE CHANGE IN COMPENSATION PAYMENT YEAR 1</b>                                                                   |                                                                                                                                                                                                    |                                                                                                       |                                                                                                                                                                                                                                                                                                                                                                                                              |
| MA or MAPD to another MA or MAPD<br><br>PDP to another PDP                                                                    | Like Plan Type Change in Compensation Payment Year 1<br>(as reported by CMS)                                                                                                                       | Existing Agent of Record and writing agent are replaced by the new Agent of Record and writing agent. | Commission from original plan ceases.<br><br>Commissions paid on the original Medicare Product will be charged back according to the Rapid Disenrollment or Long Term Disenrollment sections above.<br><br>Humana pays pro-rated Initial Commission based on new Medicare Product's effective date, followed by Renewal Rate Commission paid in subsequent years beginning on January 1 <sup>st</sup> .      |
| <b>LIKE PLAN TYPE CHANGE IN COMPENSATION PAYMENT YEARS 2+</b>                                                                 |                                                                                                                                                                                                    |                                                                                                       |                                                                                                                                                                                                                                                                                                                                                                                                              |
| MA or MAPD to another MA or MAPD<br><br>PDP to another PDP                                                                    | Like Plan Type Change in Compensation Payment Years 2+<br>(as reported by CMS)                                                                                                                     | Existing Agent of Record and writing agent are replaced by the new Agent of Record and writing agent. | Commission from original plan ceases.<br><br>Commissions paid on the original Medicare Product will be charged back according to the Rapid Disenrollment or Long Term Disenrollment sections above.<br><br>Humana pays pro-rated Renewal Rate Commission based on new Medicare Product's effective date, followed by Renewal Rate Commission paid in subsequent years beginning on January 1 <sup>st</sup> . |
| <b>CONTINUOUS COVERAGE</b>                                                                                                    |                                                                                                                                                                                                    |                                                                                                       |                                                                                                                                                                                                                                                                                                                                                                                                              |
| MA to MA<br>MAPD to MAPD<br>PDP to PDP<br><br>or<br><br>Crosswalks, Mass Moves, Rollovers<br>(due to plan exits)              | No change in either benefit plan contract number or PBP code<br>(e.g. H1036-161 to H1036-161, etc.)<br><br>or<br><br>in those instances where a new contract/PBP code is assigned by Humana or CMS | Existing Agent of Record and writing agent remain the same.                                           | Renewal Rate Commission paid beginning on January 1 <sup>st</sup> .                                                                                                                                                                                                                                                                                                                                          |

*Plan types defined per 42 CFR 422.2274 and 423.2274*

PBP = Plan Benefit Package

**NOTE:** For enrollees who change from two plans (e.g., MA and a stand-alone PDP) (dual enrollments) to one plan (MAPD), compensation is at the renewal rate for the MAPD product.

## Non-Commissionable Counties for Specified Medicare Products

Notwithstanding anything herein to the contrary, no commission will be paid for any of the following Medicare Products with effective dates of coverage on or after **January 1, 2022**:

| MA or MAPD Products          |                                              |      |
|------------------------------|----------------------------------------------|------|
| State and County             | Products/Plans<br>(Contract Number-PBP Code) |      |
| Florida: All Counties        | H1036-062                                    | HMO  |
|                              | H1036-199                                    | HMO  |
|                              | H1036-280                                    | HMO  |
|                              | H1036-283                                    | HMO  |
| Georgia: All Counties        | H5216-242                                    | LPPO |
| Illinois: All Counties       | H1468-019                                    | HMO  |
|                              | H1468-020                                    | HMO  |
| Kentucky: All Counties       | H5525-030                                    | LPPO |
|                              | H6622-019                                    | HMO  |
| Louisiana: All Counties      | R0110-001                                    | RPPO |
| Ohio: All Counties           | H5525-030                                    | LPPO |
|                              | H6622-019                                    | HMO  |
| South Carolina: All Counties | H5216-243                                    | LPPO |
| South Carolina: Greenville   | H5178-001                                    | HMO  |
|                              | H7617-001                                    | LPPO |
| Wisconsin: All Counties      | H6622-076                                    | HMO  |
|                              | H6622-077                                    | HMO  |

| Humana Basic Rx (PDP) Products |                                                |                         |                                                |
|--------------------------------|------------------------------------------------|-------------------------|------------------------------------------------|
| State<br>(All Counties)        | Products/Plans<br>(Contract Number - PBP Code) | State<br>(All Counties) | Products/Plans<br>(Contract Number - PBP Code) |
| Alabama                        | S5884-106                                      | Montana                 | S5884-145                                      |
| Alaska                         | S5884-116                                      | Nebraska                | S5884-145                                      |
| Arizona                        | S5884-146                                      | Nevada                  | S5884-112                                      |
| Arkansas                       | S5884-141                                      | New Hampshire           | S5884-101                                      |
| California                     | S5884-114                                      | New Jersey              | S5884-131                                      |
| Colorado                       | S5884-111                                      | New Mexico              | S5884-110                                      |
| Connecticut                    | S5884-102                                      | New York                | S5552-004                                      |
| Delaware                       | S5884-103                                      | North Carolina          | S5884-133                                      |
| District of Columbia           | S5884-103                                      | North Dakota            | S5884-145                                      |
| Florida                        | S5884-105                                      | Ohio                    | S5884-137                                      |
| Georgia                        | S5884-135                                      | Oklahoma                | S5884-144                                      |
| Hawaii                         | S5884-115                                      | Oregon                  | S5884-113                                      |
| Idaho                          | S5884-147                                      | Pennsylvania            | S5884-104                                      |
| Illinois                       | S5884-107                                      | Puerto Rico             | S2874-004                                      |
| Indiana                        | S5884-138                                      | Rhode Island            | S5884-102                                      |
| Iowa                           | S5884-145                                      | South Carolina          | S5884-134                                      |
| Kansas                         | S5884-109                                      | South Dakota            | S5884-145                                      |
| Kentucky                       | S5884-138                                      | Tennessee               | S5884-106                                      |
| Louisiana                      | S5884-108                                      | Texas                   | S5884-143                                      |
| Maine                          | S5884-101                                      | Utah                    | S5884-147                                      |
| Maryland                       | S5884-103                                      | Vermont                 | S5884-102                                      |
| Massachusetts                  | S5884-102                                      | Virginia                | S5884-132                                      |
| Michigan                       | S5884-136                                      | Washington              | S5884-113                                      |
| Minnesota                      | S5884-145                                      | West Virginia           | S5884-104                                      |
| Mississippi                    | S5884-142                                      | Wisconsin               | S5884-139                                      |
| Missouri                       | S5884-140                                      | Wyoming                 | S5884-145                                      |

## Adjustment to Prior Year Commission Schedule(s)

For your convenience, listed below are Renewal Rate Commission adjustments from prior years that will remain in effect.

| Prior Year Renewal Rate Adjustments |                                       |                                       |                                      |                                       |
|-------------------------------------|---------------------------------------|---------------------------------------|--------------------------------------|---------------------------------------|
| MA & MAPD<br>State                  | 2009 Effective                        | 2013 Effective                        | 2014 Effective                       | 2015 Effective                        |
| PR                                  | <b>\$11.66 pmpm (\$140 annually)</b>  | No Change<br>(see 2013 PPP for rates) | <b>\$11.66 pmpm (\$140 annually)</b> | No Change<br>(see 2015 PPP for rates) |
| CA                                  | No Change<br>(see 2009 PPP for rates) | <b>\$21.25 pmpm (\$255 annually)</b>  | <b>\$21.25 pmpm (\$255 annually)</b> | <b>\$21.25 pmpm (\$255 annually)</b>  |
| NJ                                  | No Change<br>(see 2009 PPP for rates) | No Change<br>(see 2013 PPP for rates) | <b>\$21.25 pmpm (\$255 annually)</b> | <b>\$21.25 pmpm (\$255 annually)</b>  |
| CT, DC, PA                          | No Change<br>(see 2009 PPP for rates) | No Change<br>(see 2013 PPP for rates) | <b>\$19.16 pmpm (\$230 annually)</b> | <b>\$19.16 pmpm (\$230 annually)</b>  |
| AK, AZ, HI, NV, TX                  | No Change<br>(see 2009 PPP for rates) | <b>\$17.00 pmpm (\$204 annually)</b>  | <b>\$17.00 pmpm (\$204 annually)</b> | <b>\$17.00 pmpm (\$204 annually)</b>  |
| All Other States                    | No Change<br>(see 2009 PPP for rates) | No Change<br>(see 2013 PPP for rates) | <b>\$17.00 pmpm (\$204 annually)</b> | <b>\$17.00 pmpm (\$204 annually)</b>  |

*\*Note: Prior year Renewal Rates refer to the Renewal Rate for plans effective in the year indicated. Years 2012, 2011, 2010 and years prior to 2009 have no changes*



# Medicare Supplement Commission Schedules

- **Standard Core and Value Products Commission Schedule**
- **Achieve Products Commission Schedule**

# Medicare Supplement Commission Schedule

## Applicable to Standard Core and Value Products Only

### For policy effective dates on or after January 1, 2022

| Medicare Supplement Commission Schedule<br>Applicable to Standard Core and Value Products Only<br>For Ages Under 65 |                     |                 |                |                       |         |         |         |         |        |            |           |
|---------------------------------------------------------------------------------------------------------------------|---------------------|-----------------|----------------|-----------------------|---------|---------|---------|---------|--------|------------|-----------|
|                                                                                                                     |                     |                 | Paid Annually* | Paid Monthly          |         |         |         |         |        |            |           |
|                                                                                                                     |                     |                 | First Year     | Subsequent Years (2+) |         |         |         |         |        |            |           |
| State                                                                                                               | Plans               | Enrollment Type |                | Year 2                | Year 3  | Year 4  | Year 5  | Year 6  | Year 7 | Years 8-10 | Years 11+ |
| California                                                                                                          | B, C, F, G          | OE              | \$426.00       | \$35.50               | \$35.50 | \$35.50 | \$35.50 | \$35.50 | \$0.00 | \$0.00     | \$0.00    |
|                                                                                                                     | B, C, F, G          | UW, GI          | \$0.00         | \$0.00                | \$0.00  | \$0.00  | \$0.00  | \$0.00  | \$0.00 | \$0.00     | \$0.00    |
|                                                                                                                     | N                   | OE              | \$258.00       | \$21.50               | \$21.50 | \$21.50 | \$21.50 | \$21.50 | \$0.00 | \$0.00     | \$0.00    |
|                                                                                                                     | N                   | UW, GI          | \$0.00         | \$0.00                | \$0.00  | \$0.00  | \$0.00  | \$0.00  | \$0.00 | \$0.00     | \$0.00    |
|                                                                                                                     | A, F-HD, G-HD, K, L | OE              | \$165.00       | \$13.75               | \$13.75 | \$13.75 | \$13.75 | \$13.75 | \$0.00 | \$0.00     | \$0.00    |
|                                                                                                                     | A, F-HD, G-HD, K, L | UW, GI          | \$0.00         | \$0.00                | \$0.00  | \$0.00  | \$0.00  | \$0.00  | \$0.00 | \$0.00     | \$0.00    |
| Colorado                                                                                                            | All Plans           | OE, UW, GI      | 18.00%         | 18.00%                | 18.00%  | 18.00%  | 18.00%  | 18.00%  | 5.00%  | 5.00%      | 3.00%     |
| Florida                                                                                                             | All Plans           | OE, UW, GI      | 8.00%          | 8.00%                 | 8.00%   | 8.00%   | 8.00%   | 8.00%   | 1.00%  | 1.00%      | 1.00%     |
| Illinois                                                                                                            | All Plans           | OE, UW          | 10.00%         | 10.00%                | 10.00%  | 10.00%  | 10.00%  | 10.00%  | 2.50%  | 2.50%      | 1.00%     |
|                                                                                                                     | All Plans           | GI              | 2.00%          | 2.00%                 | 2.00%   | 2.00%   | 2.00%   | 2.00%   | 0.00%  | 0.00%      | 0.00%     |
| Kansas                                                                                                              | All Plans           | OE, UW          | 20.00%         | 20.00%                | 20.00%  | 20.00%  | 20.00%  | 20.00%  | 3.00%  | 3.00%      | 2.00%     |
|                                                                                                                     | All Plans           | GI              | 3.00%          | 3.00%                 | 3.00%   | 3.00%   | 3.00%   | 3.00%   | 0.00%  | 0.00%      | 0.00%     |
| Maine                                                                                                               | All Plans           | OE, UW          | 18.00%         | 18.00%                | 18.00%  | 18.00%  | 18.00%  | 18.00%  | 0.00%  | 0.00%      | 0.00%     |
|                                                                                                                     | All Plans           | GI              | 2.00%          | 2.00%                 | 2.00%   | 2.00%   | 2.00%   | 2.00%   | 0.00%  | 0.00%      | 0.00%     |
| Maryland                                                                                                            | All Plans           | OE, UW, GI      | 11.00%         | 11.00%                | 11.00%  | 11.00%  | 11.00%  | 11.00%  | 5.00%  | 5.00%      | 3.00%     |
| Minnesota                                                                                                           | All Plans           | OE, UW, GI      | 9.00%          | 9.00%                 | 9.00%   | 9.00%   | 9.00%   | 9.00%   | 0.00%  | 0.00%      | 0.00%     |
| Missouri                                                                                                            | All Plans           | OE, UW          | 20.00%         | 20.00%                | 20.00%  | 20.00%  | 20.00%  | 20.00%  | 5.00%  | 5.00%      | 3.00%     |
|                                                                                                                     | All Plans           | GI              | 2.00%          | 2.00%                 | 2.00%   | 2.00%   | 2.00%   | 2.00%   | 0.00%  | 0.00%      | 0.00%     |
| Montana                                                                                                             | All Plans           | OE, UW, GI      | 18.00%         | 18.00%                | 18.00%  | 18.00%  | 18.00%  | 18.00%  | 5.00%  | 5.00%      | 3.00%     |
| Oregon                                                                                                              | All Plans           | OE, UW, GI      | 18.00%         | 18.00%                | 18.00%  | 18.00%  | 18.00%  | 18.00%  | 0.00%  | 0.00%      | 0.00%     |
| Pennsylvania                                                                                                        | All Plans           | OE, UW          | 10.00%         | 10.00%                | 10.00%  | 10.00%  | 10.00%  | 10.00%  | 0.00%  | 0.00%      | 0.00%     |
|                                                                                                                     | All Plans           | GI              | 4.00%          | 4.00%                 | 4.00%   | 4.00%   | 4.00%   | 4.00%   | 0.00%  | 0.00%      | 0.00%     |
| Wisconsin                                                                                                           | All Plans           | OE, UW, GI      | 18.00%         | 18.00%                | 18.00%  | 18.00%  | 18.00%  | 18.00%  | 0.00%  | 0.00%      | 0.00%     |
| All Other States                                                                                                    | All Plans           | OE, UW, GI      | 0.00%          | 0.00%                 | 0.00%   | 0.00%   | 0.00%   | 0.00%   | 0.00%  | 0.00%      | 0.00%     |

Please note: In California, commissions are paid for under Age 65 in Open Enrollment only due to disability.

First Year commission paid annually; Subsequent Years are paid monthly beginning in the 13th month; If a Product change is made during the First Year (for any state), commissions will be paid monthly. \*Exceptions: Washington paid monthly for the life of the policy, including First Year.

**Medicare Supplement Commission Schedule**  
**Applicable to Standard Core and Value Products Only**  
**For Ages 65 - 80**

