



Jim Wolf
Senior Sales Representative

2011 Commission Schedule

Our brokers say we excel ...¹

A significantly higher percentage of brokers than the industry average tell us their overall experience with Assurant Employee benefits was *very good* or *excellent*.



A significantly higher percentage of brokers than the industry average tell us the timeliness of our proposal submissions was *very good* or *excellent*.



¹2009 JHA disability industry study results, pertain to employer-paid disability coverage.

Assurant Employee Benefits values the relationship we have with our brokers and their clients and we demonstrate that through our generous commission schedules. We are proud to have you recommend Assurant Employee Benefits to your clients when we are the right choice to meet your clients' needs. Right choice means right benefits, right price and right service model for your client.

Without our brokers, we would be unable to deliver the products and support that your clients have come to expect. Assurant Employee Benefits products sold with a 2011 effective date offer the following commission potential.

Group commissions by product

Coverage	Scale
Dental and Vision	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 and Voluntary Vision	10% First year & renewal
Prepaid Dental	10% First year & renewal

Group commission scales*

Dental and Vision 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 the premium in excess of	\$250,000

Dental and Vision 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
\$15,000X	0.0725	=	\$1,087.50
\$10,250X	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 the premium in excess of	\$150,000

LTD 15% graded commission scale

Commission %	Annual Premium
15.0% of the 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 the premium in excess of	\$50,000

*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.