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2011 Producer Bonus Program

Assurant Employee Benefits' Producer Bonus Program

We are 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- or employee-paid products.

We have updated our producer bonus program. Here are some highlights:

- 1 You can get up to **6% of inforce premium** (new and renewal)
- 2 **It is simple** – there is no confusion about how you will get paid
- 3 You have control – it is **based on your sales and growth**

New Sales (Effective dates from 1/1/2011 through 12/15/2011)		
Coverage Criteria	New Premium	Payment Rate
5	\$100,000	1.0%
5	\$250,000	2.0%

Growth in Block of Business	
In-force Premium Increase	Payment Rate
\$100,000	1.0%
\$250,000	2.0%
\$500,000	3.0%
\$1,000,000	4.0%

Here are the details!

To Qualify:

- Sell 5 new coverages totaling at least \$100,000 in annualized premium between January 1, 2011 and December 15, 2011.
- A coverage must have at least 10 covered lives.
- Coverage credit will be given in proportion to Producer's interest in the coverage.

Payment:

- Non-dental/vision products = the sum of the percentages from the sales and growth tables.
- Dental/vision products = 50% of the sum of the percentages from the sales and growth tables.
- Calculated on your inforce block on December 31, 2011 and will be paid in April 2012.
- The maximum payment on any one coverage is \$10,000.

Growth:

- Calculated by taking your ending inforce premium on December 31, 2011 with effective dates in 2011 or earlier minus your inforce premium on December 31, 2010.
- Premium on either date will be counted only if Producer is broker of record on that date.
- Premium credit given in proportion to Producer's interest in the coverage.

Exclusions:

- ASO/CSO and individual prepaid do not count toward qualification or inforce premium and are not eligible for payment.

A few things to consider:

- Coverage and premium credit are given to the broker of record.
- Broker's brokers with associated brokers will be considered the broker of record, not the associated broker.
- Each office of brokerage firms with multiple locations must qualify individually.
- 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.
- The Producer Bonus Program may be modified or discontinued at our sole discretion at any time without prior notice.
- The number of covered lives is the lives on the second bill.
- Coverages under 10 lives count toward the premium requirement, but not the coverage count requirement.
- Dual choice counts as two coverages, if the group has 10 covered lives or more.
- Increases in plan design, adding additional classes of previously ineligible employees, and policyholder mergers and acquisitions count toward growth but not new sales.
- Payment is made on the ending inforce block as a percent of inforce premium.
- Qualifying coverages include the Company's insured group life, long-term disability, short-term disability, vision, worksite and dental products (except individual prepaid).
- Cases that switch between fully-insured and ASO/CSO do not impact growth or sales.
- Business acquired through acquisition of another agency or producer does not count toward growth.

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.

Estimate your potential compensation at
www.assurantemployeebenefits.com/transparency

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