



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 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:

- 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. Commissionable Premium is the policies original issue gross premium less any Household/Spousal discounts, and less the premium designated to cover the Part B Deductible if applicable to the plan purchased. 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.
 - 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.
 - Commissions on internal policy replacements, exchanges and conversions will be compensated according to CHLIC guidelines in effect at the time the policy is written. Internal Replacement commissions will be paid 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. Internal Replacement commissions will only be paid to the original Writing Agent of the policy replaced. Policies are not considered to be internal replacements if there is a lapse in coverage greater than 31 days.
 - 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 month 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 commission chargebacks, the excess is paid to you. When commission chargebacks exceed commissions, 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.
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Cigna Health Life Insurance Company – Commission Schedule Eff 1/1/2023

COMMISSION SCHEDULE – The commission rate for any replacement Medicare Supplement policy will be renewal commissions. On internal replacements, when a Medicare Supplement policy replaces another Medicare Supplement policy, commissions will be paid a total of 6 years (7 years in Texas) with the beginning date being the effective date of the original policy. The portion of the premium equivalent to the Part B deductible is not commissionable on plans that reimburse for the Part B deductible.

LEVEL	<i>Agent IV - 8</i>		
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)*	0.0%	0.0%	0.0%
Issue Ages 65+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	5.0%	5.0%	2.0%
Plans HDF/ HDG - All states unless otherwise noted below			
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	0.0%	0.0%	0.0%
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	21.0%	8.0%	5.0%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	13.0%	7.5%	6.0%
Plan N - All states unless otherwise noted below			
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	0.0%	0.0%	0.0%
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	20.0%	2.0%	1.0%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	10.0%	1.5%	0.5%
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)*	0.0%	0.0%	0.0%
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	16.0%	3.0%	1.0%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	8.0%	2.5%	1.0%
Plans F & G - Alabama			
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	5.0%	5.0%	2.0%
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	16.0%	3.0%	1.0%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	8.0%	2.5%	1.0%
Plans HDF - Alabama			
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	8.0%	8.0%	5.0%
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	21.0%	8.0%	5.0%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	13.0%	7.5%	6.0%
Plan N - Alabama			
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	5.0%	5.0%	2.0%
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	20.0%	2.0%	1.0%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	10.0%	1.5%	0.5%
Plans F & G - Arizona			
Issue Ages 65-79 (Yrs 1-6 / 7-10 / Yrs 11-30)*	14.0%	5.0%	2.0%
Issue Ages 80+ (Yrs 1-6 / 7-10 / Yrs 11-30)*	7.0%	2.5%	1.0%
Plans HDF - Arizona			
Issue Ages 65-79 (Yrs 1-6 / 7-10 / Yrs 11-30)*	19.0%	8.0%	5.0%
Issue Ages 80+ (Yrs 1-6 / 7-10 / Yrs 11-30)*	12.0%	7.5%	6.0%
Plan N - Arizona			
Issue Ages 65-79 (Yrs 1-6 / 7-10 / Yrs 11-30)*	20.0%	2.0%	1.0%
Issue Ages 80+ (Yrs 1-6 / 7-10 / Yrs 11-30)*	10.0%	1.5%	0.5%
Plan A - California			
Guaranteed Issue Business (Other than Birthday Rule Issues)	2.0%	2.0%	2.0%
Issue Ages ≤ 65 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* (Underwritten, Open Enrollment Policies ,and Policies Issued via the California Birthday Rule)	2.0%	2.0%	2.0%
Issue Ages 65 + (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* (Underwritten, Open Enrollment Policies ,and Policies Issued via the California Birthday Rule)	5.0%	5.0%	2.0%
Plans F & G - California			
Guaranteed Issue Business (Other than Birthday Rule Issues)	2.0%	2.0%	2.0%
Issue Ages ≤ 65 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* (Underwritten, Open Enrollment Policies ,and Policies Issued via the California Birthday Rule)	2.0%	2.0%	2.0%
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)	16.0%	3.0%	1.0%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* (Underwritten, Open Enrollment Policies ,and Policies Issued via the California Birthday Rule)	8.0%	2.5%	1.0%

* 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

Cigna Health Life Insurance Company – Commission Schedule Effective 4/14/2022

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.

