

| CARRIER / PLAN | GROUP SIZE | COMMISSION |
|--|--|--|
| Aetna | | |
| Medical | 2-100 (Level Funding) 51-100 | \$30 PEPM Broker fee determined by broker |
| Dental | 2-100 (Level Funding) 51-100 | 9% (additional 1% commission when sold with new medical, first year only) 10% |
| Vision | 2-100 (Level Funding) 51-100 | 10% 10% Contract limits are based on eligible employees for groups 51+ |
| Aflac | | |
| Worksite Voluntary | 3+ policy holders | Begins at 12% |
| Ameritas | | |
| Dental | 2-199 | 10% Level Simple Add-Ons – 10% |
| Vision | 2+ | 10% Level Simple Add-Ons – 10% |
| Angle Health | | |
| Cigna (Medical) | 2+ (Level Funding) (minimum of 5 enrolled) | \$35 PEPM* |
| Aetna (Medical) | 10+ (Level Funding) | \$35 PEPM* |
| *PEPM amount varies. Contract limits are based on enrolled employees. Available in 46 states, excluding Alaska, California, Massachusetts, and New York. | | |
| Anthem Blue Cross Blue Shield | | |
| Medical | 1-50 2-50 (Level Funding) 51-100 | \$28-\$36 PCPM \$31 PCPM PEPM calculated based on ACE Ttiering PCPM amount varies based on group size and broker tiering. |
| Dental | 2-50 2-50 (Level Funding) 51-100 | 10% 8% 8% Contract limits are based on enrolled employees for groups 51+ |
| Vision | 2-50 2-50 (Level Funding) 51-100 | 10% 10% 10% Contract limits are based on enrolled employees for groups 51+ |
| Anthem Association Health Plans (AHP) | | |
| Medical | 1-50 | 6% |
| Dental | 1-50 | 8% |
| Vision and Life/ Disability | 1-50 | 10% |
| BBSI | | |
| Medical | 5% Referral fee | 5+ Enrolled Employees |
| Workers Comp | Up to 13% Referral fee | 5 + Enrolled Employees |
| Business Management Services | Referral Fee | 5+ Enrolled Employees |
| BEST Life and Health Insurance Company | | |
| Dental | 2-50 51+ | 10% 8% |
| Voluntary Dental | 5-50 51+ | 10% 8% |
| Vision | 5+ | 10% |
| Life and AD&D | 2+ | 15% |

| CARRIER / PLAN | GROUP SIZE | COMMISSION |
|---|---------------------------------|---|
| Cigna | | |
| Medical | 2-250 (Level Funding) 51-250 | 5% 5% Contract limits are based on eligible employees for groups 51+ |
| Dental | 2-250 (Level Funding) 51-250 | 10% 10% Contract limits are based on eligible employees for groups 51+ |
| Colonial Life | | |
| 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 |
| Companion Life | | |
| Dental | 2-9 10+ | 10% \$0 - \$10,000 10% \$10,001 - \$20,000 7.5% \$20,001 - \$30,000 5% \$30,001+ 3.5% |
| Voluntary Dental | 3+ | 10% |
| Vision | 2+ | 10% |
| LTD, STD & Life/ AD&D | 2-9 10+ | 15% \$0 - \$5,000 15% \$5,001 - \$15,000 10% \$15,001 - \$25,000 8% \$25,001 - \$45,000 5% \$45,001+ 2.5% |
| Voluntary LTD | 10+ | 15% |
| Voluntary STD | 3+ | 15% |
| Voluntary Life/ AD&D | 5+ | 15% |
| Delta Dental | | |
| Dental | 2-299 | 10% |
| E.D.I.S. | | |
| Freedom Dental | 2-50 51-99 100+ | 10% 7.5% 3.75% |
| 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 Benefits | | |
