

OVERRIDES FOR GENERAL AGENTS

GROUP INSURANCE: Overriding commissions on group insurance produced by and through your efforts, or by agents under your direction, while this contract is in effect and accepted by the Company will be paid to you on receipt by the Company of each premium as it becomes due while this contract is in effect.

CONTINUATION OF THIS CONTRACT: This contract will be renewed on a year to year basis on the anniversary of the contract date only if group insurance produced by and through your efforts or by agents under your direction exceed \$25,000 of annualized premium during the previous contract year.

OVERRIDING COMMISSIONS:

Group Multiple Employer Trust plans:

- (a) 5.0% of any Life, Short Term Disability and Intermediate Disability Insurance Premiums produced and paid to the Company.
- (b) 5.0% of any Long Term Disability Insurance Premiums produced and paid to the Company.

Other Group Insurance:

- (a) Group Life, Accidental Death and Dismemberment, Short Term and Intermediate Disability Plans.

	Portion of the Premiums for Each Year to Which Commissions Are Applicable	Commissions Applicable to First Year Premiums	Commissions Applicable to Renewal Premiums
First	\$15,000	5.0%	5.0%
Next	10,000	3.0	3.0
Next	25,000	2.0	2.0
Excess Over	50,000	1.0	1.0

- (b) Group Long Term Disability Insurance Plans.

	Portion of the Premiums for Each Year to Which Commissions Are Applicable	Commissions Applicable to First Year Premiums	Commissions Applicable to Renewal Premiums
First	\$15,000	5.0%	5.0%
Next	10,000	3.0	3.0
Next	25,000	2.0	2.0
Excess Over	50,000	1.0	1.0

For the purposes of this Section, first year premiums are aggregate premiums received for the first year of a plan and renewal premiums are aggregate premiums received for any renewal year of a plan, including premiums paid due to increases in premium rates or benefits or to additional persons being insured. The first year of a plan is deemed to commence on the plan's effective date and to end on the day before its first annual renewal date. A renewal year of a plan is a period of twelve consecutive months commencing on any annual renewal date of such plan.