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 1/1/2023

COMMISSION SCHEDULE – The commission rate for any replacement Medicare Supplement policy will be renewal commissions. On internal replacements, when a Medicare Supplement policy replaces another Medicare Supplement policy, commissions will be paid a total of 6 years (7 years in Texas) with the beginning date being the effective date of the original policy. The portion of the premium equivalent to the Part B deductible is not commissionable on plans that reimburse for the Part B deductible.

LEVEL	Agent IV - 8		
Plan N - California			
Guaranteed Issue Business (Other than Birthday Rule Issues)	2.0%	2.0%	2.0%
Issue Ages ≤ 65 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* (Underwritten, Open Enrollment Policies ,and Policies Issued via the California Birthday Rule)	2.0%	2.0%	2.0%
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)	20.0%	2.0%	1.0%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* (Underwritten, Open Enrollment Policies ,and Policies Issued via the California Birthday Rule)	10.0%	1.5%	0.5%
Plan HDF - California			
Guaranteed Issue Business (Other than Birthday Rule Issues)	2.0%	2.0%	2.0%
Issue Ages ≤ 65 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* (Underwritten, Open Enrollment Policies ,and Policies Issued via the California Birthday Rule)	2.0%	2.0%	2.0%
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)	21.0%	8.0%	5.0%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* (Underwritten, Open Enrollment Policies ,and Policies Issued via the California Birthday Rule)	13.0%	7.5%	6.0%
Plans A, F, G, N, & HDF - Colorado			
All Issue Ages (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* + GI	14.5%	5.0%	2.0%
Plans F & G - Connecticut			
Issue Ages 65-69 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*+ GI	13.0%	6.5%	2.0%
Issue Ages 70-74 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*+ GI	8.0%	5.0%	2.0%
Issue Ages 75-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*+ GI	5.5%	5.0%	2.0%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*+ GI	5.0%	3.0%	2.0%
Plan N - Connecticut			
Issue Ages 65-69 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*+ GI	20.0%	6.5%	2.0%
Issue Ages 70-74 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*+ GI	15.0%	5.0%	2.0%
Issue Ages 75-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*+ GI	11.5%	5.0%	2.0%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*+ GI	10.0%	3.0%	2.0%
Plans HDF - Connecticut			
Issue Ages 65-69 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* + GI	20.0%	16.0%	5.0%
Issue Ages 70-74 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* + GI	15.0%	12.5%	5.0%
Issue Ages 75-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* + GI	11.5%	9.5%	6.0%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* + GI	10.0%	7.5%	6.0%
Plan A - Delaware			
Guaranteed Issue	2.0%	0.0%	0.0%
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	0.0%	0.0%	0.0%
Issue Ages 65+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	5.0%	5.0%	2.0%
Plans F & G- Delaware			
Guaranteed Issue	2.0%	0.0%	0.0%
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	0.0%	0.0%	0.0%
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	16.0%	3.0%	1.0%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	8.0%	2.5%	1.0%
Plans HDF/ HDG - Delaware			
Guaranteed Issue	2.0%	0.0%	0.0%
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	0.0%	0.0%	0.0%
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	21.0%	8.0%	5.0%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	13.0%	7.5%	6.0%
Plan N - Delaware			
Guaranteed Issue	2.0%	0.0%	0.0%
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	0.0%	0.0%	0.0%
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	20.0%	2.0%	1.0%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	10.0%	1.5%	0.5%
Plan A - Florida			
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* + GI	2.0%	2.0%	1.0%
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / 11-30)* + GI	5.0%	5.0%	2.0%
Issue Ages 80+ (Yrs 1-6 / 7-10 / Yrs 11-30)* + GI	2.5%	2.5%	1.0%

