

Schedule of Commissions

Affiliated Trust

Effective as of January 1, 2016 the broker commissions for “large group” cases, as defined by applicable law, but with 50 or less eligible employees in **California, Georgia, Illinois, Indiana, Kentucky, Michigan, New Jersey, New York, Ohio, South Carolina, Tennessee, and Texas** will be paid in accordance with the schedule below. Please contact your local Nippon Life Benefits representative for more information about our product portfolio and commissions.

Medical/Rx/Vision

Annual Premium	Commission Percentage
For the first \$250,000	7.0%
For the next \$250,000	5.5%
Over \$500,000	3.0%

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.