|                      |                     |                 | Paid Annually* | Paid Monthly          |         |         |         |         |        |            |           |
|----------------------|---------------------|-----------------|----------------|-----------------------|---------|---------|---------|---------|--------|------------|-----------|
|                      |                     |                 |                | Subsequent Years (2+) |         |         |         |         |        |            |           |
| State                | Plans               | Enrollment Type | First Year     | Year 2                | Year 3  | Year 4  | Year 5  | Year 6  | Year 7 | Years 8-10 | Years 11+ |
| Alabama              | All Plans           | OE, UW          | 20.00%         | 20.00%                | 20.00%  | 20.00%  | 20.00%  | 20.00%  | 3.00%  | 3.00%      | 2.00%     |
|                      | All Plans           | GI              | 3.00%          | 3.00%                 | 3.00%   | 3.00%   | 3.00%   | 3.00%   | 0.00%  | 0.00%      | 0.00%     |
| Alaska               | All Plans           | OE, UW          | 18.00%         | 18.00%                | 18.00%  | 18.00%  | 18.00%  | 18.00%  | 0.00%  | 0.00%      | 0.00%     |
|                      | All Plans           | GI              | 2.00%          | 2.00%                 | 2.00%   | 2.00%   | 2.00%   | 2.00%   | 0.00%  | 0.00%      | 0.00%     |
| Arizona              | All Plans           | OE, UW          | 20.00%         | 20.00%                | 20.00%  | 20.00%  | 20.00%  | 20.00%  | 5.00%  | 5.00%      | 3.00%     |
|                      | All Plans           | GI              | 2.00%          | 2.00%                 | 2.00%   | 2.00%   | 2.00%   | 2.00%   | 0.00%  | 0.00%      | 0.00%     |
| Arkansas             | All Plans           | OE, UW          | 18.00%         | 18.00%                | 18.00%  | 18.00%  | 18.00%  | 18.00%  | 0.00%  | 0.00%      | 0.00%     |
|                      | All Plans           | GI              | 2.00%          | 2.00%                 | 2.00%   | 2.00%   | 2.00%   | 2.00%   | 0.00%  | 0.00%      | 0.00%     |
| California           | B, C, F, G          | OE, UW          | \$426.00       | \$35.50               | \$35.50 | \$35.50 | \$35.50 | \$35.50 | \$0.00 | \$0.00     | \$0.00    |
|                      | B, C, F, G          | GI              | \$25.00        | \$2.09                | \$2.09  | \$2.09  | \$2.09  | \$2.09  | \$0.00 | \$0.00     | \$0.00    |
|                      | N                   | OE, UW          | \$258.00       | \$21.50               | \$21.50 | \$21.50 | \$21.50 | \$21.50 | \$0.00 | \$0.00     | \$0.00    |
|                      | N                   | GI              | \$25.00        | \$2.09                | \$2.09  | \$2.09  | \$2.09  | \$2.09  | \$0.00 | \$0.00     | \$0.00    |
|                      | A, F-HD, G-HD, K, L | OE, UW          | \$165.00       | \$13.75               | \$13.75 | \$13.75 | \$13.75 | \$13.75 | \$0.00 | \$0.00     | \$0.00    |
|                      | A, F-HD, G-HD, K, L | GI              | \$25.00        | \$2.09                | \$2.09  | \$2.09  | \$2.09  | \$2.09  | \$0.00 | \$0.00     | \$0.00    |
| Colorado             | All Plans           | OE, UW, GI      | 18.00%         | 18.00%                | 18.00%  | 18.00%  | 18.00%  | 18.00%  | 5.00%  | 5.00%      | 3.00%     |
| Connecticut          | All Plans           | OE, UW, GI      | 18.00%         | 18.00%                | 18.00%  | 18.00%  | 18.00%  | 18.00%  | 0.00%  | 0.00%      | 0.00%     |
| Delaware             | All Plans           | OE, UW          | 20.00%         | 20.00%                | 20.00%  | 20.00%  | 20.00%  | 20.00%  | 5.00%  | 5.00%      | 3.00%     |
|                      | All Plans           | GI              | 2.00%          | 2.00%                 | 2.00%   | 2.00%   | 2.00%   | 2.00%   | 0.00%  | 0.00%      | 0.00%     |
| District of Columbia | All Plans           | OE, UW          | 18.00%         | 18.00%                | 18.00%  | 18.00%  | 18.00%  | 18.00%  | 0.00%  | 0.00%      | 0.00%     |
|                      | All Plans           | GI              | 2.00%          | 2.00%                 | 2.00%   | 2.00%   | 2.00%   | 2.00%   | 0.00%  | 0.00%      | 0.00%     |
| Florida              | All Plans           | OE, UW, GI      | 20.00%         | 20.00%                | 20.00%  | 20.00%  | 20.00%  | 20.00%  | 3.00%  | 3.00%      | 2.00%     |
| Georgia              | All Plans           | OE, UW          | 20.00%         | 20.00%                | 20.00%  | 20.00%  | 20.00%  | 20.00%  | 3.00%  | 3.00%      | 2.00%     |
|                      | All Plans           | GI              | 3.00%          | 3.00%                 | 3.00%   | 3.00%   | 3.00%   | 3.00%   | 0.00%  | 0.00%      | 0.00%     |
| Hawaii               | All Plans           | OE, UW          | 18.00%         | 18.00%                | 18.00%  | 18.00%  | 18.00%  | 18.00%  | 0.00%  | 0.00%      | 0.00%     |
|                      | All Plans           | GI              | 2.00%          | 2.00%                 | 2.00%   | 2.00%   | 2.00%   | 2.00%   | 0.00%  | 0.00%      | 0.00%     |
| Idaho                | All Plans           | OE, UW          | 20.00%         | 20.00%                | 20.00%  | 20.00%  | 20.00%  | 20.00%  | 5.00%  | 5.00%      | 3.00%     |
|                      | All Plans           | GI              | 2.00%          | 2.00%                 | 2.00%   | 2.00%   | 2.00%   | 2.00%   | 0.00%  | 0.00%      | 0.00%     |
| Illinois             | All Plans           | OE, UW          | 20.00%         | 20.00%                | 20.00%  | 20.00%  | 20.00%  | 20.00%  | 5.00%  | 5.00%      | 3.00%     |
|                      | All Plans           | GI              | 2.00%          | 2.00%                 | 2.00%   | 2.00%   | 2.00%   | 2.00%   | 0.00%  | 0.00%      | 0.00%     |
| Indiana              | All Plans           | OE, UW, GI      | 18.00%         | 18.00%                | 18.00%  | 18.00%  | 18.00%  | 18.00%  | 0.00%  | 0.00%      | 0.00%     |
| Iowa                 | All Plans           | OE, UW          | 20.00%         | 20.00%                | 20.00%  | 20.00%  | 20.00%  | 20.00%  | 5.00%  | 5.00%      | 3.00%     |
|                      | All Plans           | GI              | 2.00%          | 2.00%                 | 2.00%   | 2.00%   | 2.00%   | 2.00%   | 0.00%  | 0.00%      | 0.00%     |
| Kansas               | All Plans           | OE, UW          | 20.00%         | 20.00%                | 20.00%  | 20.00%  | 20.00%  | 20.00%  | 3.00%  | 3.00%      | 2.00%     |
|                      | All Plans           | GI              | 3.00%          | 3.00%                 | 3.00%   | 3.00%   | 3.00%   | 3.00%   | 0.00%  | 0.00%      | 0.00%     |
| Kentucky             | All Plans           | OE, UW          | 20.00%         | 20.00%                | 20.00%  | 20.00%  | 20.00%  | 20.00%  | 3.00%  | 3.00%      | 2.00%     |
|                      | All Plans           | GI              | 3.00%          | 3.00%                 | 3.00%   | 3.00%   | 3.00%   | 3.00%   | 0.00%  | 0.00%      | 0.00%     |
| Louisiana            | All Plans           | OE, UW          | 18.00%         | 18.00%                | 18.00%  | 18.00%  | 18.00%  | 18.00%  | 0.00%  | 0.00%      | 0.00%     |
|                      | All Plans           | GI              | 2.00%          | 2.00%                 | 2.00%   | 2.00%   | 2.00%   | 2.00%   | 0.00%  | 0.00%      | 0.00%     |
| Maine                | All Plans           | OE, UW          | 18.00%         | 18.00%                | 18.00%  | 18.00%  | 18.00%  | 18.00%  | 0.00%  | 0.00%      | 0.00%     |
|                      | All Plans           | GI              | 2.00%          | 2.00%                 | 2.00%   | 2.00%   | 2.00%   | 2.00%   | 0.00%  | 0.00%      | 0.00%     |
| Maryland             | All Plans           | OE, UW, GI      | 11.00%         | 11.00%                | 11.00%  | 11.00%  | 11.00%  | 11.00%  | 5.00%  | 5.00%      | 3.00%     |
| Massachusetts        | All Plans           | OE, UW, GI      | 18.00%         | 18.00%                | 18.00%  | 18.00%  | 18.00%  | 18.00%  | 0.00%  | 0.00%      | 0.00%     |
| Michigan             | All Plans           | OE, UW          | 29.00%         | 29.00%                | 29.00%  | 7.00%   | 7.00%   | 7.00%   | 5.00%  | 5.00%      | 3.00%     |
|                      | All Plans           | GI              | 2.00%          | 2.00%                 | 2.00%   | 0.00%   | 0.00%   | 0.00%   | 0.00%  | 0.00%      | 0.00%     |
| Minnesota            | All Plans           | OE, UW, GI      | 18.00%         | 18.00%                | 18.00%  | 18.00%  | 18.00%  | 18.00%  | 0.00%  | 0.00%      | 0.00%     |
| Mississippi          | All Plans           | OE, UW          | 20.00%         | 20.00%                | 20.00%  | 20.00%  | 20.00%  | 20.00%  | 5.00%  | 5.00%      | 3.00%     |
|                      | All Plans           | GI              | 2.00%          | 2.00%                 | 2.00%   | 2.00%   | 2.00%   | 2.00%   | 0.00%  | 0.00%      | 0.00%     |
| Missouri             | All Plans           | OE, UW          | 20.00%         | 20.00%                | 20.00%  | 20.00%  | 20.00%  | 20.00%  | 5.00%  | 5.00%      | 3.00%     |
|                      | All Plans           | GI              | 2.00%          | 2.00%                 | 2.00%   | 2.00%   | 2.00%   | 2.00%   | 0.00%  | 0.00%      | 0.00%     |
| Montana              | All Plans           | OE, UW, GI      | 18.00%         | 18.00%                | 18.00%  | 18.00%  | 18.00%  | 18.00%  | 5.00%  | 5.00%      | 3.00%     |

**Medicare Supplement Commission Schedule**  
**Applicable to Standard Core and Value Products Only**  
**For Ages 65 - 80 (continued)**

|                |                     |                 | Paid Annually* | Paid Monthly          |         |         |         |         |        |            |           |
|----------------|---------------------|-----------------|----------------|-----------------------|---------|---------|---------|---------|--------|------------|-----------|
|                |                     |                 |                | Subsequent Years (2+) |         |         |         |         |        |            |           |
|                |                     |                 |                |                       |         |         |         |         |        |            |           |
| State          | Plans               | Enrollment Type | First Year     | Year 2                | Year 3  | Year 4  | Year 5  | Year 6  | Year 7 | Years 8-10 | Years 11+ |
| Nebraska       | All Plans           | OE, UW          | 18.00%         | 18.00%                | 18.00%  | 18.00%  | 18.00%  | 18.00%  | 0.00%  | 0.00%      | 0.00%     |
|                | All Plans           | GI              | 2.00%          | 2.00%                 | 2.00%   | 2.00%   | 2.00%   | 2.00%   | 0.00%  | 0.00%      | 0.00%     |
| Nevada         | All Plans           | OE, UW          | 20.00%         | 20.00%                | 20.00%  | 20.00%  | 20.00%  | 20.00%  | 5.00%  | 5.00%      | 3.00%     |
|                | All Plans           | GI              | 2.00%          | 2.00%                 | 2.00%   | 2.00%   | 2.00%   | 2.00%   | 0.00%  | 0.00%      | 0.00%     |
| New Hampshire  | B, C, F, N          | OE, UW          | \$340.00       | \$28.33               | \$28.33 | \$28.33 | \$28.33 | \$28.33 | \$0.00 | \$0.00     | \$0.00    |
|                | B, C, F, N          | GI              | \$25.00        | \$2.09                | \$2.09  | \$2.09  | \$2.09  | \$2.09  | \$0.00 | \$0.00     | \$0.00    |
|                | A, F-HD, G-HD, K, L | OE, UW          | \$140.00       | \$11.66               | \$11.66 | \$11.66 | \$11.66 | \$11.66 | \$0.00 | \$0.00     | \$0.00    |
|                | A, F-HD, G-HD, K, L | GI              | \$25.00        | \$2.09                | \$2.09  | \$2.09  | \$2.09  | \$2.09  | \$0.00 | \$0.00     | \$0.00    |
| New Jersey     | All Plans           | OE, UW          | 20.00%         | 20.00%                | 20.00%  | 20.00%  | 20.00%  | 20.00%  | 5.00%  | 5.00%      | 3.00%     |
|                | All Plans           | GI              | 2.00%          | 2.00%                 | 2.00%   | 2.00%   | 2.00%   | 2.00%   | 0.00%  | 0.00%      | 0.00%     |
| New Mexico     | All Plans           | OE, UW          | 20.00%         | 20.00%                | 20.00%  | 20.00%  | 20.00%  | 20.00%  | 5.00%  | 5.00%      | 3.00%     |
|                | All Plans           | GI              | 2.00%          | 2.00%                 | 2.00%   | 2.00%   | 2.00%   | 2.00%   | 0.00%  | 0.00%      | 0.00%     |
| New York       | All Plans           | OE, UW, GI      | 18.00%         | 18.00%                | 18.00%  | 18.00%  | 18.00%  | 18.00%  | 0.00%  | 0.00%      | 0.00%     |
| North Carolina | All Plans           | OE, UW          | 20.00%         | 20.00%                | 20.00%  | 20.00%  | 20.00%  | 20.00%  | 5.00%  | 5.00%      | 3.00%     |
|                | All Plans           | GI              | 2.00%          | 2.00%                 | 2.00%   | 2.00%   | 2.00%   | 2.00%   | 0.00%  | 0.00%      | 0.00%     |
| North Dakota   | All Plans           | OE, UW          | 20.00%         | 20.00%                | 20.00%  | 20.00%  | 20.00%  | 20.00%  | 5.00%  | 5.00%      | 3.00%     |
|                | All Plans           | GI              | 2.00%          | 2.00%                 | 2.00%   | 2.00%   | 2.00%   | 2.00%   | 0.00%  | 0.00%      | 0.00%     |
| Ohio           | All Plans           | OE, UW          | 20.00%         | 20.00%                | 20.00%  | 20.00%  | 20.00%  | 20.00%  | 3.00%  | 3.00%      | 2.00%     |
|                | All Plans           | GI              | 3.00%          | 3.00%                 | 3.00%   | 3.00%   | 3.00%   | 3.00%   | 0.00%  | 0.00%      | 0.00%     |
| Oklahoma       | All Plans           | OE, UW          | 20.00%         | 20.00%                | 20.00%  | 20.00%  | 20.00%  | 20.00%  | 3.00%  | 3.00%      | 2.00%     |
|                | All Plans           | GI              | 3.00%          | 3.00%                 | 3.00%   | 3.00%   | 3.00%   | 3.00%   | 0.00%  | 0.00%      | 0.00%     |
| Oregon         | All Plans           | OE, UW, GI      | 18.00%         | 18.00%                | 18.00%  | 18.00%  | 18.00%  | 18.00%  | 0.00%  | 0.00%      | 0.00%     |
| Pennsylvania   | All Plans           | OE, UW          | 20.00%         | 20.00%                | 20.00%  | 20.00%  | 20.00%  | 20.00%  | 5.00%  | 5.00%      | 3.00%     |
|                | All Plans           | GI              | 4.00%          | 4.00%                 | 4.00%   | 4.00%   | 4.00%   | 4.00%   | 0.00%  | 0.00%      | 0.00%     |
| Puerto Rico    | All Plans           | OE, UW          | 18.00%         | 18.00%                | 18.00%  | 18.00%  | 18.00%  | 18.00%  | 0.00%  | 0.00%      | 0.00%     |
|                | All Plans           | GI              | 2.00%          | 2.00%                 | 2.00%   | 2.00%   | 2.00%   | 2.00%   | 0.00%  | 0.00%      | 0.00%     |
| Rhode Island   | All Plans           | OE, UW          | 20.00%         | 20.00%                | 20.00%  | 20.00%  | 20.00%  | 20.00%  | 5.00%  | 5.00%      | 3.00%     |
|                | All Plans           | GI              | 2.00%          | 2.00%                 | 2.00%   | 2.00%   | 2.00%   | 2.00%   | 0.00%  | 0.00%      | 0.00%     |
| South Carolina | All Plans           | OE, UW, GI      | 18.00%         | 18.00%                | 18.00%  | 18.00%  | 18.00%  | 18.00%  | 5.00%  | 5.00%      | 3.00%     |
| South Dakota   | All Plans           | OE, UW          | 18.00%         | 18.00%                | 18.00%  | 18.00%  | 18.00%  | 18.00%  | 0.00%  | 0.00%      | 0.00%     |
|                | All Plans           | GI              | 2.00%          | 2.00%                 | 2.00%   | 2.00%   | 2.00%   | 2.00%   | 0.00%  | 0.00%      | 0.00%     |
| Tennessee      | All Plans           | OE, UW, GI      | 18.00%         | 18.00%                | 18.00%  | 18.00%  | 18.00%  | 18.00%  | 0.00%  | 0.00%      | 0.00%     |
| Texas          | All Plans           | OE, UW          | 20.00%         | 20.00%                | 20.00%  | 20.00%  | 20.00%  | 20.00%  | 20.00% | 5.00%      | 3.00%     |
|                | All Plans           | GI              | 2.00%          | 2.00%                 | 2.00%   | 2.00%   | 2.00%   | 2.00%   | 2.00%  | 0.00%      | 0.00%     |
| Utah           | All Plans           | OE, UW          | 20.00%         | 20.00%                | 20.00%  | 20.00%  | 20.00%  | 20.00%  | 3.00%  | 3.00%      | 2.00%     |
|                | All Plans           | GI              | 3.00%          | 3.00%                 | 3.00%   | 3.00%   | 3.00%   | 3.00%   | 0.00%  | 0.00%      | 0.00%     |
| Vermont        | All Plans           | OE, UW, GI      | 18.00%         | 18.00%                | 18.00%  | 18.00%  | 18.00%  | 18.00%  | 0.00%  | 0.00%      | 0.00%     |
| Virginia       | All Plans           | OE, UW          | 20.00%         | 20.00%                | 20.00%  | 20.00%  | 20.00%  | 20.00%  | 3.00%  | 3.00%      | 2.00%     |
|                | All Plans           | GI              | 3.00%          | 3.00%                 | 3.00%   | 3.00%   | 3.00%   | 3.00%   | 0.00%  | 0.00%      | 0.00%     |
| Washington*    | All Plans           | OE, UW, GI      | 13.50%         | 13.50%                | 13.50%  | 13.50%  | 13.50%  | 13.50%  | 13.50% | 13.50%     | 13.50%    |
| West Virginia  | All Plans           | OE, UW          | 18.00%         | 18.00%                | 18.00%  | 18.00%  | 18.00%  | 18.00%  | 0.00%  | 0.00%      | 0.00%     |
|                | All Plans           | GI              | 2.00%          | 2.00%                 | 2.00%   | 2.00%   | 2.00%   | 2.00%   | 0.00%  | 0.00%      | 0.00%     |
| Wisconsin      | All Plans           | OE, UW, GI      | 18.00%         | 18.00%                | 18.00%  | 18.00%  | 18.00%  | 18.00%  | 5.00%  | 5.00%      | 3.00%     |
| Wyoming        | All Plans           | OE, UW          | 20.00%         | 20.00%                | 20.00%  | 20.00%  | 20.00%  | 20.00%  | 5.00%  | 5.00%      | 3.00%     |
|                | All Plans           | GI              | 2.00%          | 2.00%                 | 2.00%   | 2.00%   | 2.00%   | 2.00%   | 0.00%  | 0.00%      | 0.00%     |

*First Year commission paid annually; Subsequent Years are paid monthly beginning in the 13th month; If a Product change is made during the First Year (for any state), commissions will be paid monthly.*

*\*Exceptions: Washington paid monthly for the life of the policy, including First Year.*

