

Accendo Insurance Company (ACC)
American Continental Insurance Company (ACI)
Aetna Health Insurance Company (AHIC)
Aetna Health and Life Insurance Company (AHLIC)
Aetna Life Insurance Company (ALIC)
Continental Life Insurance Company of Brentwood, Tennessee (CLI)

Independent Marketing Organization (IMO)

Schedule of Commissions
Effective March 15, 2023

This Schedule of Commissions (“Schedule”) becomes a part of the Contract between you and one or more of the above-named Companies (“the Company”) and is subject to all its provisions. You must be properly licensed and appointed (in the policy issue state) at the time of the policy sale to receive commissions for such sale. Commissions under this Schedule shall be vested in accordance with the terms of your Contract. Commissions will be calculated using the percentage rate shown in the schedule below, multiplied by the issued premium amount. Commissions are based on the policyholder’s age on the policy effective date; except for an Open Enrollment Medicare Supplement policy issued to a Medicare beneficiary turning age 65 after the policy effective date will use the age 65 rate. You confirm that the first lien previously agreed to and granted by you to the Company applies to this schedule on all compensation payable to you as security for the payment of any debts due or to become due to Company from you and the hierarchy recruited by or assigned to you. Commissions are reduced by any commissions due a sub-producing General Agent, Agent, or by any debt owed the Company or its affiliates.

All commissions payable are subject to adjustment due to limitations and/or restrictions imposed by any applicable laws or regulations. Unless stated otherwise, commissions are not paid on premium rate increases, policy or application fees, if any, or on premiums associated with the Medicare Part B deductible on any Medicare Supplement plan issued by the Company. There will be a 100% chargeback if a policy is rescinded and premiums returned. If a policy is changed for any reason (such as, but not limited to, a change in benefits or coverage to include policy riders, or in the number of covered lives) which results in a change in premiums, commissions will be adjusted based on the amount of the resulting premium and will be paid based on the duration period of the existing policy. Commissions on internal replacements, conversions, or exchanges of an existing policy to a similar policy or coverage type, offered by the Company, or its affiliates, or a Genworth Financial affiliated Company (when such plans are administered by an Aetna affiliated company) are subject to the Company’s replacement rules.

This Schedule will apply to qualifying applications dated on or after the Effective Date shown below. In consideration of receiving the IMO override you agree to produce no less than two million five hundred thousand dollars of new annualized premium each twelve-month period starting on July 22, 2019. Failure to maintain this level of production will result in the loss of your IMO override commission. The Company has the unilateral right to amend this Schedule upon notification of the amendment and its effective date. At the Company’s discretion, it may provide notice of such amendment through mail, email, posting to the Company website or such other reasonable means of communication. No such amendment shall affect commissions on applications taken prior to the effective date of such amendment unless required by law.

If no Effective Date is shown, the Effective Date will be the same as the date shown on the same Schedule on file in the Home Office.

Individual Medicare Supplement

AR, CA, DC, ND, NH, NM, OK, RI, SD, UT, VT and WY (all marketed plans)

AL, AZ, GA, IA, KY, LA, MS, NC, NE, NJ, NV, VA and WV (all marketed plans except Plan N)

Plans are not available to Medicare beneficiaries under age 65 in AL, AZ, IA, ND, NE, NM, NV, RI, UT, WV and WY.

Open Enrollment (OE) and Underwritten (UW) Plans vary by state - see product sales kit for plan options					Guaranteed Issue (GI) Plan options are as required by state law				
Level	Age 65+ Policy Years		Under age 65 Policy Years		Age 65+ Policy Years		Under age 65 Policy Years		
	1 - 6	7+	1 - 6	7+	1 - 6	7+	1 - 6	7+	
IMO	27%	4.5%	1.75%	0%	1.75%	0%	1.75%	0%	

AL, AZ, GA, IA, KY, LA, MS, NC, NE, NJ, NV, VA and WV (only Plan N)

Plan N is not available to Medicare beneficiaries under age 65 in AL, AZ, IA, NC, NE, NJ, NV, VA and WV.

Level	Age 65+ Policy Years		Under age 65 Policy Years		Age 65+ Policy Years		Under age 65 Policy Years	
	1 - 6	7+	1 - 6	7+	1 - 6	7+	1 - 6	7+
IMO	32%	4.5%	1.75%	0%	1.75%	0%	1.75%	0%

AK (all marketed plans)

Plans are not available to Medicare beneficiaries under age 65 in AK.

