

**SMALL GROUP PRODUCTS & BROKER COMMISSIONS**

CARRIER / PLAN	GROUP SIZE	COMMISSION
<b>Aetna Funding Advantage<sup>1</sup></b>		
Medical	10-50	\$30 - Can be adjusted
<b>Aflac (Individual Voluntary Plans)<sup>1</sup></b>		
Creative Solutions	3-99 Policy holders	Begins at 12%
<b>Ameritas</b>		
Dental	3-199	10% Level Simple Add-Ons - 10%
Vision	3+	10% Level Simple Add-Ons - 10%
<b>Anthem Blue Cross Blue Shield</b>		
Medical	1-50	\$28-\$36 PCPM**
Dental	2-50	8%
Vision	2-50	10%
Life and AD&D	2-50	10%
<b>Avesis</b>		
Vision	2-100	10% [for all years]
<b>BEST Life and Health Insurance Company<sup>2</sup></b>		
Dental	2-50 51-99 Voluntary 5-50 Voluntary 51-99	10% 8% 10% 8%
Vision	5+	10%
Life and AD&D	2+	15%
<b>Camden-Avesis<sup>1</sup></b>		
Vision	5-50	10%
<b>Cigna<sup>1</sup></b>		
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
<b>Colonial Life<sup>1</sup></b>		
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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<sup>2</sup> Rates quoted from WBQuote may not reflect all discount opportunities offered by the carrier. Please contact your Word & Brown Sales Representative for proposal.

CARRIER / PLAN	GROUP SIZE	COMMISSION
<b>Companion Life<sup>1</sup></b>		
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%
<b>Delta Dental</b>		
Dental	Group size varies by plan	10%
<b>Delta Dental (MWG)<sup>1</sup></b>		
Dental	1-4	10%
<b>E.D.I.S.<sup>1</sup></b>		
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
<b>Evolved Benefits<sup>1</sup></b>		
Staff Benefits Management and Administrators (SBMA)	25-100	Basic - \$10 Virtual - \$10 Ultra - \$15 Ultimate - \$15
Transamerica/TransConnect	2-100	HP45 - 18%
<b>Guardian<sup>2</sup></b>		
Dental, Vision, Life, STD, LTD, Accident, Critical Illness, Hospital Indemnity, Cancer	1-50	Standard M-Scale

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CARRIER / PLAN	GROUP SIZE	COMMISSION
<b>Humana<sup>1</sup></b>		
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%
<b>International Medical Group Inc. (IMG)<sup>1</sup></b>		
Alternative International Medical, Business Travel Insurance, Travel Risk Mngmt. & Travel Assistance Services	2-50	10%
<b>LIBERTY Dental</b>		
Dental (DHMO-EPO)	2-300	10% [for all years]
Dental (EPO/PPO/POS)	2-99	10% [for all years]
<b>Lincoln Financial Group<sup>1</sup></b>		
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%
<b>MetLife<sup>1</sup></b>		
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
<b>Nippon Life Benefits<sup>1</sup></b>		
Dental	2-50 51+	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+	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+	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+	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+	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%
<b>Premier Access</b>		
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.
<b>Premium Saver (MWG)<sup>1</sup></b>		
Creative Solutions	1-50	Zero to 15%. Contact your Word & Brown representative
<b>Principal<sup>2</sup></b>		
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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<b>Prominence Health Plan</b>		
Medical	2-50	\$34-\$40 PEPM*
<b>Prominence Health Plan - Association Health Plans</b>		
Medical	2-50	6%
<b>Reliance Standard<sup>1</sup></b>		
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
<b>SecureCare<sup>2</sup></b>		
Dental	2-50+	10%
Vision	5-50+	10%
<b>Seniors Choice<sup>1</sup></b>		
Medical	1-50	8%
Part D (RX)	1-50	5%
Dental	1-50	10%
Vision	1-50	10%
<b>The Holman Group</b>		
Alternative Solutions (EAP & Crisis Services)	10-100	% is broker directed
<b>Total Benefits Solutions (Aetna International)<sup>1</sup></b>		
Medical (International)	2+	5% first year and renewal
<b>United Concordia</b>		
Dental	2+	10%
<b>Unum<sup>1</sup></b>		
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
<b>Unum<sup>1</sup> (Cont.)</b>		
Accident	5+	15% (flat)
Critical Illness	5+	15% (flat)
Critical Illness (AACI)	5+	15% (flat)
Hospital Indemnity	5+	15% (flat)

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