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LEVEL	Agent IV - 8		
Plans F & G - Florida			
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* + GI	4.0%	3.0%	1.5%
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / 11-30)* + GI	15.0%	3.0%	1.0%
Issue Ages 80+ (Yrs 1-6 / 7-10 / Yrs 11-30)* + GI	7.5%	2.5%	1.0%
Plans N - Florida			
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* + GI	4.5%	3.0%	0.5%
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / 11-30)* + GI	20.0%	2.0%	1.0%
Issue Ages 80+ (Yrs 1-6 / 7-10 / Yrs 11-30)* + GI	10.0%	1.5%	0.5%
Plans HDF - Florida			
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* + GI	4.0%	3.5%	2.5%
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / 11-30)* + GI	19.0%	4.0%	1.0%
Issue Ages 80+ (Yrs 1-6 / 7-10 / Yrs 11-30)* + GI	10.0%	5.0%	5.0%
Plans F & G - Georgia			
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	2.5%	0.0%	0.0%
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / 11-30)*	14.0%	5.0%	2.0%
Issue Ages 80+ (Yrs 1-6 / 7-10 / Yrs 11-30)*	7.0%	2.5%	1.0%
Plans HDF - Georgia			
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	2.5%	0.0%	0.0%
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / 11-30)*	19.0%	8.0%	5.0%
Issue Ages 80+ (Yrs 1-6 / 7-10 / Yrs 11-30)*	10.0%	5.0%	5.0%
Plans N - Georgia			
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	2.5%	0.0%	0.0%
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / 11-30)*	20.0%	2.0%	1.0%
Issue Ages 80+ (Yrs 1-6 / 7-10 / Yrs 11-30)*	10.0%	1.5%	0.5%
Plan A - Idaho			
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* (Policies Effective 2/28/2022 and prior)	0.0%	0.0%	0.0%
Issue Ages 65+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* (Policies Effective 2/28/2022 and prior)	5.0%	5.0%	2.0%
All Issue Ages and All Enrollment Types (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* (Policies Effective 3/1/2022 and after)	14.0%	5.0%	2.0%
Plans F & G - Idaho			
Issue Ages 65-79 (Yrs 1-6 / 7-10 / Yrs 11-30)* (Policies Effective 2/28/2022 and prior)	14.0%	5.0%	2.0%
Issue Ages 80+ (Yrs 1-6 / 7-10 / Yrs 11-30)* (Policies Effective 2/28/2022 and prior)	7.0%	2.5%	1.0%
All Issue Ages and All Enrollment Types (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* (Policies Effective 3/1/2022 and after)	14.0%	5.0%	2.0%
Plans HDF - Idaho			
Issue Ages 65-79 (Yrs 1-6 / 7-10 / Yrs 11-30)* (Policies Effective 2/28/2022 and prior)	19.0%	8.0%	5.0%
Issue Ages 80+ (Yrs 1-6 / 7-10 / Yrs 11-30)* (Policies Effective 2/28/2022 and prior)	12.0%	7.5%	6.0%
All Issue Ages and All Enrollment Types (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* (Policies Effective 3/1/2022 and after)	14.0%	5.0%	2.0%
Plan N - Idaho			
Issue Ages 65-79 (Yrs 1-6 / 7-10 / Yrs 11-30)* (Policies Effective 2/28/2022 and prior)	20.0%	2.0%	1.0%
Issue Ages 80+ (Yrs 1-6 / 7-10 / Yrs 11-30)* (Policies Effective 2/28/2022 and prior)	10.0%	1.5%	0.5%
All Issue Ages and All Enrollment Types (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* (Policies Effective 3/1/2022 and after)	14.0%	5.0%	2.0%
Plan A - Illinois & Kansas			
All Issue Ages (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* + GI	5.0%	5.0%	2.0%
Plans F & G - Illinois			
Issue Ages ≤ 79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* + GI	16.0%	3.0%	1.0%
Issue Ages 80+ (Yrs 1-6 / 7-10 / Yrs 11-30)* + GI	8.0%	2.5%	1.0%
Plans HDF - Illinois			
Issue Ages ≤ 79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* + GI	21.0%	5.0%	2.0%
Issue Ages 80+ (Yrs 1-6 / 7-10 / Yrs 11-30)* + GI	10.5%	3.0%	1.0%
Plans N - Illinois			
Issue Ages ≤ 79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* + GI	20.0%	2.0%	1.0%
Issue Ages 80+ (Yrs 1-6 / 7-10 / Yrs 11-30)* + GI	10.0%	1.5%	0.5%
Plans A, F, G, N, & HDF - Indiana			
Issue Ages 65+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* + GI	17.0%	0.0%	0.0%