OE and UW		Guaranteed Issue (GI)
Level	Age 65+ All Policy Years	Age 65+ All Policy Years
IMO	20.5%	1.75%

CO, MN, MT and OR (all marketed plans)

Level	Age 65+ Policy Years		Under age 65 Policy Years		Age 65+ Policy Years		Under age 65 Policy Years	
	1 - 6	7+	1 - 6	7+	1 - 6	7+	1 - 6	7+
IMO	27%	4.5%	27%	4.5%	27%	4.5%	27%	4.5%

DE (all marketed plans)

Level	Age 65+ Policy Years		U65 with ESRD	Under age 65 Policy Years		Age 65+ Policy Years		Under age 65 Policy Years	
	1 - 6	7+		1 - 6	7+	1 - 6	7+	1 - 6	7+
IMO	27%	4.5%	0.7%	1.75%	0%	1.75%	0%	1.75%	0%

*Commissions for policies issued to Medicare beneficiaries under the age of 65 (U65) with End Stage Renial Disease (ESRD) apply for policy years 1 through 6 with no commissions paid thereafter.

FL (all marketed plans)

Level	Age 65+ Policy Years		Under age 65 Policy Years		Age 65+ Policy Years		Under age 65 Policy Years	
	1 - 6	7+	1 - 6	7+	1 - 6	7+	1 - 6	7+
IMO	26%	3.75%	7%	.90%	26%	3.75%	7%	.90%

ID (all marketed plans except Plan N)

Level	Age 65+ Policy Years		Under age 65 Policy Years		Age 65+ Policy Years		Under age 65 Policy Years	
	1 - 6	7+	1 - 6	7+	1 - 6	7+	1 - 6	7+
IMO	27%	4.5%	27%	4.5%	27%	4.5%	27%	4.5%

ID (Plan N)

Level	Age 65+ Policy Years		Under age 65 Policy Years		Age 65+ Policy Years		Under age 65 Policy Years	
	1 - 6	7+	1 - 6	7+	1 - 6	7+	1 - 6	7+
IMO	32%	4.5%	32%	4.5%	32%	4.5%	32%	4.5%

Individual Medicare Supplement (continued)

