



AGENT Compensation Matrix

Level	Aggregate Annual Placed Premium	John Hancock	MetLife	Genworth	Prudential	UNUM	Med America	Allianz
1	0 - \$25K	65/8/2/2	55/7/1	55/5/5	55/7/2.5	55/6/2	55/7/3.5	55/7/3.5
2	\$25K -50K	70/8/3/2	60/9/1	60/5/5	60/7/2	60/7.5/2	60/8/4	60/7.5/3.5
3	\$50K+	75/9/3/2	65/10/2	65/6/6	65/10/2	65/9/2	65/9/4	65/8/4

*Compensation is age graded for **MedAmerica***
 (The above schedules do not apply to Delaware, Indiana, Michigan and Wisconsin)

Penn Treaty available for declined cases

LifeStyle agrees to provide training for all agents regarding:

- Product
- Plan design
- Illustration software
- Pre-underwriting

LifeStyle agrees to provide ongoing for all agents:

- Training: LTCI, LTC Alternative Solutions, Marketing, Multi-life LTCI
- Point-of-sale and seminar presentations
- Industry updates and information
- Ordering of all application requirements i.e. medical records, face to face interviews, parameds and telephone interviews
- Processing and submission of applications to carriers
- Troubleshooting problems and working with agent to resolve

Level 2 & Level 3 Agent responsibilities:

- General knowledge of product learned through personal study of product materials, conference calls and LifeStyle training meetings
- Use of carrier hotlines for pre-underwriting
- Generate client quotes using carrier software
- Monitor status of pending business by use of carrier websites and carrier call centers

Agent Date

LifeStyle Insurance Services, Inc. Date
Carol Gardner, President