

SMALL GROUP PRODUCTS & BROKER COMMISSIONS

| CARRIER / PLAN | GROUP SIZE | COMMISSION |
|---|--|---|
| Aetna Funding Advantage¹ | | |
| Medical | 10-50 | \$30 - Can be adjusted |
| Aflac (Individual Voluntary Plans)¹ | | |
| Creative Solutions | 3-99 Policy holders | Begins at 12% |
| Ameritas | | |
| Dental | 3-199 | 10% Level Simple Add-Ons - 10% |
| Vision | 3+ | 10% Level Simple Add-Ons - 10% |
| Anthem Blue Cross Blue Shield | | |
| Medical | 1-50 | \$28-\$36 PCPM** |
| Dental | 2-50 | 8% |
| Vision | 2-50 | 10% |
| Life and AD&D | 2-50 | 10% |
| Avesis | | |
| Vision | 2-100 | 10% [for all years] |
| BEST Life and Health Insurance Company² | | |
| Dental | 2-50 51-99 Voluntary 5-50 Voluntary 51-99 | 10% 8% 10% 8% |
| Vision | 5+ | 10% |
| Life and AD&D | 2+ | 15% |
| Camden-Avesis¹ | | |
| Vision | 5-50 | 10% |
| Cigna¹ | | |
| Medical | 25-250 | 5% |
| Dental | 25-250 | 10% |
| Vision, Life and Disability | 25-250 | Contact your Word & Brown representative as we will need to co-broker |
| Colonial Life¹ | | |
| Dental, Life, Disability, Accident, Critical Illness, Cancer and Hospital Confinement Indemnity | 3+ | Varies by product |

* In addition to full, standard carrier broker commissions for cases placed through Word & Brown.

** PCPM amount varies based upon group size and broker tiering.

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| CARRIER / PLAN | GROUP SIZE | COMMISSION |
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| Companion Life¹ | | |
| Dental | Group size varies by product | 2+ Lives: First \$10K - 10% Next \$10K - 7.5% Next \$10K - 5% Above - 3.5% Voluntary 3+ - 10% |
| Vision | 2-50 | 10% |
| LTD | 2-50 Voluntary: 10-50 | 2-9 Lives: 15% 10+ Lives: First \$5K - 15% Next \$10K - 10% Next \$10K - 8% Next \$20K - 5% Above - 2.5% Voluntary 10+ - 15% |
| STD | 2-50 Voluntary: 3-50 | 2-9 Lives: 15% 10+ Lives: First \$5K - 15% Next \$10K - 10% Next \$10K - 8% Next \$20K - 5% Above - 2.5% Voluntary 10+ - 15% |
| Life and AD&D | 2-50 Voluntary: 5-50 | 2-9 Lives: 15% 10+ Lives: First \$5K - 15% Next \$10K - 10% Next \$10K - 8% Next \$20K - 5% Above - 2.5% Voluntary 5+ - 15% |
| Delta Dental | | |
| Dental | Group size varies by plan | 10% |
| Delta Dental (MWG)¹ | | |
| Dental | 1-4 | 10% |
| E.D.I.S.¹ | | |
| Freedom Dental | 2-50 51-99 | 10% 7.5% |
| Group Term Life | 2+ | 10% |
| EDHP Hybrid, RBP and Buy Up Plans | 2+ | \$6 PEPM, and the below % of both the specific and aggregate premium. ● 8% if spec deductible is \$10,000 ● 9% if spec deductible is \$20,000 ● 10% if spec deductible is \$30,000 or higher |
| EDHP MVP Plan | 2+ | \$10 PEPM |
| MEC Plans | 2+ | \$5 PEPM |
| Evolved Benefits¹ | | |
| Staff Benefits Management and Administrators (SBMA) | 25-100 | Basic - \$10 Virtual - \$10 Ultra - \$15 Ultimate - \$15 |
| Transamerica/TransConnect | 2-100 | HP45 - 18% |
| Guardian² | | |
| Dental, Vision, Life, STD, LTD, Accident, Critical Illness, Hospital Indemnity, Cancer | 1-50 | Standard M-Scale |

