



Cigna Health and Life Insurance Company Commission Schedule

This Commission Schedule, herein referred to as this Schedule, is attached to and made a part of the Associate Agreement between Cigna Health and Life Insurance Company (CHLIC) and the Agent. All capitalized terms herein shall have the meanings ascribed to them in the Associate Agreement. Agent shall receive compensation in accordance with the terms of the Associate Agreement and this Schedule as follows:

- CHLIC shall pay Agent the compensation described above on premium received and accepted by CHLIC for issued policies solicited by Agent on or after the effective date of this Schedule subject to the terms and conditions of the Associate Agreement and this Schedule. The commission rates noted in this Schedule apply to Commissionable Premium only. Commissionable Premium is the policies original issue gross premium less any Household/Spousal discounts, and less the premium designated to cover the Part B Deductible if applicable to the plan purchased. Commissions are not payable on the premium that is attributable to the Part B deductible in Plans C, F and Extended Basic, unless state requirements differ. All Medicare Supplement policies, based on guaranteed issue requirements of the Balanced Budget Act, will receive 0% in years 1 – 6 (unless state requirements differ) for the writing agent only.
 - Should you recruit and appoint any subagents, your compensation on business written by them will be reduced by any amounts that would be paid to those contract levels. In order to receive compensation (override commissions) on any subagent, you must have a resident or non-resident license in any state where the subagent writes business if the state has so mandated.
 - Compensation is expressed as a percentage of premium received by CHLIC. Compensation for the first policy year is first year commission. Compensation is renewal commission beginning in policy year two, except as otherwise noted. If applicable Service Fees will be paid to agents in good standing with CHLIC as noted on the Commission Schedule. Service Fees are never vested. First year and renewal commissions on plans of insurance not listed shall be determined by CHLIC. Compensation on internal policy replacements, exchanges and conversions will be compensated according to CHLIC guidelines in effect at the time the policy is written. Internal Replacement commissions will be paid on the lesser of the replaced policy's Commissionable Premium or the new policy's Commissionable Premium. The commission rate applied to the Commissionable Premium will be based on the replaced policies effective date and coverage year. Policies are not considered to be internal replacements if there is a lapse in coverage greater than 90 days. Commission advances are at a rate of zero (0%) interest.
 - Premium rate-ups and renewal increases are non-commissionable. No commissions shall be paid on underwriting or substandard premium rate-ups or renewal premium increases. Commissions are paid on the initial premium only and are not paid on any increase in premium due to age change or plan wide rate increases, unless required by law. Premium reductions will affect the initial premium accordingly.
 - COMMISSION STATEMENT – Statements are generated bi-weekly that report commissions for the month as well as other monetary transactions between you and CHLIC. The bi-weekly transactions are summarized to obtain a total net balance. When total commissions exceed commission chargebacks, the excess is paid to you providing the net amount due is greater than \$50.00. If the net amount due is less than \$50.00, this amount will be carried over to the next bi-weekly commission statement. When commission chargebacks exceed commissions, the commission statement total is called a debit balance. A debit balance is the total amount you must repay to CHLIC. Debit balances are carried over to your next bi-weekly commission statement until such balance is fully repaid.
 - This Commission Schedule applies only to the products listed for so long as the Agreement remains in effect. CHLIC reserves and shall have the right, at its sole option and discretion, to adjust and change the commissions at any time. This Commission Schedule and any commissions payable hereunder may be modified by CHLIC, in its sole discretion, upon written notice to the Agent which may be contained in any Company Field Bulletin or other written communication to Agent.
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Cigna Health Life Insurance Company – Commission Schedule Effective 12/09/2016

COMMISSION SCHEDULE – The commission rate for any replacement Medicare Supplement policy will be renewal commissions. On internal replacements, when a Medicare Supplement policy replaces another Medicare Supplement policy, commissions will be paid a total of 6 years (7 years in Texas) with the beginning date being the effective date of the original policy. The portion of the premium equivalent to the Part B deductible is not commissionable on plans that reimburse for the Part B deductible.

