



AGENT Compensation Agreement

Does not apply to Delaware, Indiana, Michigan and Wisconsin

Level	Aggregate Annual Placed Premium	John Hancock	Genworth	Mutual/United of Omaha	Mutual/United of Omaha CA, MD, MA, PA, TX, VT	Transamerica	MedAmerica	LifeSecure
1	0 - \$25K	65/8/2/2	40/5/5	47.5/5/2/0.5	47.5/3/0.5	55/5/1	50/7/3	65/10/2
2	\$25K -50K	70/8/3/2	45/5/5	50/6/2.75/1	50/4/1	60/6/1	55/7/3	70/10/2
3	\$50K+	75/9/3/2	50/6/6	52.5/7/3.5/1.5	52.5/5/1.5	65/7/2	60/9/5	75/11/2

Mutual/United of Omaha, LifeSecure & Transamerica are age-graded

LifeStyle agrees to provide training for all agents regarding:

- Product
- Plan design
- Illustration software
- Pre-underwriting

LifeStyle agrees to provide ongoing for all agents:

- Training: LTCI, LTC Alternative Solutions, Marketing, Multi-life LTCI
- Point-of-sale and seminar presentations
- Industry updates and information
- Ordering of all application requirements i.e. medical records, face to face interviews, parameds and telephone interviews
- Processing and submission of applications to carriers
- Troubleshooting problems and working with agent to resolve

Level 2 & Level 3 Agent responsibilities:

- General knowledge of product learned through personal study of product materials, conference calls and LifeStyle training meetings
- Use of carrier hotlines for pre-underwriting
- Generate client quotes using carrier software
- Monitor status of pending business by use of carrier websites and carrier call centers

Agent _____ Date _____

LifeStyle Insurance Services, Inc. _____ Date _____
Carol Gardner, President