

American Retirement Life Insurance Company Commission Schedule



This Commission Schedule (hereinafter this "Schedule"), is attached to and made a part of the Associate Agreement between American Retirement Life Insurance Company (ARLIC) and the Agent. All capitalized terms herein shall have the meanings ascribed to them in the Associate Agreement. ARLIC may modify this Schedule after giving Agent the advance written notice required by state law or ten (10) days' advance written notice in states where not such advance written notice period exists. Agent shall receive compensation in accordance with the terms of the Associate Agreement and this Schedule as noted below:

- ARLIC shall pay Agent the compensation described above on premium received and accepted by ARLIC for issued policies solicited by Agent on or after the effective date of this Schedule subject to the terms and conditions of the Associate Agreement and this Schedule. The commission rates noted in this Schedule apply to Commissionable Premium only. Commissionable Premium is the policies original issue gross premium less any discounts or reductions, including but not limited to Household/Spousal discounts, and less the premium designated to cover the Part B Deductible if applicable to the plan purchased. Commissionable premium can never exceed the premium actually billed and received by the Company. Commissions are not payable on the premium that is attributable to the Part B deductible in Plans C, F and Extended Basic, unless state requirements differ. All Medicare Supplement policies, based on guaranteed issue requirements of the Balanced Budget Act, will receive 2% in years 1 – 6 (unless state requirements differ) for the writing agent only, or as shown on the schedule.
- Should you recruit and appoint any subagents, your compensation on business written by them will be reduced by any amounts that would be paid to those contract levels. In order to receive compensation (override commissions) on any subagent, you must have a resident or non-resident license in any state where the subagent writes business if the state has so mandated.
- Compensation is expressed as a percentage of premium received by ARLIC. Compensation for the first policy year is first year commission. Compensation is renewal commission beginning in policy year two, except as otherwise noted. First year and renewal commissions on plans of insurance not listed shall be determined by ARLIC. Compensation on internal policy replacements, exchanges and conversions will be compensated according to ARLIC guidelines in effect at the time the policy is written. Policies are not considered to be internal replacements if there is a lapse in coverage greater than 30 days. Internal Replacement commissions will be paid to the original writing agent on the lessor of the replaced policy's commissionable premium or the new policy's Commissionable Premium. The commission rate applied to the Commissionable Premium will be based on the replaced policies effective date and coverage year. For Affiliate Replacement policies issued in any state other than California, Louisiana, Maryland, Nevada and Washington, ARLIC will pay Affiliate Replacement commissions at 90% of the commissionable premium to the original writing agent, based on the commission schedule at the time the policy is issued if the original writing agent for one HealthSpring issued policy is replacing that policy with another HealthSpring Medicare Supplement Policy. Affiliate Replacement policies must be fully underwritten and issued by one HealthSpring company to replace a policy previously issued by another HealthSpring company. Advances will not be paid on any Internal Replacement policy. An affiliate replacement is the change between HealthSpring underwriting companies (e.g. a HealthSpring CHLIC policy replacing a HealthSpring ARLIC policy) by the original writing agent. All other replacements are considered to be internal replacements
- Premium rate-ups and renewal increases are non-commissionable. No commissions shall be paid on underwriting or substandard premium rate-ups or renewal premium increases. Commissions are paid on the initial premium only and are not paid on any increase in premium due to age change or plan wide rate increases, unless required by law. Premium reductions will affect the initial premium accordingly.
- COMMISSION STATEMENT – Statements are generated bi-weekly that report commissions for the bi-weekly period as well as other monetary transactions between you and ARLIC. The bi-weekly transactions are summarized to obtain a total net balance. When total commissions exceed all amounts due to the Company for the statement period, the excess is paid to you. When commission chargebacks, negative advances and negative commissions exceed commissions earned, the commission statement total is called a debit balance. A debit balance is the total amount you must repay to ARLIC. Debit balances are carried over to your next bi-weekly commission statement until such balance is fully repaid.
- This Commission Schedule applies only to the products listed for so long as the Agreement remains in effect. ARLIC reserves and shall have the right, at its sole option and discretion, to adjust and change the commissions at any time. This Commission Schedule and any commissions payable hereunder may be modified by ARLIC, in its sole discretion, upon written notice to the Agent which may be contained in any Company Field Bulletin or other written communication to Agent.

American Retirement Life Insurance Company – Commission Schedule Effective 8/1/2025

LEVEL	GA - 60		
MEDICARE SUPPLEMENT - Check your state's outline of coverage for available plans. - Effective 1/1/23			
Commissions will no longer be paid starting year 31.			
Plan A - All States unless otherwise noted below			
All Issue Ages (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	5.00%	5.00%	2.00%
All Plans except Plan A, N - All States unless otherwise noted below			
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	5.00%	5.00%	2.00%
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	22.00%	3.00%	1.00%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	11.00%	2.50%	1.00%
Plan N - All States unless otherwise noted below			
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	5.00%	5.00%	2.00%
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	26.00%	2.00%	1.00%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	13.00%	1.50%	0.50%
Plans F, G & N - Alabama, Mississippi, N Carolina, Rhode Island			
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	5.00%	5.00%	2.00%
Issue Ages 65-84 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	22.00%	3.00%	1.00%
Issue Ages 85+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	11.00%	2.50%	1.00%
Plans F & G - Delaware, Nebraska, New Mexico, West Virginia, Wyoming			
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	5.00%	5.00%	2.00%
Issue Ages 65-84 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	22.00%	3.00%	1.00%
Issue Ages 85+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	11.00%	2.50%	1.00%
Plans N - Delaware, Nebraska, New Mexico, West Virginia, Wyoming			
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	5.00%	5.00%	2.00%
Issue Ages 65-84 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	26.00%	2.00%	1.00%
Issue Ages 85+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	13.00%	1.50%	0.50%
Plans F, G & N - Arizona			
Issue Ages 65-84 (Yrs 1-6 / 7-10 / Yrs 11-30)*	20.00%	5.00%	2.00%
Issue Ages 85+ (Yrs 1-6 / 7-10 / Yrs 11-30)*	10.00%	2.50%	1.00%
Plans G - Arkansas			
Issue Ages 65-74 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	21.00%	10.50%	2.00%
Issue Ages 75-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	9.50%	5.00%	2.00%
Issue Ages 80-84 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	5.00%	3.50%	2.00%
Issue Ages 85+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	5.00%	2.50%	2.00%
Plans N - Arkansas			
Issue Ages 65-74 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	26.00%	9.50%	2.00%
Issue Ages 75-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	13.00%	4.00%	1.00%
Issue Ages 80-84 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	9.00%	2.50%	1.00%
Issue Ages 85+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	9.00%	1.50%	1.00%
Plans F - Arkansas			
Issue Ages 65-69 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	21.00%	10.50%	2.00%
Issue Ages 70-74 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	16.00%	8.00%	2.00%
Issue Ages 75-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	9.50%	5.00%	2.00%
Issue Ages 80-84 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	5.00%	3.50%	2.00%
Issue Ages 85+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	5.00%	2.50%	2.00%
Plan A - California			
Guaranteed Issue Business (Other than Birthday Rule Issues)			
Issue Ages ≤ 65 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30) (Open Enrollment Policies and Policies Issued via the California Birthday Rule)	2.00%	2.00%	2.00%
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30) (Open Enrollment Policies and Policies Issued via the California Birthday Rule)	5.00%	5.00%	2.00%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30) (Open Enrollment Policies and Policies Issued via the California Birthday Rule)	5.00%	5.00%	2.00%
Plan F & G - California			
Guaranteed Issue Business (Other than Birthday Rule Issues)			
Issue Ages ≤ 65 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30) (Open Enrollment Policies and Policies Issued via the California Birthday Rule)	2.00%	2.00%	2.00%
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30) (Open Enrollment Policies and Policies Issued via the California Birthday Rule)	22.00%	3.00%	1.00%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30) (Open Enrollment Policies and Policies Issued via the California Birthday Rule)	11.00%	2.50%	1.00%

Affiliate replacement commissions are not available in CA, KY, LA, MD, and NV. Affiliate replacement commissions for AK, CO, MO, MS, ME, MI, MT, WA and RI will be available at a later date.

* Policies sold prior to 1/1/2023 (2/15/2023 for LA and 5/16/2023 for RI) will remain 11+ years || AK, CO, MD, ME, MI, MO, MS, MT & WA remain at 11+ years

GI = Guaranteed Issue

Not all plans are available for every state and age bracket. Please refer to your state's Outlines of Coverage for available plans and rates for each age bracket.

Some commission rates not yet filed or approved. Subject to change. Check Broker Portal for product availability."

American Retirement Life Insurance Company – Commission Schedule Effective 8/1/2025

LEVEL	GA - 60		
Plan HDG - California			
Guaranteed Issue Business (Other than Birthday Rule Issues)	2.00%	2.00%	2.00%
Issue Ages ≤ 65 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30) (Open Enrollment Policies and Policies Issued via the California Birthday Rule)	2.00%	2.00%	2.00%
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30) (Open Enrollment Policies and Policies Issued via the California Birthday Rule)	27.00%	8.00%	5.00%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30) (Open Enrollment Policies and Policies Issued via the California Birthday Rule)	16.00%	7.50%	6.00%
Plan N - California			
Guaranteed Issue Business (Other than Birthday Rule Issues)	2.00%	2.00%	2.00%
Issue Ages ≤ 65 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30) (Open Enrollment Policies and Policies Issued via the California Birthday Rule)	2.00%	2.00%	2.00%
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30) (Open Enrollment Policies and Policies Issued via the California Birthday Rule)	26.00%	2.00%	1.00%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30) (Open Enrollment Policies and Policies Issued via the California Birthday Rule)	13.00%	1.50%	0.50%
Plans A, F, G & N - Colorado & Montana			
All Issue Ages (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* + GI	20.50%	5.00%	2.00%
Plans A, F & G - Florida			
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* + GI	4.50%	3.00%	1.00%
Issue Ages 65+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* + GI	15.00%	5.00%	5.00%
Plan N - Florida			
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* + GI	6.50%	3.00%	0.50%
Issue Ages 65+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* + GI	20.00%	2.00%	1.00%
Plans A, F, G & N - Indiana			
All Issue Ages (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* + GI	20.00%	0.00%	0.00%
Plan A - Kansas			
All Issue Ages (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* + GI	5.00%	5.00%	2.00%
Plans F, G & N - Kansas			
Issue Ages ≤ 84 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* + GI	22.00%	3.00%	1.00%
Issue Ages 85+ (Yrs 1-6 / 7-10 / Yrs 11-30)* + GI	11.00%	2.50%	1.00%
Plan N - Kentucky			
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	5.00%	5.00%	2.00%
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	22.00%	3.00%	1.00%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	11.00%	2.50%	1.00%
Minnesota - Extended Basic, Basic Plan, Copayment and High Deductible Plans + Riders			
All Issue Ages (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* GI	0.00%	0.00%	0.00%
All Issue Ages (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* OE/UW	22.00%	5.00%	2.00%
Plans F & G - New Hampshire			
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	5.00%	5.00%	2.00%
Issue Ages 65-84 (Yrs 1-6 / Yrs 7-10 / 11-30)*	20.00%	5.00%	2.00%
Issue Ages 85+ (Yrs 1-6 / 7-10 / Yrs 11-30)*	10.00%	2.50%	1.00%
Plans N - New Hampshire			
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	5.00%	5.00%	2.00%
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / 11-30)*	26.00%	2.00%	1.00%
Issue Ages 80+ (Yrs 1-6 / 7-10 / Yrs 11-30)*	13.00%	1.50%	0.50%
Plan A - Pennsylvania			
All Issue Ages (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	5.00%	5.00%	2.00%
GI (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	5.00%	3.00%	1.00%
Plans B, F, G & N - Pennsylvania			
Issue Ages ≤ 84 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	22.00%	3.00%	1.00%
Issue Ages 85+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	14.50%	3.00%	1.00%
GI (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	5.00%	3.00%	1.00%
Plan A - South Carolina			
All Issue Ages (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* + GI	5.00%	5.00%	2.00%
Plans F, G & N - South Carolina			
Issue Ages ≤ 79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* + GI	22.00%	3.00%	1.00%
Issue Ages 80+ (Yrs 1-6 / 7-10 / Yrs 11-30)* + GI	11.00%	2.50%	1.00%

Affiliate replacement commissions are not available in CA, KY, LA, MD, and NV. Affiliate replacement commissions for AK, CO, MO, MS, ME, MI, MT, WA and RI will be available at a later date.

* Policies sold prior to 1/1/2023 (2/15/2023 for LA and 5/16/2023 for RI) will remain 11+ years || AK, CO, MD, ME, MI, MO, MS, MT & WA remain at 11+ years

GI = Guaranteed Issue

Not all plans are available for every state and age bracket. Please refer to your state's Outlines of Coverage for available plans and rates for each age bracket.

Some commission rates not yet filed or approved. Subject to change. Check Broker Portal for product availability."

American Retirement Life Insurance Company – Commission Schedule Effective 8/1/2025

LEVEL	GA - 60		
STD II & III Plan A - All States unless otherwise noted below			
All Issue Ages (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	3.00%	3.00%	1.00%
STD II & III Plans F, G & N - Alabama, Delaware, Kansas, Kentucky, Mississippi, Nebraska, New Mexico, No. Dakota, No Carolina, Rhode Island, So. Carolina, West Virginia, Wyoming			
Issue Ages 65-84 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	10.00%	2.00%	1.00%
Issue Ages 85+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	5.50%	2.00%	1.00%
STD II & III Plans F, G & N - Arizona, New Hampshire			
Issue Ages 65-84 (Yrs 1-6/ Yrs 7-10 / Yrs 11-30)*	10.00%	2.00%	1.00%
Issue Ages 85+ (Yrs 1-6/ Yrs 7-10 / Yrs 11-30)*	4.50%	2.00%	1.00%
STD II & III Plan A - Arkansas			
Issue Ages 65+ (Yrs 1-6/ Yrs 7-10 / Yrs 11-30)*	3.00%	0.00%	0.00%
STD II & III Plans F, G & N - Arkansas			
Issue Ages 65-69 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	9.00%	0.00%	0.00%
Issue Ages 70-74 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	8.00%	0.00%	0.00%
Issue Ages 75-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	7.00%	0.00%	0.00%
Issue Ages 80-84 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	3.00%	0.00%	0.00%
Issue Ages 85+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	3.00%	0.00%	0.00%
STD II & III Plans A, F, G, N - Colorado			
Issue Ages 65+ (Yrs 1-6/ Yrs 7-10 / Yrs 11-30)*	10.00%	2.00%	1.00%
STD II & III Plans A, F, G, N - Indiana			
Issue Ages 65+ (Yrs 1-6/ Yrs 7-10 / Yrs 11-30)*	10.00%	0.00%	0.00%
STD II & III Plans A, F, G, N - Montana			
All Issue Ages (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	20.50%	5.00%	2.00%
STD II & III Plans B, F, G & N - Pennsylvania			
Issue Ages 65-84 (Yrs 1-6/ Yrs 7-10 / Yrs 11-30)*	10.00%	2.00%	1.00%
Issue Ages 85+ (Yrs 1-6/ Yrs 7-10 / Yrs 11-30)*	5.50%	2.00%	1.00%

Affiliate replacement commissions are not available in CA, KY, LA, MD, and NV. Affiliate replacement commissions for AK, CO, MO, MS, ME, MI, MT, WA and RI will be available at a later date.

* Policies sold prior to 1/1/2023 (2/15/2023 for LA and 5/16/2023 for RI) will remain 11+ years || AK, CO, MD, ME, MI, MO, MS, MT & WA remain at 11+ years

GI = Guaranteed Issue

Not all plans are available for every state and age bracket. Please refer to your state's Outlines of Coverage for available plans and rates for each age bracket.

Some commission rates not yet filed or approved. Subject to change. Check Broker Portal for product availability."

American Retirement Life Insurance Company – Commission Schedule Effective 8/1/2025

The maximum advance for all Whole Life production is \$1,500 for the writing agent. Commissions are not paid on rate increases. Commissions in years 11+ are service fees.

LEVEL	GA - 60			
WHOLE LIFE				
Issue Ages 64-79 (Yrs 1 / 2-5 / 6-10 / 11+)	100.0%	7.0%	4.5%	2.0%
Issue Ages 80-85 (Yrs 1 / 2-5 / 6-10 / 11+)	75.0%	7.0%	4.5%	2.0%

*Policy fees are not commissionable. Commissions are paid on collected premiums.