| Staff Benefits Management and Administrators (SBMA) MEC Plans | 10+ | In order, PEPM, by tier level: WellCare – \$10/20/20/30 PrimeCare – \$10/20/20/30 OptimaCare – \$15/30/30/45 EliteCare – \$15/30/30/45 |
| Hospital Indemnity | 10+ | Globe Life 15% Mutual of Omaha \$5/\$7 PEPM (lo/hi plan commissions) |
| Dental | 2+ enrolled | 10% |
| Vision | 1+ enrolled | 10% |

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| CARRIER / PLAN | GROUP SIZE | COMMISSION | |
|--|-----------------------------------|---|-------|
| Guardian | | | |
| Dental, Vision, Life, STD, LTD, Accident, Critical Illness, Hospital Indemnity, Cancer | 1-50 | Dental, Vision, Basic Life, LTD, and STD – M-scale Voluntary Life, Vol LTD, and Vol STD – Flat 13% | |
| | 51+ | Contact your Word & Brown representative | |
| Humana | | | |
| Dental and Vision | All group sizes | \$0 - \$10,000 | 10% |
| | | \$10,001 - \$20,000 | 7.5% |
| Basic Group Life and AD&D | 1-50 enrolled 51+ enrolled | \$20,001 - \$30,000 | 5% |
| | | \$30,001 - \$50,000 | 2.5% |
| | | \$50,001+ | 1.5% |
| Voluntary basic Group Life and AD&D | All group sizes | 10% | |
| | | \$0 - \$5,000 | 15% |
| Short-Term Disability | 2-50 enrolled 51+ enrolled | \$5,001 - \$25,000 | 10% |
| | | \$25,001 - \$50,000 | 7% |
| Long-Term Disability | 2-50 enrolled 51+ enrolled | \$50,001 - \$100,000 | 3% |
| | | \$100,001 - \$200,000 | 2% |
| | | \$200,001+ | 1% |
| Voluntary Long-Term and Short-Term Disability | All group sizes | 15% | |
| | | | |
| Lincoln Financial Group | | | |
| Dental | 50-100 eligible 101+ eligible* | \$0 - \$10,000 | 10% |
| | | \$10,001 - \$20,000 | 8% |
| Vision | 50+ eligible | \$20,001 - \$30,000 | 4% |
| | | \$30,001 - \$50,000 | 2% |
| LTD | 50-100 eligible 101+ eligible* | \$50,001 - \$100,000 | 1.5% |
| | | \$100,001 - \$250,000 | 0.25% |
| Life AD&D and STD | 50-100 eligible 101+ eligible* | \$250,001 - \$500,000 | 0.15% |
| | | \$500,001+ | 0.15% |

*Flat commission % is negotiable.
Contact your Word & Brown representative.

| CARRIER / PLAN | GROUP SIZE | COMMISSION | | | |
|--|-------------|-------------------------|--------|--|--|
| MetLife | | | | | |
| Dental | 2+ | Graded beginning at 10% | | | |
| Vision | 2+ | 10% | | | |
| LTD | 2+ | \$0 - \$15,000 | 15% | | |
| | | \$15,001 - \$25,000 | 10% | | |
| | | \$25,001+ | Varies | | |
| STD | 2+ | \$0 - \$5,000 | 15% | | |
| | | \$5,001 - \$10,000 | 10% | | |
| | | \$10,001+ | Varies | | |
| Life and AD&D | 5+ | Flat 15% available | | | |
| Mutual of Omaha | | | | | |
| Dental PPO and EPO | 2+* | \$10% Graded | | | |
| Voluntary | 2+* | 10% | | | |
| Vision, Life, AD&D, LTD, Accident, Critical Illness, and Hospital Indemnity | 2+* | | | | |
| Voluntary | 2+* | | | | |
| STD <i>(Excluding short-term disability coverage that an employer is required by state law to maintain for its employees, e.g., Hawaii, California, and New York)</i> | 2+* | | | | |
| Voluntary | 2+* | | | | |
| Accident | 2+* | | | | |