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LEVEL	Agent IV - 8		
Plans F & G - Kansas			
GI Ages ≤ 79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	8.0%	2.0%	0.0%
GI Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	5.0%	1.0%	0.0%
OE/UW Issue Ages ≤ 79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	16.0%	3.0%	1.0%
OE/UW Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	8.0%	2.5%	1.0%
Plans HDF - Kansas			
GI Ages ≤ 79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	5.0%	3.0%	0.0%
GI Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	2.5%	1.0%	0.0%
OE/UW Issue Ages ≤ 79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	21.0%	6.0%	0.0%
OE/UW Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	10.5%	3.0%	0.0%
Plans N - Kansas			
GI Ages ≤ 79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	5.0%	3.0%	0.0%
GI Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	2.5%	1.0%	0.0%
OE/UW Issue Ages ≤ 79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	20.0%	2.0%	1.0%
OE/UW Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	10.0%	1.5%	0.5%
Plan A - Maine			
Guaranteed Issue Business	3.0%	1.5%	0.0%
All Ages (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	5.0%	5.0%	2.0%
Plans F & G - Maine			
Guaranteed Issue Business	3.0%	1.5%	0.0%
All Ages (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	16.0%	8.0%	2.0%
Plans HDF/HDG - Maine			
Guaranteed Issue Business	3.0%	1.5%	0.0%
All Ages (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	21.0%	1.0%	1.0%
Plan N - Maine			
Guaranteed Issue Business	3.0%	1.5%	0.0%
All Ages (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	10.0%	1.5%	0.5%
Plan A - Maryland			
≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	5.0%	5.0%	5.0%
Issue Ages 65+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	5.0%	5.0%	2.0%
Plans A & C - Michigan - Heaped			
Issue Ages 65+ (Yrs 1-3 / Yrs 4-10 / Yrs 11-30)*	5.0%	5.0%	2.0%
Plans F & G - Michigan - Heaped			
Issue Ages 65-79 (Yrs 1-3 / Yrs 4-10 / Yrs 11-30)*	22.0%	1.5%	1.0%
Issue Ages 80+ (Yrs 1-3 / Yrs 4-10 / Yrs 11-30)*	16.0%	1.5%	1.0%
Plans HDF - Michigan - Heaped			
Issue Ages 65-79 (Yrs 1-3 / Yrs 4-10 / Yrs 11-30)*	30.0%	6.0%	3.0%
Issue Ages 80+ (Yrs 1-3 / Yrs 4-10 / Yrs 11-30)*	24.0%	6.0%	3.0%
Plans N - Michigan - Heaped			
Issue Ages 65-79 (Yrs 1-3 / Yrs 4-10 / Yrs 11-30)*	29.0%	2.0%	1.0%
Issue Ages 80+ (Yrs 1-3 / Yrs 4-10 / Yrs 11-30)*	23.0%	2.0%	1.0%
Minnesota - Extended Basic and Basic Plan + Riders			
All Issue Ages (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* GI	5.0%	0.0%	0.0%
All Issue Ages (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* OE/UW	16.0%	5.0%	2.0%
Minnesota - Copayment and High Deductible Plan			
All Issue Ages (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* Medicare Advantage Trial Right	5.0%	0.0%	0.0%
All Issue Ages (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* OE/UW	16.0%	5.0%	2.0%
Plan A - Missouri			
GI (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	2.0%	0.0%	0.0%
All Issue Ages (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	5.0%	5.0%	2.0%
Plan F - Missouri			
GI (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	2.0%	0.0%	0.0%
All Issue Ages (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	2.0%	0.0%	0.0%
Plans G - Missouri			
GI (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	2.0%	0.0%	0.0%
All Issue Ages (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	15.0%	5.0%	2.0%