Cigna Health and Life Insurance Company Commission Schedule



This Commission Schedule (hereinafter this “Schedule”), is attached to and made a part of the Associate Agreement between Cigna Health and Life Insurance Company (CHLIC) and the Agent. All capitalized terms herein shall have the meanings ascribed to them in the Associate Agreement. CHLIC may modify this Schedule after giving Agent the advance written notice required by state law or ten (10) days’ advance written notice in states where not such advance written notice period exists. Agent shall receive compensation in accordance with the terms of the Associate Agreement and this Schedule as noted below:

- CHLIC shall pay Agent the compensation described above on premium received and accepted by CHLIC for issued policies solicited by Agent on or after the effective date of this Schedule subject to the terms and conditions of the Associate Agreement and this Schedule. The commission rates noted in this Schedule apply to Commissionable Premium only. For all policies issued in any other state except Washington, Commissionable Premium is the policies original issue gross premium less any discounts or reductions, including but not limited to Household/Spousal discounts, and less the premium designated to cover the Part B Deductible if applicable to the plan purchased. For Washington, the Commission is calculated on the collected premium. Commissionable premium can never exceed the premium actually billed and received by the Company. Commissions are not payable on the premium that is attributable to the Part B deductible in Plans C, F and Extended Basic, unless state requirements differ. All Medicare Supplement policies, based on guaranteed issue requirements of the Balanced Budget Act, will receive 0% in years 1 – 6 (unless state requirements differ) for the writing agent only, or as shown on the schedule.
- Should you recruit and appoint any subagents, your compensation on business written by them will be reduced by any amounts that would be paid to those contract levels. In order to receive compensation (override commissions) on any subagent, you must have a resident or non-resident license in any state where the subagent writes business if the state has so mandated.
- Compensation is expressed as a percentage of premium received by CHLIC. Compensation for the first policy year is first year commission. Compensation is renewal commission beginning in policy year two, except as otherwise noted. First year and renewal commissions on plans of insurance not listed shall be determined by CHLIC. Compensation on internal policy replacements, exchanges and conversions will be compensated according to CHLIC guidelines in effect at the time the policy is written. Policies are not considered to be internal replacements if there is a lapse in coverage greater than 30 days. Internal Replacement commissions will be paid to the original writing agent on the lessor of the replaced policy’s commissionable premium or the new policy’s Commissionable Premium. The commission rate applied to the Commissionable Premium will be based on the replaced policies effective date and coverage year. For Affiliate Replacement policies issued in any state other than California, Louisiana, Maryland, Nevada and Washington, CHLIC will pay Affiliate Replacement commissions at 90% of the commissionable premium to the original writing agent, based on the commission schedule at the time the policy is issued if the original writing agent for one Cigna Healthcare issued policy is replacing that policy with another Cigna Healthcare Medicare Supplement Policy. Affiliate Replacement policies must be fully underwritten and issued by one Cigna Healthcare company to replace a policy previously issued by another Cigna Healthcare company. Advances will not be paid on any Internal Replacement policy. An affiliate replacement is the change between Cigna Healthcare underwriting companies (e.g. a Healthspring CHLIC policy replacing a Healthspring ARLIC policy) by the original writing agent. All other replacements are considered to be internal replacements.
- Premium rate-ups and renewal increases are non-commissionable. No commissions shall be paid on underwriting or substandard premium rate-ups or renewal premium increases. Commissions are paid on the initial premium only and are not paid on any increase in premium due to age change or plan wide rate increases, unless required by law. Premium reductions will affect the initial premium accordingly.
- COMMISSION STATEMENT – Statements are generated bi-weekly that report commissions for the bi-weekly period as well as other monetary transactions between you and CHLIC. The bi-weekly transactions are summarized to obtain a total net balance. When total commissions exceed all amounts due to the Company for the statement period, the excess is paid to you. When commission chargebacks, negative advances and negative commissions exceed commissions earned, the commission statement total is called a debit balance. A debit balance is the total amount you must repay to CHLIC. Debit balances are carried over to your next bi-weekly commission statement until such balance is fully repaid.
- This Commission Schedule applies only to the products listed for so long as the Agreement remains in effect. CHLIC reserves and shall have the right, at its sole option and discretion, to adjust and change the commissions at any time. This Commission Schedule and any commissions payable hereunder may be modified by CHLIC, in its sole discretion, upon written notice to the Agent which may be contained in any Company Field Bulletin or other written communication to Agent.

Cigna Health Life Insurance Company – Commission Schedule Eff 12/27/2024

LEVEL	GA - 60		
MEDICARE SUPPLEMENT - Check your state's outline of coverage for available plans - Effective 1/1/23			
Commissions will no longer be paid starting year 31			
Plan A - All states unless otherwise noted below			
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	0.00%	0.00%	0.00%
Issue Ages 65+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	5.00%	5.00%	2.00%
Plans HDF / HDG - All states unless otherwise noted below			
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	0.00%	0.00%	0.00%
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	27.00%	8.00%	5.00%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	16.00%	7.50%	6.00%
Plan N - All states unless otherwise noted below			
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	0.00%	0.00%	0.00%
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	26.00%	2.00%	1.00%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	13.00%	1.50%	0.50%
All Plans except Plan A, N and HDF - All states unless otherwise noted below			
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	0.00%	0.00%	0.00%
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	22.00%	3.00%	1.00%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	11.00%	2.50%	1.00%
Plans F & G - Alabama			
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	5.00%	5.00%	2.00%
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	22.00%	3.00%	1.00%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	11.00%	2.50%	1.00%
Plans HDF - Alabama			
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	8.00%	8.00%	5.00%
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	27.00%	8.00%	5.00%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	16.00%	7.50%	6.00%
Plan N - Alabama			
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	5.00%	5.00%	2.00%
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	26.00%	2.00%	1.00%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	13.00%	1.50%	0.50%
Plans F & G - Arizona			
Issue Ages 65-79 (Yrs 1-6 / 7-10 / Yrs 11-30)*	20.00%	5.00%	2.00%
Issue Ages 80+ (Yrs 1-6 / 7-10 / Yrs 11-30)*	10.00%	2.50%	1.00%
Plans HDF - Arizona			
Issue Ages 65-79 (Yrs 1-6 / 7-10 / Yrs 11-30)*	25.00%	8.00%	5.00%
Issue Ages 80+ (Yrs 1-6 / 7-10 / Yrs 11-30)*	15.00%	7.50%	6.00%
Plan N - Arizona			
Issue Ages 65-79 (Yrs 1-6 / 7-10 / Yrs 11-30)*	26.00%	2.00%	1.00%
Issue Ages 80+ (Yrs 1-6 / 7-10 / Yrs 11-30)*	13.00%	1.50%	0.50%
Plan A - California			
Guaranteed Issue Business (Other than Birthday Rule Issues)	2.00%	2.00%	2.00%
Issue Ages ≤ 65 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* (Underwritten, Open Enrollment Policies ,and Policies Issued via the California Birthday Rule)	2.00%	2.00%	2.00%
Issue Ages 65 + (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* (Underwritten, Open Enrollment Policies ,and Policies Issued via the California Birthday Rule)	5.00%	5.00%	2.00%
Plans F & G - California			
Guaranteed Issue Business (Other than Birthday Rule Issues)	2.00%	2.00%	2.00%
Issue Ages ≤ 65 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* (Underwritten, Open Enrollment Policies ,and Policies Issued via the California Birthday Rule)	2.00%	2.00%	2.00%
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* (Underwritten, Open Enrollment Policies ,and Policies Issued via the California Birthday Rule)	22.00%	3.00%	1.00%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* (Underwritten, Open Enrollment Policies ,and Policies Issued via the California Birthday Rule)	11.00%	2.50%	1.00%
Plan N - California			
Guaranteed Issue Business (Other than Birthday Rule Issues)	2.00%	2.00%	2.00%
Issue Ages ≤ 65 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* (Underwritten, Open Enrollment Policies ,and Policies Issued via the California Birthday Rule)	2.00%	2.00%	2.00%
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* (Underwritten, Open Enrollment Policies ,and Policies Issued via the California Birthday Rule)	26.00%	2.00%	1.00%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* (Underwritten, Open Enrollment Policies ,and Policies Issued via the California Birthday Rule)	13.00%	1.50%	0.50%

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Cigna Health Life Insurance Company – Commission Schedule Eff 12/27/2024

LEVEL	GA - 60		
Plan HDF - California			
Guaranteed Issue Business (Other than Birthday Rule Issues)	2.00%	2.00%	2.00%
Issue Ages ≤ 65 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* (Underwritten, Open Enrollment Policies ,and Policies Issued via the California Birthday Rule)	2.00%	2.00%	2.00%
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* (Underwritten, Open Enrollment Policies ,and Policies Issued via the California Birthday Rule)	27.00%	8.00%	5.00%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* (Underwritten, Open Enrollment Policies ,and Policies Issued via the California Birthday Rule)	16.00%	7.50%	6.00%
Plans A, F, G, N, & HDF - Colorado			
All Issue Ages (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* + GI	20.50%	5.00%	2.00%
Plans F & G - Connecticut			
Issue Ages 65-69 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*+ GI	20.00%	10.00%	2.00%
Issue Ages 70-74 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*+ GI	15.00%	7.50%	2.00%
Issue Ages 75-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*+ GI	9.00%	5.00%	2.00%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*+ GI	5.00%	3.50%	2.00%
Plan N - Connecticut			
Issue Ages 65-69 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*+ GI	26.00%	10.00%	2.00%
Issue Ages 70-74 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*+ GI	21.00%	7.50%	2.00%
Issue Ages 75-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*+ GI	14.50%	5.00%	2.00%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*+ GI	10.00%	3.50%	2.00%
Plans HDF - Connecticut			
Issue Ages 65-69 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* + GI	26.00%	16.00%	5.00%
Issue Ages 70-74 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* + GI	21.00%	12.50%	5.00%
Issue Ages 75-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* + GI	14.50%	9.50%	6.00%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* + GI	10.00%	7.50%	6.00%
Plan A - Delaware			
Guaranteed Issue	2.00%	0.00%	0.00%
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	0.00%	0.00%	0.00%
Issue Ages 65+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	5.00%	5.00%	2.00%
Plans F & G - Delaware			
Guaranteed Issue	2.00%	0.00%	0.00%
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	0.00%	0.00%	0.00%
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	22.00%	3.00%	1.00%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	11.00%	2.50%	1.00%
Plans HDF/ HDG - Delaware			
Guaranteed Issue	2.00%	0.00%	0.00%
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	0.00%	0.00%	0.00%
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	27.00%	8.00%	5.00%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	16.00%	7.50%	6.00%
Plan N - Delaware			
Guaranteed Issue	2.00%	0.00%	0.00%
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	0.00%	0.00%	0.00%
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	26.00%	2.00%	1.00%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	13.00%	1.50%	0.50%
Plan A - Florida			
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* + GI	2.00%	2.00%	1.00%
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / 11-30)* + GI	5.00%	5.00%	2.00%
Issue Ages 80+ (Yrs 1-6 / 7-10 / Yrs 11-30)* + GI	2.50%	2.50%	1.00%
Plans F & G - Florida			
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* + GI	6.00%	3.00%	1.50%
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / 11-30)* + GI	21.00%	3.00%	1.00%
Issue Ages 80+ (Yrs 1-6 / 7-10 / Yrs 11-30)* + GI	10.50%	2.50%	1.00%
Plans N - Florida			
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* + GI	7.50%	3.00%	0.50%
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / 11-30)* + GI	26.00%	2.00%	1.00%
Issue Ages 80+ (Yrs 1-6 / 7-10 / Yrs 11-30)* + GI	13.00%	1.50%	0.50%
Plans HDF - Florida			
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* + GI	7.00%	3.50%	2.50%
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / 11-30)* + GI	25.00%	5.00%	2.00%
Issue Ages 80+ (Yrs 1-6 / 7-10 / Yrs 11-30)* + GI	15.00%	7.50%	6.00%

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Cigna Health Life Insurance Company – Commission Schedule Eff 12/27/2024

LEVEL	GA - 60		
Plans F & G - Georgia			
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	2.50%	0.00%	0.00%
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / 11-30)*	20.00%	5.00%	2.00%
Issue Ages 80+ (Yrs 1-6 / 7-10 / Yrs 11-30)*	10.00%	2.50%	1.00%
Plans HDF - Georgia			
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	2.50%	0.00%	0.00%
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / 11-30)*	25.00%	8.00%	5.00%
Issue Ages 80+ (Yrs 1-6 / 7-10 / Yrs 11-30)*	15.00%	7.50%	6.00%
Plans N - Georgia			
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	2.50%	0.00%	0.00%
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / 11-30)*	26.00%	2.00%	1.00%
Issue Ages 80+ (Yrs 1-6 / 7-10 / Yrs 11-30)*	13.00%	1.50%	0.50%
Plan A - Idaho			
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* (Policies Effective 2/28/2022 and prior)	0.00%	0.00%	0.00%
Issue Ages 65+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* (Policies Effective 2/28/2022 and prior)	5.00%	5.00%	2.00%
All Issue Ages and All Enrollment Types (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* (Policies Effective 3/1/2022 and after)	20.00%	5.00%	2.00%
Plans F & G - Idaho			
Issue Ages 65-79 (Yrs 1-6 / 7-10 / Yrs 11-30)* (Policies Effective 2/28/2022 and prior)	20.00%	5.00%	2.00%
Issue Ages 80+ (Yrs 1-6 / 7-10 / Yrs 11-30)* (Policies Effective 2/28/2022 and prior)	10.00%	2.50%	1.00%
All Issue Ages and All Enrollment Types (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* (Policies Effective 3/1/2022 and after)	20.00%	5.00%	2.00%
Plans HDF - Idaho			
Issue Ages 65-79 (Yrs 1-6 / 7-10 / Yrs 11-30)* (Policies Effective 2/28/2022 and prior)	25.00%	8.00%	5.00%
Issue Ages 80+ (Yrs 1-6 / 7-10 / Yrs 11-30)* (Policies Effective 2/28/2022 and prior)	15.00%	7.50%	6.00%
All Issue Ages and All Enrollment Types (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* (Policies Effective 3/1/2022 and after)	20.00%	5.00%	2.00%
Plan N - Idaho			
Issue Ages 65-79 (Yrs 1-6 / 7-10 / Yrs 11-30)* (Policies Effective 2/28/2022 and prior)	26.00%	2.00%	1.00%
Issue Ages 80+ (Yrs 1-6 / 7-10 / Yrs 11-30)* (Policies Effective 2/28/2022 and prior)	13.00%	1.50%	0.50%
All Issue Ages and All Enrollment Types (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* (Policies Effective 3/1/2022 and after)	20.00%	5.00%	2.00%
Plan A - Illinois			
All Issue Ages (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* + GI	5.00%	5.00%	2.00%
Plans F & G - Illinois			
Issue Ages ≤ 79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* + GI	22.00%	3.00%	1.00%
Issue Ages 80+ (Yrs 1-6 / 7-10 / Yrs 11-30)* + GI	11.00%	2.50%	1.00%
Plans HDF - Illinois			
Issue Ages ≤ 79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* + GI	27.00%	5.00%	2.00%
Issue Ages 80+ (Yrs 1-6 / 7-10 / Yrs 11-30)* + GI	13.50%	3.00%	1.00%
Plans N - Illinois			
Issue Ages ≤ 79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* + GI	26.00%	2.00%	1.00%
Issue Ages 80+ (Yrs 1-6 / 7-10 / Yrs 11-30)* + GI	13.00%	1.50%	0.50%
Plans A, F, G, N, & HDF - Indiana			
Issue Ages 65+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* + GI	23.00%	0.00%	0.00%

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Cigna Health Life Insurance Company – Commission Schedule Eff 12/27/2024

