

Gross Dealer Concession Aetna Individual

State	Comms Status	Gold Level		Silver Level		Bronze Level	
		First Year	Subsequent Years	First Year	Subsequent Years	First Year	Subsequent Years
Arizona	GA	20.00%	7.00%	18.00%	7.00%	15.00%	7.00%
Colorado	GA	20.00%	5.00%	18.00%	5.00%	15.00%	5.00%
Connecticut	GA	20.00%	5.00%	18.00%	5.00%	15.00%	5.00%
Delaware	GA	20.00%	5.00%	18.00%	5.00%	15.00%	5.00%
Georgia	GA	20.00%	10.00%	18.00%	10.00%	15.00%	10.00%
Illinois	GA	20.00%	10.00%	18.00%	10.00%	15.00%	10.00%
Kansas	GA	20.00%	5.00%	18.00%	5.00%	15.00%	5.00%
Michigan	GA	20.00%	5.00%	18.00%	5.00%	15.00%	5.00%
Missouri	GA	20.00%	5.00%	18.00%	5.00%	15.00%	5.00%
Nevada	GA	20.00%	5.00%	18.00%	5.00%	15.00%	5.00%
Ohio	GA	20.00%	7.00%	18.00%	7.00%	15.00%	7.00%
Pennsylvania	GA	20.00%	5.00%	18.00%	5.00%	15.00%	5.00%

Important Items to Remember:

- Rates are effective for all 2008 effective date
- Commissions paid on base rate premium only
- Broker tier based on approved and enrolled applications
- Initial broker tier will be based on production submitted between January 2007 - December 2007 effective dates
- Changes in tier will be evaluated on a monthly basis

Bronze Level (1 - 5 Enrolled Applications)

Silver Level (6 - 10 Enrolled Applications)

Gold Level (11+ Enrolled Applications)

States **	Plans	1-6 Years	7-10 Years	** Rates for New Enrollments effective on or after January 1, 2009
AZ, CA, GA, IL, MD, NC, OH, PA & SC	Medicare Supplement plans	18.00%	7%	

GA = Flex is appointed as General Agent

* Commissions rates are subject to change by carrier at any time

WA = Flex is appointed as Writing Agent

** If you do not see a specific state listed, product is currently ~~Not Available~~ **Available**
Last Up-Dated 2/6/08

**Gross Dealer Concession
Assurant Individual**

State	Comms Status	1st Year	2nd Year	3rd - 5th Year	6th - 10th Year	11th Year	1st Year	2nd Year	3rd - 5th Year	6th - 10th Year	11th Year	
		AGE 61 Years or Younger					AGE 62 Years or Older					
		Alaska	GA	20.00%	6.00%	5.00%	4.00%	4.00%	10.00%	10.00%	10.00%	0.00%
Alabama	GA	20.00%	4.00%	3.00%	2.00%	2.00%	10.00%	7.00%	7.00%	0.00%	0.00%	
Arkansas	GA	2.00%	1.00%	1.00%	1.00%	1.00%	2.00%	1.00%	1.00%	1.00%	1.00%	
Arizona	GA	20.00%	4.00%	3.00%	2.00%	2.00%	10.00%	7.00%	7.00%	0.00%	0.00%	
California	GA	2.00%	1.00%	1.00%	1.00%	1.00%	2.00%	1.00%	1.00%	1.00%	1.00%	
Colorado	GA	20.00%	4.00%	3.00%	2.00%	2.00%	10.00%	7.00%	7.00%	0.00%	0.00%	
Connecticut	GA	20.00%	4.00%	3.00%	2.00%	2.00%	10.00%	7.00%	7.00%	0.00%	0.00%	
Delaware	GA	20.00%	6.00%	5.00%	4.00%	4.00%	10.00%	10.00%	10.00%	0.00%	0.00%	
Florida	GA	5.00%	1.00%	1.00%	1.00%	1.00%	5.00%	1.00%	1.00%	1.00%	1.00%	
Georgia	GA	3.00%	1.00%	1.00%	1.00%	1.00%	3.00%	1.00%	1.00%	1.00%	1.00%	
Iowa	GA	2.00%	1.00%	1.00%	1.00%	1.00%	2.00%	1.00%	1.00%	1.00%	1.00%	
Idaho	GA	5.00%	3.00%	3.00%	3.00%	3.00%	5.00%	3.00%	3.00%	3.00%	3.00%	
Illinois	GA	20.00%	4.00%	3.00%	2.00%	2.00%	10.00%	7.00%	7.00%	0.00%	0.00%	
Indiana	GA	20.00%	4.00%	3.00%	2.00%	2.00%	10.00%	7.00%	7.00%	0.00%	0.00%	
Kansas	GA	20.00%	4.00%	3.00%	2.00%	2.00%	10.00%	7.00%	7.00%	0.00%	0.00%	
Louisiana	GA	20.00%	4.00%	3.00%	2.00%	2.00%	10.00%	7.00%	7.00%	0.00%	0.00%	
Maryland	GA	20.00%	4.00%	3.00%	2.00%	2.00%	10.00%	7.00%	7.00%	0.00%	0.00%	
Michigan	GA	20.00%	4.00%	3.00%	2.00%	2.00%	10.00%	7.00%	7.00%	0.00%	0.00%	
Minnesota	GA	20.00%	4.00%	3.00%	2.00%	2.00%	10.00%	7.00%	7.00%	0.00%	0.00%	
Missouri	GA	2.00%	1.00%	1.00%	1.00%	1.00%	2.00%	1.00%	1.00%	1.00%	1.00%	
Mississippi	GA	20.00%	4.00%	3.00%	2.00%	2.00%	10.00%	7.00%	7.00%	0.00%	0.00%	

