



Dear Producer:

LifeStyle Insurance Services, Inc. is pleased to partner with you in bringing long-term care solutions to your clients. As an industry leader, we have carefully chosen carriers with stability, strength and commitment. Our membership in the National Long Term Care Network and also our level of production provides you with preferential treatment from our carriers.

We are proud of our reputation of providing the best training, service and administration. The attached compensation matrix exhibits our dedication to providing you with top contracts.

Levels of production are calculated on an aggregate basis—all of your LifeStyle LTCI production will count regardless of which carrier / carriers you write. You have the opportunity of choosing which level is appropriate for you. Within 3 months of assuming a level two or three compensation, LifeStyle will expect an agent to be tracking toward the appropriate annual production level. At the beginning of each year, production will be reviewed and adjusted according to the previous year's total paid premium.

Your opportunity to reach higher levels is dependent on your total production and on your independence as an agent. At levels two and three, we agree that you will call the carriers to pre-underwrite your cases and also to generate your own quotes. Research shows that agents are more successful when they make the effort to learn the carrier's underwriting criteria. Utilizing illustration software is the quickest and easiest way to learn how the products work and how benefits affect pricing. Level three agents will also have free access to VitalLTC, the industry's premier comparison website. Any agent not able or willing to assume those responsibilities can remain at level one and rely on the staff at LifeStyle to provide turn-key servicing. At level one we are also willing to provide conference call sales presentations to your clients.

LifeStyle's commitment to excellence as the industry's premier LTCI agency will provide you with a proven path to success. We look forward to a satisfying and productive relationship.

Sincerely,

Carol Gardner
President

A New Direction in Insurance Services

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