LEVEL	GA - 60		
Plan A - Kansas			
All Issue Ages (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* + GI	5.00%	5.00%	2.00%
Plans F & G - Kansas			
GI Ages ≤ 79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	11.00%	2.00%	0.00%
GI Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	5.00%	1.00%	0.00%
OE/UW Issue Ages ≤ 79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	22.00%	3.00%	1.00%
OE/UW Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	11.00%	2.50%	1.00%
Plans HDF - Kansas			
GI Ages ≤ 79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	11.00%	3.00%	0.00%
GI Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	5.50%	1.00%	0.00%
OE/UW Issue Ages ≤ 79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	27.00%	6.00%	2.00%
OE/UW Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	13.50%	3.00%	1.00%
Plans N - Kansas			
GI Ages ≤ 79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	11.00%	3.00%	0.00%
GI Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	5.50%	1.00%	0.00%
OE/UW Issue Ages ≤ 79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	26.00%	2.00%	1.00%
OE/UW Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	13.00%	1.50%	0.50%
Plan A - Maine			
Guaranteed Issue Business	3.00%	1.50%	0.00%
All Ages (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	5.00%	5.00%	2.00%
Plans F & G - Maine			
Guaranteed Issue Business	3.00%	1.50%	0.00%
All Ages (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	21.00%	10.50%	2.00%
Plans HDF/HDG - Maine			
Guaranteed Issue Business	3.00%	1.50%	0.00%
All Ages (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	27.00%	5.00%	2.00%
Plan N - Maine			
Guaranteed Issue Business	3.00%	1.50%	0.00%
All Ages (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	26.00%	2.00%	1.00%
Plan A - Maryland			
≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	5.00%	5.00%	5.00%
Issue Ages 65+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	5.00%	5.00%	2.00%
Plans A & C - Michigan - Heaped			
Issue Ages 65+ (Yrs 1-3 / Yrs 4-10 / Yrs 11-30)*	5.00%	5.00%	2.00%
Plans F & G - Michigan - Heaped			
Issue Ages 65-79 (Yrs 1-3 / Yrs 4-10 / Yrs 11-30)*	31.00%	3.00%	1.00%
Issue Ages 80+ (Yrs 1-3 / Yrs 4-10 / Yrs 11-30)*	25.00%	3.00%	1.00%
Plans HDF - Michigan - Heaped			
Issue Ages 65-79 (Yrs 1-3 / Yrs 4-10 / Yrs 11-30)*	36.00%	8.00%	5.00%
Issue Ages 80+ (Yrs 1-3 / Yrs 4-10 / Yrs 11-30)*	30.00%	8.00%	5.00%
Plans N - Michigan - Heaped			
Issue Ages 65-79 (Yrs 1-3 / Yrs 4-10 / Yrs 11-30)*	35.00%	2.00%	1.00%
Issue Ages 80+ (Yrs 1-3 / Yrs 4-10 / Yrs 11-30)*	29.00%	2.00%	1.00%
Minnesota - Extended Basic and Basic Plan + Riders			
All Issue Ages (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* GI	5.00%	0.00%	0.00%
All Issue Ages (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* OE/UW	22.00%	5.00%	2.00%
Minnesota - Copayment and High Deductible Plan			
All Issue Ages (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* Medicare Advantage Trial Right	5.00%	0.00%	0.00%
All Issue Ages (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* OE/UW	22.00%	5.00%	2.00%
Plan A - Missouri			
GI (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	2.00%	0.00%	0.00%
All Issue Ages (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	5.00%	5.00%	2.00%
Plan F - Missouri			
GI (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	2.00%	0.00%	0.00%
All Issue Ages (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	4.00%	0.00%	0.00%

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LEVEL	GA - 60		
Plans G - Missouri			
GI (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	2.00%	0.00%	0.00%
All Issue Ages (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	21.00%	5.00%	2.00%
Plans N - Missouri			
GI (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	2.00%	0.00%	0.00%
All Issue Ages (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	26.00%	2.00%	1.00%
Plans HDF - Missouri			
GI (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	2.00%	0.00%	0.00%
All Issue Ages (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	26.00%	10.00%	7.00%
Plans A, F, HDF, G & N - Montana			
All Issue Ages (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* + GI	20.50%	5.00%	2.00%
Plans A & C - New Jersey			
Issue Ages 65+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* GI	0.00%	0.00%	0.00%
Issue Ages 65+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* OE/UW	5.00%	5.00%	2.00%
Plans C, & D - New Jersey			
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* OE/UW/GI	0.00%	0.00%	0.00%
Plans D, F & G - New Jersey			
Issue Ages 65+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* GI	0.00%	0.00%	0.00%
Issue Ages 65-84 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* OE/UW	22.00%	3.00%	1.00%
Issue Ages 85+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* OE/UW	11.00%	2.50%	1.00%
Plan N - New Jersey			
Issue Ages 65+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* GI	0.00%	0.00%	0.00%
Issue Ages 65-84 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* OE/UW	26.00%	2.00%	1.00%
Issue Ages 85+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* OE/UW	13.00%	1.50%	0.50%
Plans HDF - New Jersey			
Issue Ages 65-84 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	27.00%	8.00%	5.00%
Plan A - North Dakota			
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	0.00%	0.00%	0.00%
Issue Ages 65+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	5.00%	5.00%	2.00%
Plans F & G - North Dakota			
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	0.00%	0.00%	0.00%
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	22.00%	3.00%	1.00%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	11.00%	2.50%	1.00%
Plans HDF - North Dakota			
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	0.00%	0.00%	0.00%
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	27.00%	8.00%	5.00%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	16.00%	7.50%	6.00%
Plan N - North Dakota			
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	0.00%	0.00%	0.00%
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	26.00%	2.00%	1.00%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	13.00%	1.50%	0.50%
Plan A - Ohio			
Issue Ages 65+ (Yrs 1-7 / Yrs 8-10 / Yrs 11-30)*	5.00%	0.00%	0.00%
Plans C, F, G, & HDF - Ohio			
Issue Ages 65-79 (Yrs 1-7 / Yrs 8-10 / Yrs 11-30)*	22.00%	0.00%	0.00%
Issue Ages 80+ (Yrs 1-7 / Yrs 8-10 / Yrs 11-30)*	11.50%	0.00%	0.00%
Plans N - Ohio			
Issue Ages 65-79 (Yrs 1-7 / Yrs 8-10 / Yrs 11-30)*	26.00%	2.00%	1.00%
Issue Ages 80+ (Yrs 1-7 / Yrs 8-10 / Yrs 11-30)*	13.00%	1.50%	0.50%

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Please refer to your state's Outlines of Coverage for available plans and rates for each age bracket.

GI = Guaranteed Issue

Some commission rates not yet filed or approved. Subject to change. Check AgentView for product availability."

Cigna Health Life Insurance Company – Commission Schedule Eff 12/27/2024

LEVEL	GA - 60		
Plans A - Oregon			
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* +GI	5.00%	5.00%	2.00%
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* + GI	5.00%	5.00%	2.00%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* +GI	5.00%	5.00%	2.00%
Plans F & G - Oregon			
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* +GI	23.00%	4.00%	1.00%
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* + GI	23.00%	4.00%	1.00%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* + GI	23.00%	4.00%	1.00%
Plans HDF - Oregon			
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* +GI	27.00%	5.00%	2.00%
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* +GI	27.00%	5.00%	2.00%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* +GI	27.00%	5.00%	2.00%
Plan N - Oregon			
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* +GI	26.00%	2.00%	1.00%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* + GI	26.00%	2.00%	1.00%
Plans A & B - Pennsylvania			
GI (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	5.00%	3.00%	1.00%
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	5.00%	3.00%	1.00%
Issue Ages 65+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	5.00%	5.00%	2.00%
Plan F - Pennsylvania			
GI (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	5.00%	3.00%	1.00%
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	5.00%	3.00%	1.00%
Issue Ages 65-84 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	22.00%	3.00%	1.00%
Issue Ages 85+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	16.50%	3.00%	1.00%
Plans G - Pennsylvania			
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	5.00%	3.00%	1.00%
Issue Ages 65-84 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	22.00%	3.00%	1.00%
Issue Ages 85+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	16.50%	3.00%	1.00%
Plan N - Pennsylvania			
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	5.00%	3.00%	1.00%
Issue Ages 65-84 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	26.00%	2.00%	1.00%
Issue Ages 85+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	13.00%	1.50%	0.50%
Plans HDF - Pennsylvania			
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	5.00%	3.00%	1.00%
Issue Ages 65- 84 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	27.00%	8.00%	5.00%
Issue Ages 85+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	17.00%	7.00%	5.00%
Plan A - South Carolina			
Issue Ages 65+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* + GI	5.00%	5.00%	2.00%
Plans F & G - South Carolina			
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* + GI	22.00%	3.00%	1.00%
Issue Ages 80+ (Yrs 1-6 / 7-10 / Yrs 11-30)* + GI	11.00%	2.50%	1.00%
Plans N - South Carolina			
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* + GI	26.00%	2.00%	1.00%
Issue Ages 80+ (Yrs 1-6 / 7-10 / Yrs 11-30)* + GI	13.00%	1.50%	0.50%
Plans HDF - South Carolina			
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* + GI	27.00%	8.00%	5.00%
Issue Ages 80+ (Yrs 1-6 / 7-10 / Yrs 11-30)* + GI	15.50%	7.50%	6.00%

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GI = Guaranteed Issue

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Cigna Health Life Insurance Company – Commission Schedule Eff 12/27/2024

LEVEL	GA - 60		
Plan A - South Dakota			
All Issue Ages (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	5.00%	5.00%	2.00%
Plans F & G - South Dakota			
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	5.00%	5.00%	2.00%
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	22.00%	3.00%	1.00%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	11.00%	2.50%	1.00%
Plans HDF - South Dakota			
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	8.00%	8.00%	5.00%
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	27.00%	8.00%	5.00%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	16.00%	7.50%	6.00%
Plans N - South Dakota			
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	5.00%	5.00%	2.00%
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	26.00%	2.00%	1.00%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	13.00%	1.50%	0.50%
Plan A - Texas			
Issue ages ≤ 64 (Yrs 1-7 / Yrs 8-10 / Yrs 11-30)*	0.00%	0.00%	0.00%
Issue Ages 65+ GI (Yrs 1-7 / Yrs 8-10 / Yrs 11-30)*	2.00%	0.00%	0.00%
Issue Ages 65+ OE/UW (Yrs 1-7 / Yrs 8-10 / Yrs 11-30)*	5.00%	5.00%	2.00%
Plan F - Texas			
GI (Yrs 1-7 / Yrs 8-10 / Yrs 11-30)*	2.00%	0.00%	0.00%
Issue Ages 65-84 (Yrs 1-7 / Yrs 8-10 / Yrs 11-30)*	21.00%	3.00%	1.00%
Issue Ages 85+ (Yrs 1-7 / Yrs 8-10 / Yrs 11-30)*	10.50%	2.50%	1.00%
Plans G - Texas			
Issue Ages 65-84 (Yrs 1-7 / Yrs 8-10 / Yrs 11-30)*	21.00%	3.00%	1.00%
Issue Ages 85+ (Yrs 1-7 / Yrs 8-10 / Yrs 11-30)*	10.50%	2.50%	1.00%
Plans HDF - Texas			
Issue Ages 65-84 (Yrs 1-7 / Yrs 8-10 / Yrs 11-30)*	26.00%	8.00%	5.00%
Issue Ages 85+ (Yrs 1-7 / Yrs 8-10 / Yrs 11-30)*	15.50%	7.50%	6.00%
Plans N - Texas			
Issue Ages 65-84 (Yrs 1-7 / Yrs 8-10 / Yrs 11-30)*	26.00%	2.00%	1.00%
Issue Ages 85+ (Yrs 1-7 / Yrs 8-10 / Yrs 11-30)*	13.00%	1.50%	0.50%
Plan A - Arkansas & Vermont			
All Issue Ages (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	5.00%	5.00%	2.00%
Plan F & G - Arkansas & Vermont			
Issue Ages 65-69 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	21.00%	10.50%	2.00%
Issue Ages 70-74 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	16.00%	8.00%	2.00%
Issue Ages 75-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	9.50%	5.00%	2.00%
Issue Ages 80-84 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	5.00%	3.50%	2.00%
Issue Ages 85+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	5.00%	2.50%	2.00%
Plans N, HDF & HDG - Arkansas & Vermont			
Issue Ages 65-69 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	26.00%	9.50%	2.00%
Issue Ages 70-74 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	20.00%	7.00%	1.00%
Issue Ages 75-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	13.50%	4.00%	1.00%
Issue Ages 80-84 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	9.00%	2.50%	1.00%
Issue Ages 85+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	9.00%	1.50%	1.00%
Plan A - Washington			
Issue Ages 65+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	5.00%	5.00%	5.00%
GI Ages 65+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	2.00%	2.00%	2.00%

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Cigna Health Life Insurance Company – Commission Schedule Eff 12/27/2024

LEVEL	GA - 60		
Plan F, HDF, G, N - Washington			
Issue Ages 65+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	7.50%	7.50%	7.50%
GI Ages 65+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	2.00%	2.00%	2.00%
Non-Standard Plan in Wisconsin			
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* + GI	11.00%	2.50%	1.00%
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* + GI	22.00%	3.00%	1.00%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* + GI	11.00%	2.50%	1.00%
Plan A - Wyoming			
GI (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	2.00%	0.00%	0.00%
Issue Ages 65-84 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	0.00%	0.00%	0.00%
Issue Ages 85+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	5.00%	5.00%	2.00%
Plan F & G - Wyoming			
GI (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	2.00%	0.00%	0.00%
Issue Ages 65-84 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	22.00%	3.00%	1.00%
Issue Ages 85+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	11.00%	2.50%	1.00%
Plans HDF/ HDG - Wyoming			
GI (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	2.00%	0.00%	0.00%
Issue Ages 65-84 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	27.00%	8.00%	5.00%
Issue Ages 85+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	16.00%	7.50%	6.00%
Plan N - Wyoming			
GI (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	2.00%	0.00%	0.00%
Issue Ages 65-84 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	26.00%	2.00%	1.00%
Issue Ages 85+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	13.00%	1.50%	0.50%
STD II & III Plans A - Arkansas			
≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	0.00%	0.00%	0.00%
65+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	3.00%	3.00%	1.00%
STD II & III Plans F, HDF, G & N - Arkansas			
65-69 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	10.00%	2.00%	1.00%
70-74 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	10.00%	2.00%	1.00%
75-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	5.00%	2.00%	1.00%
80-84 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	2.00%	2.00%	1.00%
85+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	2.00%	1.50%	1.00%
STD II & III Plans A, F, HDF, G & N - Montana			
All Issue Ages (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* + GI	20.50%	5.00%	2.00%
STD II & III Plan A - Delaware, Nebraska, New Hampshire, New Mexico, Rhode Island and West Virginia, Wyoming			
All Issue Ages (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	3.00%	3.00%	1.00%
STD II & III Plans F, HDF/HDG, G & N - Delaware, Nebraska, New Hampshire, New Mexico, Rhode Island, West Virginia and Wyoming			
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	10.00%	2.00%	1.00%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	5.50%	2.00%	1.00%

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Please refer to your state's Outlines of Coverage for available plans and rates for each age bracket.

