

MANHATTANLIFE ASSURANCE COMPANY OF AMERICA
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 STANDARD LIFE AND CASUALTY INSURANCE COMPANY
 HOUSTON, TEXAS

GA

Commission Schedule

Health and Disability Products	1st Yr. %	Renewal %
24 Hour Accident Excludes AZ & CO	30	4
24 Hour Accident AZ only	27.5	4
Voluntary Group Accident	45	5
Affordable Choice	30	5
**Affordable Choice – Florida only	26	3
Critical Protection CPR- Critical Illness	45	7
Dental, Vision, Hearing & Dental, Vision, Hearing Select	40	5
Central Income Security DI	45	8
Disability Income-Group	47	6
CP4000 CancerCare & Cancer Express FOB-First Diagnosis and Riders ages 69	50	7
**Cancer FL4000 – Florida only	45	7
PAID Personal Accident & DI Rider, and Accident Express	50	7
Out-Of-Pocket Protection Plan	30	5
***Out-Of-Pocket Protection Plan – Florida only	25	5
GAP Express	12	4
Home Health Care	65	9
Cancer, Heart Attack, Stroke	55	10
Accident Guard	42.5	6

Short Term Care

Including: AK, AL, AR, DC, DE, GA, HI, IA, ID, IL, KS, LA, MA, MD, ME, MI, MO, MS, NC, NH, NM, NV, OR, PA, RI, TX, UT, WI, WV and WY

Age Band 45-79			
1st year	Yrs. 2-5	Yrs. 6-10	Yrs. 11+
55	9	8	3.5
Age Band 80+			
1st year	Yrs. 2-5	Yrs. 6-10	Yrs. 11+
47.5	9	8	3.5

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Short Term Care

Including: AZ, FL, IN, MT, NE, OH, OK, SC, TN and VA

Age Band 45-79			
1 st year	Yrs. 2-5	Yrs. 6-10	Yrs. 11+
47.5	7	6	2.5
Age Band 80+			
1 st year	Yrs. 2-5	Yrs. 6-10	Yrs. 11+
30	7	6	2.5

Short Term Care

Including: CO, KY, SD and WA

Age Band 45-79			
1 st year	Yrs. 2-5	Yrs. 6-10	Yrs. 11+
32.5	4	3.75	3.5
Age Band 80+			
1 st year	Yrs. 2-5	Yrs. 6-10	Yrs. 11+
27.5	4	3.75	3.5

Short Term Care

Including: ND and VT

Age Band 45-79			
1 st year	Yrs. 2-5	Yrs. 6-10	Yrs. 11+
12	2.5	2	1
Age Band 80+			
1 st year	Yrs. 2-5	Yrs. 6-10	Yrs. 11+
8	2.5	2	1

First year commissions and renewal commissions shall be calculated according to the above percentages by product type sold. The first year commission and renewal commission percentages shown in the schedules of commission are percentages of the original premium received and accepted for policies written for ManhattanLife Assurance Company of America, Manhattan Life Insurance Company, ManhattanLife of America Insurance Company, and Standard Life and Casualty Insurance Company.

First year commissions are paid for the first 12 months of the policy, beginning on the effective date of the policy. Renewal commissions are paid after the one year anniversary of the policy.

For flexible premium universal life plans, commissions for scheduled premiums will be paid based on the premium due date. For additional payments, commissions will be paid based on the date the premium is applied to the policy.

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Commissions are not paid on premiums waived, suspended, or paid under automatic premium loan provisions.

Commissions for policies with a special class premium or resulting from a policy conversion, replacement or other form of policy change will be determined by the Company. The rated up portion of the policy premium is not commissionable.

Any change to the above schedules will be applicable only to policies issued on applications received more than thirty (30) days after notice of such change has been mailed to the agent's last known address on file with the Company.

For any lapsed policy which is subsequently reinstated, the Company is relieved of any further commissions due for the policy unless the reinstatement application was procured by the agent.

Commissions will not be paid on premiums paid to or deposited with the Company in advance of when such premium is due and is paid according to the premium due dates specified in the original policy.

Commission on the total premiums for any policy to which a term rider is attached shall be at the rates in the schedule for the base policy without the rider.

The agent writing the policy shall be entitled to first year and renewal commissions as provided in the above schedules except when the policy has been transferred to another agent for any of the following reasons:

- Another agent rewrites a policy.
- Another agent reinstates a lapsed, cancelled or terminated policy.

In the absence of specific information to the contrary, the books, records, accounting and statistical procedures of the Company shall control in determining all matters in connection with the above schedules of commission.

Date: _____

Agent Name : _____ Signature _____

Approved: _____ Date: _____