

Group commission scales*

Dental 10% graded commission scale

Commission %	Annual Premium
10.0% of the first	\$0 - \$5,000 plus
7.25% of the next	\$5,001 - \$20,000 plus
4.0% of the next	20,001 - \$50,000 plus
2.0% of the next	\$50,001 - \$100,000 plus
1.0% of the next	\$100,001 - \$250,000 plus
.5% of premium in excess of	\$250,000

Dental graded 10% commission

This example represents a group with an annual paid premium of \$30,250. Total commission on the case is \$1,997.50.

\$5,000	x	0.10	=	\$500.00
\$15,000	x	0.0725	=	\$1,087.50
\$10,250	x	0.04	=	\$410.00
\$30,250				\$1,997.50

Life and STD 10% graded commission scale

Commission %	Annual Premium
10.0% of the first	\$0 - \$10,000 plus
8.0% of the next	\$10,001 - \$20,000 plus
6.0% of the next	\$20,001 - \$30,000 plus
4.0% of the next	\$30,001 - \$40,000 plus
3.0% of the next	\$40,001 - \$50,000 plus
2.0% of the next	\$50,001 - \$70,000 plus
1.5% of the next	\$70,001 - \$90,000 plus
1.0% of the next	\$90,001 - \$150,000 plus
.5% of premium in excess of	\$150,000

LTD 15% graded commission scale

Commission %	Annual Premium
15% of first	\$0 - \$15,000 plus
10.0% of the next	\$15,001 - \$25,000 plus
5.0% of the next	\$25,001 - \$50,000 plus
1.0% of premium in excess of	\$50,000

Group commissions by product

Coverage	Scale
Dental	10% Graded first year & renewal
LTD	15% Graded first year & renewal
STD	10% Graded first year & renewal
Life/AD&D	10% Graded first year & renewal
Voluntary life	15% Flat first year & renewal
Voluntary LTD	15% Flat first year & renewal
Voluntary STD	15% Flat first year & renewal
Voluntary dental	10% First year & renewal
Prepaid dental	10% First year & renewal

*These are our current non-negotiated standard scales. Scales may vary depending on the policy issue date. These scales do not apply in New York state.



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Assurant Employee Benefits specializes in quality employee benefits and services, including long-term and short-term disability, life and accidental death and dismemberment insurance, dental coverage, and disability reinsurance management services. Assurant Employee Benefits also offers voluntary (employee-paid) disability, life and dental plans. Products and services marketed by Assurant Employee Benefits are underwritten or provided by Union Security Insurance Company, Union Security Life Insurance Company of New York, or an affiliated prepaid dental company. Plans contain limitations and exclusions. Underwriting flexibility allows Assurant Employee Benefits to market tailor-made benefit plans for groups of most any size. Assurant Employee Benefits is located in Kansas City, Missouri. www.assurantemployeebenefits.com

Assurant Employee Benefits is part of Assurant, a Fortune 500 company and a member of the S&P 500, and is traded on the New York Stock Exchange under the symbol AIZ.