LEVEL	GA - 60			AGA - 50		
MEDICARE SUPPLEMENT - Check your state's outline of coverage for available plans.						
Plan A - All States unless otherwise noted below						
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Issue Ages 65+ (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%
Plans HDF - All States unless otherwise noted below						
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	27.0%	8.0%	5.0%	26.0%	8.0%	5.0%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	16.0%	7.5%	6.0%	15.5%	7.5%	6.0%
All Plans except Plan A and HDF - All States unless otherwise noted below						
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	22.0%	3.0%	1.0%	21.0%	3.0%	1.0%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	11.0%	2.5%	1.0%	10.5%	2.5%	1.0%
Plans F, G, & N - Alabama, Delaware, Iowa, Louisiana, Montana, Nebraska, Nevada, New Mexico, Oklahoma, So. Dakota						
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	22.0%	3.0%	1.0%	21.0%	3.0%	1.0%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	11.0%	2.5%	1.0%	10.5%	2.5%	1.0%
Plans HDF - Alabama, Delaware, Iowa, Louisiana, Montana, Nebraska, Nevada, New Mexico, Oklahoma, So. Dakota						
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	8.0%	8.0%	5.0%	8.0%	8.0%	5.0%
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	27.0%	8.0%	5.0%	26.0%	8.0%	5.0%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	16.0%	7.5%	6.0%	15.5%	7.5%	6.0%
Plans F, G, & N - District of Columbia						
Issue Ages 65-79 (Yrs 1-6 / 7-10 / Yrs 11+)	22.0%	3.0%	1.0%	21.0%	3.0%	1.0%
Issue Ages 80+ (Yrs 1-6 / 7-10 / Yrs 11+)	11.0%	2.5%	1.0%	10.5%	2.5%	1.0%
GI (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	2.0%	0.0%	0.0%	2.0%	0.0%	0.0%
Plans HDF - District of Columbia						
Issue Ages 65-79 (Yrs 1-6 / 7-10 / Yrs 11+)	27.0%	8.0%	5.0%	26.0%	8.0%	5.0%
Issue Ages 80+ (Yrs 1-6 / 7-10 / Yrs 11+)	16.0%	7.5%	6.0%	15.5%	7.5%	6.0%
GI (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	7.0%	5.0%	5.0%	7.0%	5.0%	5.0%
Plans F, G, & N - Arizona						
Issue Ages 65-79 (Yrs 1-6 / 7-10 / Yrs 11+)	20.0%	5.0%	2.0%	19.0%	5.0%	2.0%
Issue Ages 80+ (Yrs 1-6 / 7-10 / Yrs 11+)	10.0%	2.5%	1.0%	9.5%	2.5%	1.0%
Plans HDF - Arizona						
Issue Ages 65-79 (Yrs 1-6 / 7-10 / Yrs 11+)	26.0%	8.0%	5.0%	24.0%	8.0%	5.0%
Issue Ages 80+ (Yrs 1-6 / 7-10 / Yrs 11+)	15.0%	7.5%	6.0%	14.5%	7.5%	6.0%
Plans F, G, & N - Arkansas						
Issue Ages 65-69 (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	21.0%	10.5%	2.0%	20.0%	10.0%	2.0%
Issue Ages 70-74 (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	16.0%	8.0%	2.0%	15.0%	7.5%	2.0%
Issue Ages 75-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	9.5%	5.0%	2.0%	9.0%	5.0%	2.0%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	5.0%	3.5%	2.0%	5.0%	3.5%	2.0%
Plans HDF - Arkansas						
Issue Ages 65-69 (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	26.0%	16.0%	5.0%	25.0%	16.0%	5.0%
Issue Ages 70-74 (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	21.0%	12.5%	5.0%	20.0%	12.5%	5.0%
Issue Ages 75-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	14.5%	10.0%	6.0%	14.0%	10.0%	6.0%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	10.0%	7.5%	6.0%	10.0%	7.5%	6.0%
Plans A, F, G, N, & HDF - Colorado						
All Issue Ages (Yrs 1-6 / Yrs 7-10 / Yrs 11+) + GI	20.5%	5.0%	2.0%	19.5%	5.0%	2.0%
Plans F, G, & N - Connecticut						
Issue Ages 65-69 (Yrs 1-6 / Yrs 7-10 / Yrs 11+) + GI	20.0%	10.0%	2.0%	18.0%	9.0%	2.0%
Issue Ages 70-74 (Yrs 1-6 / Yrs 7-10 / Yrs 11+) + GI	15.0%	7.5%	2.0%	13.0%	6.5%	2.0%
Issue Ages 75-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11+) + GI	9.0%	5.0%	2.0%	8.0%	5.0%	2.0%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11+) + GI	5.0%	3.5%	2.0%	5.0%	3.5%	2.0%
Plans HDF - Connecticut						
Issue Ages 65-69 (Yrs 1-6 / Yrs 7-10 / Yrs 11+) + GI	26.0%	16.0%	5.0%	25.0%	16.0%	5.0%
Issue Ages 70-74 (Yrs 1-6 / Yrs 7-10 / Yrs 11+) + GI	21.0%	12.5%	5.0%	20.0%	12.5%	5.0%
Issue Ages 75-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11+) + GI	14.5%	9.5%	6.0%	14.0%	9.5%	6.0%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11+) + GI	10.0%	7.5%	6.0%	10.0%	7.5%	6.0%

* Not available for initial recruiting, except for contracts received along with 7 downline contracts.