**Gross Dealer Concession
Assurant Individual**

State	Comms Status	1st Year	2nd Year	3rd - 5th Year	6th - 10th Year	11th Year	1st Year	2nd Year	3rd - 5th Year	6th - 10th Year	11th Year
		AGE 61 Years or Younger					AGE 62 Years or Older				
Montana	GA	20.00%	4.00%	3.00%	2.00%	2.00%	10.00%	7.00%	7.00%	0.00%	0.00%
North Carolina	GA	2.00%	1.00%	1.00%	1.00%	1.00%	2.00%	1.00%	1.00%	1.00%	1.00%
North Dakota	GA	20.00%	4.00%	3.00%	2.00%	2.00%	10.00%	7.00%	7.00%	0.00%	0.00%
Nebraska	GA	20.00%	4.00%	3.00%	2.00%	2.00%	10.00%	7.00%	7.00%	0.00%	0.00%
New Hampshire	GA	20.00%	4.00%	3.00%	2.00%	2.00%	10.00%	7.00%	7.00%	0.00%	0.00%
New Mexico	GA	20.00%	4.00%	3.00%	2.00%	2.00%	10.00%	7.00%	7.00%	0.00%	0.00%
Ohio	GA	5.00%	2.00%	2.00%	2.00%	2.00%	5.00%	2.00%	2.00%	2.00%	2.00%
Oklahoma	GA	20.00%	4.00%	3.00%	2.00%	2.00%	10.00%	7.00%	7.00%	0.00%	0.00%
Oregon	GA	20.00%	6.00%	5.00%	4.00%	4.00%	10.00%	10.00%	10.00%	0.00%	0.00%
Pennsylvania	GA	20.00%	4.00%	3.00%	2.00%	2.00%	10.00%	7.00%	7.00%	0.00%	0.00%
South Carolina	GA	20.00%	4.00%	3.00%	2.00%	2.00%	10.00%	7.00%	7.00%	0.00%	0.00%
South Dakota	GA	20.00%	6.00%	5.00%	4.00%	4.00%	10.00%	10.00%	10.00%	0.00%	0.00%
Tennessee	GA	2.00%	1.00%	1.00%	1.00%	1.00%	2.00%	1.00%	1.00%	1.00%	1.00%
Texas	GA	20.00%	4.00%	3.00%	2.00%	2.00%	10.00%	7.00%	7.00%	0.00%	0.00%
Utah	GA	2.00%	1.00%	1.00%	1.00%	1.00%	2.00%	1.00%	1.00%	1.00%	1.00%
Virginia	GA	2.00%	1.00%	1.00%	1.00%	1.00%	2.00%	1.00%	1.00%	1.00%	1.00%
Washington	GA	20.00%	4.00%	3.00%	2.00%	2.00%	10.00%	7.00%	7.00%	0.00%	0.00%
Wisconsin	GA	20.00%	4.00%	3.00%	2.00%	2.00%	10.00%	7.00%	7.00%	0.00%	0.00%
Wyoming	GA	20.00%	6.00%	5.00%	4.00%	4.00%	10.00%	10.00%	10.00%	0.00%	0.00%