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| Humana¹ | | |
| Dental and Vision | 1-50 | First \$10,000: 10% Next \$10,000: 7.5% Next \$10,000: 5% Next \$20,000: 2.5% Over \$50,000: 1.5% |
| Employer-Sponsored Group Life & AD&D | 1-50 | 10% |
| Voluntary Group Life and AD&D | 1-50 | 15% |
| International Medical Group Inc. (IMG)¹ | | |
| Alternative International Medical, Business Travel Insurance, Travel Risk Mngmt. & Travel Assistance Services | 2-50 | 10% |
| LIBERTY Dental | | |
| Dental (DHMO-EPO) | 2-300 | 10% [for all years] |
| Dental (EPO/PPO/POS) | 2-99 | 10% [for all years] |
| Lincoln Financial Group¹ | | |
| Dental | 2-99 | First \$10,000 - 10.00% Next \$10,000 - 8.00% Next \$10,000 - 4.00% Next \$20,000 - 2.00% Next \$50,000 - 1.50% Next \$150,000 - 0.25% Next \$250,000 - 0.15% Above \$500,000 - 0.15% |
| Vision | 2-99 | 10% |
| LTD | 2-99 | First \$15,000 - 15.00% Next \$10,000 - 10.00% Next \$25,000 - 5.00% Next \$50,000 - 1.00% Above \$100,000 - 0.50% |
| Life AD&D and STD | 2-99 | First \$2,000 - 15.00% Next \$3,000 - 12.00% Next \$5,000 - 11.00% Next \$5,000 - 8.00% Next \$5,000 - 7.00% Next \$5,000 - 6.00% Next \$5,000 - 5.00% Next \$20,000 - 2.00% Next \$50,000 - 1.50% Next \$50,000 - 1.00% Next \$350,000 - 0.75% Above \$500,000 - 0.50% |
| MetLife¹ | | |
| Dental | 2-9 | Graded beginning at 10% |
| Vision | 2-50 | 10% |
| LTD | 2-50 | First \$15K - 15% Next \$10K - 10% Above - Varies Flat 15% available |
| STD | 2-50 | First \$5K - 15% Next \$5K - 10% Above - Varies Flat 15% available |
| Life and AD&D | 5-50 | Graded beginning at 15% |