IL (all marketed plans except Plan N)										
Level	Ages 65 to 79 Policy Years		Under age 65 Policy Years		Ages 80+ Policy Years		Ages 65+ Policy Years		Under age 65 Policy Years	
	1 - 6	7+	1 - 6	7+	1 - 6	7+	1 - 6	7+	1 - 6	7+
IMO	27%	4.5%	13.5%	2.25%	13.5%	2.25%	1.75%	0%	1.75%	0%
IL (only Plan N)										
Level	Ages 65 to 79 Policy Years		Under age 65 Policy Years		Ages 80+ Policy Years		Ages 65+ Policy Years		Under age 65 Policy Years	
	1 - 6	7+	1 - 6	7+	1 - 6	7+	1 - 6	7+	1 - 6	7+
IMO	32%	4.5%	16%	2.25%	16%	2.25%	1.75%	0%	1.75%	0%
IN (all marketed plans)										
<i>Part B Deductible premium is commissionable in IN.</i>										
Level	Age 65+ Policy Years		Under age 65 Policy Years		Age 65+ Policy Years		Under age 65 Policy Years		Under age 65 Policy Years	
	1 - 6	7+	1 - 6	7+	1 - 6	7+	1 - 6	7+	1 - 6	7+
IMO	28%		0%		1.75%	0%	28%	0%	1.75%	0%
KS and MD (all marketed plans except plan N)										
Level	Age 65+ Policy Years		Under age 65 Policy Years		Age 65+ Policy Years		Under age 65 Policy Years		Under age 65 Policy Years	
	1 - 6	7+	1 - 6	7+	1 - 6	7+	1 - 6	7+	1 - 6	7+
IMO	27%		4.5%		27%	4.5%	1.75%	0%	1.75%	0%
KS and MD (only Plan N)										
Level	Age 65+ Policy Years		Under age 65 Policy Years		Age 65+ Policy Years		Under age 65 Policy Years		Under age 65 Policy Years	
	1 - 6	7+	1 - 6	7+	1 - 6	7+	1 - 6	7+	1 - 6	7+
IMO	32%		4.5%		32%	4.5%	1.75%	0%	1.75%	0%
MI (all marketed plans except plan N)										
<i>Plans are not available to Medicare beneficiaries under age 65 in MI.</i>										
Level	Age 65+ Policy Years		Under age 65 Policy Years		Age 65+ Policy Years		Under age 65 Policy Years		Under age 65 Policy Years	
	1 - 3	4+	1 - 3	4+	1 - 3	4+	1 - 3	4+	1 - 3	4+
IMO	35%		6.5%				1.75%	0%		
MI (only Plan N)										
Level	Age 65+ Policy Years		Under age 65 Policy Years		Age 65+ Policy Years		Under age 65 Policy Years		Under age 65 Policy Years	
	1 - 3	4+	1 - 3	4+	1 - 3	4+	1 - 3	4+	1 - 3	4+
IMO	40%		6.5%				1.75%	0%		
MO (all marketed plans)										
Level	Age 65+ Policy Years		Under age 65 Policy Years		Age 65+ Policy Years		Under age 65 Policy Years		Under age 65 Policy Years	
	1 - 6	7+	1 - 6	7+	1 - 6	7+	1 - 6	7+	1 - 6	7+
IMO	27%		4.5%		27%	4.50%	1.75%	0%	1.75%	0%
OH (all marketed plans except Plan N)										
<i>Plans are not available to Medicare beneficiaries under age 65 in OH.</i>										
Level	Age 65+ Policy Years		Under age 65 Policy Years		Age 65+ Policy Years		Under age 65 Policy Years		Under age 65 Policy Years	
	1 - 7	8+	1 - 7	8+	1 - 7	8+	1 - 7	8+	1 - 7	8+
IMO	26%		0%				1.75%	0%		
OH (only Plan N)										
Level	Age 65+ Policy Years		Under age 65 Policy Years		Age 65+ Policy Years		Under age 65 Policy Years		Under age 65 Policy Years	
	1 - 7	8+	1 - 7	8+	1 - 7	8+	1 - 7	8+	1 - 7	8+
IMO	31%		0%				1.75%	0%		

Individual Medicare Supplement (continued)

PA (all marketed plans except Plan N)									
Level	Age 65+ Policy Years		Under age 65 Policy Years		Age 65+ Policy Years		Under age 65 Policy Years		
	1 - 6	7+	1 - 6	7+	1 - 6	7+	1 - 6	7+	
IMO	27%	4.5%	3.75%	0%	1.75%	0%	1.75%	0%	
PA (only Plan N)									
Level	Age 65+ Policy Years		Under age 65 Policy Years		Age 65+ Policy Years		Under age 65 Policy Years		
	1 - 6	7+	1 - 6	7+	1 - 6	7+	1 - 6	7+	
IMO	32%	4.5%	3.75%	0%	1.75%	0%	1.75%	0%	
SC (all marketed plans except Plan N)									
<i>Plans are not available to Medicare beneficiaries under age 65 in SC.</i>									
Level	Age 65+ Policy Years		Under age 65 Policy Years		Age 65+ Policy Years		Under age 65 Policy Years		
	1 - 6	7+	1 - 6	7+	1 - 6	7+	1 - 6	7+	
IMO	27%	4.5%			27%	4.5%			
SC (only Plan N)									
Level	Age 65+ Policy Years		Under age 65 Policy Years		Age 65+ Policy Years		Under age 65 Policy Years		
	1 - 6	7+	1 - 6	7+	1 - 6	7+	1 - 6	7+	
IMO	32%	4.5%			32%	4.5%			
TN (all marketed plans except Plan N)									
Level	Age 65+ Policy Years		Under age 65 Policy Years		Age 65+ Policy Years		Under age 65 Policy Years		
	1 - 6	7+	1 - 6	7+	1 - 6	7+	1 - 6	7+	
IMO	27%	4.5%	1.75%	0%	4.5%	0%	1.75%	0%	
TN (Plan N only)									
Open Enrollment (OE) and Underwritten (UW) Plans vary by state - see product sales kit for plan options					Guaranteed Issue (GI) Plan options are as required by state law				
Level	Age 65+ Policy Years		Under age 65 Policy Years		Age 65+ Policy Years		Under age 65 Policy Years		
	1 - 6	7+	1 - 6	7+	1 - 6	7+	1 - 6	7+	
IMO	32%	4.5%	1.75%	0%	4.50%	0%	1.75%	0%	
TX (all marketed plans except Plan N)									
Level	Age 65+ Policy Years		Under age 65 Policy Years		Age 65+ Policy Years		Under age 65 Policy Years		
	1 - 7	8+	1 - 7	8+	1 - 7	8+	1 - 7	8+	
IMO	27%	4.5%	1.75%	0%	1.75%	0%	1.75%	0%	
TX (only Plan N)									
<i>Plan N is not available to Medicare beneficiaries under age 65 in TX.</i>									
Level	Age 65+ Policy Years		Under age 65 Policy Years		Age 65+ Policy Years		Under age 65 Policy Years		
	1 - 7	8+	1 - 7	8+	1 - 7	8+	1 - 7	8+	
IMO	32%	4.5%			1.75%	0%			
WI (all marketed plans)									
<i>The Medicare Part B Deductible rider is non commissionable in WI.</i>									
Level	Age 65+ Policy Years		Under age 65 Policy Years		Age 65+ Policy Years		Under age 65 Policy Years		
	1 - 6	7+	1 - 6	7+	1 - 6	7+	1 - 6	7+	
IMO	27%	4.5%	13.5%	2.25%	27%	4.5%	13.5%	2.25%	