GA = Flex is appointed as General Agent
WA = Flex is appointed as Writing Agent

* Commissions rates are subject to change by carrier at any time
** If you do not see a specific state listed, product is currently not available
Last Up-Dated 2/6/08

**Gross Dealer Concession
BCBS Individual**

Arizona - WA Lifewise	
1st Year	Renewal Years
PENDING RATES	

California - WA Blue Cross of CA / Blue Cross of CA	
1st Year	Renewal Years
PENDING RATES	5.00%

Idaho - WA Blue Cross of ID	
Product Name	Commission Amount
Personal Blue, BlueCare PPO, H.S.A Blue	\$19.70
Essential Blue Plus	\$10.60
Essential Blue Basic	\$6.90

Idaho - WA Regence Blue Shield of Idaho	
Product Name	Per Enrolled Member, F
Regence Summit	\$19*
Regence HSA	\$19*
Regence NowSelect	\$12*
Individual Plans <i>(closed)</i>	\$15* <i>with the exception</i>
Regence Select for Individual <i>(closed)</i>	\$19*
Medigap Plans	\$15
MedAdvantage Plans	\$15
MedAdvantage Plus Rx Plans	\$16
Medicare Script <i>(stand Alone)</i>	\$4

Illinois - GA Blue Cross Blue Shield of IL	
1st Year	Renewal Years
15.00%	5.00%

Indiana - WA Anthem Blue Cross Blue Shield of IN	
1st Year	Renewal Years
20.00%	10.00%

Anthem Blue Cross of CA	
	1st yr Standard Rate Plan
PPO Share 3500	20.00%
PPO Share 7500	20.00%
All other PPO plans	
HMO Saver	20.00%

**Gross Dealer Concession
BCBS Individual**

HMO	20.00%
SelectHMO	20.00%
HIPAA Plans	
Dental Plan	

Kentucky - WA Anthem Blue Cross Blue Shield of KY	
1st Year	Renewal Years
14.00%	5.00%

Maryland - WA CareFirst Blue Cross Blue Shield	
1st Year	Renewal Years
\$18.91 - \$22.07 Per Contract Per Month	

Minnesota - WA Blue Cross Blue Shield of MN	
1st Year	Renewal Years
\$14.00 Per Contract Per Month - VantageBlue	\$7 Per Contract Per Mo

**Gross Dealer Concession
BCBS Individual**

Missouri - WA Anthem Blue Cross Blue Shield of MO	
1st Year	Renewal Years
11.00%	7.00%

Oklahoma - WA Blue Cross Blue Shield of OK	
1st Year	Renewal Years
10.00%	10.00%

Texas - WA Blue Cross Blue Shield of TX	
1st Year	Renewal Years
10.00%	10.00%

Utah - WA Regence Blue Cross Blue Shield of UT	
1st Year	Renewal Years
12.00%	Year two 8.00% / Every

Virginia - WA Carefirst Blue Cross Blue Shield	
1st Year	Renewal Years
\$18.91 - \$22.07 Per Contract Per Month	

Washington - WA Blue Cross / Regence / Blue Shield / Asuris / Lifewise	
1st Year	Renewal Years
7.50%	7.50%

Washington	1-9 cases
LifeWise Health Plan of Wa	4.50%
Premera Blue Cross	2.40%
Premera Blue Cross Med Supp	6.00%

Washington DC - WA CareFirst Blue Cross Blue Shield	
1st Year	Renewal Years
\$18.91 - \$22.07 Per Contract Per Month	