**Medicare Supplement Commission Schedule**  
**Applicable to Standard Core and Value Products Only**  
**For Ages 81 and above**

|                      |           |                 | Paid Annually* | Paid Monthly          |        |        |        |        |        |            |           |
|----------------------|-----------|-----------------|----------------|-----------------------|--------|--------|--------|--------|--------|------------|-----------|
|                      |           |                 |                | Subsequent Years (2+) |        |        |        |        |        |            |           |
| State                | Plans     | Enrollment Type | First Year     | Year 2                | Year 3 | Year 4 | Year 5 | Year 6 | Year 7 | Years 8-10 | Years 11+ |
| Alabama              | All Plans | OE, UW          | 20.00%         | 20.00%                | 20.00% | 20.00% | 20.00% | 20.00% | 3.00%  | 3.00%      | 2.00%     |
|                      | All Plans | GI              | 3.00%          | 3.00%                 | 3.00%  | 3.00%  | 3.00%  | 3.00%  | 0.00%  | 0.00%      | 0.00%     |
| Alaska               | All Plans | OE, UW          | 18.00%         | 18.00%                | 18.00% | 18.00% | 18.00% | 18.00% | 0.00%  | 0.00%      | 0.00%     |
|                      | All Plans | GI              | 2.00%          | 2.00%                 | 2.00%  | 2.00%  | 2.00%  | 2.00%  | 0.00%  | 0.00%      | 0.00%     |
| Arizona              | All Plans | OE, UW          | 10.00%         | 10.00%                | 10.00% | 10.00% | 10.00% | 10.00% | 2.50%  | 2.50%      | 1.00%     |
|                      | All Plans | GI              | 2.00%          | 2.00%                 | 2.00%  | 2.00%  | 2.00%  | 2.00%  | 0.00%  | 0.00%      | 0.00%     |
| Arkansas             | All Plans | OE, UW, GI      | 0.00%          | 0.00%                 | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%      | 0.00%     |
| California           | All Plans | OE, UW, GI      | \$0.00         | \$0.00                | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00     | \$0.00    |
| Colorado             | All Plans | OE, UW, GI      | 18.00%         | 18.00%                | 18.00% | 18.00% | 18.00% | 18.00% | 5.00%  | 5.00%      | 3.00%     |
| Connecticut          | All Plans | OE, UW, GI      | 0.00%          | 0.00%                 | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%      | 0.00%     |
| Delaware             | All Plans | OE, UW          | 10.00%         | 10.00%                | 10.00% | 10.00% | 10.00% | 10.00% | 2.50%  | 2.50%      | 1.00%     |
|                      | All Plans | GI              | 2.00%          | 2.00%                 | 2.00%  | 2.00%  | 2.00%  | 2.00%  | 0.00%  | 0.00%      | 0.00%     |
| District of Columbia | All Plans | OE, UW          | 18.00%         | 18.00%                | 18.00% | 18.00% | 18.00% | 18.00% | 0.00%  | 0.00%      | 0.00%     |
|                      | All Plans | GI              | 2.00%          | 2.00%                 | 2.00%  | 2.00%  | 2.00%  | 2.00%  | 0.00%  | 0.00%      | 0.00%     |
| Florida              | All Plans | OE, UW, GI      | 20.00%         | 20.00%                | 20.00% | 20.00% | 20.00% | 20.00% | 3.00%  | 3.00%      | 2.00%     |
| Georgia              | All Plans | OE, UW          | 20.00%         | 20.00%                | 20.00% | 20.00% | 20.00% | 20.00% | 3.00%  | 3.00%      | 2.00%     |
|                      | All Plans | GI              | 3.00%          | 3.00%                 | 3.00%  | 3.00%  | 3.00%  | 3.00%  | 0.00%  | 0.00%      | 0.00%     |
| Hawaii               | All Plans | OE, UW          | 18.00%         | 18.00%                | 18.00% | 18.00% | 18.00% | 18.00% | 0.00%  | 0.00%      | 0.00%     |
|                      | All Plans | GI              | 2.00%          | 2.00%                 | 2.00%  | 2.00%  | 2.00%  | 2.00%  | 0.00%  | 0.00%      | 0.00%     |
| Idaho                | All Plans | OE, UW          | 10.00%         | 10.00%                | 10.00% | 10.00% | 10.00% | 10.00% | 2.50%  | 2.50%      | 1.00%     |
|                      | All Plans | GI              | 2.00%          | 2.00%                 | 2.00%  | 2.00%  | 2.00%  | 2.00%  | 0.00%  | 0.00%      | 0.00%     |
| Illinois             | All Plans | OE, UW          | 10.00%         | 10.00%                | 10.00% | 10.00% | 10.00% | 10.00% | 2.50%  | 2.50%      | 1.00%     |
|                      | All Plans | GI              | 2.00%          | 2.00%                 | 2.00%  | 2.00%  | 2.00%  | 2.00%  | 0.00%  | 0.00%      | 0.00%     |
| Indiana              | All Plans | OE, UW, GI      | 18.00%         | 18.00%                | 18.00% | 18.00% | 18.00% | 18.00% | 0.00%  | 0.00%      | 0.00%     |
| Iowa                 | All Plans | OE, UW          | 10.00%         | 10.00%                | 10.00% | 10.00% | 10.00% | 10.00% | 2.50%  | 2.50%      | 1.00%     |
|                      | All Plans | GI              | 2.00%          | 2.00%                 | 2.00%  | 2.00%  | 2.00%  | 2.00%  | 0.00%  | 0.00%      | 0.00%     |
| Kansas               | All Plans | OE, UW          | 20.00%         | 20.00%                | 20.00% | 20.00% | 20.00% | 20.00% | 3.00%  | 3.00%      | 2.00%     |
|                      | All Plans | GI              | 3.00%          | 3.00%                 | 3.00%  | 3.00%  | 3.00%  | 3.00%  | 0.00%  | 0.00%      | 0.00%     |
| Kentucky             | All Plans | OE, UW          | 20.00%         | 20.00%                | 20.00% | 20.00% | 20.00% | 20.00% | 3.00%  | 3.00%      | 2.00%     |
|                      | All Plans | GI              | 3.00%          | 3.00%                 | 3.00%  | 3.00%  | 3.00%  | 3.00%  | 0.00%  | 0.00%      | 0.00%     |
| Louisiana            | All Plans | OE, UW          | 18.00%         | 18.00%                | 18.00% | 18.00% | 18.00% | 18.00% | 0.00%  | 0.00%      | 0.00%     |
|                      | All Plans | GI              | 2.00%          | 2.00%                 | 2.00%  | 2.00%  | 2.00%  | 2.00%  | 0.00%  | 0.00%      | 0.00%     |
| Maine                | All Plans | OE, UW          | 18.00%         | 18.00%                | 18.00% | 18.00% | 18.00% | 18.00% | 0.00%  | 0.00%      | 0.00%     |
|                      | All Plans | GI              | 2.00%          | 2.00%                 | 2.00%  | 2.00%  | 2.00%  | 2.00%  | 0.00%  | 0.00%      | 0.00%     |
| Maryland             | All Plans | OE, UW, GI      | 11.00%         | 11.00%                | 11.00% | 11.00% | 11.00% | 11.00% | 5.00%  | 5.00%      | 3.00%     |
| Massachusetts        | All Plans | OE, UW, GI      | 0.00%          | 0.00%                 | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%      | 0.00%     |
| Michigan             | All Plans | OE, UW          | 14.00%         | 14.00%                | 14.00% | 3.50%  | 3.50%  | 3.50%  | 2.50%  | 2.50%      | 1.00%     |
|                      | All Plans | GI              | 0.00%          | 0.00%                 | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%      | 0.00%     |
| Minnesota            | All Plans | OE, UW, GI      | 0.00%          | 0.00%                 | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%      | 0.00%     |
| Mississippi          | All Plans | OE, UW          | 10.00%         | 10.00%                | 10.00% | 10.00% | 10.00% | 10.00% | 2.50%  | 2.50%      | 1.00%     |
|                      | All Plans | GI              | 2.00%          | 2.00%                 | 2.00%  | 2.00%  | 2.00%  | 2.00%  | 0.00%  | 0.00%      | 0.00%     |
| Missouri             | All Plans | OE, UW          | 20.00%         | 20.00%                | 20.00% | 20.00% | 20.00% | 20.00% | 5.00%  | 5.00%      | 3.00%     |
|                      | All Plans | GI              | 2.00%          | 2.00%                 | 2.00%  | 2.00%  | 2.00%  | 2.00%  | 0.00%  | 0.00%      | 0.00%     |
| Montana              | All Plans | OE, UW, GI      | 18.00%         | 18.00%                | 18.00% | 18.00% | 18.00% | 18.00% | 5.00%  | 5.00%      | 3.00%     |

**Medicare Supplement Commission Schedule**  
**Applicable to Standard Core and Value Products Only**  
**For Ages 81 and above (continued)**

|                |                     |            | Paid Annually* | Paid Monthly          |         |         |         |         |        |            |           |
|----------------|---------------------|------------|----------------|-----------------------|---------|---------|---------|---------|--------|------------|-----------|
|                |                     |            |                | Subsequent Years (2+) |         |         |         |         |        |            |           |
|                |                     |            | First Year     | Year 2                | Year 3  | Year 4  | Year 5  | Year 6  | Year 7 | Years 8-10 | Years 11+ |
| Nebraska       | All Plans           | OE, UW     | 18.00%         | 18.00%                | 18.00%  | 18.00%  | 18.00%  | 18.00%  | 0.00%  | 0.00%      | 0.00%     |
|                | All Plans           | GI         | 2.00%          | 2.00%                 | 2.00%   | 2.00%   | 2.00%   | 2.00%   | 0.00%  | 0.00%      | 0.00%     |
| Nevada         | All Plans           | OE, UW     | 10.00%         | 10.00%                | 10.00%  | 10.00%  | 10.00%  | 10.00%  | 2.50%  | 2.50%      | 1.00%     |
|                | All Plans           | GI         | 2.00%          | 2.00%                 | 2.00%   | 2.00%   | 2.00%   | 2.00%   | 0.00%  | 0.00%      | 0.00%     |
| New Hampshire  | B, C, F, N          | OE, UW     | \$340.00       | \$28.33               | \$28.33 | \$28.33 | \$28.33 | \$28.33 | \$0.00 | \$0.00     | \$0.00    |
|                | B, C, F, N          | GI         | \$25.00        | \$2.09                | \$2.09  | \$2.09  | \$2.09  | \$2.09  | \$0.00 | \$0.00     | \$0.00    |
|                | A, F-HD, G-HD, K, L | OE, UW     | \$140.00       | \$11.66               | \$11.66 | \$11.66 | \$11.66 | \$11.66 | \$0.00 | \$0.00     | \$0.00    |
|                | A, F-HD, G-HD, K, L | GI         | \$25.00        | \$2.09                | \$2.09  | \$2.09  | \$2.09  | \$2.09  | \$0.00 | \$0.00     | \$0.00    |
| New Jersey     | All Plans           | OE, UW     | 10.00%         | 10.00%                | 10.00%  | 10.00%  | 10.00%  | 10.00%  | 2.50%  | 2.50%      | 1.00%     |
|                | All Plans           | GI         | 2.00%          | 2.00%                 | 2.00%   | 2.00%   | 2.00%   | 2.00%   | 0.00%  | 0.00%      | 0.00%     |
| New Mexico     | All Plans           | OE, UW     | 10.00%         | 10.00%                | 10.00%  | 10.00%  | 10.00%  | 10.00%  | 2.50%  | 2.50%      | 1.00%     |
|                | All Plans           | GI         | 2.00%          | 2.00%                 | 2.00%   | 2.00%   | 2.00%   | 2.00%   | 0.00%  | 0.00%      | 0.00%     |
| New York       | All Plans           | OE, UW, GI | 0.00%          | 0.00%                 | 0.00%   | 0.00%   | 0.00%   | 0.00%   | 0.00%  | 0.00%      | 0.00%     |
| North Carolina | All Plans           | OE, UW     | 10.00%         | 10.00%                | 10.00%  | 10.00%  | 10.00%  | 10.00%  | 2.50%  | 2.50%      | 1.00%     |
|                | All Plans           | GI         | 2.00%          | 2.00%                 | 2.00%   | 2.00%   | 2.00%   | 2.00%   | 0.00%  | 0.00%      | 0.00%     |
| North Dakota   | All Plans           | OE, UW     | 10.00%         | 10.00%                | 10.00%  | 10.00%  | 10.00%  | 10.00%  | 2.50%  | 2.50%      | 1.00%     |
|                | All Plans           | GI         | 2.00%          | 2.00%                 | 2.00%   | 2.00%   | 2.00%   | 2.00%   | 0.00%  | 0.00%      | 0.00%     |
| Ohio           | All Plans           | OE, UW     | 20.00%         | 20.00%                | 20.00%  | 20.00%  | 20.00%  | 20.00%  | 3.00%  | 3.00%      | 2.00%     |
|                | All Plans           | GI         | 3.00%          | 3.00%                 | 3.00%   | 3.00%   | 3.00%   | 3.00%   | 0.00%  | 0.00%      | 0.00%     |
| Oklahoma       | All Plans           | OE, UW     | 20.00%         | 20.00%                | 20.00%  | 20.00%  | 20.00%  | 20.00%  | 3.00%  | 3.00%      | 2.00%     |
|                | All Plans           | GI         | 3.00%          | 3.00%                 | 3.00%   | 3.00%   | 3.00%   | 3.00%   | 0.00%  | 0.00%      | 0.00%     |
| Oregon         | All Plans           | OE, UW, GI | 18.00%         | 18.00%                | 18.00%  | 18.00%  | 18.00%  | 18.00%  | 0.00%  | 0.00%      | 0.00%     |
| Pennsylvania   | All Plans           | OE, UW     | 10.00%         | 10.00%                | 10.00%  | 10.00%  | 10.00%  | 10.00%  | 2.50%  | 2.50%      | 1.00%     |
|                | All Plans           | GI         | 4.00%          | 4.00%                 | 4.00%   | 4.00%   | 4.00%   | 4.00%   | 0.00%  | 0.00%      | 0.00%     |
| Puerto Rico    | All Plans           | OE, UW, GI | 0.00%          | 0.00%                 | 0.00%   | 0.00%   | 0.00%   | 0.00%   | 0.00%  | 0.00%      | 0.00%     |
| Rhode Island   | All Plans           | OE, UW     | 10.00%         | 10.00%                | 10.00%  | 10.00%  | 10.00%  | 10.00%  | 2.50%  | 2.50%      | 1.00%     |
|                | All Plans           | GI         | 2.00%          | 2.00%                 | 2.00%   | 2.00%   | 2.00%   | 2.00%   | 0.00%  | 0.00%      | 0.00%     |
| South Carolina | All Plans           | OE, UW, GI | 10.00%         | 10.00%                | 10.00%  | 10.00%  | 10.00%  | 10.00%  | 2.50%  | 2.50%      | 1.00%     |
| South Dakota   | All Plans           | OE, UW     | 18.00%         | 18.00%                | 18.00%  | 18.00%  | 18.00%  | 18.00%  | 0.00%  | 0.00%      | 0.00%     |
|                | All Plans           | GI         | 2.00%          | 2.00%                 | 2.00%   | 2.00%   | 2.00%   | 2.00%   | 0.00%  | 0.00%      | 0.00%     |
| Tennessee      | All Plans           | OE, UW, GI | 18.00%         | 18.00%                | 18.00%  | 18.00%  | 18.00%  | 18.00%  | 0.00%  | 0.00%      | 0.00%     |
| Texas          | All Plans           | OE, UW     | 10.00%         | 10.00%                | 10.00%  | 10.00%  | 10.00%  | 10.00%  | 10.00% | 2.50%      | 1.00%     |
|                | All Plans           | GI         | 2.00%          | 2.00%                 | 2.00%   | 2.00%   | 2.00%   | 2.00%   | 0.00%  | 0.00%      | 0.00%     |
| Utah           | All Plans           | OE, UW     | 20.00%         | 20.00%                | 20.00%  | 20.00%  | 20.00%  | 20.00%  | 3.00%  | 3.00%      | 2.00%     |
|                | All Plans           | GI         | 3.00%          | 3.00%                 | 3.00%   | 3.00%   | 3.00%   | 3.00%   | 0.00%  | 0.00%      | 0.00%     |
| Vermont        | All Plans           | OE, UW, GI | 0.00%          | 0.00%                 | 0.00%   | 0.00%   | 0.00%   | 0.00%   | 0.00%  | 0.00%      | 0.00%     |
| Virginia       | All Plans           | OE, UW     | 20.00%         | 20.00%                | 20.00%  | 20.00%  | 20.00%  | 20.00%  | 3.00%  | 3.00%      | 2.00%     |
|                | All Plans           | GI         | 3.00%          | 3.00%                 | 3.00%   | 3.00%   | 3.00%   | 3.00%   | 0.00%  | 0.00%      | 0.00%     |
| Washington*    | All Plans           | OE, UW, GI | 13.50%         | 13.50%                | 13.50%  | 13.50%  | 13.50%  | 13.50%  | 13.50% | 13.50%     | 13.50%    |
| West Virginia  | All Plans           | OE, UW     | 18.00%         | 18.00%                | 18.00%  | 18.00%  | 18.00%  | 18.00%  | 0.00%  | 0.00%      | 0.00%     |
|                | All Plans           | GI         | 2.00%          | 2.00%                 | 2.00%   | 2.00%   | 2.00%   | 2.00%   | 0.00%  | 0.00%      | 0.00%     |
| Wisconsin      | All Plans           | OE, UW, GI | 10.00%         | 10.00%                | 10.00%  | 10.00%  | 10.00%  | 10.00%  | 2.50%  | 2.50%      | 1.00%     |
| Wyoming        | All Plans           | OE, UW     | 10.00%         | 10.00%                | 10.00%  | 10.00%  | 10.00%  | 10.00%  | 2.50%  | 2.50%      | 1.00%     |
|                | All Plans           | GI         | 2.00%          | 2.00%                 | 2.00%   | 2.00%   | 2.00%   | 2.00%   | 0.00%  | 0.00%      | 0.00%     |

*First Year commission paid annually; Subsequent Years are paid monthly beginning in the 13th month; If a Product change is made during the First Year (for any state), commissions will be paid monthly.*

*\*Exceptions: Washington paid monthly for the life of the policy, including First Year.*

# Medicare Supplement Commission Schedule

## Applicable to Achieve Products Only

For policies with effective dates on or after January 1, 2022

| Medicare Supplement Commission Schedule - Applicable to Achieve Products Only                                    |                        |                    |                           |        |        |        |        |        |        |           |           |
|------------------------------------------------------------------------------------------------------------------|------------------------|--------------------|---------------------------|--------|--------|--------|--------|--------|--------|-----------|-----------|
| Alabama, Iowa, Kentucky, Louisiana, Mississippi, North Carolina, Oklahoma, South Dakota, Virginia, West Virginia |                        |                    | Policies Issued < Age 65  |        |        |        |        |        |        |           |           |
| Level 4 Schedule                                                                                                 | Plan Types             | Type of Enrollment | Year 1                    | Year 2 | Year 3 | Year 4 | Year 5 | Year 6 | Year 7 | Year 8-10 | Years 11+ |
|                                                                                                                  | All Plans              | OE, UW, GI         | 0.0%                      | 0.0%   | 0.0%   | 0.0%   | 0.0%   | 0.0%   | 0.0%   | 0.0%      | 0.0%      |
|                                                                                                                  |                        |                    | Policies Issued Age 65-80 |        |        |        |        |        |        |           |           |
|                                                                                                                  | Plan Types             | Type of Enrollment | Year 1                    | Year 2 | Year 3 | Year 4 | Year 5 | Year 6 | Year 7 | Year 8-10 | Years 11+ |
|                                                                                                                  | All Plans (excludes N) | OE, UW             | 22.0%                     | 22.0%  | 22.0%  | 22.0%  | 22.0%  | 22.0%  | 2.0%   | 2.0%      | 0.0%      |
|                                                                                                                  | N                      | OE, UW             | 26.0%                     | 26.0%  | 26.0%  | 26.0%  | 26.0%  | 26.0%  | 2.0%   | 2.0%      | 0.0%      |
|                                                                                                                  | All Plans              | GI                 | \$25                      | \$25   | \$25   | \$25   | \$25   | \$25   | \$0    | \$0       | \$0       |
|                                                                                                                  |                        |                    | Policies Issued Age 81+   |        |        |        |        |        |        |           |           |
|                                                                                                                  | Plan Types             | Type of Enrollment | Year 1                    | Year 2 | Year 3 | Year 4 | Year 5 | Year 6 | Year 7 | Year 8-10 | Years 11+ |
|                                                                                                                  | All Plans (excludes N) | OE, UW             | 11.0%                     | 11.0%  | 11.0%  | 11.0%  | 11.0%  | 11.0%  | 1.0%   | 1.0%      | 0.0%      |
|                                                                                                                  | N                      | OE, UW             | 13.0%                     | 13.0%  | 13.0%  | 13.0%  | 13.0%  | 13.0%  | 1.0%   | 1.0%      | 0.0%      |
|                                                                                                                  | All Plans              | GI                 | \$25                      | \$25   | \$25   | \$25   | \$25   | \$25   | \$0    | \$0       | \$0       |