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Cigna Insurance Company Commission Schedule



This Commission Schedule (hereinafter this "Schedule"), is attached to and made a part of the Associate Agreement between Cigna Insurance Company (CIC) and the Agent. All capitalized terms herein shall have the meanings ascribed to them in the Associate Agreement. CIC may modify this Schedule after giving Agent the advance written notice required by state law or ten (10) days' advance written notice in states where not such advance written notice period exists. Agent shall receive compensation in accordance with the terms of the Associate Agreement and this Schedule as noted below:

- CIC shall pay Agent the compensation described above on premium received and accepted by CIC for issued policies solicited by Agent on or after the effective date of this Schedule subject to the terms and conditions of the Associate Agreement and this Schedule. The commission rates noted in this Schedule apply to Commissionable Premium only. Commissionable Premium is the policies original issue gross premium less any discounts or reductions, including but not limited to Household/Spousal discounts, and less the premium designated to cover the Part B Deductible if applicable to the plan purchased. Commissionable premium can never exceed the premium actually billed and received by the Company. Commissions are not payable on the premium that is attributable to the Part B deductible in Plans C, F and Extended Basic, unless state requirements differ. All Medicare Supplement policies, based on guaranteed issue requirements of the Balanced Budget Act, will receive 0% in years 1 – 6 (unless state requirements differ) for the writing agent only, or as shown on the schedule.
- Should you recruit and appoint any subagents, your compensation on business written by them will be reduced by any amounts that would be paid to those contract levels. In order to receive compensation (override commissions) on any subagent, you must have a resident or non-resident license in any state where the subagent writes business if the state has so mandated.
- Compensation is expressed as a percentage of premium received by CIC. Compensation for the first policy year is first year commission. Compensation is renewal commission beginning in policy year two, except as otherwise noted. First year and renewal commissions on plans of insurance not listed shall be determined by CIC. Compensation on internal policy replacements, exchanges and conversions will be compensated according to CIC guidelines in effect at the time the policy is written. Policies are not considered to be internal replacements if there is a lapse in coverage greater than 30 days. Internal Replacement commissions will be paid to the original writing agent on the lessor of the replaced policy's commissionable premium or the new policy's commissionable Premium. The commission rate applied to the commissionable Premium will be based on the replaced policies effective date and coverage year. For Affiliate Replacement policies issued in any state other than California, Louisiana, Maryland, Nevada and Washington, CIC will pay Affiliate Replacement commissions at 90% of the commissionable premium to the original writing agent, based on the commission schedule at the time the policy is issued if the original writing agent for one Cigna Insurance Company issued policy is replacing that policy with another Cigna Insurance Company Medicare Supplement Policy. Affiliate Replacement policies must be fully underwritten and issued by one Cigna Insurance Company to replace a policy previously issued by another Cigna Insurance Company. Advances will not be paid on any Internal Replacement policy. An affiliate replacement is the change between Cigna Insurance Company underwriting companies (e.g. a HealthSpring CIC policy replacing a HealthSpring LOYAL policy) by the original writing agent. All other replacements are considered to be internal replacements.
- Premium rate-ups and renewal increases are non-commissionable. No commissions shall be paid on underwriting or substandard premium rate-ups or renewal premium increases. Commissions are paid on the initial premium only and are not paid on any increase in premium due to age change or plan wide rate increases, unless required by law. Premium reductions will affect the initial premium accordingly.
- COMMISSION STATEMENT – Statements are generated bi-weekly that report commissions for the bi-weekly period as well as other monetary transactions between you and CIC. The bi-weekly transactions are summarized to obtain a total net balance. When total commissions exceed all amounts due to the Company for the statement period, the excess is paid to you. When commission chargebacks, negative advances and negative commissions exceed commissions earned, the commission statement total is called a debit balance. A debit balance is the total amount you must repay to CIC. Debit balances are carried over to your next bi-weekly commission statement until such balance is fully repaid.
- This Commission Schedule applies only to the products listed for so long as the Agreement remains in effect. CIC reserves and shall have the right, at its sole option and discretion, to adjust and change the commissions at any time. This Commission Schedule and any commissions payable hereunder may be modified by CIC, in its sole discretion, upon written notice to the Agent which may be contained in any Company Field Bulletin or other written communication to Agent.

Cigna Insurance Company - Commission Schedule Effective 8/25/2025

LEVEL	GA - 60		
MEDICARE SUPPLEMENT - Check your state's outline of coverage for available plans - Effective 1/1/23			
Commissions will no longer be paid starting year 31			
Plan A - All states unless otherwise noted below			
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* + GI	0.00%	0.00%	0.00%
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	5.00%	5.00%	2.00%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	5.00%	5.00%	2.00%
Plan F & G - All states unless otherwise noted below			
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* + GI	0.00%	0.00%	0.00%
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	22.00%	3.00%	1.00%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	11.00%	2.50%	1.00%
Plan N - All states unless otherwise noted below			
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* + GI	0.00%	0.00%	0.00%
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	26.00%	2.00%	1.00%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	13.00%	1.50%	0.50%
Plan HDG - All states unless otherwise noted below			
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* + GI	0.00%	0.00%	0.00%
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	27.00%	8.00%	5.00%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	16.00%	7.50%	6.00%
Plan A, F, HDG, G, & N - Colorado			
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30) + GI	22.00%	3.00%	1.00%
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30) + GI	22.00%	3.00%	1.00%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30) + GI	22.00%	3.00%	1.00%
Plan A - Indiana			
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* + GI	0.00%	0.00%	0.00%
Issue Ages 65+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* + GI	23.00%	0.00%	0.00%
Plans F, HDG, G, & N - Indiana			
Issue Ages 65+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* + GI	23.00%	0.00%	0.00%
Plan A - Kansas			
Issue Ages ≤ 79 Guaranteed Issue Business	2.00%	0.00%	0.00%
Issue Ages 80+ Guaranteed Issue Business	1.00%	0.00%	0.00%
All Issue Ages (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)	5.00%	5.00%	2.00%
Plan F & G - Kansas			
Issue Ages ≤ 79 Guaranteed Issue Business	2.00%	0.00%	0.00%
Issue Ages 80+ Guaranteed Issue Business	1.00%	0.00%	0.00%
Issue Ages ≤ 79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)	22.00%	3.00%	1.00%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)	11.00%	2.50%	1.00%
Plan HDG - Kansas			
Issue Ages ≤ 79 Guaranteed Issue Business	2.00%	0.00%	0.00%
Issue Ages 80+ Guaranteed Issue Business	1.00%	0.00%	0.00%
Issue Ages ≤ 79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)	27.00%	8.00%	5.00%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)	16.00%	7.50%	6.00%
Plan N - Kansas			
Issue Ages ≤ 79 Guaranteed Issue Business	2.00%	0.00%	0.00%
Issue Ages 80+ Guaranteed Issue Business	1.00%	0.00%	0.00%
Issue Ages ≤ 79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)	26.00%	2.00%	1.00%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)	13.00%	1.50%	0.50%
Plan A - Nevada			
Guaranteed Issue Business (Other than Birthday Rule Issues)	0.00%	0.00%	0.00%
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* (UW, OE Policies, and Policies Issued via the NV Birthday Rule)	0.00%	0.00%	0.00%
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* (UW, OE Policies, and Policies Issued via the NV Birthday Rule)	5.00%	5.00%	2.00%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* (UW, OE Policies, and Policies Issued via the NV Birthday Rule)	5.00%	5.00%	2.00%
Plan F & G - Nevada			
Guaranteed Issue Business (Other than Birthday Rule Issues)	0.00%	0.00%	0.00%
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* (UW, OE Policies, and Policies Issued via the NV Birthday Rule)	0.00%	0.00%	0.00%
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* (UW, OE Policies, and Policies Issued via the NV Birthday Rule)	22.00%	3.00%	1.00%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* (UW, OE Policies, and Policies Issued via the NV Birthday Rule)	11.00%	2.50%	1.00%

Affiliate replacement commissions are not available in CA, KY, LA, MD, and NV. Affiliate replacement commissions for AK, CO, MO, MS, ME, MI, MT, WA and RI will be available at a later date.

* AK, CO, MD, ME, MI, MO, MS, MT & WA remain at 11+ years

GI = Guaranteed Issue

Some commission rates not yet filed or approved. Subject to change. Check Broker Portal for product availability.

Not all plans are available for every state and age bracket. Please refer to your state's Outlines of Coverage of available plans and rates for each age bracket."

Cigna Insurance Company - Commission Schedule Effective 8/25/2025

LEVEL	GA - 60		
Plan N - Nevada			
Guaranteed Issue Business (Other than Birthday Rule Issues)	0.00%	0.00%	0.00%
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* (UW, OE Policies, and Policies Issued via the NV Birthday Rule)	0.00%	0.00%	0.00%
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* (UW, OE Policies, and Policies Issued via the NV Birthday Rule)	26.00%	2.00%	1.00%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* (UW, OE Policies, and Policies Issued via the NV Birthday Rule)	13.00%	1.50%	0.50%
Plan HDG - Nevada			
Guaranteed Issue Business (Other than Birthday Rule Issues)	0.00%	0.00%	0.00%
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* (UW, OE Policies, and Policies Issued via the NV Birthday Rule)	0.00%	0.00%	0.00%
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* (UW, OE Policies, and Policies Issued via the NV Birthday Rule)	27.00%	8.00%	5.00%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* (UW, OE Policies, and Policies Issued via the NV Birthday Rule)	16.00%	7.50%	6.00%
Plan A - Ohio			
Issue Ages ≤ 64 (Yrs 1-7 / Yrs 8-10 / Yrs 11-30) + GI	0.00%	0.00%	0.00%
Issue Ages 65-79 (Yrs 1-7 / Yrs 8-10 / Yrs 11-30)	5.00%	0.00%	0.00%
Issue Ages 80+ (Yrs 1-7 / Yrs 8-10 / Yrs 11-30)	5.00%	0.00%	0.00%
Plan F & G - Ohio			
Issue Ages ≤ 64 (Yrs 1-7 / Yrs 8-10 / Yrs 11-30) + GI	0.00%	0.00%	0.00%
Issue Ages 65-79 (Yrs 1-7 / Yrs 8-10 / Yrs 11-30)	22.00%	0.00%	0.00%
Issue Ages 80+ (Yrs 1-7 / Yrs 8-10 / Yrs 11-30)	11.00%	0.00%	0.00%
Plan N - Ohio			
Issue Ages ≤ 64 (Yrs 1-7 / Yrs 8-10 / Yrs 11-30) + GI	0.00%	0.00%	0.00%
Issue Ages 65-79 (Yrs 1-7 / Yrs 8-10 / Yrs 11-30)	26.00%	2.00%	1.00%
Issue Ages 80+ (Yrs 1-7 / Yrs 8-10 / Yrs 11-30)	13.00%	1.50%	0.50%
Plan HDG - Ohio			
Issue Ages ≤ 64 (Yrs 1-7 / Yrs 8-10 / Yrs 11-30) + GI	0.00%	0.00%	0.00%
Issue Ages 65-79 (Yrs 1-7 / Yrs 8-10 / Yrs 11-30)	27.00%	0.00%	0.00%
Issue Ages 80+ (Yrs 1-7 / Yrs 8-10 / Yrs 11-30)	16.00%	0.00%	0.00%
Plans A & B - Pennsylvania			
GI (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	5.00%	3.00%	1.00%
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	5.00%	3.00%	1.00%
Issue Ages 65+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	5.00%	5.00%	2.00%
Plan F - Pennsylvania			
GI (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	5.00%	3.00%	1.00%
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	5.00%	3.00%	1.00%
Issue Ages 65-84 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	22.00%	3.00%	1.00%
Issue Ages 85+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	16.50%	3.00%	1.00%
Plans HDG - Pennsylvania			
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30) + GI	5.00%	3.00%	1.00%
Issue Ages 65-84 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)	27.00%	8.00%	5.00%
Issue Ages 85+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)	16.00%	7.50%	6.00%
Plan G - Pennsylvania			
GI (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	5.00%	3.00%	1.00%
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	5.00%	3.00%	1.00%
Issue Ages 65-84 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	22.00%	3.00%	1.00%
Issue Ages 85+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	16.50%	3.00%	1.00%
Plan N - Pennsylvania			
GI (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	5.00%	3.00%	1.00%
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	5.00%	3.00%	1.00%
Issue Ages 65-84 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	26.00%	2.00%	1.00%
Issue Ages 85+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	13.00%	1.50%	0.50%
Plan A - Tennessee			
Guaranteed Issue Business	5.00%	0.00%	0.00%
Issue Ages ≤ 64 (Yrs 1-7 / Yrs 8-10 / Yrs 11-30)	0.00%	0.00%	0.00%
Issue Ages 65+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)	5.00%	5.00%	2.00%
Plan F & G - Tennessee			
Guaranteed Issue Business	5.00%	0.00%	0.00%
Issue Ages ≤ 64 (Yrs 1-7 / Yrs 8-10 / Yrs 11-30)	0.00%	0.00%	0.00%
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)	22.00%	3.00%	1.00%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)	11.00%	2.50%	1.00%
Plan HDG - Tennessee			
Guaranteed Issue Business	5.00%	0.00%	0.00%
Issue Ages ≤ 64 (Yrs 1-7 / Yrs 8-10 / Yrs 11-30)	0.00%	0.00%	0.00%
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)	27.00%	8.00%	5.00%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)	16.00%	7.50%	6.00%

Affiliate replacement commissions are not available in CA, KY, LA, MD, and NV. Affiliate replacement commissions for AK, CO, MO, MS, ME, MI, MT, WA and RI will be available at a later date.

* AK, CO, MD, ME, MI, MO, MS, MT & WA remain at 11+ years

GI = Guaranteed Issue

Some commission rates not yet filed or approved. Subject to change. Check Broker Portal for product availability.

Not all plans are available for every state and age bracket. Please refer to your state's Outlines of Coverage of available plans and rates for each age bracket."

Cigna Insurance Company - Commission Schedule Effective 8/25/2025

LEVEL	GA - 60		
Plan N - Tennessee			
Guaranteed Issue Business	5.00%	0.00%	0.00%
Issue Ages ≤ 64 (Yrs 1-7 / Yrs 8-10 / Yrs 11-30)	0.00%	0.00%	0.00%
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)	26.00%	2.00%	1.00%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)	13.00%	1.50%	0.50%
Plan A - Texas			
Issue Ages ≤ 64 (Yrs 1-7 / Yrs 8-10 / Yrs 11-30) + GI	0.00%	0.00%	0.00%
Issue Ages 65+ (Yrs 1-7 / Yrs 8-10 / Yrs 11-30)	5.00%	5.00%	2.00%
Plan F & G - Texas			
Issue Ages ≤ 64 (Yrs 1-7 / Yrs 8-10 / Yrs 11-30) + GI	0.00%	0.00%	0.00%
Issue Ages 65-79 (Yrs 1-7 / Yrs 8-10 / Yrs 11-30)	22.00%	3.00%	1.00%
Issue Ages 80+ (Yrs 1-7 / Yrs 8-10 / Yrs 11-30)	11.00%	2.50%	1.00%
Plan HDG - Texas			
Issue Ages ≤ 64 (Yrs 1-7 / Yrs 8-10 / Yrs 11-30) + GI	0.00%	0.00%	0.00%
Issue Ages 65-79 (Yrs 1-7 / Yrs 8-10 / Yrs 11-30)	27.00%	8.00%	5.00%
Issue Ages 80+ (Yrs 1-7 / Yrs 8-10 / Yrs 11-30)	16.00%	7.50%	6.00%
Plan N - Texas			
Issue Ages ≤ 64 (Yrs 1-7 / Yrs 8-10 / Yrs 11-30) + GI	0.00%	0.00%	0.00%
Issue Ages 65-79 (Yrs 1-7 / Yrs 8-10 / Yrs 11-30)	26.00%	2.00%	1.00%
Issue Ages 80+ (Yrs 1-7 / Yrs 8-10 / Yrs 11-30)	13.00%	1.50%	0.50%
STD II & III Plan A - All states unless otherwise noted below			
Issue Ages 65+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	3.00%	3.00%	1.00%
STD II & III Plans F, G, HDG & N - All states unless otherwise noted below			
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	10.00%	2.00%	1.00%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	5.50%	2.00%	1.00%
STD II & III Plans A, F, G, HDG & N - Colorado			
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30) + GI	22.00%	3.00%	1.00%
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30) + GI	22.00%	3.00%	1.00%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30) + GI	22.00%	3.00%	1.00%
STD II & III Plans A, F, HDG, G, & N - Indiana			
Issue Ages 65+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	10.00%	0.00%	0.00%
STD II & III Plan A - Nevada			
Issue Ages 65+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* (UW, OE Policies, and Policies Issued via the NV Birthday Rule)	3.00%	3.00%	1.00%
STD II & III Plans F, G, HDG & N - Nevada			
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* (UW, OE Policies, and Policies Issued via the NV Birthday Rule)	10.00%	2.00%	1.00%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* (UW, OE Policies, and Policies Issued via the NV Birthday Rule)	5.50%	2.00%	1.00%
STD II & III Plan A - Ohio			
Issue Ages 65+ (Yrs 1-7 / Yrs 8-10 / Yrs 11-30)*	3.00%	0.00%	0.00%
STD II & III Plans F, G, HDG - Ohio			
Issue Ages 65-79 (Yrs 1-7 / Yrs 8-10 / Yrs 11-30)	10.00%	0.00%	0.00%
Issue Ages 80+ (Yrs 1-7 / Yrs 8-10 / Yrs 11-30)	5.50%	0.00%	0.00%
STD II & III Plans N - Ohio			
Issue Ages 65-79 (Yrs 1-7 / Yrs 8-10 / Yrs 11-30)	10.00%	2.00%	1.00%
Issue Ages 80+ (Yrs 1-7 / Yrs 8-10 / Yrs 11-30)	5.50%	2.00%	1.00%
STD II & III Plan A & B - Pennsylvania			
All Issue Ages (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	3.00%	3.00%	1.00%
STD II & III Plans F, G, HDG, & N - Pennsylvania			
Issue Ages 65-84 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	10.00%	2.00%	1.00%
Issue Ages 85+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	5.50%	2.00%	1.00%
STD II & III Plan A - Texas			
Issue Ages ≤ 64 (Yrs 1-7 / Yrs 8-10 / Yrs 11-30)	0.00%	0.00%	0.00%
Issue Ages 65+ (Yrs 1-7 / Yrs 8-10 / Yrs 11-30)	3.00%	3.00%	1.00%
STD II & III Plan F, HDG, G & N - Texas			
Issue Ages ≤ 64 (Yrs 1-7 / Yrs 8-10 / Yrs 11-30)	0.00%	0.00%	0.00%
Issue Ages 65-79 (Yrs 1-7 / Yrs 8-10 / Yrs 11-30)	10.00%	2.00%	1.00%
Issue Ages 80+ (Yrs 1-7 / Yrs 8-10 / Yrs 11-30)	5.50%	2.00%	1.00%

Affiliate replacement commissions are not available in CA, KY, LA, MD, and NV. Affiliate replacement commissions for AK, CO, MO, MS, ME, MI, MT, WA and RI will be available at a later date.