Not all plans are available for every state and age bracket. Please refer to your state's Outlines of Coverage for available plans and rates for each age bracket. Some commission rates not yet filed or approved. Subject to change. Check AgentView for product availability.

Cigna Health Life Insurance Company – Commission Schedule Effective 12/09/2016

COMMISSION SCHEDULE – The commission rate for any replacement Medicare Supplement policy will be renewal commissions. On internal replacements, when a Medicare Supplement policy replaces another Medicare Supplement policy, commissions will be paid a total of 6 years (7 years in Texas) with the beginning date being the effective date of the original policy. The portion of the premium equivalent to the Part B deductible is not commissionable on plans that reimburse for the Part B deductible.

	LEVEL			GA - 60			AGA - 50		
MEDICARE SUPPLEMENT - Check your state's outline of coverage for available plans.									
Plans F, G, & N - Georgia									
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	2.5%	0.0%	0.0%	2.5%	0.0%	0.0%	2.5%	0.0%	0.0%
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / 11+)	20.0%	5.0%	2.0%	19.0%	5.0%	2.0%	19.0%	5.0%	2.0%
Issue Ages 80+ (Yrs 1-6 / 7-10 / Yrs 11+)	10.0%	2.5%	1.0%	9.5%	2.5%	1.0%	9.5%	2.5%	1.0%
Plans HDF - Georgia									
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	2.5%	0.0%	0.0%	2.5%	0.0%	0.0%	2.5%	0.0%	0.0%
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / 11+)	25.0%	8.0%	5.0%	24.0%	8.0%	5.0%	24.0%	8.0%	5.0%
Issue Ages 80+ (Yrs 1-6 / 7-10 / Yrs 11+)	15.0%	7.5%	6.0%	14.0%	7.0%	5.0%	14.0%	7.0%	5.0%
Plan A - Illinois, Kansas, & Kentucky									
All Issue Ages (Yrs 1-6 / Yrs 7-10 / Yrs 11+) + GI	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%
Plans F, G, & N - Illinois, Kansas, & Kentucky									
Issue Ages ≤ 79 (Yrs 1-6 / Yrs 7-10 / Yrs 11+) + GI	22.0%	3.0%	1.0%	21.0%	3.0%	1.0%	21.0%	3.0%	1.0%
Issue Ages 80+ (Yrs 1-6 / 7-10 / Yrs 11+) + GI	11.0%	2.5%	1.0%	10.5%	2.5%	1.0%	10.5%	2.5%	1.0%
Plans HDF - Illinois & Kansas									
Issue Ages ≤ 79 (Yrs 1-6 / Yrs 7-10 / Yrs 11+) + GI	27.0%	5.0%	2.0%	26.0%	5.0%	2.0%	26.0%	5.0%	2.0%
Issue Ages 80+ (Yrs 1-6 / 7-10 / Yrs 11+) + GI	13.5%	3.0%	1.0%	13.0%	3.0%	1.0%	13.0%	3.0%	1.0%
Plans HDF - Kentucky									
Issue Ages ≤ 79 (Yrs 1-6 / Yrs 7-10 / Yrs 11+) + GI	27.0%	8.0%	5.0%	26.0%	8.0%	5.0%	26.0%	8.0%	5.0%
Issue Ages 80+ (Yrs 1-6 / 7-10 / Yrs 11+) + GI	16.0%	7.5%	6.0%	15.5%	7.5%	6.0%	15.5%	7.5%	6.0%
Plan A - South Carolina									
All Issue Ages (Yrs 1-6 / Yrs 7-10 / Yrs 11+) + GI	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%
Plans F, G, & N - South Carolina									
Issue Ages ≤ 79 (Yrs 1-6 / Yrs 7-10 / Yrs 11+) + GI	22.0%	3.0%	1.0%	21.0%	3.0%	1.0%	21.0%	3.0%	1.0%
Issue Ages 80+ (Yrs 1-6 / 7-10 / Yrs 11+) + GI	11.0%	2.5%	1.0%	10.5%	2.5%	1.0%	10.5%	2.5%	1.0%
Plans HDF - South Carolina									
Issue Ages ≤ 79 (Yrs 1-6 / Yrs 7-10 / Yrs 11+) + GI	27.0%	8.0%	5.0%	26.0%	8.0%	5.0%	26.0%	8.0%	5.0%
Issue Ages 80+ (Yrs 1-6 / 7-10 / Yrs 11+) + GI	15.5%	7.5%	6.0%	15.0%	7.5%	6.0%	15.0%	7.5%	6.0%
Plans A, F, G, N, & HDF - Indiana									
Issue Ages 65+ (Yrs 1-6 / Yrs 7-10 / Yrs 11+) + GI	20.0%	0.0%	0.0%	19.0%	0.0%	0.0%	19.0%	0.0%	0.0%
Plan A - Maryland									
≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%
Issue Ages 65+ (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%

