



AN INTEGRITY  COMPANY



Product	LSR- Agent		
	1st Year	Years 2-10	Year 11 +
Hospital Advantage Plus and Elite	30.00%	8.00%	4.00%
Home Care Secure- Short Term Care	26.00%	5.00%	5.00%
Short Term Home Health Care	34.00%	6.00%	5.20%
Cancer Products/Heart Stroke	28.00%	8.00%	5.00%
ACP	30.00%	8.00%	4.00%
Dental/Vision/Hearing	28.00%	4.80%	4.80%
Personal Security Life			
Ages 18-69	54.00%	8.00%	4.00%
Ages 70-74	48.80%	7.00%	2.00%
Ages 75-85	43.20%	6.00%	2.00%

Return of Premium Rider- premium receive first year commissions only

No Commissions will be payable on any policy Fees
or on any other non-commissionable fees, or increases of any premium or conversions

This commission schedule is provided for informational purposes only and does not create any contractual rights or guarantees. Commission rates, eligibility, and payment terms are subject to change at the carrier's discretion and may vary by state, product, age, underwriting, or issuance type, subject to applicable law and compensation limits.

Commission advancement, vesting, continuation, chargebacks, and payment are governed solely by the agent's contract and applicable carrier commission schedules and require the agent to maintain an active, in good standing status. In the event of any conflict, the agent contract and carrier schedules shall control.