* AK, CO, MD, ME, MI, MO, MS, MT & WA remain at 11+ years

GI = Guaranteed Issue

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Not all plans are available for every state and age bracket. Please refer to your state's Outlines of Coverage of available plans and rates for each age bracket."

Loyal American Life Insurance Company Commission Schedule



This Commission Schedule (hereinafter, this "Schedule"), is attached to and made a part of the Associate Agreement between LOYAL American Life Insurance Company (LOYAL) and the Agent. All capitalized terms herein shall have the meanings ascribed to them in the Associate Agreement. LOYAL may modify this Schedule after giving Agent the advance written notice required by state law or ten (10) days' advance written notice in states where no such advance written notice period exists. Agent shall receive compensation in accordance with the terms of the Associate Agreement and this Schedule as noted below.

- LOYAL shall pay Agent the compensation described above on premium received and accepted by LOYAL for issued policies solicited by Agent on or after the effective date of this Schedule subject to the terms and conditions of the Associate Agreement and this Schedule. For all policies issued in any other state except Washington, Commissionable Premium is the policies original issue gross premium less any discounts or reductions including, but not limited to the Household/Spouse discount, and less the premium designated to cover the Part B Deductible if applicable to the plan purchased. For Washington, the Commission is calculated on the collected premium. Commissionable premium can never exceed the premium actually billed and received by the Company. Commissions are not payable on the Enrollment Fee or the premium that is attributable to the Part B deductible in Plans C & F, unless state requirements differ. All Medicare Supplement policies, based on guaranteed issue requirements of the Balanced Budget Act, will receive 2% in years 1 –6 (unless state requirements differ) for the writing agent only, or as shown on the schedule.
- Should you recruit and appoint any subagents, your compensation on business written by them will be reduced by any amounts that would be paid to those contract levels. In order to receive compensation (override commissions) on any subagent, you must have a resident or non-resident license in any state where the subagent writes business if the state has so mandated.
- Compensation is expressed as a percentage of premium received by LOYAL. Compensation for the first policy year is first year commission. Compensation is renewal commission beginning in policy year two, except as otherwise noted. First year and renewal commissions on plans of insurance not listed shall be determined by LOYAL. Compensation on internal policy replacements, exchanges and conversions will be compensated according to LOYAL guidelines in effect at the time the policy is written. Policies are not considered to be internal replacements if there is a lapse in coverage greater than 31 days. Internal Replacement commissions will be paid to the original writing agent on the lesser of the replaced policy's commissionable premium or the new policy's Commissionable Premium. The commission rate applied to the Commissionable Premium will be based on the replaced policies effective date and coverage year. For Affiliate Replacement policies issued in any state other than California, Louisiana, Maryland, Nevada and Washington, LOYAL will pay Affiliate Replacement commissions at 90% of the commissionable premium to the original writing agent, based on the commission schedule at the time the policy is issued if the original writing agent for one HealthSpring issued policy is replacing that policy with another HealthSpring Medicare Supplement Policy. Affiliate Replacement policies must be fully underwritten and issued by one HealthSpring company to replace a policy previously issued by another HealthSpring company. Advances will not be paid on any Internal Replacement policy. An affiliate replacement is the change between HealthSpring underwriting companies (e.g. a HealthSpring CHLIC policy replacing a HealthSpring LOYAL policy) by the original writing agent. All other replacements are considered to be internal replacements.
- All of the following apply, unless state requirements differ: Policy fees, any other fees, and/or premium rate-ups and renewal increases are non-commissionable; no commissions shall be paid on underwriting or substandard premium rate-ups or renewal premium increases; commissions are paid on the initial premium only and are not paid on any increase in premium due to age change or plan wide rate increases; and, premium reductions will affect the initial premium accordingly.
- COMMISSION STATEMENT – Statements are generated bi-weekly that report commission for the bi-weekly period as well as other monetary transactions between you and LOYAL. The bi-weekly transactions are summarized to obtain a total net balance. When total commissions exceed all amounts due to the Company for the statement period, the excess will be paid to you. When commission chargebacks, interest, negative advances and negative commissions exceed commissions earned, the commission statement total is called a debit balance. A debit balance is the total amount you must repay to LOYAL. The Debit balance are is carried over to your next bi-weekly commission statement until such balance is fully paid.
- This Commission Schedule applies only to the products listed for so long as the Agreement remains in effect. LOYAL reserves and shall have the right, at its sole option and discretion, to adjust and change the commissions at any time. This Commission Schedule and any commissions payable hereunder may be modified by LOYAL, in its sole discretion, upon written notice to the Agent which may be contained in any Company Field Bulletin or other written communication to Agent.

Loyal American Life Insurance Company® -Commission Schedule Effective 4/7/2025

LEVEL	GA - 60		
Dental, Vision, Hearing - Check your state's outline of coverage for available plans.			
All states unless otherwise noted below (LY-DVH-BA) - Heaped			
Base Policy, Issue Ages 18-89 (Yr 1 / Yrs 2+)	55.00%	5.00%	
All states unless otherwise noted below (LY-DVH-BA) - Level			
Base Policy, Issue Ages 18-89 (All Years)	15.00%		
California (LY-DVH-BA) - Heaped			
Base Policy, Issue Ages 18-89 (Yr 1 / Yrs 2+)	37.50%	3.00%	
California (LY-DVH-BA) - Level			
Base Policy, Issue Ages 18-89 (All Years)	8.00%		
Colorado, South Dakota (LY-DVH-BA) - Heaped			
Base Policy, Issue Ages 18-89 (Yr 1 / Yrs 2+)	37.50%	3.00%	
Colorado, South Dakota (LY-DVH-BA) - Level			
Base Policy, Issue Ages 18-89 (All Years)	8.00%		
Nevada (LY-DVH-BA) - Heaped			
Base Policy, Issue Ages 18-89 (Yr 1 / Yrs 2+)	15.00%	3.00%	
Nevada (LY-DVH-BA) - Level			
Base Policy, Issue Ages 18-89 (All Years)	5.00%		
Washington Dental Only (LY-DVH-BA) - Heaped			
Base Policy, Issue Ages 18-89 (Yr 1 / Yrs 2+)	50.00%	3.00%	
Washington Dental Only (LY-DVH-BA) - Level			
Base Policy, Issue Ages 18-89 (All Years)	11.00%		
Choice Short Term Care - Check your state's outline of coverage for available plans.			
All states unless otherwise noted below (LY-STC-BA)**			
Issue Ages < 80 (Yr 1 / Yrs 2+)	61.00%	8.00%	
Issue Ages 80+ (Yr 1 / Yrs 2+)	50.00%	5.00%	
CHOICE HOSPITAL INDEMNITY - Check your state's outline of coverage for available plans.			
CHOICE HOSPITAL INDEMNITY (Policy Form Series LY-HIP-BA) - All States Unless Otherwise Noted Below			
Base Policy, All Issue Ages (Yr 1 / Yrs 2-10 / Yrs 11+) + Riders	55.00%	8.00%	2.00%
CHOICE HOSPITAL INDEMNITY - AZ, CO, DC, IN, KY, MI, SC, UT, VA			
Base Policy, All Issue Ages (Yr 1 / Yrs 2-10 / Yrs 11+) + Riders	55.00%	9.00%	5.00%
CHOICE HOSPITAL INDEMNITY - MN, SD, WA			
Base Policy, All Issue Ages (Yr 1 / Yrs 2-10 / Yrs 11+) + Riders	45.00%	5.00%	1.00%
CHOICE HOSPITAL INDEMNITY - NJ			
Base Policy, All Issue Ages (Yr 1 / Yrs 2-10 / Yrs 11+) + Riders	35.00%	3.00%	1.00%
Flexible Choice Hospital Indemnity Senior - Check your state's outline of coverage for available plans.			
All states unless otherwise noted below (LY-HISR-BA) - Not available in CA, CT, NH, NY, or UT			
Base Policy, Issue Ages 50-85, (Yr 1 / Yrs 2-10 / Yrs 11+)	55.00%	10.00%	5.00%
Florida (LY-HISR-BA-FL), South Dakota (LY-HISR-BA-SD), & Washington (LY-HISR-BA-WA)			
Base Policy, Issue Ages 50-85, (Yr 1 / Yrs 2-10 / Yrs 11+)	55.00%	4.00%	1.00%
Minnesota (LY-HISR-BA-MN) & Massachusetts (LY-HISR-BA-MA)			
Base Policy, Issue Ages 50-85, (Yr 1 / Yrs 2-10 / Yrs 11+)	35.00%	4.00%	4.00%
Flexible Choice Hospital Indemnity Riders - Check your state's outline of coverage for available plans.			
All states unless otherwise noted below (LY-HISR-BA) - Not available in CA, CT, DC, ID, MA, NH, NJ, NY, or UT			
Accident (LY-AI-RD) (Yr 1 / Yrs 2+)	45.00%	11.00%	11.00%
Lump Sum Heart, Stroke, and Restoration (LY-LSHR-RD) (Yr 1 / Yrs 2+)	60.00%	11.00%	11.00%
Lump Sum Cancer Recurrence (LY-LSCR-RD) (Yr 1 / Yrs 2+)	60.00%	11.00%	11.00%
Specified Disease (LY-HISD-RD) (Yr 1 / Yrs 2+)	55.00%	11.00%	11.00%
Florida			
Accident (LY-AI-RD-FL) (Yr 1 / Yrs 2+)	45.00%	11.00%	11.00%
Lump Sum Heart, Stroke, and Restoration (LY-LSHR-RD-FL) (Yr 1 / Yrs 2+)	55.00%	8.00%	8.00%
Lump Sum Cancer Recurrence (LY-LSCR-RD-FL) (Yr 1 / Yrs 2+)	55.00%	8.00%	8.00%
Specified Disease (LY-HISD-RD-FL) (Yr 1 / Yrs 2+)	55.00%	8.00%	8.00%
South Dakota & Washington			
Accident (LY-AI-RD-SD) and (LY-AI-RD-WA) (Yr 1 / Yrs 2+)	28.00%	11.00%	11.00%
Lump Sum Heart, Stroke, and Restoration (LY-AI-RD-SD) and (LY-AI-RD-WA) (Yr 1 / Yrs 2+)	55.00%	8.00%	8.00%
Lump Sum Cancer Recurrence (LY-AI-RD-SD) and (LY-AI-RD-WA) (Yr 1 / Yrs 2+)	55.00%	8.00%	8.00%
Specified Disease (LY-AI-RD-SD) and (LY-AI-RD-WA) (Yr 1 / Yrs 2+)	50.00%	7.00%	7.00%
Minnesota			
Accident (LY-AI-RD-MN) (Yr 1 / Yrs 2+)	45.00%	11.00%	11.00%
Lump Sum Heart, Stroke, and Restoration (LY-LSHR-RD-MN) (Yr 1 / Yrs 2+)	43.50%	2.00%	2.00%
Lump Sum Cancer Recurrence (LY-LSCR-RD-MN) (Yr 1 / Yrs 2+)	43.50%	2.00%	2.00%
Specified Disease (LY-HISD-RD-MN) (Yr 1 / Yrs 2+)	43.50%	2.00%	2.00%

Affiliate replacement commissions are not available in CA, KY, LA, MD, and NV. Affiliate replacement commissions for AK, CO, MO, MS, ME, MI, MT, WA and RI will be available at a later date.

** Policies sold prior to 1/1/2023 (2/15/2023 for LA and 5/16/2023 for RI) will remain 11+ years || AK, CO, MD, ME, MI, MO, MS, MT & WA remain at 11+ years UW = Underwritten; OE = Open Enrollment;

GI = Guaranteed Issue

Some commission rates not yet filed or approved. Subject to change. Check AgentView for product availability.

* MGA 2 - 75 level is not available for new contracts

***The CA Birthday Rule is considered an Open Enrollment situation**

**Commission Rate will be paid based on the issue age of the primary insured and, if applicable, the primary insured's spouse

