

~Broker Bonus Package ~

USAbLe Life appreciates you and the dedication you give your customers year after year. That's why our Broker Bonus Package offers you an opportunity to reap the rewards of placing and maintaining business with USAbLe Life based on premium and/or coverage. This package is designed with you in mind and your commitment to quality insurance products.

Coverage Bonus - \$50,000 minimum NAP*

Coverage's Sold	Bonus as %NAP*
4	1.5%
8	2.5%
12	3.0%
15	3.5%
18+	4.0%

Premium Bonus - 2 coverage minimum

NAP* Sold	Bonus as % NAP*
\$250,000	1.5%
\$375,000	2.0%
\$500,000	2.5%

Persistency Bonus - Must reach new sales bonus for eligibility

Persistency Range	% of Premium Paid
99.00% 100.00%	2.0%
95.00% 98.99%	1.5%
92.00% 94.99%	1.0%

“We have designed a bonus program with *YOU* in mind.

USAbLe Life will begin rewarding *YOU* in 2009 for multiple product and/or premium sales”



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*(1) the new annualized premium option is for those producers who submit large cases and allows them to receive premium credit without regard to “coverage requirements”.
*(2) NAP – New Annualized Premium
(3) 2 coverage's needed for premium bonus qualification.

- GTL, STD, LTD, VGTL, VIP and VLTD count as coverage.
- Must have \$250,000 of premium and 4 coverage's in force to be included in the persistency program.
- Premium credit is calculated at 100% of NAP* for each product line.
- AD&D, VAD&D, Dependent Life, Supplemental Life, Supplemental AD&D do not count as coverage, but are included in premium targets.
- ASO, minimum premium and participating contracts are excluded from premium or coverage credits.
- Bonus program is paid at the writing agency level.
- For cases with multiple agents, premium credits are split based on the commission split. Each agent gets full coverage credit.
- If both the coverage and premium bonus are met, the higher bonus percentage will be awarded.