Complementary Health Products

Products and benefit options vary by state - see Product Availability Guide for product availability.

Protection Series

Cancer and Heart Attack or Stroke								
Issue Ages	18 to 84				85 to 89			
Level	Policy Year	Policy Years	Policy Years	Policy Years	Policy Year	Policy Years	Policy Years	Policy Years
	1	2 - 3	4 - 10	11+	1	2 - 3	4 - 10	11+
KS								
IMO	108.5%	9%	9%	4.5%	88.5%	2.75%	2.75%	0%

Cancer and Heart Attack or Stroke Plus								
Issue Ages	18 to 84				85 to 89			
Level	Policy Year	Policy Years	Policy Years	Policy Years	Policy Year	Policy Years	Policy Years	Policy Years
	1	2 - 3	4 - 10	11+	1	2 - 3	4 - 10	11+
AL, AR, CA*, GA, IA, ID, IL, KS, KY, LA, MO, MS, MT, NC, NE, NH, NM, NV, OK, OR, PA, RI, TN, TX, VA, WI, WV								
IMO	108.5%	9%	9%	4.5%	88.5%	2.75%	2.75%	0%
* in California issue ages are 18 to 64.								
AZ, DE, FL, IN, MI, ND, OH, SC, UT, VT								
IMO	102%	4.75%	4.75%	0%	83%	0%	0%	0%
CO, CT, MA, MD, MN, NJ, SD, WA, WY								
IMO	99%	0%	0%	0%	64%	0%	0%	0%

Dental Vision and Hearing				
Issue Ages	18 to 70		71 to 89	
Level	Policy Year	Policy Years	Policy Year	Policy Years
	1	2 +	1	2 +
AL, AR, AZ, CA, CT, DE, FL, GA, IA, ID, IL, IN, KS, KY, LA, MD, MI, MO, MS, ND, NE, NH, NV, OH, OK, OR, PA, SC, TN, TX, UT, VT, WI, WV, WY				
IMO	59%	4.5%	54%	4.5%
NM				
IMO	41.5%	4.5%	36.5%	4.5%
CO, SD				
IMO	39%	4.5%	34%	4.5%
Issue Ages	0 to 64		65 to 89	
Level	Policy Year	Policy Years	Policy Year	Policy Years
	1	2 +	1	2 +
NJ				
IMO	59%	4.50%	44%	2.25%
Issue Ages	18 to 70		71 to 89	
Level	Policy Year	Policy Years	Policy Year	Policy Years
	1	2 +	1	2 +
RI				
IMO	19%	4.50%	14%	4.50%