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LEVEL	Agent IV - 8		
Plans N - Missouri			
GI (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	2.0%	0.0%	0.0%
All Issue Ages (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	20.0%	2.0%	1.0%
Plans HDF - Missouri			
GI (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	2.0%	0.0%	0.0%
All Issue Ages (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	20.0%	10.0%	7.0%
Plans A, F, HDF, G & N - Montana			
All Issue Ages (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* + GI	14.5%	5.0%	2.0%
Plans A & C - New Jersey			
Issue Ages 65+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* GI	0.0%	0.0%	0.0%
Issue Ages 65+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* OE/UW	5.0%	5.0%	2.0%
Plans C, & D - New Jersey			
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* OE/UW/GI	0.0%	0.0%	0.0%
Plans D, F & G - New Jersey			
Issue Ages 65+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* GI	0.0%	0.0%	0.0%
Issue Ages 65-84 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* OE/UW	16.0%	3.0%	1.0%
Issue Ages 85+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* OE/UW	8.0%	2.5%	1.0%
Plan N - New Jersey			
Issue Ages 65+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* GI	0.0%	0.0%	0.0%
Issue Ages 65-84 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* OE/UW	20.0%	2.0%	1.0%
Issue Ages 85+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* OE/UW	10.0%	1.5%	0.5%
Plans HDF - New Jersey			
Issue Ages 65-84 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	21.0%	8.0%	5.0%
Plan A - North Dakota			
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	0.0%	0.0%	0.0%
Issue Ages 65+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	5.0%	5.0%	2.0%
Plans F & G - North Dakota			
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	0.0%	0.0%	0.0%
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	16.0%	3.0%	1.0%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	8.0%	2.5%	1.0%
Plans HDF - North Dakota			
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	0.0%	0.0%	0.0%
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	21.0%	8.0%	5.0%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	13.0%	7.5%	6.0%
Plan N - North Dakota			
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	0.0%	0.0%	0.0%
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	20.0%	2.0%	1.0%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	10.0%	1.5%	0.5%
Plan A - Ohio			
Issue Ages 65+ (Yrs 1-7 / Yrs 8-10 / Yrs 11-30)*	5.0%	0.0%	0.0%
Plans C, F, G, & HDF - Ohio			
Issue Ages 65-79 (Yrs 1-7 / Yrs 8-10 / Yrs 11-30)*	16.0%	0.0%	0.0%
Issue Ages 80+ (Yrs 1-7 / Yrs 8-10 / Yrs 11-30)*	8.5%	0.0%	0.0%
Plans N - Ohio			
Issue Ages 65-79 (Yrs 1-7 / Yrs 8-10 / Yrs 11-30)*	20.0%	2.0%	1.0%
Issue Ages 80+ (Yrs 1-7 / Yrs 8-10 / Yrs 11-30)*	10.0%	1.5%	0.5%
Plans A - Oregon			
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* +GI	5.0%	5.0%	2.0%
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* + GI	5.0%	5.0%	2.0%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* +GI	5.0%	5.0%	2.0%
Plans F & G - Oregon			
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* +GI	17.0%	1.0%	1.0%
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* + GI	17.0%	1.0%	1.0%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* + GI	17.0%	1.0%	1.0%

