

- The following coverages grouped in parenthesis count as one coverage group and run down the scale as one group.
- **(Basic Life, Basic AD& D, Dependent Life) (Optional Life and Optional AD& D) (Short Term Disability)**

Annual Premium	Cumulative Premium	Percentage	Commissions	Cumulative Commissions
First \$5,000	\$ 5,000	15.00%	\$ 750	\$ 750
Next \$5,000	10,000	10.00%	500	1,250
Next \$20,000	30,000	5.00%	1,000	2,250
Next \$10,000	40,000	3.50%	350	2,600
Next \$10,000	50,000	3.00%	300	2,900
Next \$10,000	60,000	2.00%	200	3,100
Next \$190,000	250,000	1.75%	3,325	6,425
Next \$250,000	500,000	1.00%	2,500	8,925
Next \$500,000	1,000,000	0.50%	2,500	11,425
Next \$4,000,000	5,000,000	0.25%	10,000	21,425
\$5,000,000 and over		0.10%		

- **Dental, Vision**

Annual Premium	Cumulative Premium	Percentage	Commissions	Cumulative Commissions
First \$5,000	\$ 5,000	10.00%	\$ 500	\$ 500
Next \$5,000	10,000	7.50%	375	875
Next \$20,000	30,000	5.00%	1,000	1,875
Next \$10,000	40,000	3.50%	350	2,225
Next \$10,000	50,000	3.00%	300	2,525
Next \$10,000	60,000	2.00%	200	2,725
Next \$190,000	250,000	1.75%	3,325	6,050
Next \$250,000	500,000	1.00%	2,500	8,550
Next \$500,000	1,000,000	0.50%	2,500	11,050
Next \$4,000,000	5,000,000	0.25%	10,000	21,050
\$5,000,000 and over		0.10%		

- **Voluntary AD&D**

Annual Premium	Cumulative Premium	Percentage	Commissions	Cumulative Commissions
First \$50,000	\$ 50,000	15.00%	\$ 7,500	\$ 7,500
Next \$50,000	100,000	10.00%	5,000	12,500
Next \$50,000	150,000	5.00%	2,500	15,000
Over \$150,000		2.50%		

- **Long Term Disability**

Annual Premium	Cumulative Premium	Percentage	Commissions	Cumulative Commissions
First \$15,000	\$ 15,000	15.00%	\$ 2,250	\$ 2,250
Next \$10,000	25,000	10.00%	1,000	3,250
Next \$25,000	50,000	5.00%	1,250	4,500
Next \$200,000	250,000	2.00%	4,000	8,500
Over \$250,000		1.00%		