  

| Alabama, Iowa, Kentucky, Louisiana, Mississippi, North Carolina, Oklahoma, South Dakota, Virginia, West Virginia |                        |                    | Policies Issued < Age 65  |        |        |        |        |        |        |           |           |
|------------------------------------------------------------------------------------------------------------------|------------------------|--------------------|---------------------------|--------|--------|--------|--------|--------|--------|-----------|-----------|
| Level 5 Schedule                                                                                                 | Plan Types             | Type of Enrollment | Year 1                    | Year 2 | Year 3 | Year 4 | Year 5 | Year 6 | Year 7 | Year 8-10 | Years 11+ |
|                                                                                                                  | All Plans              | OE, UW, GI         | 0.0%                      | 0.0%   | 0.0%   | 0.0%   | 0.0%   | 0.0%   | 0.0%   | 0.0%      | 0.0%      |
|                                                                                                                  |                        |                    | Policies Issued Age 65-80 |        |        |        |        |        |        |           |           |
|                                                                                                                  | Plan Types             | Type of Enrollment | Year 1                    | Year 2 | Year 3 | Year 4 | Year 5 | Year 6 | Year 7 | Year 8-10 | Years 11+ |
|                                                                                                                  | All Plans (excludes N) | OE, UW             | 23.0%                     | 23.0%  | 23.0%  | 23.0%  | 23.0%  | 23.0%  | 3.0%   | 3.0%      | 0.0%      |
|                                                                                                                  | N                      | OE, UW             | 27.0%                     | 27.0%  | 27.0%  | 27.0%  | 27.0%  | 27.0%  | 3.0%   | 3.0%      | 0.0%      |
|                                                                                                                  | All Plans              | GI                 | \$25                      | \$25   | \$25   | \$25   | \$25   | \$25   | \$0    | \$0       | \$0       |
|                                                                                                                  |                        |                    | Policies Issued Age 81+   |        |        |        |        |        |        |           |           |
|                                                                                                                  | Plan Types             | Type of Enrollment | Year 1                    | Year 2 | Year 3 | Year 4 | Year 5 | Year 6 | Year 7 | Year 8-10 | Years 11+ |
|                                                                                                                  | All Plans (excludes N) | OE, UW             | 11.5%                     | 11.5%  | 11.5%  | 11.5%  | 11.5%  | 11.5%  | 1.25%  | 1.25%     | 0.0%      |
|                                                                                                                  | N                      | OE, UW             | 13.5%                     | 13.5%  | 13.5%  | 13.5%  | 13.5%  | 13.5%  | 1.25%  | 1.25%     | 0.0%      |
|                                                                                                                  | All Plans              | GI                 | \$25                      | \$25   | \$25   | \$25   | \$25   | \$25   | \$0    | \$0       | \$0       |

Producers default to Level 4 unless otherwise specified; For any questions regarding Achieve Medicare Supplement Commissions, please contact your upline (MGA/FMO). Plan availability subject to state approval.

| Medicare Supplement Commission Schedule - Applicable to Achieve Products Only |                        |                    |                           |        |        |        |        |        |        |           |           |
|-------------------------------------------------------------------------------|------------------------|--------------------|---------------------------|--------|--------|--------|--------|--------|--------|-----------|-----------|
| Arizona                                                                       |                        |                    | Policies Issued < Age 65  |        |        |        |        |        |        |           |           |
| Level 4 Schedule                                                              | Plan Types             | Type of Enrollment | Year 1                    | Year 2 | Year 3 | Year 4 | Year 5 | Year 6 | Year 7 | Year 8-10 | Years 11+ |
|                                                                               | All Plans              | OE, UW, GI         | 0.0%                      | 0.0%   | 0.0%   | 0.0%   | 0.0%   | 0.0%   | 0.0%   | 0.0%      | 0.0%      |
|                                                                               |                        |                    | Policies Issued Age 65-80 |        |        |        |        |        |        |           |           |
|                                                                               | Plan Types             | Type of Enrollment | Year 1                    | Year 2 | Year 3 | Year 4 | Year 5 | Year 6 | Year 7 | Year 8-10 | Years 11+ |
|                                                                               | All Plans (excludes N) | OE, UW             | 20.0%                     | 20.0%  | 20.0%  | 20.0%  | 20.0%  | 20.0%  | 2.0%   | 2.0%      | 0.0%      |
|                                                                               | N                      | OE, UW             | 24.0%                     | 24.0%  | 24.0%  | 24.0%  | 24.0%  | 24.0%  | 2.0%   | 2.0%      | 0.0%      |
|                                                                               | All Plans              | GI                 | \$25                      | \$25   | \$25   | \$25   | \$25   | \$25   | \$0    | \$0       | \$0       |
|                                                                               |                        |                    | Policies Issued Age 81+   |        |        |        |        |        |        |           |           |
|                                                                               | Plan Types             | Type of Enrollment | Year 1                    | Year 2 | Year 3 | Year 4 | Year 5 | Year 6 | Year 7 | Year 8-10 | Years 11+ |
|                                                                               | All Plans (excludes N) | OE, UW             | 10.0%                     | 10.0%  | 10.0%  | 10.0%  | 10.0%  | 10.0%  | 1.0%   | 1.0%      | 0.0%      |
|                                                                               | N                      | OE, UW             | 12.0%                     | 12.0%  | 12.0%  | 12.0%  | 12.0%  | 12.0%  | 1.0%   | 1.0%      | 0.0%      |
|                                                                               | All Plans              | GI                 | \$25                      | \$25   | \$25   | \$25   | \$25   | \$25   | \$0    | \$0       | \$0       |

| Medicare Supplement Commission Schedule - Applicable to Achieve Products Only |                        |                    |                           |        |        |        |        |        |        |           |           |
|-------------------------------------------------------------------------------|------------------------|--------------------|---------------------------|--------|--------|--------|--------|--------|--------|-----------|-----------|
| Arizona                                                                       |                        |                    | Policies Issued < Age 65  |        |        |        |        |        |        |           |           |
| Level 5 Schedule                                                              | Plan Types             | Type of Enrollment | Year 1                    | Year 2 | Year 3 | Year 4 | Year 5 | Year 6 | Year 7 | Year 8-10 | Years 11+ |
|                                                                               | All Plans              | OE, UW, GI         | 0.0%                      | 0.0%   | 0.0%   | 0.0%   | 0.0%   | 0.0%   | 0.0%   | 0.0%      | 0.0%      |
|                                                                               |                        |                    | Policies Issued Age 65-80 |        |        |        |        |        |        |           |           |
|                                                                               | Plan Types             | Type of Enrollment | Year 1                    | Year 2 | Year 3 | Year 4 | Year 5 | Year 6 | Year 7 | Year 8-10 | Years 11+ |
|                                                                               | All Plans (excludes N) | OE, UW             | 21.0%                     | 21.0%  | 21.0%  | 21.0%  | 21.0%  | 21.0%  | 3.0%   | 3.0%      | 0.0%      |
|                                                                               | N                      | OE, UW             | 25.0%                     | 25.0%  | 25.0%  | 25.0%  | 25.0%  | 25.0%  | 3.0%   | 3.0%      | 0.0%      |
|                                                                               | All Plans              | GI                 | \$25                      | \$25   | \$25   | \$25   | \$25   | \$25   | \$0    | \$0       | \$0       |
|                                                                               |                        |                    | Policies Issued Age 81+   |        |        |        |        |        |        |           |           |
|                                                                               | Plan Types             | Type of Enrollment | Year 1                    | Year 2 | Year 3 | Year 4 | Year 5 | Year 6 | Year 7 | Year 8-10 | Years 11+ |
|                                                                               | All Plans (excludes N) | OE, UW             | 10.5%                     | 10.5%  | 10.5%  | 10.5%  | 10.5%  | 10.5%  | 1.25%  | 1.25%     | 0.0%      |
|                                                                               | N                      | OE, UW             | 12.5%                     | 12.5%  | 12.5%  | 12.5%  | 12.5%  | 12.5%  | 1.25%  | 1.25%     | 0.0%      |
|                                                                               | All Plans              | GI                 | \$25                      | \$25   | \$25   | \$25   | \$25   | \$25   | \$0    | \$0       | \$0       |

| Medicare Supplement Commission Schedule - Applicable to Achieve Products Only |                        |                    |                           |        |        |        |        |        |        |           |           |
|-------------------------------------------------------------------------------|------------------------|--------------------|---------------------------|--------|--------|--------|--------|--------|--------|-----------|-----------|
| Arkansas                                                                      |                        |                    | Policies Issued < Age 65  |        |        |        |        |        |        |           |           |
| Level 4 Schedule                                                              | Plan Types             | Type of Enrollment | Year 1                    | Year 2 | Year 3 | Year 4 | Year 5 | Year 6 | Year 7 | Year 8-10 | Years 11+ |
|                                                                               | All Plans              | OE, UW, GI         | 0.0%                      | 0.0%   | 0.0%   | 0.0%   | 0.0%   | 0.0%   | 0.0%   | 0.0%      | 0.0%      |
|                                                                               |                        |                    | Policies Issued Age 65-80 |        |        |        |        |        |        |           |           |
|                                                                               | Plan Types             | Type of Enrollment | Year 1                    | Year 2 | Year 3 | Year 4 | Year 5 | Year 6 | Year 7 | Year 8-10 | Years 11+ |
|                                                                               | All Plans (excludes N) | OE, UW             | 19.0%                     | 19.0%  | 19.0%  | 19.0%  | 19.0%  | 19.0%  | 2.0%   | 2.0%      | 0.0%      |
|                                                                               | N                      | OE, UW             | 23.0%                     | 23.0%  | 23.0%  | 23.0%  | 23.0%  | 23.0%  | 2.0%   | 2.0%      | 0.0%      |
|                                                                               | All Plans              | GI                 | \$25                      | \$25   | \$25   | \$25   | \$25   | \$25   | \$0    | \$0       | \$0       |
|                                                                               |                        |                    | Policies Issued Age 81+   |        |        |        |        |        |        |           |           |
|                                                                               | Plan Types             | Type of Enrollment | Year 1                    | Year 2 | Year 3 | Year 4 | Year 5 | Year 6 | Year 7 | Year 8-10 | Years 11+ |
|                                                                               | All Plans (excludes N) | OE, UW             | 9.5%                      | 9.5%   | 9.5%   | 9.5%   | 9.5%   | 9.5%   | 1.0%   | 1.0%      | 0.0%      |
|                                                                               | N                      | OE, UW             | 11.5%                     | 11.5%  | 11.5%  | 11.5%  | 11.5%  | 11.5%  | 1.0%   | 1.0%      | 0.0%      |
|                                                                               | All Plans              | GI                 | \$25                      | \$25   | \$25   | \$25   | \$25   | \$25   | \$0    | \$0       | \$0       |

| Medicare Supplement Commission Schedule - Applicable to Achieve Products Only |                        |                    |                           |        |        |        |        |        |        |           |           |
|-------------------------------------------------------------------------------|------------------------|--------------------|---------------------------|--------|--------|--------|--------|--------|--------|-----------|-----------|
| Arkansas                                                                      |                        |                    | Policies Issued < Age 65  |        |        |        |        |        |        |           |           |
| Level 5 Schedule                                                              | Plan Types             | Type of Enrollment | Year 1                    | Year 2 | Year 3 | Year 4 | Year 5 | Year 6 | Year 7 | Year 8-10 | Years 11+ |
|                                                                               | All Plans              | OE, UW, GI         | 0.0%                      | 0.0%   | 0.0%   | 0.0%   | 0.0%   | 0.0%   | 0.0%   | 0.0%      | 0.0%      |
|                                                                               |                        |                    | Policies Issued Age 65-80 |        |        |        |        |        |        |           |           |
|                                                                               | Plan Types             | Type of Enrollment | Year 1                    | Year 2 | Year 3 | Year 4 | Year 5 | Year 6 | Year 7 | Year 8-10 | Years 11+ |
|                                                                               | All Plans (excludes N) | OE, UW             | 20.0%                     | 20.0%  | 20.0%  | 20.0%  | 20.0%  | 20.0%  | 3.0%   | 3.0%      | 0.0%      |
|                                                                               | N                      | OE, UW             | 24.0%                     | 24.0%  | 24.0%  | 24.0%  | 24.0%  | 24.0%  | 3.0%   | 3.0%      | 0.0%      |
|                                                                               | All Plans              | GI                 | \$25                      | \$25   | \$25   | \$25   | \$25   | \$25   | \$0    | \$0       | \$0       |
|                                                                               |                        |                    | Policies Issued Age 81+   |        |        |        |        |        |        |           |           |
|                                                                               | Plan Types             | Type of Enrollment | Year 1                    | Year 2 | Year 3 | Year 4 | Year 5 | Year 6 | Year 7 | Year 8-10 | Years 11+ |
|                                                                               | All Plans (excludes N) | OE, UW             | 10.0%                     | 10.0%  | 10.0%  | 10.0%  | 10.0%  | 10.0%  | 1.25%  | 1.25%     | 0.0%      |
|                                                                               | N                      | OE, UW             | 12.0%                     | 12.0%  | 12.0%  | 12.0%  | 12.0%  | 12.0%  | 1.25%  | 1.25%     | 0.0%      |
|                                                                               | All Plans              | GI                 | \$25                      | \$25   | \$25   | \$25   | \$25   | \$25   | \$0    | \$0       | \$0       |

Producers default to Level 4 unless otherwise specified; For any questions regarding Achieve Medicare Supplement Commissions, please contact your upline (MGA/FMO). Plan availability subject to state approval.

| Medicare Supplement Commission Schedule - Applicable to Achieve Products Only |                        |                    |                          |        |        |        |        |        |        |           |           |
|-------------------------------------------------------------------------------|------------------------|--------------------|--------------------------|--------|--------|--------|--------|--------|--------|-----------|-----------|
| California - <65 only pay during initial OEP                                  |                        |                    | Policies Issued < Age 65 |        |        |        |        |        |        |           |           |
| Level 4 Schedule                                                              | Plan Types             | Type of Enrollment | Year 1                   | Year 2 | Year 3 | Year 4 | Year 5 | Year 6 | Year 7 | Year 8-10 | Years 11+ |
|                                                                               | All Plans              | OE                 | 4.0%                     | 4.0%   | 4.0%   | 4.0%   | 4.0%   | 4.0%   | 2.0%   | 2.0%      | 0.0%      |
|                                                                               | All Plans              | GI, UW             | 0.0%                     | 0.0%   | 0.0%   | 0.0%   | 0.0%   | 0.0%   | 0.0%   | 0.0%      | 0.0%      |
| Policies Issued Age 65-80                                                     |                        |                    |                          |        |        |        |        |        |        |           |           |
|                                                                               | Plan Types             | Type of Enrollment | Year 1                   | Year 2 | Year 3 | Year 4 | Year 5 | Year 6 | Year 7 | Year 8-10 | Years 11+ |
|                                                                               | All Plans (excludes N) | OE, UW             | 20.0%                    | 20.0%  | 20.0%  | 20.0%  | 20.0%  | 20.0%  | 1.0%   | 1.0%      | 0.0%      |
|                                                                               | N                      | OE, UW             | 24.0%                    | 24.0%  | 24.0%  | 24.0%  | 24.0%  | 24.0%  | 1.0%   | 1.0%      | 0.0%      |
|                                                                               | All Plans              | GI                 | \$25                     | \$25   | \$25   | \$25   | \$25   | \$25   | \$0    | \$0       | \$0       |
| Policies Issued Age 81+                                                       |                        |                    |                          |        |        |        |        |        |        |           |           |
|                                                                               | Plan Types             | Type of Enrollment | Year 1                   | Year 2 | Year 3 | Year 4 | Year 5 | Year 6 | Year 7 | Year 8-10 | Years 11+ |
|                                                                               | All Plans (excludes N) | OE, UW             | 10.0%                    | 10.0%  | 10.0%  | 10.0%  | 10.0%  | 10.0%  | 1.0%   | 1.0%      | 0.0%      |
|                                                                               | N                      | OE, UW             | 12.0%                    | 12.0%  | 12.0%  | 12.0%  | 12.0%  | 12.0%  | 1.0%   | 1.0%      | 0.0%      |
|                                                                               | All Plans              | GI                 | \$25                     | \$25   | \$25   | \$25   | \$25   | \$25   | \$0    | \$0       | \$0       |

| California - <65 only pay during initial OEP |                        |                    | Policies Issued < Age 65 |        |        |        |        |        |        |           |           |
|----------------------------------------------|------------------------|--------------------|--------------------------|--------|--------|--------|--------|--------|--------|-----------|-----------|
| Level 5 Schedule                             | Plan Types             | Type of Enrollment | Year 1                   | Year 2 | Year 3 | Year 4 | Year 5 | Year 6 | Year 7 | Year 8-10 | Years 11+ |
|                                              | All Plans              | OE                 | 5.0%                     | 5.0%   | 5.0%   | 5.0%   | 5.0%   | 5.0%   | 2.25%  | 2.25%     | 0.0%      |
|                                              | All Plans              | GI, UW             | 0.0%                     | 0.0%   | 0.0%   | 0.0%   | 0.0%   | 0.0%   | 0.0%   | 0.0%      | 0.0%      |
| Policies Issued Age 65-80                    |                        |                    |                          |        |        |        |        |        |        |           |           |
|                                              | Plan Types             | Type of Enrollment | Year 1                   | Year 2 | Year 3 | Year 4 | Year 5 | Year 6 | Year 7 | Year 8-10 | Years 11+ |
|                                              | All Plans (excludes N) | OE, UW             | 21.0%                    | 21.0%  | 21.0%  | 21.0%  | 21.0%  | 21.0%  | 1.25%  | 1.25%     | 0.0%      |
|                                              | N                      | OE, UW             | 25.0%                    | 25.0%  | 25.0%  | 25.0%  | 25.0%  | 25.0%  | 1.25%  | 1.25%     | 0.0%      |
|                                              | All Plans              | GI                 | \$25                     | \$25   | \$25   | \$25   | \$25   | \$25   | \$0    | \$0       | \$0       |
| Policies Issued Age 81+                      |                        |                    |                          |        |        |        |        |        |        |           |           |
|                                              | Plan Types             | Type of Enrollment | Year 1                   | Year 2 | Year 3 | Year 4 | Year 5 | Year 6 | Year 7 | Year 8-10 | Years 11+ |
|                                              | All Plans (excludes N) | OE, UW             | 10.5%                    | 10.5%  | 10.5%  | 10.5%  | 10.5%  | 10.5%  | 1.00%  | 1.00%     | 0.0%      |
|                                              | N                      | OE, UW             | 12.5%                    | 12.5%  | 12.5%  | 12.5%  | 12.5%  | 12.5%  | 1.00%  | 1.00%     | 0.0%      |
|                                              | All Plans              | GI                 | \$25                     | \$25   | \$25   | \$25   | \$25   | \$25   | \$0    | \$0       | \$0       |