Loyal American Life Insurance Company® -Commission Schedule Effective 4/7/2025

LEVEL	GA - 60		
OTHER HEALTH - Check your state's outline of coverage for available plans.			
Flexible Choice Cancer, Flexible Choice Heart Attack & Stroke, Cancer Treatment (Policy Form Series LY-LSC-BA; LY-LSH-BA; LY-CT-BA) - All States Unless Otherwise Noted Below			
Base Policy (Yr 1 / Yrs 2-10 / Yrs 11+) + Select Riders (Benefit Builders, Radiation & Chemo, Specified Disease, Recurrence, Restoration, and Hospital, ICU, and Hospital & ICU Riders) ROP & Accident Indemnity Rider see below	60.00%	11.00%	11.00%
Flexible Choice Cancer, Flexible Choice Heart Attack & Stroke, Cancer Treatment (Policy Form Series LY-LSC-BA; LY-LSH-BA; LY-CT-BA) - FL, NJ, RI, SD, WA, MD			
Base Policy Recurrence, Restoration, and Hospital, ICU, and Hospital & ICU Riders (Yr 1 / Yrs 2-10 / Yrs 11+)	50.00%	6.00%	6.00%
Benefit Builders, Radiation & Chemo (excluding FL), & Specified Disease Riders (Yr 1 / Yrs 2-10 / Yrs 11+) Accident and ROP rider see below	60.00%	11.00%	11.00%
Flexible Choice Cancer, Flexible Choice Heart Attack & Stroke Policy Form Series LY-LSC-BA; LY-LSH-BA - CT			
Base Policy (Yr 1 / Yrs 2-10 / Yrs 11+) + Select Riders ROP Rider see below	50.00%	4.00%	4.00%
Radiation and Chemo Rider (LY-RC-RD-CT) Yr 1 / Yrs 2-10 / Yrs 11+	60.50%	8.00%	8.00%
Specified Disease Treatment Rider (LY-RC-RD-CT) Yr 1 / Yrs 2-10 / Yrs 11+	55.50%	8.00%	8.00%
Cancer Benefit Builder Rider (LY-RC-RD-CT) Yr 1 / Yrs 2-10 / Yrs 11+	52.50%	8.00%	8.00%
Heart Benefit Builder Rider (LY-RC-RD-CT) Yr 1 / Yrs 2-10 / Yrs 11+	47.50%	8.00%	8.00%
Accident Rider (LY-RC-RD-CT) Yr 1 / Yrs 2-10 / Yrs 11+	37.50%	5.00%	5.00%
Flexible Choice Cancer, Flexible Choice Heart Attack & Stroke, Cancer Treatment (Policy Form Series LY-LSC-BA, LY-LSH-BA; LY-CT-BA) - CO, MN			
Base Policy (Yr 1 / Yrs 2-10 / Yrs 11+) + Select Riders Recurrence, Restoration, and Hospital, ICU, and Hospital & ICU Riders	50.00%	4.00%	4.00%
Benefit Builders, Radiation & Chemo & Specified Disease Riders (Yr 1 / Yrs 2-10 / Yrs 11+) (Accident and ROP rider see below) - CO Only	60.00%	11.00%	11.00%
Flexible Choice Cancer, Flexible Choice Heart Attack & Stroke Policy Form Series LY-LSC-BA; LY-LSH-BA - WY			
Heart Base Policy (Yr 1 / Yrs 2-10 / Yrs 11+) + Select Riders Restoration, Hospital, ICU, and Hospital & ICU Riders; ROP Rider see below	60.00%	11.00%	11.00%
Cancer Base Policy (Yr 1 / Yrs 2-10 / Yrs 11+) + Select Riders Recurrence, Hospital, ICU, and Hospital & ICU Riders ROP Rider see below	50.00%	6.00%	6.00%
Select Riders Recurrence, Hospital, ICU, and Hospital & ICU Riders ROP Rider see below	60.00%	11.00%	11.00%
Loyal Lump Sum Cancer Policy Form Series LY-FDC-BA - MA			
Issue Ages ≤ 64 Base Policy (Yr 1 / Yrs 2-10 / Yrs 11+) + Riders	35.00%	5.00%	5.00%
Issue Ages 65+ Base Policy (Yr 1 / Yrs 2-10 / Yrs 11+) + Riders	25.00%	5.00%	5.00%
Loyal Cancer Treatment Policy Form Series LY-CT-BA - IN, KY & NH Base Policy Only - all riders in IN, KY & NH are generic, TN			
Base Policy (Yr 1 / Yrs 2-10 / Yrs 11+) + Riders	50.00%	6.00%	6.00%
Loyal Cancer Treatment Policy Form Series LY-CT-BA - CT			
Base Policy (Yr 1 / Yrs 2-10 / Yrs 11+)	60.00%	11.00%	11.00%
Riders (Yr 1 / Yrs 2-10 / Yrs 11+)	50.00%	4.00%	4.00%
ACCIDENT - Check your state's outline of coverage for available plans.			
Choice Accident (Policy Form Series LY-ACIN-BA) - All States Unless Otherwise Noted Below			
Base Policy (Yr 1 / Yrs 2-10 / Yrs 11+) + Riders	60.00%	11.00%	11.00%
Choice Accident - CO, OH, SC, TN, UT			
Base Policy (Yr 1 / Yrs 2-10 / Yrs 11+) + Riders	55.00%	6.00%	6.00%
Choice Accident - MN, SD			
Base Policy (Yr 1 / Yrs 2-10 / Yrs 11+) + Riders	50.00%	5.00%	5.00%
Accident Treatment (Policy Form Series LY-AI-BA) - All States Unless Otherwise Noted Below			
Base Policy (Yr 1 / Yrs 2-10 / Yrs 11+) + Riders	60.00%	11.00%	11.00%
LSC Rider (MA only)	35.00%	5.00%	5.00%
Accident Treatment - FL, SD, RI, WA (LSC Rider in WY)			
Base Policy (Yr 1 / Yrs 2-10 / Yrs 11+) + Riders	50.00%	6.00%	6.00%
Accident Treatment - CO, MN			
Base Policy (Yr 1 / Yrs 2-10 / Yrs 11+) + Riders	50.00%	4.00%	4.00%
Accident Expense (Policy Form Series L-ACC-BA) - All States Unless Otherwise Noted Below			
Base Policy (Yr 1 / Yrs 2-10 / Yrs 11+) + Riders	45.00%	5.00%	5.00%
Accident Expense - CO, SD, RI, WA			
Base Policy (Yr 1 / Yrs 2-10 / Yrs 11+) + Riders	35.00%	2.00%	2.00%
Accident Expense - FL			
Base Policy (Yr 1 / Yrs 2-10 / Yrs 11+) + Riders	20.00%	5.00%	5.00%
Accident Expense - MN			
Base Policy (Yr 1 / Yrs 2-10 / Yrs 11+) + Riders	15.00%	2.00%	2.00%
Fleedible Choice Accident Rider (Policy Form Series LY-LSAI-RD) - All States Unless Otherwise Noted Below (Yr 1 / Yrs 2-10 / Yrs 11+)			
	45.00%	11.00%	11.00%

Affiliate replacement commissions are not available in CA, KY, LA, MD, and NV. Affiliate replacement commissions for AK, CO, MO, MS, ME, MI, MT, WA and RI will be available at a later date.

** Policies sold prior to 1/1/2023 (2/15/2023 for LA and 5/16/2023 for RI) will remain 11+ years || AK, CO, MD, ME, MI, MO, MS, MT & WA remain at 11+ years UW = Underwritten; OE = Open Enrollment;

GI = Guaranteed Issue

Some commission rates not yet filed or approved. Subject to change. Check AgentView for product availability.

* MGA 2 - 75 level is not available for new contracts

***The CA Birthday Rule is considered an Open Enrollment situation**

**Commission Rate will be paid based on the issue age of the primary insured and, if applicable, the primary insured's spouse

Loyal American Life Insurance Company® -Commission Schedule Effective 4/7/2025

LEVEL	GA - 60		
RETURN OF PREMIUM - Check your state's outline of coverage for available plans.			
Return of Premium Rider On Selected Products (Policy Form Series LY-ROP-D) - All States Unless Otherwise Noted Below			
(Yr 1 / Yrs 2-10 / Yrs 11+)	50.00%	0.00%	0.00%
Return of Premium Rider - CO, MD, RI, SD - On Selected Products			
(Yr 1 / Yrs 2-10 / Yrs 11+)	45.00%	0.00%	0.00%
Return of Premium Rider - MN - On Selected Products			
(Yr 1 / Yrs 2-10 / Yrs 11+)	35.00%	0.00%	0.00%
MEDICARE SUPPLEMENT - Check your state's outline of coverage for available plans - Effective 1/1/23 Commissions will no longer be paid starting year 31			
PLAN A - Alaska, District of Columbia, Hawaii & Vermont			
All Issue Ages (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	5.00%	5.00%	2.00%
Plans F & G - Alaska, District of Columbia & Hawaii			
Issue Ages 65 - 79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	22.00%	3.00%	1.00%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	10.00%	1.00%	1.00%
GI - ALL PLANS (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	2.00%	0.00%	0.00%
Plans N - Alaska, District of Columbia & Hawaii			
Issue Ages 65 - 79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	24.00%	2.00%	1.00%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	12.00%	1.50%	0.50%
GI - ALL PLANS (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	2.00%	0.00%	0.00%
Plan A - California***			
All Issue Ages (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	5.00%	5.00%	2.00%
Plans A, F, G & N - California***			
GI (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	2.00%	0.00%	0.00%
Plans F & N - California***			
Issue Ages 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	5.00%	5.00%	2.00%
Plans F & G - California***			
Issue Ages 65 - 79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	15.00%	3.00%	3.00%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	6.50%	1.75%	1.75%
Plan N - California***			
Issue Ages 65 - 79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	18.00%	2.00%	1.00%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	9.00%	1.50%	0.50%
Plan A - Maine			
All Issue Ages (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* UW + OE + GI	5.00%	5.00%	2.00%
Plans F & G - Maine			
All Issue Ages (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	20.00%	10.00%	2.00%
All Issue Ages (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* OE + GI	10.00%	5.00%	2.00%
Plans N - Maine			
All Issue Ages (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	24.00%	2.00%	1.00%
All Issue Ages (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* OE + GI	12.00%	1.50%	0.50%
Plan A - Oregon			
All Issue Ages (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	5.00%	5.00%	2.00%
Plans B & D - Oregon			
All Issue Ages (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* + GI	20.00%	2.00%	1.00%
Plans C, F & G - Oregon			
All Issue Ages (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* + GI	22.00%	3.00%	1.00%
Plan N - Oregon			
All Issue Ages (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* + GI	24.00%	2.00%	1.00%
Plans F & G - Vermont			
Issue Ages 65-69 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	20.00%	10.00%	2.00%
Issue Ages 70-74 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	15.00%	7.50%	2.00%
Issue Ages 75-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	9.00%	5.00%	2.00%
Issue Ages 80-84 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	5.00%	3.50%	2.00%
Issue Ages 85+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	5.00%	2.50%	2.00%
GI - PLANS F & G (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	2.00%	0.00%	0.00%
Plans N - Vermont			
Issue Ages 65-69 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	25.00%	9.00%	2.00%
Issue Ages 70-74 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	19.00%	6.50%	1.00%
Issue Ages 75-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	13.00%	4.00%	1.00%
Issue Ages 80-84 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	9.00%	2.50%	1.00%
Issue Ages 85+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	9.00%	1.50%	1.00%
GI - PLAN N (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	2.00%	0.00%	0.00%
Plan A - Washington			
Issue Ages 65+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	5.00%	5.00%	5.00%
GI Ages 65+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	2.00%	2.00%	2.00%
Plan N - Washington			
Issue Ages 65+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	15.50%	15.50%	15.50%
GI Ages 65+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	9.00%	9.00%	9.00%
Plan F & G - Washington			
Issue Ages 65+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	7.00%	7.00%	7.00%
GI Ages 65+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	2.00%	2.00%	2.00%

Affiliate replacement commissions are not available in CA, KY, LA, MD, and NV. Affiliate replacement commissions for AK, CO, MO, MS, ME, MI, MT, WA and RI will be available at a later date.

*** Policies sold prior to 1/1/2023 (2/15/2023 for LA and 5/16/2023 for RI) will remain 11+ years || AK, CO, MD, ME, MI, MO, MS, MT & WA remain at 11+ years UW = Underwritten; OE = Open Enrollment;

GI = Guaranteed Issue

Some commission rates not yet filed or approved. Subject to change. Check AgentView for product availability.

* MGA 2 - 75 level is not available for new contracts

***The CA Birthday Rule is considered an Open Enrollment situation**

**Commission Rate will be paid based on the issue age of the primary insured and, if applicable, the primary insured's spouse

Cigna National Health Insurance Company Commissions Schedule



This Commission Schedule (hereinafter this “Schedule”), is attached to and made a part of the Associate Agreement between Cigna National Health Insurance Company (CNHIC) and the Agent. All capitalized terms herein shall have the meanings ascribed to them in the Associate Agreement. CNHIC may modify this Schedule after giving Agent the advance written notice required by state law or ten (10) days’ advance written notice in states where not such advance written notice period exists. Agent shall receive compensation in accordance with the terms of the Associate Agreement and this Schedule as noted below:

- CNHIC shall pay Agent the compensation described above on premium received and accepted by CNHIC for issued policies solicited by Agent on or after the effective date of this Schedule subject to the terms and conditions of the Associate Agreement and this Schedule. The commission rates noted in this Schedule apply to Commissionable Premium only. Commissionable Premium is the policies original issue gross premium less any discounts or reductions, including but not limited to Household/Spousal discounts, and less the premium designated to cover the Part B Deductible if applicable to the plan purchased. Commissionable premium can never exceed the premium actually billed and received by the Company. Commissions are not payable on the premium that is attributable to the Part B deductible in Plans C, F and Extended Basic, unless state requirements differ. All Medicare Supplement policies, based on guaranteed issue requirements of the Balanced Budget Act, will receive 0% in years 1 – 6 (unless state requirements differ) for the writing agent only, or as shown on the schedule.
- Should you recruit and appoint any subagents, your compensation on business written by them will be reduced by any amounts that would be paid to those contract levels. In order to receive compensation (override commissions) on any subagent, you must have a resident or non-resident license in any state where the subagent writes business if the state has so mandated.
- Compensation is expressed as a percentage of premium received by CNHIC. Compensation for the first policy year is first year commission. Compensation is renewal commission beginning in policy year two, except as otherwise noted. First year and renewal commissions on plans of insurance not listed shall be determined by CNHIC. Compensation on internal policy replacements, exchanges and conversions will be compensated according to CNHIC guidelines in effect at the time the policy is written. Policies are not considered to be internal replacements if there is a lapse in coverage greater than 30 days. Internal Replacement commissions will be paid to the original writing agent on the lessor of the replaced policy’s commissionable premium or the new policy’s commissionable Premium. The commission rate applied to the Commissionable Premium will be based on the replaced policies effective date and coverage year. For Affiliate Replacement policies issued in any state other than California, Louisiana, Maryland, Nevada and Washington, CNHIC will pay Affiliate Replacement commissions at 90% of the commissionable premium to the original writing agent, based on the commission schedule at the time the policy is issued if the original writing agent for one Cigna National Health Insurance Company issued policy is replacing that policy with another Cigna National Healthcare Medicare Supplement Policy. Affiliate Replacement policies must be fully underwritten and issued by one Cigna National Health Insurance Company to replace a policy previously issued by another Cigna National Health Insurance Company. Advances will not be paid on any Internal Replacement policy. An affiliate replacement is the change between Cigna National Health Insurance underwriting companies (e.g. a HealthSpring CNHIC policy replacing a HealthSpring CHLIC policy) by the original writing agent. All other replacements are considered to be internal replacements.
- Premium rate-ups and renewal increases are non-commissionable. No commissions shall be paid on underwriting or substandard premium rate-ups or renewal premium increases. Commissions are paid on the initial premium only and are not paid on any increase in premium due to age change or plan wide rate increases, unless required by law. Premium reductions will affect the initial premium accordingly.
- COMMISSION STATEMENT – Statements are generated bi-weekly that report commissions for the bi-weekly period as well as other monetary transactions between you and CNHIC. The bi-weekly transactions are summarized to obtain a total net balance. When total commissions exceed all amounts due to the Company for the statement period, the excess is paid to you. When commission chargebacks, negative advances and negative commissions exceed commissions earned, the commission statement total is called a debit balance. A debit balance is the total amount you must repay to CNHIC. Debit balances are carried over to your next bi-weekly commission statement until such balance is fully repaid.
- This Commission Schedule applies only to the products listed for so long as the Agreement remains in effect. CNHIC reserves and shall have the right, at its sole option and discretion, to adjust and change the commissions at any time. This Commission Schedule and any commissions payable hereunder may be modified by CNHIC, in its sole discretion, upon written notice to the Agent which may be contained in any Company Field Bulletin or other written communication to Agent.

Cigna National Health Insurance Company - Commission Schedule Effective 1/1/2026

LEVEL	GA - 60		
MEDICARE SUPPLEMENT - Check your state's outline of coverage for available plans - Effective 1/1/23 Commissions will no longer be paid starting year 31			
Plan A - All states unless otherwise noted below			
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* + GI	0.00%	0.00%	0.00%
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	5.00%	5.00%	2.00%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	5.00%	5.00%	2.00%
Plan F & G - All states unless otherwise noted below			
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* + GI	0.00%	0.00%	0.00%
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	22.00%	3.00%	1.00%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	11.00%	2.50%	1.00%
Plan N - All states unless otherwise noted below			
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* + GI	0.00%	0.00%	0.00%
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	26.00%	2.00%	1.00%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	13.00%	1.50%	0.50%
Plan HDG - All states unless otherwise noted below			
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* + GI	0.00%	0.00%	0.00%
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	27.00%	8.00%	5.00%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	16.00%	7.50%	6.00%
Plan A - Arkansas			
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30) + GI	0.00%	0.00%	0.00%
Issue Ages 65+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)	5.00%	5.00%	2.00%
Plan F & G - Arkansas			
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30) + GI	0.00%	0.00%	0.00%
Issue Ages 65-69 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)	21.00%	10.50%	1.00%
Issue Ages 70-74 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)	18.50%	8.50%	1.00%
Issue Ages 75-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)	9.50%	6.00%	1.00%
Issue Ages 80-84 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)	5.00%	3.50%	1.00%
Issue Ages 85+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)	3.00%	2.50%	1.00%
Plan HDG & N - Arkansas			
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30) + GI	0.00%	0.00%	0.00%
Issue Ages 65-69 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)	26.00%	9.50%	1.00%
Issue Ages 70-74 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)	20.00%	6.00%	1.00%
Issue Ages 75-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)	12.00%	3.00%	1.00%
Issue Ages 80-84 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)	9.00%	2.50%	1.00%
Issue Ages 85+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)	5.50%	1.50%	1.00%
Plan A - Colorado			
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11+) + GI	22.00%	3.00%	1.00%
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	22.00%	3.00%	1.00%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	22.00%	3.00%	1.00%
Plan F & G - Colorado			
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11+) + GI	22.00%	3.00%	1.00%
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	22.00%	3.00%	1.00%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	22.00%	3.00%	1.00%
Plan N - Colorado			
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11+) + GI	22.00%	3.00%	1.00%
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	22.00%	3.00%	1.00%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	22.00%	3.00%	1.00%
Plan A - Connecticut			
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* + GI	0.00%	0.00%	0.00%
Issue Ages 65+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* + GI	5.00%	5.00%	2.00%
Plan F, HDG, G & N - Connecticut			
Issue Ages 65 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* + GI	17.50%	8.00%	0.00%
Issue Ages 66 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* + GI	12.00%	6.00%	0.00%
Issue Ages 67 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* + GI	9.50%	6.00%	0.00%
Issue Ages 68 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* + GI	6.00%	2.00%	0.00%
Issue Ages 69 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* + GI	2.00%	2.00%	0.00%
Issue Ages 70+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* + GI	2.00%	1.00%	0.00%

Affiliate replacement commissions are not available in CA, KY, LA, MD, and NV. Affiliate replacement commissions for AK, CO, MO, MS, ME, MI, MT, WA and RI will be available at a later date.