| Voluntary | 2+* | | | | |
| Critical Illness | 2+* | | | | |
| Voluntary | 2+* | | | | |
| Worksite | 2+* | | | | |
| Voluntary | 2+* | 15% | | | |
| *Contract limits are based on eligible employees for groups 2+ | | | | | |
| Nippon Life Benefits | | | | | |
| Dental and Vision | 2-49 50+ | \$0 - \$10,000 | 10% | | |
| | | \$10,001 - \$20,000 | 7.5% | | |
| | | \$20,001 - \$50,000 | 5.5% | | |
| | | \$50,001 - \$100,000 | 2.5% | | |
| | | \$100,001+ | 1.0% | | |
| Life/AD&D | 2-49 50+ | \$0 - \$10,000 | 15% | | |
| | | \$10,001 - \$20,000 | 10% | | |
| | | \$20,001 - \$50,000 | 7.5% | | |
| | | \$50,001 - \$100,000 | 5% | | |
| | | \$100,001+ | 2.5% | | |
| LTD | 2-49 50+ | \$0 - \$15,000 | 15% | | |
| | | \$15,001 - \$25,000 | 12.5% | | |
| | | \$25,001 - \$100,000 | 10% | | |
| | | \$100,001+ | 5% | | |
| STD | 2-49 50+ | \$0 - \$10,000 | 15% | | |
| | | \$10,001 - \$20,000 | 7.5% | | |
| | | \$20,001 - \$50,000 | 5% | | |
| | | \$50,001 - \$100,000 | 2.5% | | |
| | | \$100,001+ | 1% | | |

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|--|------------------------|--|--------------------|-----|---------------------|-----|---------------------|----|----------------------|----|-----------------------|----|-----------------------|------|-------------------------|------|--------------|------|
| Principal | | | | | | | | | | | | | | | | | | |
| Dental | 2-999 Voluntary: 5+ | <table> <tr><td>\$0 - \$5,000</td><td>10%</td></tr> <tr><td>\$5,001 - \$10,000</td><td>8%</td></tr> <tr><td>\$10,001 - \$25,000</td><td>6%</td></tr> <tr><td>\$25,001 - \$50,000</td><td>4%</td></tr> <tr><td>\$50,001 - \$150,000</td><td>3%</td></tr> <tr><td>\$150,001 - \$500,000</td><td>2.5%</td></tr> <tr><td>\$500,001+</td><td>1.6%</td></tr> </table> <p>Commissions payable at a flat percentage are available for all group coverages.</p> | \$0 - \$5,000 | 10% | \$5,001 - \$10,000 | 8% | \$10,001 - \$25,000 | 6% | \$25,001 - \$50,000 | 4% | \$50,001 - \$150,000 | 3% | \$150,001 - \$500,000 | 2.5% | \$500,001+ | 1.6% | | |
| \$0 - \$5,000 | 10% | | | | | | | | | | | | | | | | | |
| \$5,001 - \$10,000 | 8% | | | | | | | | | | | | | | | | | |
| \$10,001 - \$25,000 | 6% | | | | | | | | | | | | | | | | | |
| \$25,001 - \$50,000 | 4% | | | | | | | | | | | | | | | | | |
| \$50,001 - \$150,000 | 3% | | | | | | | | | | | | | | | | | |
| \$150,001 - \$500,000 | 2.5% | | | | | | | | | | | | | | | | | |
| \$500,001+ | 1.6% | | | | | | | | | | | | | | | | | |
| Vision, Life, and STD | 2+ Voluntary: 5+ | <table> <tr><td>\$0 - \$5,000: 10%</td><td></td></tr> <tr><td>\$5,001 - \$10,000</td><td>8%</td></tr> <tr><td>\$10,001 - \$25,000</td><td>6%</td></tr> <tr><td>\$25,001 - \$50,000</td><td>4%</td></tr> <tr><td>\$50,001 - \$150,000</td><td>3%</td></tr> <tr><td>\$150,001 - \$500,000</td><td>2.5%</td></tr> <tr><td>\$500,001+</td><td>1.6%</td></tr> </table> <p>Commissions payable at a flat percentage are available for all group coverages.</p> | \$0 - \$5,000: 10% | | \$5,001 - \$10,000 | 8% | \$10,001 - \$25,000 | 6% | \$25,001 - \$50,000 | 4% | \$50,001 - \$150,000 | 3% | \$150,001 - \$500,000 | 2.5% | \$500,001+ | 1.6% | | |