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LEVEL	Agent IV - 8		
Plans HDF - Oregon			
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* +GI	21.0%	1.0%	1.0%
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* +GI	21.0%	1.0%	1.0%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* +GI	21.0%	1.0%	1.0%
Plan N - Oregon			
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* +GI	20.0%	2.0%	1.0%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* + GI	20.0%	2.0%	1.0%
Plans A & B - Pennsylvania			
GI (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	5.0%	3.0%	1.0%
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	5.0%	3.0%	1.0%
Issue Ages 65+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	5.0%	5.0%	2.0%
Plan F - Pennsylvania			
GI (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	5.0%	3.0%	1.0%
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	5.0%	3.0%	1.0%
Issue Ages 65-84 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	16.0%	3.0%	1.0%
Issue Ages 85+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	13.5%	3.0%	1.0%
Plans G - Pennsylvania			
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	5.0%	3.0%	1.0%
Issue Ages 65-84 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	16.0%	3.0%	1.0%
Issue Ages 85+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	13.5%	3.0%	1.0%
Plan N - Pennsylvania			
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	5.0%	3.0%	1.0%
Issue Ages 65-84 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	20.0%	2.0%	1.0%
Issue Ages 85+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	10.0%	1.5%	0.5%
Plans HDF- Pennsylvania			
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	5.0%	3.0%	1.0%
Issue Ages 65- 84 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	21.0%	8.0%	5.0%
Issue Ages 85+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	11.0%	7.0%	5.0%
Plan A - South Carolina			
Issue Ages 65+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* + GI	5.0%	5.0%	2.0%
Plans F & G - South Carolina			
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* + GI	16.0%	3.0%	1.0%
Issue Ages 80+ (Yrs 1-6 / 7-10 / Yrs 11-30)* + GI	8.0%	2.5%	1.0%
Plans N - South Carolina			
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* + GI	20.0%	2.0%	1.0%
Issue Ages 80+ (Yrs 1-6 / 7-10 / Yrs 11-30)* + GI	10.0%	1.5%	0.5%
Plans HDF - South Carolina			
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* + GI	21.0%	8.0%	5.0%
Issue Ages 80+ (Yrs 1-6 / 7-10 / Yrs 11-30)* + GI	12.5%	7.5%	6.0%
Plan A - South Dakota			
All Issue Ages (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	5.0%	5.0%	2.0%
Plans F & G - South Dakota			
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	5.0%	5.0%	2.0%
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	16.0%	3.0%	1.0%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	8.0%	2.5%	1.0%
Plans HDF - South Dakota			
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	8.0%	8.0%	5.0%
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	21.0%	8.0%	5.0%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	13.0%	7.5%	6.0%
Plans N - South Dakota			
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	5.0%	5.0%	2.0%
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	20.0%	2.0%	1.0%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	10.0%	1.5%	0.5%
Plan A - Texas			
Issue ages ≤ 64 (Yrs 1-7 / Yrs 8-10 / Yrs 11-30)*	0.0%	0.0%	0.0%
Issue Ages 65+ GI (Yrs 1-7 / Yrs 8-10 / Yrs 11-30)*	2.0%	0.0%	0.0%
Issue Ages 65+ OE/UW (Yrs 1-7 / Yrs 8-10 / Yrs 11-30)*	5.0%	5.0%	2.0%