**Please note:** In California, commissions are paid for under Age 65 in Open Enrollment only due to disability.

| Medicare Supplement Commission Schedule - Applicable to Achieve Products Only |                        |                    |                          |        |        |        |        |        |        |           |           |
|-------------------------------------------------------------------------------|------------------------|--------------------|--------------------------|--------|--------|--------|--------|--------|--------|-----------|-----------|
| Colorado                                                                      |                        |                    | Policies Issued All Ages |        |        |        |        |        |        |           |           |
| Level 4 Schedule                                                              | Plan Types             | Type of Enrollment | Year 1                   | Year 2 | Year 3 | Year 4 | Year 5 | Year 6 | Year 7 | Year 8-10 | Years 11+ |
|                                                                               | All Plans (excludes N) | OE, UW, GI         | 22.0%                    | 22.0%  | 22.0%  | 22.0%  | 22.0%  | 22.0%  | 2.0%   | 2.0%      | 0.0%      |
|                                                                               | N                      | OE, UW, GI         | 26.0%                    | 26.0%  | 26.0%  | 26.0%  | 26.0%  | 26.0%  | 2.0%   | 2.0%      | 0.0%      |

| Colorado         |                        |                    | Policies Issued All Ages |        |        |        |        |        |        |           |           |
|------------------|------------------------|--------------------|--------------------------|--------|--------|--------|--------|--------|--------|-----------|-----------|
| Level 5 Schedule | Plan Types             | Type of Enrollment | Year 1                   | Year 2 | Year 3 | Year 4 | Year 5 | Year 6 | Year 7 | Year 8-10 | Years 11+ |
|                  | All Plans (excludes N) | OE, UW, GI         | 23.0%                    | 23.0%  | 23.0%  | 23.0%  | 23.0%  | 23.0%  | 3.0%   | 3.0%      | 0.0%      |
|                  | N                      | OE, UW, GI         | 27.0%                    | 27.0%  | 27.0%  | 27.0%  | 27.0%  | 27.0%  | 3.0%   | 3.0%      | 0.0%      |

Producers default to Level 4 unless otherwise specified; For any questions regarding Achieve Medicare Supplement Commissions, please contact your upline (MGA/FMO). Plan availability subject to state approval.

| Medicare Supplement Commission Schedule - Applicable to Achieve Products Only |                        |                    |                           |        |        |        |        |        |        |           |           |
|-------------------------------------------------------------------------------|------------------------|--------------------|---------------------------|--------|--------|--------|--------|--------|--------|-----------|-----------|
| Florida                                                                       |                        |                    | Policies Issued < Age 65  |        |        |        |        |        |        |           |           |
| Level 4 Schedule                                                              | Plan Types             | Type of Enrollment | Year 1                    | Year 2 | Year 3 | Year 4 | Year 5 | Year 6 | Year 7 | Year 8-10 | Years 11+ |
|                                                                               | All Plans              | OE, UW, GI         | 1.0%                      | 1.0%   | 1.0%   | 1.0%   | 1.0%   | 1.0%   | 0.0%   | 0.0%      | 0.0%      |
|                                                                               |                        |                    | Policies Issued Age 65-80 |        |        |        |        |        |        |           |           |
|                                                                               | Plan Types             | Type of Enrollment | Year 1                    | Year 2 | Year 3 | Year 4 | Year 5 | Year 6 | Year 7 | Year 8-10 | Years 11+ |
|                                                                               | All Plans (excludes N) | OE, UW, GI         | 23.0%                     | 23.0%  | 23.0%  | 23.0%  | 23.0%  | 23.0%  | 2.0%   | 2.0%      | 0.0%      |
|                                                                               | N                      | OE, UW, GI         | 27.0%                     | 27.0%  | 27.0%  | 27.0%  | 27.0%  | 27.0%  | 2.0%   | 2.0%      | 0.0%      |
|                                                                               |                        |                    | Policies Issued Age 81+   |        |        |        |        |        |        |           |           |
|                                                                               | Plan Types             | Type of Enrollment | Year 1                    | Year 2 | Year 3 | Year 4 | Year 5 | Year 6 | Year 7 | Year 8-10 | Years 11+ |
|                                                                               | All Plans (excludes N) | OE, UW, GI         | 11.5%                     | 11.5%  | 11.5%  | 11.5%  | 11.5%  | 11.5%  | 1.0%   | 1.0%      | 0.0%      |
|                                                                               | N                      | OE, UW, GI         | 13.5%                     | 13.5%  | 13.5%  | 13.5%  | 13.5%  | 13.5%  | 1.0%   | 1.0%      | 0.0%      |

| Medicare Supplement Commission Schedule - Applicable to Achieve Products Only |                        |                    |                           |        |        |        |        |        |        |           |           |
|-------------------------------------------------------------------------------|------------------------|--------------------|---------------------------|--------|--------|--------|--------|--------|--------|-----------|-----------|
| Florida                                                                       |                        |                    | Policies Issued < Age 65  |        |        |        |        |        |        |           |           |
| Level 5 Schedule                                                              | Plan Types             | Type of Enrollment | Year 1                    | Year 2 | Year 3 | Year 4 | Year 5 | Year 6 | Year 7 | Year 8-10 | Years 11+ |
|                                                                               | All Plans              | OE, UW, GI         | 1.0%                      | 1.0%   | 1.0%   | 1.0%   | 1.0%   | 1.0%   | 0.0%   | 0.0%      | 0.0%      |
|                                                                               |                        |                    | Policies Issued Age 65-80 |        |        |        |        |        |        |           |           |
|                                                                               | Plan Types             | Type of Enrollment | Year 1                    | Year 2 | Year 3 | Year 4 | Year 5 | Year 6 | Year 7 | Year 8-10 | Years 11+ |
|                                                                               | All Plans (excludes N) | OE, UW, GI         | 24.0%                     | 24.0%  | 24.0%  | 24.0%  | 24.0%  | 24.0%  | 3.0%   | 3.0%      | 0.0%      |
|                                                                               | N                      | OE, UW, GI         | 28.0%                     | 28.0%  | 28.0%  | 28.0%  | 28.0%  | 28.0%  | 3.0%   | 3.0%      | 0.0%      |
|                                                                               |                        |                    | Policies Issued Age 81+   |        |        |        |        |        |        |           |           |
|                                                                               | Plan Types             | Type of Enrollment | Year 1                    | Year 2 | Year 3 | Year 4 | Year 5 | Year 6 | Year 7 | Year 8-10 | Years 11+ |
|                                                                               | All Plans (excludes N) | OE, UW, GI         | 12.0%                     | 12.0%  | 12.0%  | 12.0%  | 12.0%  | 12.0%  | 1.25%  | 1.25%     | 0.0%      |
|                                                                               | N                      | OE, UW, GI         | 14.0%                     | 14.0%  | 14.0%  | 14.0%  | 14.0%  | 14.0%  | 1.25%  | 1.25%     | 0.0%      |

| Medicare Supplement Commission Schedule - Applicable to Achieve Products Only |                        |                    |                           |        |        |        |        |        |        |           |           |
|-------------------------------------------------------------------------------|------------------------|--------------------|---------------------------|--------|--------|--------|--------|--------|--------|-----------|-----------|
| Georgia                                                                       |                        |                    | Policies Issued < Age 65  |        |        |        |        |        |        |           |           |
| Level 4 Schedule                                                              | Plan Types             | Type of Enrollment | Year 1                    | Year 2 | Year 3 | Year 4 | Year 5 | Year 6 | Year 7 | Year 8-10 | Years 11+ |
|                                                                               | All Plans              | OE, UW, GI         | 0.0%                      | 0.0%   | 0.0%   | 0.0%   | 0.0%   | 0.0%   | 0.0%   | 0.0%      | 0.0%      |
|                                                                               |                        |                    | Policies Issued Age 65-80 |        |        |        |        |        |        |           |           |
|                                                                               | Plan Types             | Type of Enrollment | Year 1                    | Year 2 | Year 3 | Year 4 | Year 5 | Year 6 | Year 7 | Year 8-10 | Years 11+ |
|                                                                               | All Plans (excludes N) | OE, UW             | 20.0%                     | 20.0%  | 20.0%  | 20.0%  | 20.0%  | 20.0%  | 2.0%   | 2.0%      | 0.0%      |
|                                                                               | N                      | OE, UW             | 24.0%                     | 24.0%  | 24.0%  | 24.0%  | 24.0%  | 24.0%  | 2.0%   | 2.0%      | 0.0%      |
|                                                                               | All Plans              | GI                 | \$25                      | \$25   | \$25   | \$25   | \$25   | \$25   | \$0    | \$0       | \$0       |
|                                                                               |                        |                    | Policies Issued Age 81+   |        |        |        |        |        |        |           |           |
|                                                                               | Plan Types             | Type of Enrollment | Year 1                    | Year 2 | Year 3 | Year 4 | Year 5 | Year 6 | Year 7 | Year 8-10 | Years 11+ |
|                                                                               | All Plans (excludes N) | OE, UW             | 10.0%                     | 10.0%  | 10.0%  | 10.0%  | 10.0%  | 10.0%  | 1.0%   | 1.0%      | 0.0%      |
|                                                                               | N                      | OE, UW             | 12.0%                     | 12.0%  | 12.0%  | 12.0%  | 12.0%  | 12.0%  | 1.0%   | 1.0%      | 0.0%      |
|                                                                               | All Plans              | GI                 | \$25                      | \$25   | \$25   | \$25   | \$25   | \$25   | \$0    | \$0       | \$0       |

| Medicare Supplement Commission Schedule - Applicable to Achieve Products Only |                        |                    |                           |        |        |        |        |        |        |           |           |
|-------------------------------------------------------------------------------|------------------------|--------------------|---------------------------|--------|--------|--------|--------|--------|--------|-----------|-----------|
| Georgia                                                                       |                        |                    | Policies Issued < Age 65  |        |        |        |        |        |        |           |           |
| Level 5 Schedule                                                              | Plan Types             | Type of Enrollment | Year 1                    | Year 2 | Year 3 | Year 4 | Year 5 | Year 6 | Year 7 | Year 8-10 | Years 11+ |
|                                                                               | All Plans              | OE, UW, GI         | 0.0%                      | 0.0%   | 0.0%   | 0.0%   | 0.0%   | 0.0%   | 0.0%   | 0.0%      | 0.0%      |
|                                                                               |                        |                    | Policies Issued Age 65-80 |        |        |        |        |        |        |           |           |
|                                                                               | Plan Types             | Type of Enrollment | Year 1                    | Year 2 | Year 3 | Year 4 | Year 5 | Year 6 | Year 7 | Year 8-10 | Years 11+ |
|                                                                               | All Plans (excludes N) | OE, UW             | 21.0%                     | 21.0%  | 21.0%  | 21.0%  | 21.0%  | 21.0%  | 3.0%   | 3.0%      | 0.0%      |
|                                                                               | N                      | OE, UW             | 25.0%                     | 25.0%  | 25.0%  | 25.0%  | 25.0%  | 25.0%  | 3.0%   | 3.0%      | 0.0%      |
|                                                                               | All Plans              | GI                 | \$25                      | \$25   | \$25   | \$25   | \$25   | \$25   | \$0    | \$0       | \$0       |
|                                                                               |                        |                    | Policies Issued Age 81+   |        |        |        |        |        |        |           |           |
|                                                                               | Plan Types             | Type of Enrollment | Year 1                    | Year 2 | Year 3 | Year 4 | Year 5 | Year 6 | Year 7 | Year 8-10 | Years 11+ |
|                                                                               | All Plans (excludes N) | OE, UW             | 10.5%                     | 10.5%  | 10.5%  | 10.5%  | 10.5%  | 10.5%  | 1.25%  | 1.25%     | 0.0%      |
|                                                                               | N                      | OE, UW             | 12.5%                     | 12.5%  | 12.5%  | 12.5%  | 12.5%  | 12.5%  | 1.25%  | 1.25%     | 0.0%      |
|                                                                               | All Plans              | GI                 | \$25                      | \$25   | \$25   | \$25   | \$25   | \$25   | \$0    | \$0       | \$0       |

Producers default to Level 4 unless otherwise specified; For any questions regarding Achieve Medicare Supplement Commissions, please contact your upline (MGA/FMO). Plan availability subject to state approval.

| Medicare Supplement Commission Schedule - Applicable to Achieve Products Only |                        |                    |                           |        |        |        |        |        |        |           |           |
|-------------------------------------------------------------------------------|------------------------|--------------------|---------------------------|--------|--------|--------|--------|--------|--------|-----------|-----------|
| Illinois                                                                      |                        |                    | Policies Issued < Age 65  |        |        |        |        |        |        |           |           |
| Level 4 Schedule                                                              | Plan Types             | Type of Enrollment | Year 1                    | Year 2 | Year 3 | Year 4 | Year 5 | Year 6 | Year 7 | Year 8-10 | Years 11+ |
|                                                                               | All Plans              | OE, UW             | 1.0%                      | 1.0%   | 1.0%   | 1.0%   | 1.0%   | 1.0%   | 0.0%   | 0.0%      | 0.0%      |
|                                                                               | All Plans              | GI                 | \$25                      | \$25   | \$25   | \$25   | \$25   | \$25   | \$0    | \$0       | \$0       |
|                                                                               |                        |                    | Policies Issued Age 65-80 |        |        |        |        |        |        |           |           |
|                                                                               | Plan Types             | Type of Enrollment | Year 1                    | Year 2 | Year 3 | Year 4 | Year 5 | Year 6 | Year 7 | Year 8-10 | Years 11+ |
|                                                                               | All Plans (excludes N) | OE, UW             | 22.0%                     | 22.0%  | 22.0%  | 22.0%  | 22.0%  | 22.0%  | 2.0%   | 2.0%      | 0.0%      |
|                                                                               | N                      | OE, UW             | 26.0%                     | 26.0%  | 26.0%  | 26.0%  | 26.0%  | 26.0%  | 2.0%   | 2.0%      | 0.0%      |
|                                                                               | All Plans              | GI                 | \$25                      | \$25   | \$25   | \$25   | \$25   | \$25   | \$0    | \$0       | \$0       |
|                                                                               |                        |                    | Policies Issued Age 81+   |        |        |        |        |        |        |           |           |
|                                                                               | Plan Types             | Type of Enrollment | Year 1                    | Year 2 | Year 3 | Year 4 | Year 5 | Year 6 | Year 7 | Year 8-10 | Years 11+ |
|                                                                               | All Plans (excludes N) | OE, UW             | 11.0%                     | 11.0%  | 11.0%  | 11.0%  | 11.0%  | 11.0%  | 1.0%   | 1.0%      | 0.0%      |
|                                                                               | N                      | OE, UW             | 13.0%                     | 13.0%  | 13.0%  | 13.0%  | 13.0%  | 13.0%  | 1.0%   | 1.0%      | 0.0%      |
|                                                                               | All Plans              | GI                 | \$25                      | \$25   | \$25   | \$25   | \$25   | \$25   | \$0    | \$0       | \$0       |

| Illinois         |                        |                    | Policies Issued < Age 65  |        |        |        |        |        |        |           |           |
|------------------|------------------------|--------------------|---------------------------|--------|--------|--------|--------|--------|--------|-----------|-----------|
| Level 5 Schedule | Plan Types             | Type of Enrollment | Year 1                    | Year 2 | Year 3 | Year 4 | Year 5 | Year 6 | Year 7 | Year 8-10 | Years 11+ |
|                  | All Plans              | OE, UW             | 1.0%                      | 1.0%   | 1.0%   | 1.0%   | 1.0%   | 1.0%   | 0.0%   | 0.0%      | 0.0%      |
|                  | All Plans              | GI                 | \$25                      | \$25   | \$25   | \$25   | \$25   | \$25   | \$0    | \$0       | \$0       |
|                  |                        |                    | Policies Issued Age 65-80 |        |        |        |        |        |        |           |           |
|                  | Plan Types             | Type of Enrollment | Year 1                    | Year 2 | Year 3 | Year 4 | Year 5 | Year 6 | Year 7 | Year 8-10 | Years 11+ |
|                  | All Plans (excludes N) | OE, UW             | 23.0%                     | 23.0%  | 23.0%  | 23.0%  | 23.0%  | 23.0%  | 3.0%   | 3.0%      | 0.0%      |
|                  | N                      | OE, UW             | 27.0%                     | 27.0%  | 27.0%  | 27.0%  | 27.0%  | 27.0%  | 3.0%   | 3.0%      | 0.0%      |
|                  | All Plans              | GI                 | \$25                      | \$25   | \$25   | \$25   | \$25   | \$25   | \$0    | \$0       | \$0       |
|                  |                        |                    | Policies Issued Age 81+   |        |        |        |        |        |        |           |           |
|                  | Plan Types             | Type of Enrollment | Year 1                    | Year 2 | Year 3 | Year 4 | Year 5 | Year 6 | Year 7 | Year 8-10 | Years 11+ |
|                  | All Plans (excludes N) | OE, UW             | 11.5%                     | 11.5%  | 11.5%  | 11.5%  | 11.5%  | 11.5%  | 1.25%  | 1.25%     | 0.0%      |
|                  | N                      | OE, UW             | 13.5%                     | 13.5%  | 13.5%  | 13.5%  | 13.5%  | 13.5%  | 1.25%  | 1.25%     | 0.0%      |
|                  | All Plans              | GI                 | \$25                      | \$25   | \$25   | \$25   | \$25   | \$25   | \$0    | \$0       | \$0       |

| Medicare Supplement Commission Schedule - Applicable to Achieve Products Only |            |                    |                          |        |        |        |        |        |        |           |           |
|-------------------------------------------------------------------------------|------------|--------------------|--------------------------|--------|--------|--------|--------|--------|--------|-----------|-----------|
| Indiana                                                                       |            |                    | Policies Issued < Age 65 |        |        |        |        |        |        |           |           |
| Level 4 Schedule                                                              | Plan Types | Type of Enrollment | Year 1                   | Year 2 | Year 3 | Year 4 | Year 5 | Year 6 | Year 7 | Year 8-10 | Years 11+ |
|                                                                               | All Plans  | OE, UW, GI         | 0.0%                     | 0.0%   | 0.0%   | 0.0%   | 0.0%   | 0.0%   | 0.0%   | 0.0%      | 0.0%      |
|                                                                               |            |                    | Policies Issued Age 65+  |        |        |        |        |        |        |           |           |
|                                                                               | Plan Types | Type of Enrollment | Year 1                   | Year 2 | Year 3 | Year 4 | Year 5 | Year 6 | Year 7 | Year 8-10 | Years 11+ |
|                                                                               | All Plans  | OE, UW, GI         | 23.0%                    | 23.0%  | 23.0%  | 23.0%  | 23.0%  | 23.0%  | 0.0%   | 0.0%      | 0.0%      |
| Indiana                                                                       |            |                    | Policies Issued < Age 65 |        |        |        |        |        |        |           |           |
| Level 5 Schedule                                                              | Plan Types | Type of Enrollment | Year 1                   | Year 2 | Year 3 | Year 4 | Year 5 | Year 6 | Year 7 | Year 8-10 | Years 11+ |
|                                                                               | All Plans  | OE, UW, GI         | 0.0%                     | 0.0%   | 0.0%   | 0.0%   | 0.0%   | 0.0%   | 0.0%   | 0.0%      | 0.0%      |
|                                                                               |            |                    | Policies Issued Age 65+  |        |        |        |        |        |        |           |           |
|                                                                               | Plan Types | Type of Enrollment | Year 1                   | Year 2 | Year 3 | Year 4 | Year 5 | Year 6 | Year 7 | Year 8-10 | Years 11+ |
|                                                                               | All Plans  | OE, UW, GI         | 24.0%                    | 24.0%  | 24.0%  | 24.0%  | 24.0%  | 24.0%  | 0.0%   | 0.0%      | 0.0%      |