| \$0 - \$5,000: 10% | | | | | | | | | | | | | | | | | | |
| \$5,001 - \$10,000 | 8% | | | | | | | | | | | | | | | | | |
| \$10,001 - \$25,000 | 6% | | | | | | | | | | | | | | | | | |
| \$25,001 - \$50,000 | 4% | | | | | | | | | | | | | | | | | |
| \$50,001 - \$150,000 | 3% | | | | | | | | | | | | | | | | | |
| \$150,001 - \$500,000 | 2.5% | | | | | | | | | | | | | | | | | |
| \$500,001+ | 1.6% | | | | | | | | | | | | | | | | | |
| LTD | 2+ Voluntary: 5+ | <table> <tr><td>\$0 - \$15,000</td><td>15%</td></tr> <tr><td>\$15,001 - \$25,000</td><td>10%</td></tr> <tr><td>\$25,001 - \$50,000</td><td>5%</td></tr> <tr><td>\$50,001 - \$100,000</td><td>2%</td></tr> <tr><td>\$100,001 - \$200,000</td><td>1%</td></tr> <tr><td>\$200,001 - \$500,000</td><td>0.6%</td></tr> <tr><td>\$500,001 - \$1,000,000</td><td>0.3%</td></tr> <tr><td>\$1,000,001+</td><td>0.1%</td></tr> </table> <p>Commissions payable at a flat percentage are available for all group coverages.</p> | \$0 - \$15,000 | 15% | \$15,001 - \$25,000 | 10% | \$25,001 - \$50,000 | 5% | \$50,001 - \$100,000 | 2% | \$100,001 - \$200,000 | 1% | \$200,001 - \$500,000 | 0.6% | \$500,001 - \$1,000,000 | 0.3% | \$1,000,001+ | 0.1% |
| \$0 - \$15,000 | 15% | | | | | | | | | | | | | | | | | |
| \$15,001 - \$25,000 | 10% | | | | | | | | | | | | | | | | | |
| \$25,001 - \$50,000 | 5% | | | | | | | | | | | | | | | | | |
| \$50,001 - \$100,000 | 2% | | | | | | | | | | | | | | | | | |
| \$100,001 - \$200,000 | 1% | | | | | | | | | | | | | | | | | |
| \$200,001 - \$500,000 | 0.6% | | | | | | | | | | | | | | | | | |
| \$500,001 - \$1,000,000 | 0.3% | | | | | | | | | | | | | | | | | |
| \$1,000,001+ | 0.1% | | | | | | | | | | | | | | | | | |
| Accident | 2+ Voluntary: 5+ | 65% 1st year; 5% 2nd year+ | | | | | | | | | | | | | | | | |
| Critical Illness | 2+ Voluntary: 5+ | 30% 1st year; 15% 2nd year+ | | | | | | | | | | | | | | | | |
| Prominence Health Plan | | | | | | | | | | | | | | | | | | |
| Medical | 2-50 51+ | \$40 PEPM ¹ Negotiable | | | | | | | | | | | | | | | | |
| Prominence Health Plan Association Health Plans | | | | | | | | | | | | | | | | | | |
| Medical | 2-50 51+ | 6% Negotiable | | | | | | | | | | | | | | | | |
| Prominence Reno Sparks Chamber of Commerce (RSCC) | | | | | | | | | | | | | | | | | | |
| Medical | 2-50 51+ | 6% Negotiable | | | | | | | | | | | | | | | | |
| Reliance Standard | | | | | | | | | | | | | | | | | | |
| Dental & STD | 2-19 20+ | 10% Contact your Word & Brown representative | | | | | | | | | | | | | | | | |
| LTD, Life and AD&D, and Accident and Critical Illness | 2-19 20+ | 15% 1st year; 10% Renewal Contact your Word & Brown representative | | | | | | | | | | | | | | | | |
| SecureCare | | | | | | | | | | | | | | | | | | |