**Gross Dealer Concession
BCBS Individual**

GA = Flex is appointed as General Agent

WA = Flex is appointed as Writing Agent

** If yo

**Gross Dealer Concession
Golden Rule Individual**

State	Comms Status	1st Year	Renewal Years
Alabama	GA	20.00%	5.00%
Alaska	GA	20.00%	5.00%
Arkansas	GA	20.00%	5.00%
Colorado	GA	20.00%	5.00%
Connecticut	GA	20.00%	5.00%
Delaware	GA	20.00%	5.00%
Florida	WA	20.00%	5.00%
Georgia	GA	20.00%	5.00%
Indiana	GA	20.00%	5.00%
Iowa	GA	20.00%	5.00%
Kansas	GA	20.00%	5.00%
Kentucky	GA	20.00%	5.00%
Michigan	GA	20.00%	5.00%
Mississippi	GA	20.00%	5.00%
Missouri	GA	20.00%	5.00%
Nebraska	GA	20.00%	5.00%
Ohio	GA	20.00%	5.00%
Oklahoma	GA	20.00%	5.00%
Pennsylvania	GA	20.00%	5.00%
Tennessee	GA	20.00%	5.00%
Texas	GA	20.00%	5.00%
Virginia	GA	20.00%	5.00%
Wisconsin	GA	20.00%	5.00%

GA = Flex is appointed as General Agent
WA = Flex is appointed as Writing Agent

* Commissions rates are subject to change by carrier at any time
** If you do not see a specific state listed, product is currently not available

Last Up-Dated 2/6/08

**Gross Dealer Concession
Humana Individual**

State	Comms Status	1st Year	2nd Year +
Alabama	GA	20.00%	5.00%
Arizona	GA	20.00%	5.00%
Arkansas	GA	20.00%	5.00%
Colorado	GA	20.00%	5.00%
Florida	GA	20.00%	5.00%
Georgia	GA	20.00%	5.00%
Illinois	GA	20.00%	5.00%
Indiana	GA	20.00%	5.00%
Iowa	GA	20.00%	5.00%
Kansas	GA	20.00%	5.00%
Kentucky	GA	20.00%	5.00%
Louisiana	GA	20.00%	5.00%
Michigan	GA	20.00%	5.00%
Mississippi	GA	20.00%	5.00%
Missouri	GA	20.00%	5.00%
Nebraska	GA	20.00%	5.00%
Nevada	GA	20.00%	5.00%
North Carolina	GA	20.00%	5.00%
Ohio	GA	20.00%	5.00%
Oklahoma	GA	20.00%	5.00%
South Carolina	GA	20.00%	5.00%
Tennessee	GA	20.00%	5.00%
Texas	GA	20.00%	5.00%
Utah	GA	20.00%	5.00%
Virginia	GA	20.00%	5.00%
Wisconsin	GA	20.00%	5.00%

GA = Flex is appointed as General Agent
WA = Flex is appointed as Writing Agent

* Commissions rates are subject to change by carrier at any time
** If you do not see a specific state listed, product is currently not available

Last Up-Dated 2/6/08

**Gross Dealer Concession
IAC Individual**

State	Comms Status	1st Year	2nd Year +
Arizona	GA	20.00%	5.00%
Colorado	GA	20.00%	5.00%
Florida	GA	20.00%	5.00%
Indiana	GA	20.00%	5.00%
Michigan	GA	20.00%	5.00%
Missouri	GA	20.00%	5.00%
Nebraska	GA	20.00%	5.00%
New Mexico	GA	20.00%	5.00%
Nevada	GA	20.00%	5.00%
Ohio	GA	20.00%	5.00%
Oklahoma	GA	20.00%	5.00%
Tennessee	GA	20.00%	5.00%
Texas	GA	20.00%	5.00%
Virginia	GA	20.00%	5.00%
Wisconsin	GA	20.00%	5.00%
West Virginia	GA	20.00%	5.00%

GA = Flex is appointed as General Agent
WA = Flex is appointed as Writing Agent

* Commissions rates are subject to change by carrier at any time
** If you do not see a specific state listed, product is currently not available
Last Up-Dated 2/6/08

**Gross Dealer Concession
Kaiser Individual**

State	Comms Status	1 -100 Policies In Force	101 - 250 Policies In Force	251 - 500 Policies In Force	501 and up Policies In Force
Colorado	GA	\$13.50 PMPM	\$16.00 PMPM	\$18.00 PMPM	\$20.00 PMPM
Oregon	WA	\$13.50 PMPM	\$16.00 PMPM	\$18.00 PMPM	\$20.00 PMPM
Washington	WA	\$13.50 PMPM	\$16.00 PMPM	\$18.00 PMPM	\$20.00 PMPM

GA = Flex is appointed as General Agent
WA = Flex is appointed as Writing Agent

* Commissions rates are subject to change by carrier at any time
** If you do not see a specific state listed, product is currently not available
Last Up-Dated 2/6/08