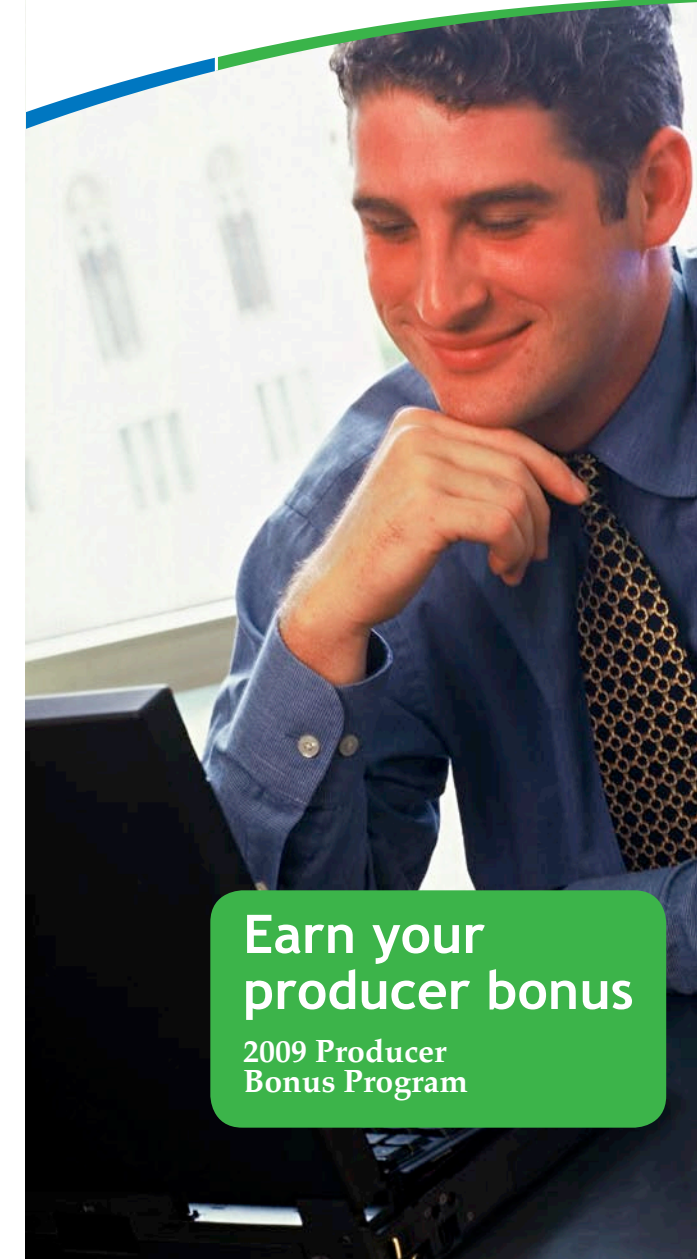
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Employee Benefits®



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2009 Producer Bonus Program

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Assurant Employee Benefits' Producer Bonus Program

Assurant Employee Benefits is proud to receive broker recommendations when we are the right choice to meet your clients' needs. Right choice means right benefits, right price, and right service model for your clients. If Assurant Employee Benefits is the right choice for your clients, you may qualify for a bonus. The bonus is available on qualifying Assurant Employee Benefits' employer-paid or voluntary group life, long-term disability, short-term disability, or dental products sold through Assurant Employee Benefits' sales force. However, the following Assurant Employee Benefits' products sold with 2009 effective dates and with a high-low commission structure do not qualify for the bonus or count toward bonus qualifications: critical illness, accident only and voluntary short-term disability.

Producers will qualify for a bonus, paid annually in April, if they meet sales requirements. Producers will qualify if they sell at least eight new coverages with effective dates within the 12-month qualifying period (January 1 to December 15, 2009) or by selling five new coverages totaling \$100,000 in annualized premiums during this same period.

It has been and remains our policy and practice to fully disclose all compensation we pay to producers, including producer bonus payments and any non-monetary compensation, to our ERISA plan customers that may be required to file Form 5500, as well as to our ASO and CSO customers. We also provide producer compensation information to customers upon request or as otherwise required by law.

Assurant Employee Benefits values the relationship we have with you and your clients and encourages you to discuss your compensation with all of your clients. The more your clients know about not only products and services, but also about your compensation, the better they are able to make informed decisions about what is right for them. This transparency is in the best interest of policyholders and the industry.

Products and services marketed by Assurant Employee Benefits are underwritten or provided by Union Security Insurance Company or an affiliated prepaid dental company.