Producers default to Level 4 unless otherwise specified; For any questions regarding Achieve Medicare Supplement Commissions, please contact your upline (MGA/FMO). Plan availability subject to state approval.

| Medicare Supplement Commission Schedule - Applicable to Achieve Products Only |                        |                    |                           |        |        |        |        |        |        |           |           |
|-------------------------------------------------------------------------------|------------------------|--------------------|---------------------------|--------|--------|--------|--------|--------|--------|-----------|-----------|
| Michigan                                                                      |                        |                    | Policies Issued < Age 65  |        |        |        |        |        |        |           |           |
| Level 4 Schedule                                                              | Plan Types             | Type of Enrollment | Year 1                    | Year 2 | Year 3 | Year 4 | Year 5 | Year 6 | Year 7 | Year 8-10 | Years 11+ |
|                                                                               | All Plans              | OE, UW, GI         | 0.0%                      | 0.0%   | 0.0%   | 0.0%   | 0.0%   | 0.0%   | 0.0%   | 0.0%      | 0.0%      |
|                                                                               |                        |                    | Policies Issued Age 65-80 |        |        |        |        |        |        |           |           |
|                                                                               | Plan Types             | Type of Enrollment | Year 1                    | Year 2 | Year 3 | Year 4 | Year 5 | Year 6 | Year 7 | Year 8-10 | Years 11+ |
|                                                                               | All Plans (excludes N) | OE, UW             | 28.0%                     | 28.0%  | 28.0%  | 5.0%   | 5.0%   | 5.0%   | 2.0%   | 2.0%      | 0.0%      |
|                                                                               | N                      | OE, UW             | 32.0%                     | 32.0%  | 32.0%  | 5.0%   | 5.0%   | 5.0%   | 2.0%   | 2.0%      | 0.0%      |
|                                                                               | All Plans              | GI                 | \$25                      | \$25   | \$25   | \$25   | \$25   | \$25   | \$0    | \$0       | \$0       |
|                                                                               |                        |                    | Policies Issued Age 81+   |        |        |        |        |        |        |           |           |
|                                                                               | Plan Types             | Type of Enrollment | Year 1                    | Year 2 | Year 3 | Year 4 | Year 5 | Year 6 | Year 7 | Year 8-10 | Years 11+ |
|                                                                               | All Plans (excludes N) | OE, UW             | 14.0%                     | 14.0%  | 14.0%  | 2.5%   | 2.5%   | 2.5%   | 1.0%   | 1.0%      | 0.0%      |
|                                                                               | N                      | OE, UW             | 16.0%                     | 16.0%  | 16.0%  | 2.5%   | 2.5%   | 2.5%   | 1.0%   | 1.0%      | 0.0%      |
|                                                                               | All Plans              | GI                 | \$25                      | \$25   | \$25   | \$25   | \$25   | \$25   | \$0    | \$0       | \$0       |

| Medicare Supplement Commission Schedule - Applicable to Achieve Products Only |                        |                    |                           |        |        |        |        |        |        |           |           |
|-------------------------------------------------------------------------------|------------------------|--------------------|---------------------------|--------|--------|--------|--------|--------|--------|-----------|-----------|
| Michigan                                                                      |                        |                    | Policies Issued < Age 65  |        |        |        |        |        |        |           |           |
| Level 5 Schedule                                                              | Plan Types             | Type of Enrollment | Year 1                    | Year 2 | Year 3 | Year 4 | Year 5 | Year 6 | Year 7 | Year 8-10 | Years 11+ |
|                                                                               | All Plans              | OE, UW, GI         | 0.0%                      | 0.0%   | 0.0%   | 0.0%   | 0.0%   | 0.0%   | 0.0%   | 0.0%      | 0.0%      |
|                                                                               |                        |                    | Policies Issued Age 65-80 |        |        |        |        |        |        |           |           |
|                                                                               | Plan Types             | Type of Enrollment | Year 1                    | Year 2 | Year 3 | Year 4 | Year 5 | Year 6 | Year 7 | Year 8-10 | Years 11+ |
|                                                                               | All Plans (excludes N) | OE, UW             | 29.0%                     | 29.0%  | 29.0%  | 6.0%   | 6.0%   | 6.0%   | 3.0%   | 3.0%      | 0.0%      |
|                                                                               | N                      | OE, UW             | 33.0%                     | 33.0%  | 33.0%  | 6.0%   | 6.0%   | 6.0%   | 3.0%   | 3.0%      | 0.0%      |
|                                                                               | All Plans              | GI                 | \$25                      | \$25   | \$25   | \$25   | \$25   | \$25   | \$0    | \$0       | \$0       |
|                                                                               |                        |                    | Policies Issued Age 81+   |        |        |        |        |        |        |           |           |
|                                                                               | Plan Types             | Type of Enrollment | Year 1                    | Year 2 | Year 3 | Year 4 | Year 5 | Year 6 | Year 7 | Year 8-10 | Years 11+ |
|                                                                               | All Plans (excludes N) | OE, UW             | 14.5%                     | 14.5%  | 14.5%  | 3.0%   | 3.0%   | 3.0%   | 1.25%  | 1.25%     | 0.0%      |
|                                                                               | N                      | OE, UW             | 16.5%                     | 16.5%  | 16.5%  | 3.0%   | 3.0%   | 3.0%   | 1.25%  | 1.25%     | 0.0%      |
|                                                                               | All Plans              | GI                 | \$25                      | \$25   | \$25   | \$25   | \$25   | \$25   | \$0    | \$0       | \$0       |

| Medicare Supplement Commission Schedule - Applicable to Achieve Products Only |            |                    |                          |        |        |        |        |        |        |           |           |
|-------------------------------------------------------------------------------|------------|--------------------|--------------------------|--------|--------|--------|--------|--------|--------|-----------|-----------|
| Missouri                                                                      |            |                    | Policies Issued < Age 65 |        |        |        |        |        |        |           |           |
| Level 4 Schedule                                                              | Plan Types | Type of Enrollment | Year 1                   | Year 2 | Year 3 | Year 4 | Year 5 | Year 6 | Year 7 | Year 8-10 | Years 11+ |
|                                                                               | A, F, N    | OE, UW             | 11.0%                    | 11.0%  | 11.0%  | 11.0%  | 11.0%  | 11.0%  | 3.5%   | 3.5%      | 0.0%      |
|                                                                               | G, HD-G    | OE, UW             | 17.0%                    | 17.0%  | 17.0%  | 17.0%  | 17.0%  | 17.0%  | 2.0%   | 2.0%      | 0.0%      |
|                                                                               | All Plans  | GI                 | \$25                     | \$25   | \$25   | \$25   | \$25   | \$25   | \$0    | \$0       | \$0       |
|                                                                               |            |                    | Policies Issued Age 65+  |        |        |        |        |        |        |           |           |
|                                                                               | Plan Types | Type of Enrollment | Year 1                   | Year 2 | Year 3 | Year 4 | Year 5 | Year 6 | Year 7 | Year 8-10 | Years 11+ |
|                                                                               | A, F       | OE, UW             | 11.0%                    | 11.0%  | 11.0%  | 11.0%  | 11.0%  | 11.0%  | 3.5%   | 3.5%      | 0.0%      |
|                                                                               | G, HD-G    | OE, UW             | 17.0%                    | 17.0%  | 17.0%  | 17.0%  | 17.0%  | 17.0%  | 2.0%   | 2.0%      | 0.0%      |
|                                                                               | N          | OE, UW             | 15.0%                    | 15.0%  | 15.0%  | 15.0%  | 15.0%  | 15.0%  | 3.5%   | 3.5%      | 0.0%      |
|                                                                               | All Plans  | GI                 | \$25                     | \$25   | \$25   | \$25   | \$25   | \$25   | \$0    | \$0       | \$0       |

| Medicare Supplement Commission Schedule - Applicable to Achieve Products Only |            |                    |                          |        |        |        |        |        |        |           |           |
|-------------------------------------------------------------------------------|------------|--------------------|--------------------------|--------|--------|--------|--------|--------|--------|-----------|-----------|
| Missouri                                                                      |            |                    | Policies Issued < Age 65 |        |        |        |        |        |        |           |           |
| Level 5 Schedule                                                              | Plan Types | Type of Enrollment | Year 1                   | Year 2 | Year 3 | Year 4 | Year 5 | Year 6 | Year 7 | Year 8-10 | Years 11+ |
|                                                                               | A, F, N    | OE, UW             | 12.0%                    | 12.0%  | 12.0%  | 12.0%  | 12.0%  | 12.0%  | 4.0%   | 4.0%      | 0.0%      |
|                                                                               | G, HD-G    | OE, UW             | 18.0%                    | 18.0%  | 18.0%  | 18.0%  | 18.0%  | 18.0%  | 3.0%   | 3.0%      | 0.0%      |
|                                                                               | All Plans  | GI                 | \$25                     | \$25   | \$25   | \$25   | \$25   | \$25   | \$0    | \$0       | \$0       |
|                                                                               |            |                    | Policies Issued Age 65+  |        |        |        |        |        |        |           |           |
|                                                                               | Plan Types | Type of Enrollment | Year 1                   | Year 2 | Year 3 | Year 4 | Year 5 | Year 6 | Year 7 | Year 8-10 | Years 11+ |
|                                                                               | A, F       | OE, UW             | 12.0%                    | 12.0%  | 12.0%  | 12.0%  | 12.0%  | 12.0%  | 4.0%   | 4.0%      | 0.0%      |
|                                                                               | G, HD-G    | OE, UW             | 18.0%                    | 18.0%  | 18.0%  | 18.0%  | 18.0%  | 18.0%  | 3.0%   | 3.0%      | 0.0%      |
|                                                                               | N          | OE, UW             | 16.0%                    | 16.0%  | 16.0%  | 16.0%  | 16.0%  | 16.0%  | 4.0%   | 4.0%      | 0.0%      |
|                                                                               | All Plans  | GI                 | \$25                     | \$25   | \$25   | \$25   | \$25   | \$25   | \$0    | \$0       | \$0       |

Producers default to Level 4 unless otherwise specified; For any questions regarding Achieve Medicare Supplement Commissions, please contact your upline (MGA/FMO). Plan availability subject to state approval.

| Medicare Supplement Commission Schedule - Applicable to Achieve Products Only |                        |                    |                           |        |        |        |        |        |        |           |           |
|-------------------------------------------------------------------------------|------------------------|--------------------|---------------------------|--------|--------|--------|--------|--------|--------|-----------|-----------|
| Nebraska, New Jersey                                                          |                        |                    | Policies Issued < Age 65  |        |        |        |        |        |        |           |           |
| Level 4 Schedule                                                              | Plan Types             | Type of Enrollment | Year 1                    | Year 2 | Year 3 | Year 4 | Year 5 | Year 6 | Year 7 | Year 8-10 | Years 11+ |
|                                                                               | All Plans              | OE, UW, GI         | 0.0%                      | 0.0%   | 0.0%   | 0.0%   | 0.0%   | 0.0%   | 0.0%   | 0.0%      | 0.0%      |
|                                                                               |                        |                    | Policies Issued Age 65-80 |        |        |        |        |        |        |           |           |
|                                                                               | Plan Types             | Type of Enrollment | Year 1                    | Year 2 | Year 3 | Year 4 | Year 5 | Year 6 | Year 7 | Year 8-10 | Years 11+ |
|                                                                               | All Plans (excludes N) | OE, UW             | 22.0%                     | 22.0%  | 22.0%  | 22.0%  | 22.0%  | 22.0%  | 2.0%   | 2.0%      | 0.0%      |
|                                                                               | N                      | OE, UW             | 26.0%                     | 26.0%  | 26.0%  | 26.0%  | 26.0%  | 26.0%  | 2.0%   | 2.0%      | 0.0%      |
|                                                                               | All Plans              | GI                 | \$25                      | \$25   | \$25   | \$25   | \$25   | \$25   | \$0    | \$0       | \$0       |
|                                                                               |                        |                    | Policies Issued Age 81+   |        |        |        |        |        |        |           |           |
|                                                                               | Plan Types             | Type of Enrollment | Year 1                    | Year 2 | Year 3 | Year 4 | Year 5 | Year 6 | Year 7 | Year 8-10 | Years 11+ |
|                                                                               | All Plans (excludes N) | OE, UW             | 11.0%                     | 11.0%  | 11.0%  | 11.0%  | 11.0%  | 11.0%  | 1.0%   | 1.0%      | 0.0%      |
|                                                                               | N                      | OE, UW             | 13.0%                     | 13.0%  | 13.0%  | 13.0%  | 13.0%  | 13.0%  | 1.0%   | 1.0%      | 0.0%      |
|                                                                               | All Plans              | GI                 | \$25                      | \$25   | \$25   | \$25   | \$25   | \$25   | \$0    | \$0       | \$0       |

| Nebraska, New Jersey |                        |                    | Policies Issued < Age 65  |        |        |        |        |        |        |           |           |
|----------------------|------------------------|--------------------|---------------------------|--------|--------|--------|--------|--------|--------|-----------|-----------|
| Level 5 Schedule     | Plan Types             | Type of Enrollment | Year 1                    | Year 2 | Year 3 | Year 4 | Year 5 | Year 6 | Year 7 | Year 8-10 | Years 11+ |
|                      | All Plans              | OE, UW, GI         | 0.0%                      | 0.0%   | 0.0%   | 0.0%   | 0.0%   | 0.0%   | 0.0%   | 0.0%      | 0.0%      |
|                      |                        |                    | Policies Issued Age 65-80 |        |        |        |        |        |        |           |           |
|                      | Plan Types             | Type of Enrollment | Year 1                    | Year 2 | Year 3 | Year 4 | Year 5 | Year 6 | Year 7 | Year 8-10 | Years 11+ |
|                      | All Plans (excludes N) | OE, UW             | 23.0%                     | 23.0%  | 23.0%  | 23.0%  | 23.0%  | 23.0%  | 3.0%   | 3.0%      | 0.0%      |
|                      | N                      | OE, UW             | 27.0%                     | 27.0%  | 27.0%  | 27.0%  | 27.0%  | 27.0%  | 3.0%   | 3.0%      | 0.0%      |
|                      | All Plans              | GI                 | \$25                      | \$25   | \$25   | \$25   | \$25   | \$25   | \$0    | \$0       | \$0       |
|                      |                        |                    | Policies Issued Age 81+   |        |        |        |        |        |        |           |           |
|                      | Plan Types             | Type of Enrollment | Year 1                    | Year 2 | Year 3 | Year 4 | Year 5 | Year 6 | Year 7 | Year 8-10 | Years 11+ |
|                      | All Plans (excludes N) | OE, UW             | 11.5%                     | 11.5%  | 11.5%  | 11.5%  | 11.5%  | 11.5%  | 1.25%  | 1.25%     | 0.0%      |
|                      | N                      | OE, UW             | 13.5%                     | 13.5%  | 13.5%  | 13.5%  | 13.5%  | 13.5%  | 1.25%  | 1.25%     | 0.0%      |
|                      | All Plans              | GI                 | \$25                      | \$25   | \$25   | \$25   | \$25   | \$25   | \$0    | \$0       | \$0       |