| Dental | 2+ | 10% | | | | | | | | | | | | | | | | |
| Seniors Choice | | | | | | | | | | | | | | | | | | |
| Medical | 1+ | 8% | | | | | | | | | | | | | | | | |
| Part D | 1+ | 5% | | | | | | | | | | | | | | | | |
| Dental and Vision | 1-50 | 10% | | | | | | | | | | | | | | | | |

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|--|------------|---|----------------|-----|---------------------|-----|---------------------|-------|----------------------|----|---------------------|-------|----------------------|-------|-----------------------|-------|------------|-------|
| The Holman Group | | | | | | | | | | | | | | | | | | |
| Worksite Voluntary | 10+ | % is broker directed | | | | | | | | | | | | | | | | |
| Total Benefits Solutions | | | | | | | | | | | | | | | | | | |
| Medical (International) | 2+ | 5% | | | | | | | | | | | | | | | | |
| United Concordia | | | | | | | | | | | | | | | | | | |
| Dental | 2+ | 10% but is negotiable | | | | | | | | | | | | | | | | |
| Unum | | | | | | | | | | | | | | | | | | |
| Dental | 2-500 | 10% | | | | | | | | | | | | | | | | |
| Vision | 2-500 | 12% | | | | | | | | | | | | | | | | |
| Group Term Life and AD&D | 2-500 | <table> <tr><td>\$0 - \$15,000</td><td>10%</td></tr> <tr><td>\$15,001 - \$25,000</td><td>7%</td></tr> <tr><td>\$25,001 - \$50,000</td><td>5%</td></tr> <tr><td>\$50,001 - \$100,000</td><td>1%</td></tr> <tr><td>\$100,001+</td><td>0.5%</td></tr> </table> | \$0 - \$15,000 | 10% | \$15,001 - \$25,000 | 7% | \$25,001 - \$50,000 | 5% | \$50,001 - \$100,000 | 1% | \$100,001+ | 0.5% | | | | | | |
| \$0 - \$15,000 | 10% | | | | | | | | | | | | | | | | | |
| \$15,001 - \$25,000 | 7% | | | | | | | | | | | | | | | | | |
| \$25,001 - \$50,000 | 5% | | | | | | | | | | | | | | | | | |
| \$50,001 - \$100,000 | 1% | | | | | | | | | | | | | | | | | |
| \$100,001+ | 0.5% | | | | | | | | | | | | | | | | | |
| Voluntary Group Term Life and AD&D | 10-500 | 15% | | | | | | | | | | | | | | | | |
| LTD | 2-500 | <table> <tr><td>\$0 - \$15,000</td><td>15%</td></tr> <tr><td>\$15,001 - \$25,000</td><td>10%</td></tr> <tr><td>\$25,000 - \$50,000</td><td>5%</td></tr> <tr><td>\$50,001+</td><td>1%</td></tr> </table> | \$0 - \$15,000 | 15% | \$15,001 - \$25,000 | 10% | \$25,000 - \$50,000 | 5% | \$50,001+ | 1% | | | | | | | | |
| \$0 - \$15,000 | 15% | | | | | | | | | | | | | | | | | |
| \$15,001 - \$25,000 | 10% | | | | | | | | | | | | | | | | | |
| \$25,000 - \$50,000 | 5% | | | | | | | | | | | | | | | | | |
| \$50,001+ | 1% | | | | | | | | | | | | | | | | | |
| STD | 10-500 | <table> <tr><td>\$0 - \$15,000</td><td>10%</td></tr> <tr><td>\$15,001 - \$25,000</td><td>7%</td></tr> <tr><td>\$25,001 - \$50,000</td><td>5%</td></tr> <tr><td>\$50,001 - \$100,000</td><td>1%</td></tr> <tr><td>\$100,001+</td><td>0.5%</td></tr> </table> | \$0 - \$15,000 | 10% | \$15,001 - \$25,000 | 7% | \$25,001 - \$50,000 | 5% | \$50,001 - \$100,000 | 1% | \$100,001+ | 0.5% | | | | | | |