GI = Guaranteed Issue

* Not available for initial recruiting, except for contracts received along with 7 downline contracts.

Not all plans are available for every state and age bracket. Please refer to your state's Outlines of Coverage for available plans and rates for each age bracket.

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LEVEL	GA - 60			AGA - 50		
MEDICARE SUPPLEMENT - Check your state's outline of coverage for available plans.						
Plans F, G, & N - Michigan - Heaped						
Issue Ages 65-79 (Yrs 1-3 / Yrs 4-10 / Yrs 11+)	31.0%	3.0%	1.0%	30.0%	3.0%	1.0%
Issue Ages 80+ (Yrs 1-3 / Yrs 4-10 / Yrs 11+)	25.0%	3.0%	1.0%	24.0%	3.0%	1.0%
Plans HDF - Michigan - Heaped						
Issue Ages 65-79 (Yrs 1-3 / Yrs 4-10 / Yrs 11+)	36.0%	8.0%	5.0%	35.0%	7.5%	4.5%
Issue Ages 80+ (Yrs 1-3 / Yrs 4-10 / Yrs 11+)	30.0%	8.0%	5.0%	29.0%	7.5%	4.5%
Plan A - Missouri & Oregon						
GI (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	2.0%	0.0%	0.0%	2.0%	0.0%	0.0%
All Issue Ages (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%
Plans F, G, & N - Missouri & Oregon						
GI (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	9.0%	2.5%	1.0%	8.0%	2.5%	1.0%
All Issue Ages (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	22.0%	5.0%	2.0%	21.0%	5.0%	2.0%
Plans HDF - Missouri & Oregon						
GI (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	11.5%	5.0%	3.5%	10.5%	5.0%	3.5%
All Issue Ages (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	27.0%	10.0%	7.0%	26.0%	10.0%	7.0%
Plans A, F, G, & N - Montana						
GI (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	3.0%	0.0%	0.0%	3.0%	0.0%	0.0%
Plan HDF - Montana						
GI (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	6.0%	3.0%	2.0%	6.0%	3.0%	2.0%
Plan A - Ohio						
Issue Ages 65+ (Yrs 1-7 / Yrs 8-10 / Yrs 11+)	5.0%	0.0%	0.0%	5.0%	0.0%	0.0%
Plans C, F, G, N, & HDF - Ohio						
Issue Ages 65-79 (Yrs 1-7 / Yrs 8-10 / Yrs 11+)	22.0%	0.0%	0.0%	21.0%	0.0%	0.0%
Issue Ages 80+ (Yrs 1-7 / Yrs 8-10 / Yrs 11+)	11.5%	0.0%	0.0%	11.0%	0.0%	0.0%
Plans A & B - Pennsylvania						
GI (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	5.0%	3.0%	1.0%	5.0%	3.0%	1.0%
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	5.0%	3.0%	1.0%	5.0%	3.0%	1.0%
Issue Ages 65+ (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%
Plan F - Pennsylvania						
GI (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	5.0%	3.0%	1.0%	5.0%	3.0%	1.0%
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	5.0%	3.0%	1.0%	5.0%	3.0%	1.0%
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	22.0%	3.0%	1.0%	21.0%	3.0%	1.0%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	16.5%	3.0%	1.0%	16.0%	3.0%	1.0%
Plans G & N - Pennsylvania						
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	5.0%	3.0%	1.0%	5.0%	3.0%	1.0%
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	22.0%	3.0%	1.0%	21.0%	3.0%	1.0%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	16.5%	3.0%	1.0%	16.0%	3.0%	1.0%
Plans HDF - Pennsylvania						
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	5.0%	3.0%	1.0%	5.0%	3.0%	1.0%