* Policies sold prior to 1/1/2023 (2/15/2023 for LA and 5/16/2023 for RI) will remain 11+ years || AK, CO, MD, ME, MI, MO, MS, MT & WA remain at 11+ years

GI = Guaranteed Issue

Some commission rates not yet filed or approved. Subject to change. Check Broker Portal for product availability.

Not all plans are available for every state and age bracket. Please refer to your state's Outlines of Coverage of available plans and rates for each age bracket."

Cigna National Health Insurance Company - Commission Schedule Effective 1/1/2026

LEVEL	GA - 60		
Plan A - Delaware			
GI (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	2.00%	0.00%	0.00%
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	0.00%	0.00%	0.00%
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	5.00%	5.00%	2.00%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	5.00%	5.00%	2.00%
Plan F & G - Delaware			
GI (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	2.00%	0.00%	0.00%
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	0.00%	0.00%	0.00%
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	22.00%	3.00%	1.00%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	11.00%	2.50%	1.00%
Plan HDG - Delaware			
GI (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	2.00%	0.00%	0.00%
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	0.00%	0.00%	0.00%
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	27.00%	8.00%	5.00%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	16.00%	7.50%	6.00%
Plan A - Florida			
Issue Ages ≤ 64 OE/UW/GI (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)	2.00%	2.00%	1.00%
Issue Ages 65-79 OE/UW/GI (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)	5.00%	5.00%	2.00%
Issue Ages 80+ OE/UW/GI (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)	2.50%	2.50%	1.00%
Plan F & G - Florida			
Issue Ages ≤ 64 OE/UW/GI (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)	6.50%	3.00%	1.50%
Issue Ages 65-79 OE/UW/GI (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)	21.00%	3.00%	1.00%
Issue Ages 80+ OE/UW/GI (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)	10.50%	2.50%	1.00%
Plan HDG - Florida			
Issue Ages ≤ 64 OE/UW/GI (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)	6.00%	3.50%	2.50%
Issue Ages 65-79 OE/UW/GI (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)	25.00%	8.00%	5.00%
Issue Ages 80+ OE/UW/GI (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)	15.00%	7.50%	6.00%
Plan N - Florida			
Issue Ages ≤ 64 OE/UW/GI (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)	8.00%	3.00%	0.50%
Issue Ages 65-79 OE/UW/GI (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)	26.00%	2.00%	1.00%
Issue Ages 80+ OE/UW/GI (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)	13.00%	1.50%	0.50%
Plan A - Georgia			
GI (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	0.00%	0.00%	0.00%
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	0.00%	0.00%	0.00%
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	5.00%	5.00%	2.00%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	5.00%	5.00%	2.00%
Plan F & G - Georgia			
GI (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	0.00%	0.00%	0.00%
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	2.50%	0.00%	0.00%
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	22.00%	3.00%	1.00%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	11.00%	2.50%	1.00%
Plan HDG - Georgia			
GI (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	0.00%	0.00%	0.00%
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	2.50%	0.00%	0.00%
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	27.00%	8.00%	5.00%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	16.00%	7.50%	6.00%
Plan N - Georgia			
GI (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	0.00%	0.00%	0.00%
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	2.50%	0.00%	0.00%
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	26.00%	2.00%	1.00%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	13.00%	1.50%	0.50%

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Cigna National Health Insurance Company - Commission Schedule Effective 1/1/2026

LEVEL	GA - 60		
Plan A - Illinois			
GI (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	1.00%	0.00%	0.00%
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	2.00%	2.00%	1.00%
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	5.00%	5.00%	2.00%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	5.00%	5.00%	2.00%
Plan F - Illinois			
GI (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	1.00%	0.00%	0.00%
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	9.50%	2.50%	1.00%
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	22.00%	3.00%	1.00%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	11.00%	2.50%	1.00%
Plan HDG - Illinois			
GI (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	1.00%	0.00%	0.00%
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	10.50%	2.50%	1.00%
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	27.00%	6.00%	2.00%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	12.00%	2.50%	1.00%
Plan G - Illinois			
GI (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	1.00%	0.00%	0.00%
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	9.00%	2.00%	1.00%
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	22.00%	3.00%	1.00%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	11.00%	2.50%	1.00%
Plan N - Illinois			
GI (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	1.00%	0.00%	0.00%
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	9.00%	2.00%	1.00%
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	26.00%	2.00%	1.00%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	13.00%	1.50%	0.50%
Plan A - Indiana			
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* + GI	0.00%	0.00%	0.00%
Issue Ages 65+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* + GI	23.00%	0.00%	0.00%
Plans F, G, & N - Indiana			
Issue Ages 65+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* + GI	23.00%	0.00%	0.00%
Plan A - Kansas			
GI Ages ≤ 79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	2.00%	0.00%	0.00%
GI Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	1.00%	0.00%	0.00%
Issue Ages ≤ 79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	5.00%	5.00%	2.00%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	5.00%	5.00%	2.00%
Plans F & G - Kansas			
GI Ages ≤ 79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	2.00%	0.00%	0.00%
GI Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	1.00%	0.00%	0.00%
Issue Ages ≤ 79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	22.00%	3.00%	1.00%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	11.00%	2.50%	1.00%
Plans N - Kansas			
GI Ages ≤ 79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	2.00%	0.00%	0.00%
GI Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	1.00%	0.00%	0.00%
Issue Ages ≤ 79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	26.00%	2.00%	1.00%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	13.00%	1.50%	0.50%

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Cigna National Health Insurance Company - Commission Schedule Effective 1/1/2026

LEVEL	GA - 60		
Plan A - Maryland			
Guaranteed Issue Business (Other than policies issued via Maryland Birthday Rule)	0.00%	0.00%	0.00%
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11+) (Open Enrollment, Underwritten, and policies issued via Maryland Birthday Rule)	5.00%	5.00%	5.00%
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11+) (Open Enrollment, Underwritten, and policies issued via Maryland Birthday Rule)	5.00%	5.00%	2.00%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11+) (Open Enrollment, Underwritten, and policies issued via Maryland Birthday Rule)	5.00%	5.00%	2.00%
Plan F & G - Maryland			
Guaranteed Issue Business (Other than policies issued via Maryland Birthday Rule)	0.00%	0.00%	0.00%
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11+) (Open Enrollment, Underwritten, and policies issued via Maryland Birthday Rule)	0.00%	0.00%	0.00%
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11+) (Open Enrollment, Underwritten, and policies issued via Maryland Birthday Rule)	22.00%	3.00%	1.00%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11+) (Open Enrollment, Underwritten, and policies issued via Maryland Birthday Rule)	11.00%	2.50%	1.00%
Plan N - Maryland			
Guaranteed Issue Business (Other than policies issued via Maryland Birthday Rule)	0.00%	0.00%	0.00%
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11+) (Open Enrollment, Underwritten, and policies issued via Maryland Birthday Rule)	0.00%	0.00%	0.00%
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11+) (Open Enrollment, Underwritten, and policies issued via Maryland Birthday Rule)	26.00%	2.00%	1.00%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11+) (Open Enrollment, Underwritten, and policies issued via Maryland Birthday Rule)	13.00%	1.50%	0.50%
Plans A - Michigan - Heaped			
Issue Ages ≤ 64 (Yrs 1-3 / Yrs 4-10 / Yrs 11+) + GI	0.00%	0.00%	0.00%
Issue Ages 65+ (Yrs 1-3 / Yrs 4-10 / Yrs 11+)	5.00%	5.00%	2.00%
Plans F & G - Michigan - Heaped			
Guaranteed Issue Business	0.00%	0.00%	0.00%
Issue Ages 65-79 (Yrs 1-3 / Yrs 4-10 / Yrs 11+)	31.00%	3.00%	1.00%
Issue Ages 80+ (Yrs 1-3 / Yrs 4-10 / Yrs 11+)	25.00%	3.00%	1.00%
Plans N - Michigan - Heaped			
Guaranteed Issue Business	0.00%	0.00%	0.00%
Issue Ages 65-79 (Yrs 1-3 / Yrs 4-10 / Yrs 11+)	35.00%	2.00%	1.00%
Issue Ages 80+ (Yrs 1-3 / Yrs 4-10 / Yrs 11+)	29.00%	2.00%	1.00%
Plan A - Missouri			
Guaranteed Issue Business - Federal	2.00%	0.00%	0.00%
Guaranteed Issue Business - Anniversary Rule	5.00%	5.00%	2.00%
All Issue Ages (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	5.00%	5.00%	2.00%
Plan F & G - Missouri			
Guaranteed Issue Business - Federal	2.00%	0.00%	0.00%
Guaranteed Issue Business - Anniversary Rule	5.50%	0.00%	0.00%
All Issue Ages (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	5.50%	0.00%	0.00%
Plan HDG - Missouri			
Guaranteed Issue Business - Federal	2.00%	0.00%	0.00%
Guaranteed Issue Business - Anniversary Rule	19.00%	8.00%	5.00%
All Issue Ages (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	23.00%	8.00%	5.00%
Plan N - Missouri			
Guaranteed Issue Business - Federal	2.00%	0.00%	0.00%
Guaranteed Issue Business - Anniversary Rule	19.00%	2.00%	1.00%
All Issue Ages (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	23.00%	2.00%	1.00%
Plan A, F, G, HDG & N - Montana			
All Issue Ages (Yrs 1-6 / Yrs 7-10 / Yrs 11-30) + GI	20.50%	2.50%	0.50%

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Cigna National Health Insurance Company - Commission Schedule Effective 1/1/2026

LEVEL	GA - 60		
Plan A - Nevada			
Guaranteed Issue Business (Other than Birthday Rule Issues)	0.00%	0.00%	0.00%
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* (UW, OE Policies, and Policies Issued via the NV Birthday Rule)	0.00%	0.00%	0.00%
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* (UW, OE Policies, and Policies Issued via the NV Birthday Rule)	5.00%	5.00%	2.00%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* (UW, OE Policies, and Policies Issued via the NV Birthday Rule)	5.00%	5.00%	2.00%
Plan F & G - Nevada			
Guaranteed Issue Business (Other than Birthday Rule Issues)	0.00%	0.00%	0.00%
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* (UW, OE Policies, and Policies Issued via the NV Birthday Rule)	0.00%	0.00%	0.00%
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* (UW, OE Policies, and Policies Issued via the NV Birthday Rule)	22.00%	3.00%	1.00%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* (UW, OE Policies, and Policies Issued via the NV Birthday Rule)	11.00%	2.50%	1.00%
Plan N - Nevada			
Guaranteed Issue Business (Other than Birthday Rule Issues)	0.00%	0.00%	0.00%
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* (UW, OE Policies, and Policies Issued via the NV Birthday Rule)	0.00%	0.00%	0.00%
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* (UW, OE Policies, and Policies Issued via the NV Birthday Rule)	26.00%	2.00%	1.00%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* (UW, OE Policies, and Policies Issued via the NV Birthday Rule)	13.00%	1.50%	0.50%
Plan A - New Jersey			
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* + GI	0.00%	0.00%	0.00%
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	5.00%	5.00%	2.00%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	5.00%	5.00%	2.00%
Plan C & D - New Jersey			
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* + GI	0.00%	0.00%	0.00%
Issue Ages 65+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	5.00%	5.00%	2.00%
Plan F & G - New Jersey			
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* + GI	0.00%	0.00%	0.00%
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	22.00%	3.00%	1.00%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	11.00%	2.50%	1.00%
Plan N - New Jersey			
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* + GI	0.00%	0.00%	0.00%
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	26.00%	2.00%	1.00%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	13.00%	1.50%	0.50%
Plan HDG - New Jersey			
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* + GI	0.00%	0.00%	0.00%
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	27.00%	8.00%	5.00%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	16.00%	7.50%	6.00%
Plan A - Ohio			
Issue Ages ≤ 64 (Yrs 1-7 / Yrs 8-10 / Yrs 11-30)*	0.00%	0.00%	0.00%
Issue Ages 65-79 (Yrs 1-7 / Yrs 8-10 / Yrs 11-30)*	5.00%	0.00%	0.00%
Issue Ages 80+ (Yrs 1-7 / Yrs 8-10 / Yrs 11-30)*	5.00%	0.00%	0.00%
Plan F & G - Ohio			
Issue Ages ≤ 64 (Yrs 1-7 / Yrs 8-10 / Yrs 11-30)*	0.00%	0.00%	0.00%
Issue Ages 65-79 (Yrs 1-7 / Yrs 8-10 / Yrs 11-30)*	22.00%	0.00%	0.00%
Issue Ages 80+ (Yrs 1-7 / Yrs 8-10 / Yrs 11-30)*	11.00%	0.00%	0.00%
Plan N - Ohio			
Issue Ages ≤ 64 (Yrs 1-7 / Yrs 8-10 / Yrs 11-30)*	0.00%	0.00%	0.00%
Issue Ages 65-79 (Yrs 1-7 / Yrs 8-10 / Yrs 11-30)*	26.00%	2.00%	1.00%
Issue Ages 80+ (Yrs 1-7 / Yrs 8-10 / Yrs 11-30)*	13.00%	1.50%	0.50%

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LEVEL	GA - 60		
Plans A & B - Pennsylvania			
GI (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	5.00%	3.00%	1.00%
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	5.00%	3.00%	1.00%
Issue Ages 65+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	5.00%	5.00%	2.00%
Plan F - Pennsylvania			
GI (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	5.00%	3.00%	1.00%
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	5.00%	3.00%	1.00%
Issue Ages 65-84 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	22.00%	3.00%	1.00%
Issue Ages 85+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	16.50%	3.00%	1.00%
Plan G - Pennsylvania			
GI (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	5.00%	3.00%	1.00%
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	5.00%	3.00%	1.00%
Issue Ages 65-84 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	22.00%	3.00%	1.00%
Issue Ages 85+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	16.50%	3.00%	1.00%
Plan N - Pennsylvania			
GI (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	5.00%	3.00%	1.00%
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	5.00%	3.00%	1.00%
Issue Ages 65-84 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	26.00%	2.00%	1.00%
Issue Ages 85+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	13.00%	1.50%	0.50%
Plan A - South Carolina			
Issue Ages 65+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* + GI	5.00%	5.00%	2.00%
Plans F & G - South Carolina			
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* + GI	22.00%	3.00%	1.00%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* + GI	11.00%	2.50%	1.00%
Plan N - South Carolina			
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* + GI	26.00%	2.00%	1.00%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* + GI	13.00%	1.50%	0.50%
Plan A - Tennessee			
GI (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	5.00%	0.00%	0.00%
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	5.00%	5.00%	2.00%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	5.00%	5.00%	2.00%
Plan F & G - Tennessee			
GI (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	5.00%	0.00%	0.00%
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	22.00%	3.00%	1.00%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	11.00%	2.50%	1.00%
Plan N - Tennessee			
GI (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	5.00%	0.00%	0.00%
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	26.00%	2.00%	1.00%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	13.00%	1.50%	0.50%
Plan A - Texas			
Issue Ages ≤ 64 (Yrs 1-7 / Yrs 8-10 / Yrs 11-30)*	0.00%	0.00%	0.00%
Issue Ages 65-84 (Yrs 1-7 / Yrs 8-10 / Yrs 11-30)*	5.00%	5.00%	2.00%
Issue Ages 85+ (Yrs 1-7 / Yrs 8-10 / Yrs 11-30)*	5.00%	5.00%	2.00%
Plan F & G - Texas			
Issue Ages ≤ 64 (Yrs 1-7 / Yrs 8-10 / Yrs 11-30)*	0.00%	0.00%	0.00%
Issue Ages 65-84 (Yrs 1-7 / Yrs 8-10 / Yrs 11-30)*	21.00%	3.00%	1.00%
Issue Ages 85+ (Yrs 1-7 / Yrs 8-10 / Yrs 11-30)*	11.00%	2.50%	1.00%
Plan N - Texas			
Issue Ages ≤ 64 (Yrs 1-7 / Yrs 8-10 / Yrs 11-30)*	0.00%	0.00%	0.00%
Issue Ages 65-84 (Yrs 1-7 / Yrs 8-10 / Yrs 11-30)*	26.00%	2.00%	1.00%
Issue Ages 85+ (Yrs 1-7 / Yrs 8-10 / Yrs 11-30)*	13.00%	1.50%	0.50%
Plan HDG - Texas			
Issue Ages ≤ 64 (Yrs 1-7 / Yrs 8-10 / Yrs 11-30)*	0.00%	0.00%	0.00%
Issue Ages 65-84 (Yrs 1-7 / Yrs 8-10 / Yrs 11-30)*	26.00%	8.00%	5.00%
Issue Ages 85+ (Yrs 1-7 / Yrs 8-10 / Yrs 11-30)*	15.50%	7.50%	6.00%

Affiliate replacement commissions are not available in CA, KY, LA, MD, and NV. Affiliate replacement commissions for AK, CO, MO, MS, ME, MI, MT, WA and RI will be available at a later date.