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LEVEL	Agent IV - 8		
Plan F - Texas			
GI (Yrs 1-7 / Yrs 8-10 / Yrs 11-30)*	2.0%	0.0%	0.0%
Issue Ages 65-84 (Yrs 1-7 / Yrs 8-10 / Yrs 11-30)*	15.0%	3.0%	1.0%
Issue Ages 85+ (Yrs 1-7 / Yrs 8-10 / Yrs 11-30)*	7.5%	2.5%	1.0%
Plans G - Texas			
Issue Ages 65-84 (Yrs 1-7 / Yrs 8-10 / Yrs 11-30)*	15.0%	3.0%	1.0%
Issue Ages 85+ (Yrs 1-7 / Yrs 8-10 / Yrs 11-30)*	7.5%	2.5%	1.0%
Plans HDF - Texas			
Issue Ages 65-84 (Yrs 1-7 / Yrs 8-10 / Yrs 11-30)*	20.0%	8.0%	5.0%
Issue Ages 85+ (Yrs 1-7 / Yrs 8-10 / Yrs 11-30)*	12.5%	7.5%	6.0%
Plans N - Texas			
Issue Ages 65-84 (Yrs 1-7 / Yrs 8-10 / Yrs 11-30)*	20.0%	2.0%	1.0%
Issue Ages 85+ (Yrs 1-7 / Yrs 8-10 / Yrs 11-30)*	10.0%	1.5%	0.5%
Plan A - Arkansas & Vermont			
All Issue Ages (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	5.0%	5.0%	2.0%
Plan F & G - Arkansas & Vermont			
Issue Ages 65-69 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	16.0%	8.0%	2.0%
Issue Ages 70-74 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	11.0%	5.5%	2.0%
Issue Ages 75-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	7.0%	5.0%	2.0%
Issue Ages 80-84 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	5.0%	3.5%	2.0%
Issue Ages 85+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	5.0%	2.5%	2.0%
Plan A - Arkansas & Vermont			
All Issue Ages (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	5.0%	5.0%	2.0%
Plan F & G - Arkansas & Vermont			
Issue Ages 65-69 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	16.0%	8.0%	2.0%
Issue Ages 70-74 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	11.0%	5.5%	2.0%
Issue Ages 75-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	7.0%	5.0%	2.0%
Issue Ages 80-84 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	5.0%	3.5%	2.0%
Issue Ages 85+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	5.0%	2.5%	2.0%
Plans N, HDF & HDG - Arkansas & Vermont			
Issue Ages 65-69 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	20.0%	6.5%	2.0%
Issue Ages 70-74 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	15.0%	4.5%	1.0%
Issue Ages 75-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	11.0%	4.0%	1.0%
Issue Ages 80-84 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	9.0%	2.5%	1.0%
Issue Ages 85+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	9.0%	1.5%	1.0%
Plan A - Washington			
Issue Ages 65+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	5.0%	5.0%	5.0%
GI Ages 65+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	2.0%	2.0%	2.0%
Plan F, HDF, G, N - Washington			
Issue Ages 65+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	4.75%	4.75%	4.75%
GI Ages 65+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	2.0%	2.0%	2.0%
Non-Standard Plan in Wisconsin			
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* + GI	8.0%	2.5%	1.0%
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* + GI	16.0%	3.0%	1.0%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* + GI	8.0%	2.5%	1.0%
Plan A - Wyoming			
GI (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	2.0%	0.0%	0.0%
Issue Ages 65-84 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	0.0%	0.0%	0.0%
Issue Ages 85+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	5.0%	5.0%	2.0%
Plan F & G - Wyoming			
GI (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	2.0%	0.0%	0.0%
Issue Ages 65-84 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	16.0%	3.0%	1.0%
Issue Ages 85+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	8.0%	2.5%	1.0%
Plans HDF/ HDG - Wyoming			
GI (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	2.0%	0.0%	0.0%
Issue Ages 65-84 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	21.0%	8.0%	5.0%
Issue Ages 85+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	13.0%	7.5%	6.0%

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LEVEL	<i>Agent IV - 8</i>		
Plan N - Wyoming			
GI (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	2.0%	0.0%	0.0%
Issue Ages 65-84 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	20.0%	2.0%	1.0%
Issue Ages 85+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	10.0%	1.5%	0.5%
STD II & III Plans A, F, HDF, G & N - Montana			
All Issue Ages (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)* + GI	14.5%	5.0%	2.0%
STD II & III Plan A - Delaware, New Hampshire, New Mexico, Rhode Island and West Virginia, Wyoming			
All Issue Ages (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	3.0%	3.0%	1.0%
STD II & III Plans F, HDF/HDG, G & N - Delaware, New Hampshire, New Mexico, Rhode Island, West Virginia and Wyoming			
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	4.0%	2.0%	1.0%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11-30)*	3.0%	2.0%	1.0%

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