

Golden Rule Insurance Company

AdvantageGuard Hospital Indemnity Schedule of Commissions

Effective January 26, 2024

Subject to the terms and conditions as set forth in the Agent Agreement (the "Agreement") of which this attachment is a part, and while the Agreement is in force, Golden Rule Insurance Company (GRIC) agrees to pay commission as a percentage of the premium to the agent according to the following terms, conditions and schedule. Commissions will be reported and paid on commissionable premium according to the following schedule for AdvantageGuard Hospital Indemnity policies.

YourFMO.com, LLC (YFMO) shall pay Commissions and Administrative Fees to Agent in accordance with the commission level communicated by Agent's upline hierarchy to YFMO. Agent agrees to the following compensation levels for the sale of Golden Rule Insurance Company (GRIC) AdvantageGuard Hospital Indemnity plans. Note that only one (1) Agent may be involved in a sale of a GRIC AdvantageGuard Hospital Indemnity plan. Agent agrees that it will indemnify and hold YFMO harmless for any disputes between Agent and Agent's upline hierarchy with respect to Commission amounts paid by YFMO in accordance with upline hierarchy's transmittals to YFMO.

1. GRIC AdvantageGuard Hospital Indemnity plans. The compensation set forth in this section is the compensation payable by YFMO to Agent for the sale of a GRIC AdvantageGuard Hospital Indemnity plans with an effective date of January 26, 2024 or after.
 - a. Commission and Administrative Fees payment
 - i. Commissions and Administrative Fees are payable on fully completed applications after YFMO has received notification from GRIC that the transaction is commissionable and YFMO has received Commissions and Fees from GRIC. Any enrollments with a future effective date of thirty (30) days or more from the application date may be subject to a delayed commission payment.
 - ii. Renewal Payments. Renewal year Commissions and Administrative Fees are all paid on an as-earned basis (1/12th of the applicable renewal amount is set forth herein) as YFMO receives Commissions and Administrative Fees from GRIC on a monthly basis. If these Commissions and Administrative Fees are charged back for any reason, the renewal Commissions and Administrative Fees previously paid are automatically and immediately due to YFMO and YFMO or any assignee will charge same against the next commission advance and/or earned Commissions and Administrative Fees or offset against any other compensation due or to become due to Agent.
 - b. Advance, Adjustments and Interest
 - i. At its discretion, YFMO may advance up to 100% (one-hundred percent) of first year Commissions and Administrative Fees, whether paid at the first year or the renewal rate, on earned enrollments approved by GRIC and YFMO. In the event that a policy on which advanced Commissions and Administrative Fees were paid is cancelled, terminates for any reason or disenrolls, YFMO will immediately charge back the entire advance.
 - ii. YFMO reserves the right to cancel, modify or remove any Agent from commission advancement for any reason at any time.
 - c. Commission, Administrative Fees or compensation payable by YFMO including commission or Administrative Fees payable according to any commission or Administrative Fees schedule may be modified, increased, reduced or discontinued by notice from YFMO and such amendment shall take effect at the time specified in the notice, but in no event prior to ten (10) days from the date such notice is posted to www.agentxcelerator.com unless such modification, increase, decrease or discontinuation is required by state or federal law to take effect on an earlier date. All commission, Administrative Fees or compensation for all GRIC business, including existing business may be modified, increased, reduced or discontinued.

Terms not otherwise defined in this Schedule shall have to meaning set forth in the Agreement.

ALL COMMISSIONS

The Company shall use the following rates for policies issued on applications submitted by Agent or, if applicable, Sub-Agents. The commission rate payable for each policy will be reduced by any rates the Company has assigned to Sub-Agent's and Agent's down line distribution for such policy, if any. In no event shall the rate credited to Agent and his or her down line distribution for each policy exceed the rate provided on this Schedule.

GENERAL PROVISIONS

1. Product Included. The provisions and conditions of the Schedule shall apply only to the Products specifically identified in the Schedule.
2. Non-assignment. Agent may not assign or pledge as collateral any commission payable under this Schedule. Any attempt to assign commission under the Schedule shall be void.
3. Administrative Rules. The Company's administrative rules, practices and procedures may be revised, modified or selected by the Company from time to time.
4. Laws & Regulations. Commission on the Products set forth in this Schedule may be adjusted as required by any applicable laws or regulations.
5. Confidential Information. Confidential information, as defined in your agreement, does not include information relating to Compensation payments payable, paid or provided Agent pursuant to this Schedule.

COMMISSION RULES

1. Commission is calculated on the lesser of initial premium or paid premium.
2. The Company may, from time to time, issue Compensation/product schedules with respect to the Product which (a) amend, replace or terminate this Schedule, or (b) identify whether the Product is eligible for bonuses.

COMMISSION RATES

Level	Policy Years			State(s)
	1	2-5	6+	
10	65.0%	12.0%	3.5%	AK, AL, AR, AZ, CT, DC, DE, FL, GA, HI, IA, IL, KY, LA, ME, MO, MS, NC, ND, NE, NH, NV, OH, OK, RI, TN, TX, WI, WV, WY
10	60.0%	12.0%	3.5%	CO, MI, SC
10	50.0%	3.5%	3.5%	MN, SD