* Policies sold prior to 1/1/2023 (2/15/2023 for LA and 5/16/2023 for RI) will remain 11+ years || AK, CO, MD, ME, MI, MO, MS, MT & WA remain at 11+ years

GI = Guaranteed Issue

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Cigna National Health Insurance Company - Commission Schedule Effective 1/1/2026

LEVEL	GA - 60		
Non-Standard Plan - Wisconsin			
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* + GI	11.00%	2.50%	1.00%
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* +GI	22.00%	3.00%	1.00%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* + GI	11.00%	2.50%	1.00%
Plan A - Wyoming			
GI (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	2.00%	0.00%	0.00%
Issue Ages 65+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	5.00%	5.00%	2.00%
Plan F & G - Wyoming			
GI (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	2.00%	0.00%	0.00%
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	22.00%	3.00%	1.00%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	11.00%	2.50%	1.00%
Plans HDG - Wyoming			
GI (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	2.00%	0.00%	0.00%
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	27.00%	8.00%	5.00%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	16.00%	7.50%	6.00%
Plan N - Wyoming			
GI (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	2.00%	0.00%	0.00%
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	26.00%	2.00%	1.00%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	13.00%	1.50%	0.50%
STD II & III Plan A - All states unless otherwise noted below			
Issue Ages 65+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	3.00%	3.00%	1.00%
STD II & III Plans F, G, HDG & N - All states unless otherwise noted below			
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	10.00%	2.00%	1.00%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	5.50%	2.00%	1.00%
STD II & III Plan A - Arkansas			
≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)	0.00%	0.00%	0.00%
65+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)	3.00%	3.00%	1.00%
STD II & III Plan F, G, N & HDG - Arkansas			
65-69 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)	10.00%	2.00%	1.00%
70-74 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)	9.50%	3.00%	1.00%
75-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)	6.50%	3.00%	1.00%
80-84 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)	2.00%	2.00%	1.00%
85+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)	3.00%	1.50%	1.00%
STD II & III Plan A - Colorado			
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11+) + GI	22.00%	3.00%	1.00%
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	22.00%	3.00%	1.00%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	22.00%	3.00%	1.00%
STD II & III Plans F, G, & N - Colorado			
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11+) + GI	22.00%	3.00%	1.00%
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	22.00%	3.00%	1.00%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	22.00%	3.00%	1.00%
STD II & III Plan A - Georgia			
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	0.00%	0.00%	0.00%
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	3.00%	3.00%	1.00%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	3.00%	3.00%	1.00%
STD II & III Plan F, HDG, G & N - Georgia			
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	0.00%	0.00%	0.00%
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	10.00%	2.00%	1.00%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	5.50%	2.00%	1.00%

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GI = Guaranteed Issue

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Not all plans are available for every state and age bracket. Please refer to your state's Outlines of Coverage of available plans and rates for each age bracket."

Cigna National Health Insurance Company - Commission Schedule Effective 1/1/2026

LEVEL	GA - 60		
STD II & III Plan A - Illinois			
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	2.00%	2.00%	1.00%
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	3.00%	3.00%	1.00%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	3.00%	3.00%	1.00%
STD II & III Plan F - Illinois			
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	5.00%	2.00%	1.00%
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	10.00%	2.00%	1.00%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	5.50%	2.00%	1.00%
STD II & III Plan HDG & G - Illinois			
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	6.00%	2.00%	1.00%
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	10.00%	2.00%	1.00%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	5.50%	2.00%	1.00%
STD II & III Plan N - Illinois			
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	3.00%	2.00%	1.00%
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	10.00%	2.00%	1.00%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	5.50%	2.00%	1.00%
STD II & III All Plans - Indiana			
Issue Ages 65+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	10.00%	0.00%	0.00%
STD II & III Plan A - Michigan			
All Issue Ages (Yrs 1-3 / Yrs 4-10 / Yrs 11+)	3.00%	3.00%	1.00%
STD II & III Plans F, G & N - Michigan			
Issue Ages 65-84 (Yrs 1-3 / Yrs 4-10 / Yrs 11+)	10.00%	2.00%	1.00%
Issue Ages 85+ (Yrs 1-3 / Yrs 8-10 / Yrs 11+)	5.50%	2.00%	1.00%
STD II & III Plan A - Missouri			
All Issue Ages (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	3.00%	3.00%	1.00%
STD II & III Plan F & G - Missouri			
All Issue Ages (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	3.00%	0.00%	0.00%
STD II & III Plan HDG & N - Missouri			
All Issue Ages (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	10.50%	2.50%	1.00%
STD II & III Plan A, D, F, HDG, G & N - Montana			
All Ages (Yrs 1-6 / Yrs 7-10 / Yrs 11-30) + GI	20.50%	2.50%	0.50%
STD II & III Plan C & D - New Jersey			
Issue Ages 65+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	3.00%	3.00%	1.00%
STD II & III Plan A - Ohio			
Issue Ages 65+ (Yrs 1-7 / Yrs 8-10 / Yrs 11-30)*	3.00%	0.00%	0.00%
STD II & III Plans F, G, & N - Ohio			
Issue Ages 65-79 (Yrs 1-7 / Yrs 8-10 / Yrs 11-30)*	10.00%	0.00%	0.00%
Issue Ages 80+ (Yrs 1-7 / Yrs 8-10 / Yrs 11-30)*	5.50%	0.00%	0.00%
STD II & III Plan A & B - Pennsylvania			
All Issue Ages (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	3.00%	3.00%	1.00%
STD II & III Plans F, G, & N - Pennsylvania			
Issue Ages 65-84 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	10.00%	2.00%	1.00%
Issue Ages 85+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	5.50%	2.00%	1.00%
STD II & III Plan A - South Carolina			
All Issue Ages (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	3.00%	3.00%	1.00%
STD II & III Plans F, G, & N - South Carolina			
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* + GI	10.00%	2.00%	1.00%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* + GI	5.50%	2.00%	1.00%
STD II & III Plan A - Texas			
Issue Ages 65+ (Yrs 1-7 / Yrs 8-10 / Yrs 11-30)*	3.00%	3.00%	1.00%
STD II & III Plans F, G, HDG & N - Texas			
Issue Ages 65-84 (Yrs 1-7 / Yrs 8-10 / Yrs 11-30)*	10.00%	2.00%	1.00%
Issue Ages 85+ (Yrs 1-7 / Yrs 8-10 / Yrs 11-30)*	5.50%	2.00%	1.00%

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* Policies sold prior to 1/1/2023 (2/15/2023 for LA and 5/16/2023 for RI) will remain 11+ years || AK, CO, MD, ME, MI, MO, MS, MT & WA remain at 11+ years

GI = Guaranteed Issue

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Medco Containment Life Insurance Company Commission Schedule

This Commission Schedule (hereinafter this “Schedule”), is attached to and made a part of the Associate Agreement between Medco Containment Life Insurance Company (MCLIC) and the Agent. All capitalized terms herein shall have the meanings ascribed to them in the Associate Agreement. MCLIC may modify this Schedule after giving Agent the advance written notice required by state law or ten (10) days’ advance written notice in states where not such advance written notice period exists. Agent shall receive compensation in accordance with the terms of the Associate Agreement and this Schedule as noted below:

- MCLIC shall pay Agent the compensation described above on premium received and accepted by MCLIC for issued policies solicited by Agent on or after the effective date of this Schedule subject to the terms and conditions of the Associate Agreement and this Schedule. The commission rates noted in this Schedule apply to Commissionable Premium only. For all policies issued in any other state except Washington, Commissionable Premium is the policies original issue gross premium less any discounts or reductions, including but not limited to Household/Spousal discounts, and less the premium designated to cover the Part B Deductible if applicable to the plan purchased. For Washington, the Commission is calculated on the collected premium. Commissionable premium can never exceed the premium actually billed and received by the Company. Commissions are not payable on the premium that is attributable to the Part B deductible in Plans C, F and Extended Basic, unless state requirements differ. All Medicare Supplement policies, based on guaranteed issue requirements of the Balanced Budget Act, will receive 0% in years 1 – 6 (unless state requirements differ) for the writing agent only, or as shown on the schedule.
- Should you recruit and appoint any subagents, your compensation on business written by them will be reduced by any amounts that would be paid to those contract levels. In order to receive compensation (override commissions) on any subagent, you must have a resident or non-resident license in any state where the subagent writes business if the state has so mandated.
- Compensation is expressed as a percentage of premium received by MCLIC. Compensation for the first policy year is first year commission. Compensation is renewal commission beginning in policy year two, except as otherwise noted. First year and renewal commissions on plans of insurance not listed shall be determined by MCLIC. Compensation on internal policy replacements, exchanges and conversions will be compensated according to MCLIC guidelines in effect at the time the policy is written. Policies are not considered to be internal replacements if there is a lapse in coverage greater than 30 days. Internal Replacement commissions will be paid to the original writing agent on the lesser of the replaced policy’s commissionable premium or the new policy’s Commissionable Premium. The commission rate applied to the Commissionable Premium will be based on the replaced policies effective date and coverage year. For Affiliate Replacement policies issued in any state other than California, Louisiana, Maryland, Nevada and Washington, MCLIC will pay Affiliate Replacement commissions at 90% of the commissionable premium to the original writing agent, based on the commission schedule at the time the policy is issued if the original writing agent for one Cigna Healthcare issued policy is replacing that policy with another Cigna Healthcare Medicare Supplement Policy. Affiliate Replacement policies must be fully underwritten and issued by one Cigna Healthcare company to replace a policy previously issued by another Cigna Healthcare company. Advances will not be paid on any Internal Replacement policy. An affiliate replacement is the change between Cigna Healthcare underwriting companies (e.g. a Cigna Healthcare CHLIC policy replacing a Cigna Healthcare ARLIC policy) by the original writing agent. All other replacements are considered to be internal replacements.
- Premium rate-ups and renewal increases are non-commissionable. No commissions shall be paid on underwriting or substandard premium rate-ups or renewal premium increases. Commissions are paid on the initial premium only and are not paid on any increase in premium due to age change or plan wide rate increases, unless required by law. Premium reductions will affect the initial premium accordingly.
- COMMISSION STATEMENT – Statements are generated bi-weekly that report commissions for the bi-weekly period as well as other monetary transactions between you and MCLIC. The bi-weekly transactions are summarized to obtain a total net balance. When total commissions exceed all amounts due to the Company for the statement period, the excess is paid to you. When commission chargebacks, negative advances and negative commissions exceed commissions earned, the commission statement total is called a debit balance. A debit balance is the total amount you must repay to MCLIC. Debit balances are carried over to your next bi-weekly commission statement until such balance is fully repaid.
- This Commission Schedule applies only to the products listed for so long as the Agreement remains in effect. MCLIC reserves and shall have the right, at its sole option and discretion, to adjust and change the commissions at any time. This Commission Schedule and any commissions payable hereunder may be modified by MCLIC, in its sole discretion, upon written notice to the Agent which may be contained in any Company Field Bulletin or other written communication to Agent.

Medco Containment Life Insurance Company – Commission Schedule Eff 9/22/2025

LEVEL	GA - 60		
MEDICARE SUPPLEMENT - Check your state's outline of coverage for available plans			
Plan A - All states unless otherwise noted below			
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* + Guaranteed Issue Business	0.00%	0.00%	0.00%
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	5.00%	5.00%	2.00%
Issue Ages 65+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	5.00%	5.00%	2.00%
Plan F & G - All states unless otherwise noted below			
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* + Guaranteed Issue Business	0.00%	0.00%	0.00%
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	22.00%	3.00%	1.00%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	11.00%	2.50%	1.00%
Plans HDF/ HDG - All states unless otherwise noted below			
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* + Guaranteed Issue Business	0.00%	0.00%	0.00%
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	27.00%	8.00%	5.00%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	16.00%	7.50%	6.00%
Plan N - All states unless otherwise noted below			
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* + Guaranteed Issue Business	0.00%	0.00%	0.00%
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	26.00%	2.00%	1.00%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	13.00%	1.50%	0.50%
Plan A - Idaho			
All Issue Ages and All Enrollment Types (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	20.00%	5.00%	2.00%
Plans F & G - Idaho			
All Issue Ages and All Enrollment Types (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	20.00%	5.00%	2.00%
Plans HDF - Idaho			
All Issue Ages and All Enrollment Types (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	20.00%	5.00%	2.00%
Plan N - Idaho			
All Issue Ages and All Enrollment Types (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	20.00%	5.00%	2.00%
Plan A - Maine			
Guaranteed Issue Business	3.00%	1.50%	0.00%
All Ages (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	5.00%	5.00%	2.00%
Plans F & G - Maine			
Guaranteed Issue Business	3.00%	1.50%	0.00%
All Ages (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	21.00%	10.50%	2.00%
Plans HDF/HDG - Maine			
Guaranteed Issue Business	3.00%	1.50%	0.00%
All Ages (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	27.00%	5.00%	2.00%
Plan N - Maine			
Guaranteed Issue Business	3.00%	1.50%	0.00%
All Ages (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	26.00%	2.00%	1.00%
Plans A - Oregon			
All Issue Ages (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* + Guaranteed Issue Business	5.00%	5.00%	2.00%
Plans F & G - Oregon			
All Issue Ages (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* + Guaranteed Issue Business	23.00%	4.00%	1.00%
Plans HDF - Oregon			
All Issue Ages (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* + Guaranteed Issue Business	27.00%	5.00%	2.00%
Plan N - Oregon			
Guaranteed Issue Business	26.00%	2.00%	1.00%
Issue Ages 65+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* + Guaranteed Issue Business	26.00%	2.00%	1.00%
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* + Guaranteed Issue Business	0.00%	0.00%	0.00%
Plan A - Vermont			
All Issue Ages (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	5.00%	5.00%	2.00%
Plan F & G - Vermont			
Issue Ages 65-69 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	21.00%	10.50%	2.00%
Issue Ages 70-74 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	16.00%	8.00%	2.00%
Issue Ages 75-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	9.50%	5.00%	2.00%
Issue Ages 80-84 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	5.00%	3.50%	2.00%
Issue Ages 85+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	5.00%	2.50%	2.00%
Plans N, HDF & HDG - Vermont			
Issue Ages 65-69 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	26.00%	9.50%	2.00%
Issue Ages 70-74 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	20.00%	7.00%	1.00%
Issue Ages 75-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	13.50%	4.00%	1.00%
Issue Ages 80-84 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	9.00%	2.50%	1.00%
Issue Ages 85+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	9.00%	1.50%	1.00%
Plan A - Washington			
Issue Ages 65+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	5.00%	5.00%	5.00%
GI Ages 65+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	2.00%	2.00%	2.00%
Plan F, HDF, G, N - Washington			
Issue Ages 65+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	7.50%	7.50%	7.50%
GI Ages 65+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	2.00%	2.00%	2.00%

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