

Unless otherwise authorized by Allstate Health Solutions (AHS), this Commission and Product Schedule (“Schedule”) applies to all policies issued and paid on or after March 1, 2022.

**Broker-Marketing Fee and Product schedule**

Agency may pick a Compensation structure for Agency’s Writing Agents based on the Schedule Options below. Agency’s override shall equal the Writing Agent Compensation Rates (as chosen by Agency) subtracted from Agency’s Base Compensation Rate.

Products	Commission Rates	
	(% of total Original Premium)	
	First Year	Renewal
Select Dental	30%	3.5%
Dental PPO	25%	5.0%
Plan Enhancer	40%	6.0%
Term Life - Critical Illness	70%	6.0%
Cancer & Heart Stroke	45%	6.0%
Cancer & Heart Stroke - CO, FL, MI, MN	40%	5.0%

**Schedule of Terms and Conditions**

This Commission and Product Schedule shall apply to all policies issued and paid on or after the effective date set forth above, or otherwise approved by Allstate Health Solutions (“AHS”). Products set forth on this Schedule are issued and underwritten by National Health Insurance Company, Integon National Insurance Company, and/or Integon Indemnity Corporation (hereafter collectively the “Products”).

1. Definitions
  - a. *First Year* means the commission rate applicable to the first 12 months a Product is in-force. For this purpose, if a Product is reissued to cover the same insured individual(s) on the same terms (other than effective date), such a reissuance will be considered the same Product for purposes of calculating the 12-month period.
  - b. *Commissionable Premium* means the actual premium charged.
  - c. *Renewal* means the commission rate applicable following the first 12 months a Product is in-force, and for which First Year rates are not applicable.
2. Base commission will be calculated by multiplying the amount of the Commissionable Premium received by the commission rate determined under this Schedule.
3. Commission will be payable only for premium which is received from the insured and retained by AHS.
4. The LIFE Association membership is not an insurance product. Any compensation paid on the Association Product is a marketing fee and will be paid in addition to any applicable commission.
5. AHS reserves the right to determine the commission rate on replacement business. For purposes of this Schedule, “replacement” shall mean the substitution of insurance or other coverage under one AHS Product for insurance or coverage under another AHS Product.
6. AHS may set commission rates for a AHS form number or Product not shown on the Schedule.
7. If AHS is paying Agency’s Writing Agents, Agency is responsible for communicating the applicable commission to its Writing Agents and the applicable terms of the commission payments.
8. AHS reserves the right to revise or discontinue the Schedule as is deemed appropriate, and to determine the clarifications of policies for compensation purposes. Other schedules may apply in certain other circumstances, such as where state mandates, special plans or agreements are in effect.
9. Payments made pursuant to this Schedule shall be paid to the Agency, unless otherwise agreed to by Agency and AHS. Agency shall have one hundred eighty (180) days from the date that a commission payment is received to dispute the method of calculation and/or the amount of such payment. Disputes respecting compensation shall be subject to decision and settlement by AHS’s decision shall be final and binding upon the parties involved.
10. Notwithstanding anything herein to the contrary, AHS reserves the right to stop paying commissions to the extent total commission payments fall below \$650 in any consecutive 12 month period.