

Broker Commission Schedule

Group Life, AD&D, STD

Group Life, AD&D, STD (10 - 49 Lives)	
Combined Annual Premium	Writing Broker
First \$5,000	15.00%
5,001 – 10,000	10.00%
10,001 – 20,000	8.00%
20,001 – 30,000	6.00%
30,001 – 50,000	4.00%
50,001 – 100,000	2.00%
100,001 – 250,000	1.00%
>250,000	0.50%

Group Life, AD&D, STD (50+ Lives)	
Combined Annual Premium	Writing Broker
First \$5,000	15.00%
5,001 – 10,000	10.00%
10,001 – 20,000	8.00%
20,001 – 30,000	6.00%
30,001 – 50,000	4.00%
50,001 – 100,000	2.00%
100,001 – 250,000	1.00%
>250,000	0.50%

Group LTD

10 - 49 Lives	
Combined Annual Premium	Writing Broker
First \$15,000	15.00%
15,001 - 25,000	10.00%
25,001 - 50,000	5.00%
50,001 - 100,000	1.00%
>100,000	0.50%

50+ Lives	
Combined Annual Premium	Writing Broker
First \$15,000	15.00%
15,001 - 25,000	10.00%
25,001 - 50,000	5.00%
50,001 - 100,000	1.00%
>100,000	0.50%

Voluntary Products

	Writing Broker
Flat commissions	15.00%

Services provided by Rayant Insurance Agency, Inc., 3 Penn Plaza East, PP-09T, Newark, New Jersey 07105-2200. Life, accidental death and dismemberment and long-term disability insurance underwritten by Fort Dearborn Life Insurance Company.