| CARRIER / PLAN | GROUP SIZE | COMMISSION |
|---|---------------------|--|
| Nippon Life Benefits¹ | | |
| Dental | 2-50 51-100 | 10% first year and renewal \$0 - \$10,000 = 10% \$10,001 - \$15,000 = 7.5% \$15,001 - \$20,000 = 7.5% \$20,001 - \$25,000 = 5.0% \$25,001 - \$50,000 = 5.0% \$50,001 - \$100,000 = 2.5% \$100,001+ = 1.0% |
| Vision | 2-50 51-100 | 10% first year and renewal \$0 - \$10,000 = 10% \$10,001 - \$15,000 = 7.5% \$15,001 - \$20,000 = 7.5% \$20,001 - \$25,000 = 5.0% \$25,001 - \$50,000 = 5.0% \$50,001 - \$100,000 = 2.5% \$100,001+ = 1.0% |
| Life and AD&D | 2-50 51-100 | 15% first year and renewal \$0 - \$10,000 = 15% \$10,001 - \$15,000 = 10% \$15,001 - \$20,000 = 10% \$20,001 - \$25,000 = 7.5% \$25,001 - \$50,000 = 7.5% \$50,001 - \$100,000 = 5% \$100,001+ = 2.5% |
| STD | 2-50 51-100 | 15% first year and renewal \$0 - \$10,000 = 10% \$10,001 - \$15,000 = 7.5% \$15,001 - \$20,000 = 7.5% \$20,001 - \$25,000 = 5.0% \$25,001 - \$50,000 = 5.0% \$50,001 - \$100,000 = 2.5% \$100,001+ = 1.0% |
| LTD | 2-50 51-100 | 15% first year and renewal \$0 - \$10,000 = 15% \$10,001 - \$15,000 = 15% \$15,001 - \$20,000 = 12.5% \$20,001 - \$25,000 = 12.5% \$25,001 - \$50,000 = 10% \$50,001 - \$100,000 = 10% \$100,001+ = 5% |
| Premier Access | | |
| Dental | 1-100 | As requested in the RFQ - 10% commissions or graded and will continue for the life of the contract and based on the commission instructions in place at the time of the sale. Higher commissions available upon request. |
| Premium Saver (MWG)¹ | | |
| Creative Solutions | 1-50 | Zero to 15%. Contact your Word & Brown representative |
| Principal² | | |
| Dental | 2+ Voluntary: 5+ | Graded beginning at 10% |
| Vision | 2+ Voluntary: 5+ | Graded beginning at 10% |
| LTD | 2+ Voluntary: 5+ | Graded beginning at 15% |
| STD | 2+ Voluntary: 5+ | Graded beginning at 10% |
| Life and AD&D | 2+ Voluntary: 5+ | Graded beginning at 10% |
| Accident | 2+ Voluntary: 5+ | 65% 1st year; 5% 2nd year + |
| Critical Illness | 2+ Voluntary: 5+ | 30% 1st year; 15% 2nd year + |

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| Prominence Health Plan | | |
| Medical | 2-50 | \$34-\$40 PEPM* |
| Prominence Health Plan - Association Health Plans | | |
| Medical | 2-50 | 6% |
| Reliance Standard¹ | | |
| Dental | 2-19 | 10% |
| LTD | 2-19 | 15% 1st year; 10% Renewal |
| STD | 2-19 | 10% |
| Life and AD&D | 2-19 | 15% 1st year; 10% Renewal |
| Accident and Critical Illness | 2-19 | 15% 1st year; 10% Renewal |
| SecureCare² | | |
| Dental | 2-50+ | 10% |
| Vision | 5-50+ | 10% |
| Seniors Choice¹ | | |
| Medical | 1-50 | 8% |
| Part D (RX) | 1-50 | 5% |
| Dental | 1-50 | 10% |
| Vision | 1-50 | 10% |
| The Holman Group | | |
| Alternative Solutions (EAP & Crisis Services) | 10-100 | % is broker directed |
| Total Benefits Solutions (Aetna International)¹ | | |
| Medical (International) | 2+ | 5% first year and renewal |
| United Concordia | | |
| Dental | 2+ | 10% |
| Unum¹ | | |
| Dental | 10-50 | 10% [for all years] |
| Vision | 10+ | 12% (flat) |
| Group Term Life and AD&D | 2-50 | First \$15K - 10% Next \$10K - 7% Next \$25K - 5% Next \$50K - 1% \$100K+ - 0.5% [for all years] |
| Group Term Life and AD&D Voluntary | 10-50 | 15% [for all years] |
| LTD | 2-50 | First \$15K - 15% Next \$10K - 10% Next \$25K - 5% \$50K+ - 1% [for all years] |
| STD | 2-50 | First \$15K - 10% Next \$10K - 7% Next \$25K - 5% Next \$50K - 1% \$100K - 0.5% [for all years] |
| LTD Voluntary and STD Voluntary | 10+ | 15% [for all years] |

| CARRIER / PLAN | GROUP SIZE | COMMISSION |
|---------------------------------|------------|------------|
| Unum¹ (Cont.) | | |
| Accident | 5+ | 15% (flat) |
| Critical Illness | 5+ | 15% (flat) |
| Critical Illness (AACI) | 5+ | 15% (flat) |
| Hospital Indemnity | 5+ | 15% (flat) |

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