

Schedule of Commissions

Rotational Staff Trust

Nippon Life Insurance Company of America®



Effective as of January 1, 2022, the broker commissions for Rotational Staff Trust cases* will be paid in accordance with the schedule below.

* Eligibility under the Nippon Life Insurance Company of America Rotational Staff Trust is limited to employer-groups whose coverage qualifies as an expatriate health plan/expatriate policy, as defined by applicable law. Please note that additional eligibility requirements with respect to the Nippon Life Insurance Company of America Rotational Staff Trust may apply.

Schedule 1: Medical/RX

Eligible Cases	Commission Percentage
<ul style="list-style-type: none">Newly established Rotational Staff Trust sold cases with effective date in 2022Policies must be situated in California, Georgia, Illinois, Indiana, Kentucky, Michigan, New Jersey, Ohio, Pennsylvania, South Carolina, Tennessee, Texas, and Wisconsin	10.0%*

Notes:

- The commission percentage of 10% will be applied to the first year only.
- Cases converted from Affiliated Trust to Rotational Staff Trust at the time of renewal will be considered as renewal cases and the broker commissions will be paid in accordance with the schedule 2.

Schedule 2: Medical/RX

Eligible Cases	
<ul style="list-style-type: none">Newly Established Rotational Staff Trust cases in New York.Renewal cases in California, Georgia, Illinois, Indiana, Kentucky, Michigan, New Jersey, New York, Ohio, Pennsylvania, South Carolina, Tennessee, Texas, and Wisconsin.	
Annual Premiums	Commission Percentage
For the first \$250,000	7.0%
For the next \$250,000	5.5%
Over \$500,000	3.0%

Please contact your local Nippon Life Benefits representative for more information about our product portfolio.

*Not applicable and not available in New York.

This material is intended for brokers only. To be eligible to receive commissions (1) a broker must execute the Nippon Life Insurance Company of America® (Nippon Life Benefits®) Broker Compensation Agreement; (2) the Broker Compensation Agreement must be in force; and (3) the broker must meet all eligibility conditions and be in compliance with and satisfy all other requirements described within the Broker Compensation Agreement. Brokers should reference their Producer Compensation Statement for their applicable commission schedule. At all times, all terms, limitations and conditions of the Broker Compensation Agreement shall govern.