| \$0 - \$15,000 | 10% | | | | | | | | | | | | | | | | | |
| \$15,001 - \$25,000 | 7% | | | | | | | | | | | | | | | | | |
| \$25,001 - \$50,000 | 5% | | | | | | | | | | | | | | | | | |
| \$50,001 - \$100,000 | 1% | | | | | | | | | | | | | | | | | |
| \$100,001+ | 0.5% | | | | | | | | | | | | | | | | | |
| LTD Voluntary and STD Voluntary | 10-500 | 15% | | | | | | | | | | | | | | | | |
| Accident, Critical Illness, Critical Illness (ACI), and Hospital Indemnity | 5-500 | 15% | | | | | | | | | | | | | | | | |
| VSP | | | | | | | | | | | | | | | | | | |
| Vision (Voluntary) | 10+ | <table> <tr><td>\$0 - \$5,000</td><td>10%</td></tr> <tr><td>\$5,001 - \$10,000</td><td>5%</td></tr> <tr><td>\$10,001 - \$20,000</td><td>3.56%</td></tr> <tr><td>\$20,001 - \$30,000</td><td>3%</td></tr> <tr><td>\$30,001 - \$50,000</td><td>2.31%</td></tr> <tr><td>\$50,001 - \$250,000</td><td>1.44%</td></tr> <tr><td>\$250,001 - \$500,000</td><td>0.73%</td></tr> <tr><td>\$500,001+</td><td>0.35%</td></tr> </table> | \$0 - \$5,000 | 10% | \$5,001 - \$10,000 | 5% | \$10,001 - \$20,000 | 3.56% | \$20,001 - \$30,000 | 3% | \$30,001 - \$50,000 | 2.31% | \$50,001 - \$250,000 | 1.44% | \$250,001 - \$500,000 | 0.73% | \$500,001+ | 0.35% |
| \$0 - \$5,000 | 10% | | | | | | | | | | | | | | | | | |
| \$5,001 - \$10,000 | 5% | | | | | | | | | | | | | | | | | |
| \$10,001 - \$20,000 | 3.56% | | | | | | | | | | | | | | | | | |
| \$20,001 - \$30,000 | 3% | | | | | | | | | | | | | | | | | |
| \$30,001 - \$50,000 | 2.31% | | | | | | | | | | | | | | | | | |
| \$50,001 - \$250,000 | 1.44% | | | | | | | | | | | | | | | | | |
| \$250,001 - \$500,000 | 0.73% | | | | | | | | | | | | | | | | | |
| \$500,001+ | 0.35% | | | | | | | | | | | | | | | | | |
| Vision (Employer Paid) | 5+ | <table> <tr><td>\$0 - \$5,000</td><td>10%</td></tr> <tr><td>\$5,001 - \$10,000</td><td>5%</td></tr> <tr><td>\$10,001 - \$20,000</td><td>3.56%</td></tr> <tr><td>\$20,001 - \$30,000</td><td>3%</td></tr> <tr><td>\$30,001 - \$50,000</td><td>2.31%</td></tr> <tr><td>\$50,001 - \$250,000</td><td>1.44%</td></tr> <tr><td>\$250,001 - \$500,000</td><td>0.73%</td></tr> <tr><td>\$500,001+</td><td>0.35%</td></tr> </table> | \$0 - \$5,000 | 10% | \$5,001 - \$10,000 | 5% | \$10,001 - \$20,000 | 3.56% | \$20,001 - \$30,000 | 3% | \$30,001 - \$50,000 | 2.31% | \$50,001 - \$250,000 | 1.44% | \$250,001 - \$500,000 | 0.73% | \$500,001+ | 0.35% |
| \$0 - \$5,000 | 10% | | | | | | | | | | | | | | | | | |
| \$5,001 - \$10,000 | 5% | | | | | | | | | | | | | | | | | |
| \$10,001 - \$20,000 | 3.56% | | | | | | | | | | | | | | | | | |
| \$20,001 - \$30,000 | 3% | | | | | | | | | | | | | | | | | |
| \$30,001 - \$50,000 | 2.31% | | | | | | | | | | | | | | | | | |
| \$50,001 - \$250,000 | 1.44% | | | | | | | | | | | | | | | | | |
| \$250,001 - \$500,000 | 0.73% | | | | | | | | | | | | | | | | | |
| \$500,001+ | 0.35% | | | | | | | | | | | | | | | | | |