| Medicare Supplement Commission Schedule - Applicable to Achieve Products Only |                        |                    |                           |        |        |        |        |        |        |           |           |
|-------------------------------------------------------------------------------|------------------------|--------------------|---------------------------|--------|--------|--------|--------|--------|--------|-----------|-----------|
| Ohio                                                                          |                        |                    | Policies Issued < Age 65  |        |        |        |        |        |        |           |           |
| Level 4 Schedule                                                              | Plan Types             | Type of Enrollment | Year 1                    | Year 2 | Year 3 | Year 4 | Year 5 | Year 6 | Year 7 | Year 8-10 | Years 11+ |
|                                                                               | All Plans              | OE, UW, GI         | 0.0%                      | 0.0%   | 0.0%   | 0.0%   | 0.0%   | 0.0%   | 0.0%   | 0.0%      | 0.0%      |
|                                                                               |                        |                    | Policies Issued Age 65-80 |        |        |        |        |        |        |           |           |
|                                                                               | Plan Types             | Type of Enrollment | Year 1                    | Year 2 | Year 3 | Year 4 | Year 5 | Year 6 | Year 7 | Year 8-10 | Years 11+ |
|                                                                               | All Plans (excludes N) | OE, UW             | 22.0%                     | 22.0%  | 22.0%  | 22.0%  | 22.0%  | 22.0%  | 0.0%   | 0.0%      | 0.0%      |
|                                                                               | N                      | OE, UW             | 26.0%                     | 26.0%  | 26.0%  | 26.0%  | 26.0%  | 26.0%  | 0.0%   | 0.0%      | 0.0%      |
|                                                                               | All Plans              | GI                 | \$25                      | \$25   | \$25   | \$25   | \$25   | \$25   | \$0    | \$0       | \$0       |
|                                                                               |                        |                    | Policies Issued Age 81+   |        |        |        |        |        |        |           |           |
|                                                                               | Plan Types             | Type of Enrollment | Year 1                    | Year 2 | Year 3 | Year 4 | Year 5 | Year 6 | Year 7 | Year 8-10 | Years 11+ |
|                                                                               | All Plans (excludes N) | OE, UW             | 11.0%                     | 11.0%  | 11.0%  | 11.0%  | 11.0%  | 11.0%  | 0.0%   | 0.0%      | 0.0%      |
|                                                                               | N                      | OE, UW             | 13.0%                     | 13.0%  | 13.0%  | 13.0%  | 13.0%  | 13.0%  | 0.0%   | 0.0%      | 0.0%      |
|                                                                               | All Plans              | GI                 | \$25                      | \$25   | \$25   | \$25   | \$25   | \$25   | \$0    | \$0       | \$0       |

| Ohio             |                        |                    | Policies Issued < Age 65  |        |        |        |        |        |        |           |           |
|------------------|------------------------|--------------------|---------------------------|--------|--------|--------|--------|--------|--------|-----------|-----------|
| Level 5 Schedule | Plan Types             | Type of Enrollment | Year 1                    | Year 2 | Year 3 | Year 4 | Year 5 | Year 6 | Year 7 | Year 8-10 | Years 11+ |
|                  | All Plans              | OE, UW, GI         | 0.0%                      | 0.0%   | 0.0%   | 0.0%   | 0.0%   | 0.0%   | 0.0%   | 0.0%      | 0.0%      |
|                  |                        |                    | Policies Issued Age 65-80 |        |        |        |        |        |        |           |           |
|                  | Plan Types             | Type of Enrollment | Year 1                    | Year 2 | Year 3 | Year 4 | Year 5 | Year 6 | Year 7 | Year 8-10 | Years 11+ |
|                  | All Plans (excludes N) | OE, UW             | 23.0%                     | 23.0%  | 23.0%  | 23.0%  | 23.0%  | 23.0%  | 0.0%   | 0.0%      | 0.0%      |
|                  | N                      | OE, UW             | 27.0%                     | 27.0%  | 27.0%  | 27.0%  | 27.0%  | 27.0%  | 0.0%   | 0.0%      | 0.0%      |
|                  | All Plans              | GI                 | \$25                      | \$25   | \$25   | \$25   | \$25   | \$25   | \$0    | \$0       | \$0       |
|                  |                        |                    | Policies Issued Age 81+   |        |        |        |        |        |        |           |           |
|                  | Plan Types             | Type of Enrollment | Year 1                    | Year 2 | Year 3 | Year 4 | Year 5 | Year 6 | Year 7 | Year 8-10 | Years 11+ |
|                  | All Plans (excludes N) | OE, UW             | 11.5%                     | 11.5%  | 11.5%  | 11.5%  | 11.5%  | 11.5%  | 0.0%   | 0.0%      | 0.0%      |
|                  | N                      | OE, UW             | 13.5%                     | 13.5%  | 13.5%  | 13.5%  | 13.5%  | 13.5%  | 0.0%   | 0.0%      | 0.0%      |
|                  | All Plans              | GI                 | \$25                      | \$25   | \$25   | \$25   | \$25   | \$25   | \$0    | \$0       | \$0       |

Producers default to Level 4 unless otherwise specified; For any questions regarding Achieve Medicare Supplement Commissions, please contact your upline (MGA/FMO). Plan availability subject to state approval.

| Medicare Supplement Commission Schedule - Applicable to Achieve Products Only |                        |                    |                          |        |        |        |        |        |        |           |           |
|-------------------------------------------------------------------------------|------------------------|--------------------|--------------------------|--------|--------|--------|--------|--------|--------|-----------|-----------|
| Oregon                                                                        |                        |                    | Policies Issued All Ages |        |        |        |        |        |        |           |           |
| Level 4 Schedule                                                              | Plan Types             | Type of Enrollment | Year 1                   | Year 2 | Year 3 | Year 4 | Year 5 | Year 6 | Year 7 | Year 8-10 | Years 11+ |
|                                                                               | All Plans (excludes N) | OE, UW, GI         | 17.0%                    | 17.0%  | 17.0%  | 17.0%  | 17.0%  | 17.0%  | 0.0%   | 0.0%      | 0.0%      |
|                                                                               | N                      | OE, UW, GI         | 21.0%                    | 21.0%  | 21.0%  | 21.0%  | 21.0%  | 21.0%  | 0.0%   | 0.0%      | 0.0%      |

| Oregon           |                        |                    | Policies Issued All Ages |        |        |        |        |        |        |           |           |
|------------------|------------------------|--------------------|--------------------------|--------|--------|--------|--------|--------|--------|-----------|-----------|
| Level 5 Schedule | Plan Types             | Type of Enrollment | Year 1                   | Year 2 | Year 3 | Year 4 | Year 5 | Year 6 | Year 7 | Year 8-10 | Years 11+ |
|                  | All Plans (excludes N) | OE, UW, GI         | 18.0%                    | 18.0%  | 18.0%  | 18.0%  | 18.0%  | 18.0%  | 0.0%   | 0.0%      | 0.0%      |
|                  | N                      | OE, UW, GI         | 22.0%                    | 22.0%  | 22.0%  | 22.0%  | 22.0%  | 22.0%  | 0.0%   | 0.0%      | 0.0%      |

| Medicare Supplement Commission Schedule - Applicable to Achieve Products Only |                        |                    |                           |        |        |        |        |        |        |           |           |
|-------------------------------------------------------------------------------|------------------------|--------------------|---------------------------|--------|--------|--------|--------|--------|--------|-----------|-----------|
| Pennsylvania                                                                  |                        |                    | Policies Issued < Age 65  |        |        |        |        |        |        |           |           |
| Level 4 Schedule                                                              | Plan Types             | Type of Enrollment | Year 1                    | Year 2 | Year 3 | Year 4 | Year 5 | Year 6 | Year 7 | Year 8-10 | Years 11+ |
|                                                                               | All Plans              | OE, UW             | 1.0%                      | 1.0%   | 1.0%   | 1.0%   | 1.0%   | 1.0%   | 0.0%   | 0.0%      | 0.0%      |
|                                                                               | All Plans              | GI                 | \$50                      | \$50   | \$50   | \$50   | \$50   | \$50   | \$0    | \$0       | \$0       |
|                                                                               |                        |                    | Policies Issued Age 65-80 |        |        |        |        |        |        |           |           |
|                                                                               | Plan Types             | Type of Enrollment | Year 1                    | Year 2 | Year 3 | Year 4 | Year 5 | Year 6 | Year 7 | Year 8-10 | Years 11+ |
|                                                                               | All Plans (excludes N) | OE, UW             | 22.0%                     | 22.0%  | 22.0%  | 22.0%  | 22.0%  | 22.0%  | 2.0%   | 2.0%      | 0.0%      |
|                                                                               | N                      | OE, UW             | 26.0%                     | 26.0%  | 26.0%  | 26.0%  | 26.0%  | 26.0%  | 2.0%   | 2.0%      | 0.0%      |
|                                                                               | All Plans              | GI                 | \$50                      | \$50   | \$50   | \$50   | \$50   | \$50   | \$0    | \$0       | \$0       |
|                                                                               |                        |                    | Policies Issued Age 81+   |        |        |        |        |        |        |           |           |
|                                                                               | Plan Types             | Type of Enrollment | Year 1                    | Year 2 | Year 3 | Year 4 | Year 5 | Year 6 | Year 7 | Year 8-10 | Years 11+ |
|                                                                               | All Plans (excludes N) | OE, UW             | 11.0%                     | 11.0%  | 11.0%  | 11.0%  | 11.0%  | 11.0%  | 1.0%   | 1.0%      | 0.0%      |
|                                                                               | N                      | OE, UW             | 13.0%                     | 13.0%  | 13.0%  | 13.0%  | 13.0%  | 13.0%  | 1.0%   | 1.0%      | 0.0%      |
|                                                                               | All Plans              | GI                 | \$50                      | \$50   | \$50   | \$50   | \$50   | \$50   | \$0    | \$0       | \$0       |

| Pennsylvania     |                        |                    | Policies Issued < Age 65  |        |        |        |        |        |        |           |           |
|------------------|------------------------|--------------------|---------------------------|--------|--------|--------|--------|--------|--------|-----------|-----------|
| Level 5 Schedule | Plan Types             | Type of Enrollment | Year 1                    | Year 2 | Year 3 | Year 4 | Year 5 | Year 6 | Year 7 | Year 8-10 | Years 11+ |
|                  | All Plans              | OE, UW             | 1.0%                      | 1.0%   | 1.0%   | 1.0%   | 1.0%   | 1.0%   | 0.0%   | 0.0%      | 0.0%      |
|                  | All Plans              | GI                 | \$50                      | \$50   | \$50   | \$50   | \$50   | \$50   | \$0    | \$0       | \$0       |
|                  |                        |                    | Policies Issued Age 65-80 |        |        |        |        |        |        |           |           |
|                  | Plan Types             | Type of Enrollment | Year 1                    | Year 2 | Year 3 | Year 4 | Year 5 | Year 6 | Year 7 | Year 8-10 | Years 11+ |
|                  | All Plans (excludes N) | OE, UW             | 23.0%                     | 23.0%  | 23.0%  | 23.0%  | 23.0%  | 23.0%  | 3.0%   | 3.0%      | 0.0%      |
|                  | N                      | OE, UW             | 27.0%                     | 27.0%  | 27.0%  | 27.0%  | 27.0%  | 27.0%  | 3.0%   | 3.0%      | 0.0%      |
|                  | All Plans              | GI                 | \$50                      | \$50   | \$50   | \$50   | \$50   | \$50   | \$0    | \$0       | \$0       |
|                  |                        |                    | Policies Issued Age 81+   |        |        |        |        |        |        |           |           |
|                  | Plan Types             | Type of Enrollment | Year 1                    | Year 2 | Year 3 | Year 4 | Year 5 | Year 6 | Year 7 | Year 8-10 | Years 11+ |
|                  | All Plans (excludes N) | OE, UW             | 11.5%                     | 11.5%  | 11.5%  | 11.5%  | 11.5%  | 11.5%  | 1.25%  | 1.25%     | 0.0%      |
|                  | N                      | OE, UW             | 13.5%                     | 13.5%  | 13.5%  | 13.5%  | 13.5%  | 13.5%  | 1.25%  | 1.25%     | 0.0%      |
|                  | All Plans              | GI                 | \$50                      | \$50   | \$50   | \$50   | \$50   | \$50   | \$0    | \$0       | \$0       |

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| Medicare Supplement Commission Schedule - Applicable to Achieve Products Only |                        |                    |                           |        |        |        |        |        |        |           |           |
|-------------------------------------------------------------------------------|------------------------|--------------------|---------------------------|--------|--------|--------|--------|--------|--------|-----------|-----------|
| South Carolina                                                                |                        |                    | Policies Issued < Age 65  |        |        |        |        |        |        |           |           |
| Level 4 Schedule                                                              | Plan Types             | Type of Enrollment | Year 1                    | Year 2 | Year 3 | Year 4 | Year 5 | Year 6 | Year 7 | Year 8-10 | Years 11+ |
|                                                                               | All Plans              | OE, UW, GI         | 0.0%                      | 0.0%   | 0.0%   | 0.0%   | 0.0%   | 0.0%   | 0.0%   | 0.0%      | 0.0%      |
|                                                                               |                        |                    | Policies Issued Age 65-80 |        |        |        |        |        |        |           |           |
|                                                                               |                        |                    | Year 1                    | Year 2 | Year 3 | Year 4 | Year 5 | Year 6 | Year 7 | Year 8-10 | Years 11+ |
|                                                                               | All Plans (excludes N) | OE, UW, GI         | 22.0%                     | 22.0%  | 22.0%  | 22.0%  | 22.0%  | 22.0%  | 2.0%   | 2.0%      | 0.0%      |
|                                                                               | N                      | OE, UW, GI         | 26.0%                     | 26.0%  | 26.0%  | 26.0%  | 26.0%  | 26.0%  | 2.0%   | 2.0%      | 0.0%      |
|                                                                               |                        |                    | Policies Issued Age 81+   |        |        |        |        |        |        |           |           |
|                                                                               |                        |                    | Year 1                    | Year 2 | Year 3 | Year 4 | Year 5 | Year 6 | Year 7 | Year 8-10 | Years 11+ |
|                                                                               | All Plans (excludes N) | OE, UW, GI         | 11.0%                     | 11.0%  | 11.0%  | 11.0%  | 11.0%  | 11.0%  | 1.0%   | 1.0%      | 0.0%      |
|                                                                               | N                      | OE, UW, GI         | 13.0%                     | 13.0%  | 13.0%  | 13.0%  | 13.0%  | 13.0%  | 1.0%   | 1.0%      | 0.0%      |

| Medicare Supplement Commission Schedule - Applicable to Achieve Products Only |                        |                    |                           |        |        |        |        |        |        |           |           |
|-------------------------------------------------------------------------------|------------------------|--------------------|---------------------------|--------|--------|--------|--------|--------|--------|-----------|-----------|
| South Carolina                                                                |                        |                    | Policies Issued < Age 65  |        |        |        |        |        |        |           |           |
| Level 5 Schedule                                                              | Plan Types             | Type of Enrollment | Year 1                    | Year 2 | Year 3 | Year 4 | Year 5 | Year 6 | Year 7 | Year 8-10 | Years 11+ |
|                                                                               | All Plans              | OE, UW, GI         | 0.0%                      | 0.0%   | 0.0%   | 0.0%   | 0.0%   | 0.0%   | 0.0%   | 0.0%      | 0.0%      |
|                                                                               |                        |                    | Policies Issued Age 65-80 |        |        |        |        |        |        |           |           |
|                                                                               |                        |                    | Year 1                    | Year 2 | Year 3 | Year 4 | Year 5 | Year 6 | Year 7 | Year 8-10 | Years 11+ |
|                                                                               | All Plans (excludes N) | OE, UW, GI         | 23.0%                     | 23.0%  | 23.0%  | 23.0%  | 23.0%  | 23.0%  | 3.0%   | 3.0%      | 0.0%      |
|                                                                               | N                      | OE, UW, GI         | 27.0%                     | 27.0%  | 27.0%  | 27.0%  | 27.0%  | 27.0%  | 3.0%   | 3.0%      | 0.0%      |
|                                                                               |                        |                    | Policies Issued Age 81+   |        |        |        |        |        |        |           |           |
|                                                                               |                        |                    | Year 1                    | Year 2 | Year 3 | Year 4 | Year 5 | Year 6 | Year 7 | Year 8-10 | Years 11+ |
|                                                                               | All Plans (excludes N) | OE, UW, GI         | 11.5%                     | 11.5%  | 11.5%  | 11.5%  | 11.5%  | 11.5%  | 1.25%  | 1.25%     | 0.0%      |
|                                                                               | N                      | OE, UW, GI         | 13.5%                     | 13.5%  | 13.5%  | 13.5%  | 13.5%  | 13.5%  | 1.25%  | 1.25%     | 0.0%      |

| Medicare Supplement Commission Schedule - Applicable to Achieve Products Only |                        |                    |                           |        |        |        |        |        |        |           |           |
|-------------------------------------------------------------------------------|------------------------|--------------------|---------------------------|--------|--------|--------|--------|--------|--------|-----------|-----------|
| Tennessee                                                                     |                        |                    | Policies Issued < Age 65  |        |        |        |        |        |        |           |           |
| Level 4 Schedule                                                              | Plan Types             | Type of Enrollment | Year 1                    | Year 2 | Year 3 | Year 4 | Year 5 | Year 6 | Year 7 | Year 8-10 | Years 11+ |
|                                                                               | All Plans              | OE, UW, GI         | 1.0%                      | 1.0%   | 1.0%   | 1.0%   | 1.0%   | 1.0%   | 0.0%   | 0.0%      | 0.0%      |
|                                                                               |                        |                    | Policies Issued Age 65-80 |        |        |        |        |        |        |           |           |
|                                                                               |                        |                    | Year 1                    | Year 2 | Year 3 | Year 4 | Year 5 | Year 6 | Year 7 | Year 8-10 | Years 11+ |
|                                                                               | All Plans (excludes N) | OE, UW, GI         | 22.0%                     | 22.0%  | 22.0%  | 22.0%  | 22.0%  | 22.0%  | 2.0%   | 2.0%      | 0.0%      |
|                                                                               | N                      | OE, UW, GI         | 26.0%                     | 26.0%  | 26.0%  | 26.0%  | 26.0%  | 26.0%  | 2.0%   | 2.0%      | 0.0%      |
|                                                                               |                        |                    | Policies Issued Age 81+   |        |        |        |        |        |        |           |           |
|                                                                               |                        |                    | Year 1                    | Year 2 | Year 3 | Year 4 | Year 5 | Year 6 | Year 7 | Year 8-10 | Years 11+ |
|                                                                               | All Plans (excludes N) | OE, UW, GI         | 11.0%                     | 11.0%  | 11.0%  | 11.0%  | 11.0%  | 11.0%  | 1.0%   | 1.0%      | 0.0%      |
|                                                                               | N                      | OE, UW, GI         | 13.0%                     | 13.0%  | 13.0%  | 13.0%  | 13.0%  | 13.0%  | 1.0%   | 1.0%      | 0.0%      |

| Medicare Supplement Commission Schedule - Applicable to Achieve Products Only |                        |                    |                           |        |        |        |        |        |        |           |           |
|-------------------------------------------------------------------------------|------------------------|--------------------|---------------------------|--------|--------|--------|--------|--------|--------|-----------|-----------|
| Tennessee                                                                     |                        |                    | Policies Issued < Age 65  |        |        |        |        |        |        |           |           |
| Level 5 Schedule                                                              | Plan Types             | Type of Enrollment | Year 1                    | Year 2 | Year 3 | Year 4 | Year 5 | Year 6 | Year 7 | Year 8-10 | Years 11+ |
|                                                                               | All Plans              | OE, UW, GI         | 1.0%                      | 1.0%   | 1.0%   | 1.0%   | 1.0%   | 1.0%   | 0.0%   | 0.0%      | 0.0%      |
|                                                                               |                        |                    | Policies Issued Age 65-80 |        |        |        |        |        |        |           |           |
|                                                                               |                        |                    | Year 1                    | Year 2 | Year 3 | Year 4 | Year 5 | Year 6 | Year 7 | Year 8-10 | Years 11+ |
|                                                                               | All Plans (excludes N) | OE, UW, GI         | 23.0%                     | 23.0%  | 23.0%  | 23.0%  | 23.0%  | 23.0%  | 3.0%   | 3.0%      | 0.0%      |
|                                                                               | N                      | OE, UW, GI         | 27.0%                     | 27.0%  | 27.0%  | 27.0%  | 27.0%  | 27.0%  | 3.0%   | 3.0%      | 0.0%      |
|                                                                               |                        |                    | Policies Issued Age 81+   |        |        |        |        |        |        |           |           |
|                                                                               |                        |                    | Year 1                    | Year 2 | Year 3 | Year 4 | Year 5 | Year 6 | Year 7 | Year 8-10 | Years 11+ |
|                                                                               | All Plans (excludes N) | OE, UW, GI         | 11.5%                     | 11.5%  | 11.5%  | 11.5%  | 11.5%  | 11.5%  | 1.0%   | 1.0%      | 0.0%      |
|                                                                               | N                      | OE, UW, GI         | 13.5%                     | 13.5%  | 13.5%  | 13.5%  | 13.5%  | 13.5%  | 1.25%  | 1.25%     | 0.0%      |