- The bonus will be based on using current standard commission scales and qualifying premium collected during the 12-month period January 1 to December 31, 2009.
- Premium qualifies for bonus calculation if the coverage is still in force as of January 2, 2010. If not, the coverage is considered terminated for the persistency calculation.
- Premium does not qualify and no coverage credit is given if the coverage has less than 10 covered employees.
- If a coverage terminates prior to January 2, 2010, no producer bonus will be paid on the premium and no new coverage or premium credit will be given on the coverage.
- ASO/CSO business counts as a coverage sold, but no premium equivalent or commission is credited.
- Extensions to an existing coverage do not count as a new coverage.
- Coverages may be excluded if required by state mandates.
- Only employer-paid or voluntary long-term disability, short-term disability, life and dental products sold through the Assurant Employee Benefits sales force qualify for the bonus calculation and count toward premium coverage or commissions credits. The following Assurant Employee Benefits' products sold with 2009 effective dates and with a high-low commission structure do not qualify for the bonus qualification and do not count toward premium coverage or commission credits: critical illness, accident only and voluntary short-term disability.
- Coverages with 2001 and earlier effective dates sold through Protective are not eligible for coverage credit or producer bonus payments, and are not included in the persistency calculation.
- Coverages sold through Assurant Employee Benefits—Alternate Distribution do not qualify.
- Producers who share commissions may qualify if shares equal eight new coverages (i.e., 16 coverages at 50 percent credit equals eight full coverages).
- Coverage and premium credit are given to the broker of record, not a broker's broker.
- Each office of brokerage firms with multiple locations must qualify individually.
- Producer bonus will be paid in April of the following year.
- The payment and calculation of the producer bonus are subject to the sole discretion of Assurant Employee Benefits and are subject to approval by sales management.
- Producer bonus will be capped at \$5,000 for any one coverage.
- Renewal coverages under 10 lives are included in the program if written prior to January 1, 1996.
- The Producer Bonus Program may be modified or discontinued in our sole discretion at any time without prior notice.

Calculating the bonus

Producer Bonus paid on new and renewal business if:

- Persistency is 85% or greater; or
- Total new 2009 sales are \$250,000 or more and broker's block increase for 2009 is \$100,000 or more; or
- Broker has less than 10 coverages

The producer bonus is calculated by determining the applicable bonus percentage, based upon the sum of tables A and B for qualifying business. The bonus percentage is multiplied by our standard commissions on producer's collected premium, which are calculated by applying the premiums collected for qualifying business to our standard non-negotiated commission scales.

A New coverage	New premium	Incremental rate
5-7	\$100,000	10.0%
8-15	N/A	10.0%
16-31	N/A	15.0%
32+	N/A	20.0%

B Renewal coverage	Incremental rate
<10	0
10-19	8.5%
20-39	12.5%
40+	20.0%

Bonus paid only on new business if:

Persistency is less than 85%, and Broker is not otherwise eligible for payment for new and renewal business.

The producer bonus is calculated by determining the applicable bonus percentage from table A for qualifying business. The bonus percentage is multiplied by our standard commissions for new business only, which is calculated by applying the premiums collected for qualifying business with 2009 effective dates to our standard non-negotiated commission sales.

Persistency is defined as:

(1/1/2009 in force coverages – terminated coverages)

1/1/2009 in force coverages

Persistency will be rounded to the nearest whole percent. Only coverages with 2008 effective dates and earlier are included. The broker of record at the time a coverage terminates will be considered the broker as of January 1, 2009 when calculating persistency.

Broker's block increase is defined as:

1/1/2010 in force coverages with 2009 or earlier effective dates - 1/1/2009* in force coverages with 2008 or earlier effective date.

*includes coverages acquired or lost by acquisition or broker of record changes during 2009.

For example; January 1, 2009, the broker's in force block is \$450,000 and on January 1, 2010, the broker's in force block is \$570,000, the broker's block growth during 2009 is greater than \$100,000. If, in addition, the broker's 2009 qualifying new sales are \$250,000 or more, the producer bonus will be paid on the broker's new and renewal business.