

Independent Distribution Group
Renewal Year Compensation Grids

Renewals									
	EIL, EPIL, ESIL, ESPL, AUL, OIL and OBIL Renewals		SAWL, SPWL Renewals	SAWL, SPWL Renewals	SAWL, SPWL Renewals	SWL, SAWL, SPWL Custom Pay Excess, SPPUA/AIA, FTA Renewals	Elite - All Products Renewals	CareShield*	
	Yrs 2 - 10	Yrs 11 +	Years 2 - 5	Years 6 - 10	Years 11 +	Yrs 2+	Yrs 2 +	Yrs 2-10	Years 11+
IMO/Agy 1	3.00%	1.00%	9.00%	4.00%	2.00%	3.00%	0.00%	7.00%	2.00%
IMO/Agy 2	2.50%	1.00%	8.00%	3.50%	1.75%	2.50%	0.00%	6.00%	1.50%
IMO/Agy 3	2.00%	0.50%	7.00%	3.00%	1.50%	2.00%	0.00%	5.00%	1.00%
IMO/Agy 4	1.50%	0.50%	6.00%	2.50%	1.25%	1.50%	0.00%	4.00%	0.50%
IMO/Agy 5	1.00%	0.00%	5.00%	2.00%	1.00%	1.00%	0.00%	3.00%	0.00%
Broker 1	3.00%	1.00%	9.00%	4.00%	2.00%	3.00%	0.00%	7.00%	2.00%
Broker 2	2.50%	1.00%	8.00%	3.50%	1.75%	2.50%	0.00%	6.00%	1.50%
Broker 3	2.00%	0.50%	7.00%	3.00%	1.50%	2.00%	0.00%	5.00%	1.00%
Broker 4	1.50%	0.50%	6.00%	2.50%	1.25%	1.50%	0.00%	4.00%	0.50%
Broker 5	1.00%	0.00%	5.00%	2.00%	1.00%	1.00%	0.00%	3.00%	0.00%
Broker 6	0.50%	0.00%	3.00%	1.50%	0.50%	0.50%	0.00%	2.00%	0.00%
Brokers 7+	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.00%	0.00%

Independent Distribution Group
Excess & Cash Extra Compensation Grids

Excess			
	EIL, EPIL, ESIL, ESPL, AUL, OIL, and OBIL	EIL, EPIL, ESIL, ESPL, AUL, OIL, and OBIL	CareShield Excess
	Yrs 1 - 10	Yrs 11 +	Years 1 +
IMO/Agy 1	2.50%	1.00%	2.00%
IMO/Agy 2	2.00%	1.00%	1.50%
IMO/Agy 3	1.50%	0.50%	1.00%
IMO/Agy 4	1.00%	0.50%	0.50%
IMO/Agy 5	0.50%	0.00%	0.00%
Broker 1	2.50%	1.00%	2.00%
Broker 2	2.00%	1.00%	1.50%
Broker 3	1.50%	0.50%	1.00%
Broker 4	1.00%	0.50%	0.50%
Broker 5	0.50%	0.00%	0.00%
Broker 6	0.00%	0.00%	0.00%
Brokers 7+	0.00%	0.00%	0.00%

Cash Extra		
	Elite Cash Extra All Years	SWL, SAWL, SPWL Cash Extra All Years
IMO/Agy 1	5.00%	5.00%
IMO/Agy 2	4.00%	4.00%
IMO/Agy 3	3.00%	3.00%
IMO/Agy 4	2.00%	2.00%
IMO/Agy 5	1.00%	1.00%
Broker 1	3.00%	3.00%
Broker 2	2.50%	2.50%
Broker 3	2.00%	2.00%
Broker 4	1.50%	1.50%
Broker 5	1.00%	1.00%
Broker 6	0.50%	0.50%
Brokers 7+	0.00%	0.00%