Producers default to Level 4 unless otherwise specified; For any questions regarding Achieve Medicare Supplement Commissions, please contact your upline (MGA/FMO). Plan availability subject to state approval.

| Medicare Supplement Commission Schedule - Applicable to Achieve Products Only |                        |                    |                           |        |        |        |        |        |        |           |           |
|-------------------------------------------------------------------------------|------------------------|--------------------|---------------------------|--------|--------|--------|--------|--------|--------|-----------|-----------|
| Texas                                                                         |                        |                    | Policies Issued < Age 65  |        |        |        |        |        |        |           |           |
| Level 4 Schedule                                                              | Plan Types             | Type of Enrollment | Year 1                    | Year 2 | Year 3 | Year 4 | Year 5 | Year 6 | Year 7 | Year 8-10 | Years 11+ |
|                                                                               | All Plans              | OE, UW, GI         | 0.0%                      | 0.0%   | 0.0%   | 0.0%   | 0.0%   | 0.0%   | 0.0%   | 0.0%      | 0.0%      |
|                                                                               |                        |                    | Policies Issued Age 65-80 |        |        |        |        |        |        |           |           |
|                                                                               | Plan Types             | Type of Enrollment | Year 1                    | Year 2 | Year 3 | Year 4 | Year 5 | Year 6 | Year 7 | Year 8-10 | Years 11+ |
|                                                                               | All Plans (excludes N) | OE, UW             | 21.0%                     | 21.0%  | 21.0%  | 21.0%  | 21.0%  | 21.0%  | 21.0%  | 3.5%      | 0.0%      |
|                                                                               | N                      | OE, UW             | 25.0%                     | 25.0%  | 25.0%  | 25.0%  | 25.0%  | 25.0%  | 25.0%  | 3.5%      | 0.0%      |
|                                                                               | All Plans              | GI                 | \$25                      | \$25   | \$25   | \$25   | \$25   | \$25   | \$25   | \$0       | \$0       |
|                                                                               |                        |                    | Policies Issued Age 81+   |        |        |        |        |        |        |           |           |
|                                                                               | Plan Types             | Type of Enrollment | Year 1                    | Year 2 | Year 3 | Year 4 | Year 5 | Year 6 | Year 7 | Year 8-10 | Years 11+ |
|                                                                               | All Plans (excludes N) | OE, UW             | 10.5%                     | 10.5%  | 10.5%  | 10.5%  | 10.5%  | 10.5%  | 10.5%  | 1.75%     | 0.0%      |
|                                                                               | N                      | OE, UW             | 12.5%                     | 12.5%  | 12.5%  | 12.5%  | 12.5%  | 12.5%  | 12.5%  | 1.75%     | 0.0%      |
|                                                                               | All Plans              | GI                 | \$25                      | \$25   | \$25   | \$25   | \$25   | \$25   | \$25   | \$0       | \$0       |

| Medicare Supplement Commission Schedule - Applicable to Achieve Products Only |                        |                    |                           |        |        |        |        |        |        |           |           |
|-------------------------------------------------------------------------------|------------------------|--------------------|---------------------------|--------|--------|--------|--------|--------|--------|-----------|-----------|
| Texas                                                                         |                        |                    | Policies Issued < Age 65  |        |        |        |        |        |        |           |           |
| Level 5 Schedule                                                              | Plan Types             | Type of Enrollment | Year 1                    | Year 2 | Year 3 | Year 4 | Year 5 | Year 6 | Year 7 | Year 8-10 | Years 11+ |
|                                                                               | All Plans              | OE, UW, GI         | 0.0%                      | 0.0%   | 0.0%   | 0.0%   | 0.0%   | 0.0%   | 0.0%   | 0.0%      | 0.0%      |
|                                                                               |                        |                    | Policies Issued Age 65-80 |        |        |        |        |        |        |           |           |
|                                                                               | Plan Types             | Type of Enrollment | Year 1                    | Year 2 | Year 3 | Year 4 | Year 5 | Year 6 | Year 7 | Year 8-10 | Years 11+ |
|                                                                               | All Plans (excludes N) | OE, UW             | 22.0%                     | 22.0%  | 22.0%  | 22.0%  | 22.0%  | 22.0%  | 22.0%  | 4.0%      | 0.0%      |
|                                                                               | N                      | OE, UW             | 26.0%                     | 26.0%  | 26.0%  | 26.0%  | 26.0%  | 26.0%  | 26.0%  | 4.0%      | 0.0%      |
|                                                                               | All Plans              | GI                 | \$25                      | \$25   | \$25   | \$25   | \$25   | \$25   | \$25   | \$0       | \$0       |
|                                                                               |                        |                    | Policies Issued Age 81+   |        |        |        |        |        |        |           |           |
|                                                                               | Plan Types             | Type of Enrollment | Year 1                    | Year 2 | Year 3 | Year 4 | Year 5 | Year 6 | Year 7 | Year 8-10 | Years 11+ |
|                                                                               | All Plans (excludes N) | OE, UW             | 11.0%                     | 11.0%  | 11.0%  | 11.0%  | 11.0%  | 11.0%  | 11.0%  | 2.0%      | 0.0%      |
|                                                                               | N                      | OE, UW             | 13.0%                     | 13.0%  | 13.0%  | 13.0%  | 13.0%  | 13.0%  | 13.0%  | 2.0%      | 0.0%      |
|                                                                               | All Plans              | GI                 | \$25                      | \$25   | \$25   | \$25   | \$25   | \$25   | \$25   | \$0       | \$0       |

| Medicare Supplement Commission Schedule - Applicable to Achieve Products Only |                        |                    |                          |        |        |        |        |        |        |           |           |
|-------------------------------------------------------------------------------|------------------------|--------------------|--------------------------|--------|--------|--------|--------|--------|--------|-----------|-----------|
| Utah                                                                          |                        |                    | Policies Issued < Age 65 |        |        |        |        |        |        |           |           |
| Level 4 Schedule                                                              | Plan Types             | Type of Enrollment | Year 1                   | Year 2 | Year 3 | Year 4 | Year 5 | Year 6 | Year 7 | Year 8-10 | Years 11+ |
|                                                                               | All Plans              | OE, UW, GI         | 0.0%                     | 0.0%   | 0.0%   | 0.0%   | 0.0%   | 0.0%   | 0.0%   | 0.0%      | 0.0%      |
|                                                                               |                        |                    | Policies Issued Age 65+  |        |        |        |        |        |        |           |           |
|                                                                               | Plan Types             | Type of Enrollment | Year 1                   | Year 2 | Year 3 | Year 4 | Year 5 | Year 6 | Year 7 | Year 8-10 | Years 11+ |
|                                                                               | All Plans (excludes N) | OE, UW             | 22.0%                    | 22.0%  | 22.0%  | 22.0%  | 22.0%  | 22.0%  | 2.0%   | 2.0%      | 0.0%      |
|                                                                               | N                      | OE, UW             | 26.0%                    | 26.0%  | 26.0%  | 26.0%  | 26.0%  | 26.0%  | 2.0%   | 2.0%      | 0.0%      |
|                                                                               | All Plans              | GI                 | \$25                     | \$25   | \$25   | \$25   | \$25   | \$25   | \$0    | \$0       | \$0       |

| Medicare Supplement Commission Schedule - Applicable to Achieve Products Only |                        |                    |                          |        |        |        |        |        |        |           |           |
|-------------------------------------------------------------------------------|------------------------|--------------------|--------------------------|--------|--------|--------|--------|--------|--------|-----------|-----------|
| Utah                                                                          |                        |                    | Policies Issued < Age 65 |        |        |        |        |        |        |           |           |
| Level 5 Schedule                                                              | Plan Types             | Type of Enrollment | Year 1                   | Year 2 | Year 3 | Year 4 | Year 5 | Year 6 | Year 7 | Year 8-10 | Years 11+ |
|                                                                               | All Plans              | OE, UW, GI         | 0.0%                     | 0.0%   | 0.0%   | 0.0%   | 0.0%   | 0.0%   | 0.0%   | 0.0%      | 0.0%      |
|                                                                               |                        |                    | Policies Issued Age 65+  |        |        |        |        |        |        |           |           |
|                                                                               | Plan Types             | Type of Enrollment | Year 1                   | Year 2 | Year 3 | Year 4 | Year 5 | Year 6 | Year 7 | Year 8-10 | Years 11+ |
|                                                                               | All Plans (excludes N) | OE, UW             | 23.0%                    | 23.0%  | 23.0%  | 23.0%  | 23.0%  | 23.0%  | 3.0%   | 3.0%      | 0.0%      |
|                                                                               | N                      | OE, UW             | 27.0%                    | 27.0%  | 27.0%  | 27.0%  | 27.0%  | 27.0%  | 3.0%   | 3.0%      | 0.0%      |
|                                                                               | All Plans              | GI                 | \$25                     | \$25   | \$25   | \$25   | \$25   | \$25   | \$0    | \$0       | \$0       |

Producers default to Level 4 unless otherwise specified; For any questions regarding Achieve Medicare Supplement Commissions, please contact your upline (MGA/FMO). Plan availability subject to state approval.

| Medicare Supplement Commission Schedule - Applicable to Achieve Products Only |            |                    |                          |        |        |        |        |        |        |           |           |
|-------------------------------------------------------------------------------|------------|--------------------|--------------------------|--------|--------|--------|--------|--------|--------|-----------|-----------|
| Wisconsin                                                                     |            |                    | Policies Issued All Ages |        |        |        |        |        |        |           |           |
| Level 4 Schedule                                                              | Plan Types | Type of Enrollment | Year 1                   | Year 2 | Year 3 | Year 4 | Year 5 | Year 6 | Year 7 | Year 8-10 | Years 11+ |
|                                                                               | All Plans  | OE, UW, GI         | 22.0%                    | 22.0%  | 22.0%  | 22.0%  | 22.0%  | 22.0%  | 2.0%   | 2.0%      | 0.0%      |

  

| Wisconsin        |            |                    | Policies Issued < Age 65 |        |        |        |        |        |        |           |           |
|------------------|------------|--------------------|--------------------------|--------|--------|--------|--------|--------|--------|-----------|-----------|
| Level 5 Schedule | Plan Types | Type of Enrollment | Year 1                   | Year 2 | Year 3 | Year 4 | Year 5 | Year 6 | Year 7 | Year 8-10 | Years 11+ |
|                  | All Plans  | OE, UW, GI         | 23.0%                    | 23.0%  | 23.0%  | 23.0%  | 23.0%  | 23.0%  | 3.0%   | 3.0%      | 0.0%      |

Producers default to Level 4 unless otherwise specified; For any questions regarding Achieve Medicare Supplement Commissions, please contact your upline (MGA/FMO). Plan availability subject to state approval.

Enrollment Types: Open Enrollment (OE); Underwriting (UW); Guarantee Issue (GI)

The annual dollar amount in the First Year Column in the Medicare Supplement Commission Schedule charts above is rounded to the nearest dollar but the monthly amount you receive may NOT be rounded to the nearest dollar.

Not all plans available in all states. Please refer to your state's Outline of Coverage for available plans.

## Notes on Medicare Supplement Producer Commission:

1. This schedule supersedes any previous schedules regarding Medicare Supplement Products and will apply to new Medicare Supplement Product enrollments with effective dates of coverage on or after **January 1, 2022**.
2. First Year commission for a policy means the flat fee (dollar amount) or percentage of the initial premium for the first 12 months that the policy is in force. Subsequent Years (Years 2-11+) renewal commission for a policy means the flat fee or percentage of the initial premium beginning with the 13<sup>th</sup> month. The initial monthly premium and effective date will control payments and policy year for Subsequent Years renewal commission determination. The effective date of the policy is not affected by a plan or Product change unless there is a lapse in coverage greater than 6 months.
3. Commissions are not paid on any increases in premium including attained age increases or experience rate increases, except in the state of Washington.
4. Commissions that are based on a percentage of premium are calculated by applying the percentage to Commissionable Premium only. Commissionable Premium is the original gross premium less household/spousal and early enrollment discounts, and less the premium designated by Humana to cover the Part B Deductible if applicable to the plan purchased (Exception: In the states of Indiana and Washington, Commissionable Premium includes the amount of the premium attributed to the Part B Deductible).
5. Commissions are payable only when premium payments are current and no late premium payments are due. In order for Producer to receive commission, writing agent's name must appear on the insurance application.
6. For active inforce policies paying commission:
  - a. A change in Agent of Record during the First Year (without a Product change) will have no effect on the commission calculation and the new Agent of Record will receive Subsequent Years renewal commission beginning in the 13<sup>th</sup> month in accordance with the Medicare Supplement Commission Schedule above and based upon the policy effective date.

- b. A change in Agent of Record during the Subsequent Years renewal period will have no effect on the commission calculation, and the new Agent of Record will receive commission in the month following the change in accordance with the Medicare Supplement Commission Schedule above and based upon the policy effective date.
  - c. If a Product change occurs during the First Year, the original Agent of Record will receive a chargeback for the remaining months the member was not enrolled in the plan. The Agent of Record on the new plan will receive monthly commission payments for the remainder of the First Year based upon the original policy effective date.
- 7. Humana reserves the right to exclude any policy from eligibility for commission where the applicant's premium will be paid (in whole or in part) by a third-party payer other than a family member, Power of Attorney, legal guardian, through a defined contribution, or by their employer.
- 8. Humana reserves the right to exclude any policy from eligibility for commission, bonus, or recognition programs at their sole discretion.
- 9. For any state where Humana does not pay commission for policies over age 80, if a member's issue age is 80 or less and attains an age of 81 or older during the life of the policy, commission will continue to be paid on the policy through the Subsequent Years renewal period; except in the event a member changes plans after attaining age 81, in which case commission will cease upon the effective date of the new policy.
- 10. If any Medicare Supplement policy lapses and is not subsequently reinstated, there shall be no further obligation by Humana to pay commission and any unearned commission will be repaid to Humana on demand. If any lapsed policy is replaced or reinstated, any commission on the new or reinstated policy is payable only at Humana's discretion.
- 11. If coverage is surrendered, rescinded or cancelled for any reason and premiums are refunded or waived, the Producer shall, in all cases, lose all rights to corresponding commission, respectively, and Producer shall repay commission to Humana on demand.

## Dental and Vision - Commission Schedule

This schedule supersedes any previous schedules regarding Dental and Vision Products and will apply to new Dental and Vision Product enrollments with initial effective dates of coverage on or after **January 1, 2022**. Commissions for Individual Dental and Vision Products are paid as a percent of paid premium or monthly plan fees in addition to, in some instances, a One-Time Commission Payment or One-Time Enrollment Fee Commission (as applicable) per application for issued policies.

| Plan                                                                                                                 | Commission, Expressed as a Percent of Paid Premium or Monthly Plan Fee | One-Time Commission Payment or One-Time Enrollment Fee Commission (as applicable) |
|----------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------|-----------------------------------------------------------------------------------|
| <b>Humana Vision Plans</b>                                                                                           |                                                                        |                                                                                   |
| <ul style="list-style-type: none"> <li>– Humana Vision</li> <li>– Vision Care Plan (VCP)</li> <li>– Focus</li> </ul> | <b>All Years</b><br>10%                                                | \$35.00                                                                           |
| <b>Humana Dental Plans</b>                                                                                           |                                                                        |                                                                                   |
| <b>Preventive Value</b>                                                                                              | <b>None</b>                                                            | \$30.00                                                                           |
| <b>Preventive Plus</b>                                                                                               | <b>All Years</b><br>10%                                                | \$35.00                                                                           |
| <b>Preventive Plus for Veterans</b>                                                                                  | <b>All Years</b><br>10%                                                | \$35.00                                                                           |
| <b>Bright Plus</b>                                                                                                   | <b>All Years</b><br>10%                                                | \$30.00                                                                           |
| <b>Bright Plus for Veterans</b>                                                                                      | <b>All Years</b><br>10%                                                | \$30.00                                                                           |
| <b>Loyalty Plus</b>                                                                                                  | <b>All Years</b><br>10%                                                | \$35.00                                                                           |
| <b>Complete Dental</b>                                                                                               | <b>All Years</b><br>10%                                                | \$35.00                                                                           |
| <b>Discount Savings Plan</b><br>(Discount Plan - Dental, Vision, Rx, Hearing, Alternative Medicine)                  | <b>All Years</b><br>Utah: 0%<br>All other states: 20%                  | Utah: \$0.00<br>\$15.00 in all other states                                       |
| <b>Dental Value Plan (HI215)</b>                                                                                     | <b>All Years</b><br>10%                                                | \$35.00                                                                           |
| <b>Dental Value Plan (C550)</b>                                                                                      | <b>All Years</b><br>10%                                                | \$35.00                                                                           |
| <b>Simple Choice</b>                                                                                                 | <b>All Years</b><br>10%                                                | \$35.00                                                                           |
| <b>Smart Choice</b>                                                                                                  | <b>All Years</b><br>10%                                                | None                                                                              |

*A One-Time Commission Payment or One-Time Enrollment Fee Commission (as applicable) is paid only at the time of the initial enrollment into this plan for the life time of the policy. No One-Time Enrollment Fee shall be collected nor shall a One-Time Enrollment Fee Commission be paid for plans sold on federally facilitated, federal state partnership, or state based marketplaces (applies to Smart Choice Dental plans only).*

*Not all plans available in all states. Please refer to your Agent Guide for available plans in your area.*

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