

GUARANTEE TRUST LIFE INSURANCE COMPANY

HEALTH

GENERAL AGENT COMMISSION SCHEDULE

January 1, 2024

This Commission Schedule will be applicable as of the effective date of your General Agent's Agreement or the date above, whichever is later, and shall continue to be applicable until the effective date of a subsequent schedule issued by Guarantee Trust Life Insurance Company.

<u>ADVANTAGE PLUS AND ADVANTAGE PLUS ELITE*</u>	<u>1st YEAR</u>	<u>2-10 YEARS</u>	<u>11+ (Service Fee)</u>	<u>Replacement of Skilled Nursing Facility Rider**</u>
<u>50% LOSS RATIO STATES</u> AL*, AR*, CT*, CO, DE, GA*, HI*, ID, IL*, IA*, KS*, LA*, ME, MD*, MS*, MO*, MT*, NE*, NV*, NC*, OH*, OK*, OR, PA*, RI*, SC*, TN*, TX*, UT*, WV*, WI*, WY*	70%	15%	8%	50%
<u>Dental/Vision Policy</u> CT, KS	65%	15%	8%	
<u>55% LOSS RATIO STATES</u> AZ*, IN, KY*, MA, MI*, ND*, VA*	65%	10%	6%	45%
<u>60% LOSS RATIO STATES</u> SD*, WA	65%	6%	3%	45%
<u>65% LOSS RATIO STATES</u> NJ	60%	10%	5%	40%
MN*	65%	11%	11%	45%
<u>INDEMNITY PLUS ELITE</u> FLORIDA* SBSA Association Fee is non-commissionable.	70%	12.5%	8%	

*Advantage/Indemnity Plus ELITE states: Policy fees, if applicable, will be paid commissions for the first year based on the schedule above. Advantage/Indemnity Plus Elite product states replace any prior Advantage/Indemnity Plus product versions.

**Replacement of Skilled Nursing Facility Rider will be paid at a reduced rate for first year only (noted above). Replacement of the Ambulance Rider will be paid at renewal commissions only.

Service fees not vested pursuant to General Agent's Agreement.

Commission will be payable as earned on initial premium, or current premium, if lower than initial premium, for each policy. No commission will be payable on any policy fees or on any other non-commissionable fees, or on increases of premium or conversions.

Gross commission schedule will be reduced by the amount payable to any representative assigned to you.

Per section VI, commission will not be paid after termination unless the total commission payable for the preceding year exceeds \$1,000.