Dental Vision and Hearing Plus				
Issue Ages	18 to 70		71 to 89	
Level	Policy Year	Policy Years	Policy Year	Policy Years
	1	2 +	1	2 +
AL, AR, AZ, CA, CT, DE, FL, GA, IA, ID, IL, IN, KS, KY, LA, MI, MO, MS, ND, NE, NH, NJ, NM, OH, OK, OR, PA, SC, TN, TX, UT, VT, WI, WV,				
IMO	59%	4.5%	54%	4.5%
CO, SD				
IMO	39%	4.5%	34%	4.5%
NV				
IMO	24%	4.5%	19%	4.5%

Complementary Health Products (continued) Protection Series

Home Care Plus			
Issue Ages	50 to 89		
Level	Policy Year 1	Policy Years 2 - 10	Policy Years 11+
AL, AR, GA, IA, ID, IL, IN, KS, LA, MO, MS, MT, NC, NE, NM, NV, OH, OK, OR, PA, TN, TX, WI, WV, WY			
IMO	67.5%	19%	9.5%
AZ, DE, MI, ND, SC, UT			
IMO	62%	14%	9%
KY, RI, SD			
IMO	62%	9%	4.75%

Home Recovery Care			
Issue Ages	50 to 89		
Level	Policy Year 1	Policy Years 2 - 10	Policy Years 11+
TX			
IMO	67.5%	19%	9.5%

Hospital Indemnity Flex			
Issue Ages	18 to 89		
Level	Policy Year 1	Policy Years 2 - 10	Policy Years 11+
AL, AR, DE, GA, ID, IL, IN, KS, KY, LA, MO, MS, MT, NC, NE, NM, NV, OH, OK, OR, PA, TN, TX, WI, WV, WY			
IMO	67.5%	19%	9.5%
AZ, CT, FL, IA, MA, MD, MI, ND, NH, SC, UT, VA, VT			
IMO	62%	14%	9%
CO, MN, NJ, RI, SD, WA			
IMO	62%	9%	4.75%

Recovery Care			
Issue Ages	50 to 89		
Level	Policy Year 1	Policy Years 2 - 10	Policy Years 11+
AL, AR, GA, IA, ID, IL, IN, LA, MO, MS, MT, NC, NE, NH, NV, OH, OK, OR, TN, TX, WI, WV, WY			
IMO	67.5%	19%	9.5%
AZ, DE, MD, MI, SC, UT			
IMO	62%	14%	9%
CO, KY, RI, SD			
IMO	62%	9%	4.75%
ND			
IMO	17%	3.5%	3.5%

Legacy

Home Care (HC-96)			
Issue Ages	50 to 89		
Level	Policy Year 1	Policy Years 2 - 10	Policy Years 11+
CO and KY			
IMO	57%	19%	19%

Nursing Facility Care (HFN -97)			
Issue Ages	50 to 89		
Level	Policy Year 1	Policy Years 2 - 10	Policy Years 11+
PA			
IMO	67.5%	19%	9.5%

Final Expense

ACC Final Expense

All states where product is available

Plan Underwriting Class	Level Benefit and Riders Standard, Preferred and Super Preferred*				Modified Benefit Standard			
	40 to 89				40 to 75			
Issue Ages	Policy Years				Policy Years			
Level(s)	1	2 - 5	6 - 10	11+	1	2 - 5	6 - 10	11+
IMO	150%	8.75%	6.75%	3.75%	140%	8.75%	6.75%	3.75%

* An additional Super Preferred commission rate of **18%** will apply to **future** commissions that are payable in Policy Year 1 and is calculated on the base policy's commissionable premiums (less any riders). To qualify, the policyholder must have a qualifying underwritten Medicare Supplement policy issued by an Aetna affiliated company (ACC, ACI, CLI, AHIC, AHLIC, ALIC) that is placed in-force within 6 months of the Final Expense policy's coverage effective date.

No commissions on policy fee or policy conversions

CLI Protection Series Final Expense

All states where the product is available

Level Benefit and Riders			
Issue Ages	45 - 89		
Level(s)	Policy Years		
	1	2 - 10	11+
IMO	99.50%	15.75%	4.50%

\$40 Annual policy fee is commissionable

No commissions paid on conversion policies.

This Schedule becomes effective on the Effective Date below unless you notify Company in writing within 10 days of receiving this Schedule that you do not agree to participate in the NMO program and the terms of this Schedule.

For Home Office Use Only

Chief Marketing Officer

Effective Date