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	27.0%	8.0%	5.0%	26.0%	8.0%	5.0%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	17.0%	7.0%	5.0%	16.0%	7.0%	5.0%
Plan A - Tennessee						
All Issue Ages (Yrs 1-6 / Yrs 7-10 / Yrs 11+) + GI	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%
Plans F, G, & N - Tennessee						
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11+) + GI	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11+) + GI	22.0%	3.0%	1.0%	21.0%	3.0%	1.0%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11+) + GI	11.0%	2.5%	1.0%	10.5%	2.5%	1.0%
Plans HDF - Tennessee						
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11+) + GI	8.0%	8.0%	5.0%	8.0%	8.0%	5.0%
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11+) + GI	27.0%	8.0%	5.0%	26.0%	8.0%	5.0%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11+) + GI	16.0%	7.5%	6.0%	15.5%	7.5%	6.0%
Plan A - Texas						
GI (Yrs 1-7 / Yrs 8-10 / Yrs 11+)	2.0%	0.0%	0.0%	2.0%	0.0%	0.0%
All Issue Ages (Yrs 1-7 / Yrs 8-10 / Yrs 11+)	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%
Plan F - Texas						
GI (Yrs 1-7 / Yrs 8-10 / Yrs 11+)	2.0%	0.0%	0.0%	2.0%	0.0%	0.0%
Issue Ages 65-79 (Yrs 1-7 / Yrs 8-10 / Yrs 11+)	21.0%	3.0%	1.0%	20.0%	3.0%	1.0%
Issue Ages 80+ (Yrs 1-7 / Yrs 8-10 / Yrs 11+)	10.5%	2.5%	1.0%	10.0%	2.5%	1.0%
Plans G & N - Texas						
Issue Ages 65-79 (Yrs 1-7 / Yrs 8-10 / Yrs 11+)	21.0%	3.0%	1.0%	20.0%	3.0%	1.0%
Issue Ages 80+ (Yrs 1-7 / Yrs 8-10 / Yrs 11+)	10.5%	2.5%	1.0%	10.0%	2.5%	1.0%
Plans HDF - Texas						
Issue Ages 65-79 (Yrs 1-7 / Yrs 8-10 / Yrs 11+)	26.0%	8.0%	5.0%	25.0%	8.0%	5.0%
Issue Ages 80+ (Yrs 1-7 / Yrs 8-10 / Yrs 11+)	15.5%	7.5%	6.0%	15.0%	7.5%	6.0%
Non-Standard Plan in Wisconsin						
Issue Ages ≤79 (Yrs 1-6 / Yrs 7-10 / Yrs 11+) + GI	22.0%	3.0%	1.0%	21.0%	3.0%	1.0%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11+) + GI	11.0%	2.5%	1.0%	10.5%	2.5%	1.0%
Plans F, G, & N - West Virginia						
Issue Ages 65-79 (Yrs 1-5 / Yrs 6-10 / Yrs 11+)	24.0%	5.0%	2.0%	23.0%	5.0%	2.0%
Issue Ages 80+ (Yrs 1-5 / Yrs 6-10 / Yrs 11+)	12.0%	2.5%	1.0%	11.5%	2.5%	1.0%
Plans HDF - West Virginia						
Issue Ages 65-79 (Yrs 1-5 / Yrs 6-10 / Yrs 11+)	29.0%	8.0%	5.0%	28.0%	8.0%	5.0%
Issue Ages 80+ (Yrs 1-5 / Yrs 6-10 / Yrs 11+)	16.5%	7.5%	6.0%	16.0%	7.5%	6.0%

GI = Guaranteed Issue

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Some commission rates not yet filed or approved. Subject to change. Check AgentView for product availability.

Cigna Health Life Insurance Company – Commission Schedule Effective 12/09/2016

COMMISSION SCHEDULE – The commission rate for any replacement Medicare Supplement policy will be renewal commissions. On internal replacements, when a Medicare Supplement policy replaces another Medicare Supplement policy, commissions will be paid a total of 6 years (7 years in Texas) with the beginning date being the effective date of the original policy. The portion of the premium equivalent to the Part B deductible is not commissionable on plans that reimburse for the Part B deductible.

LEVEL	SR Agent - 40	Agent - 30	Agent II - 20	Agent III - 10	Agent IV - 8	Agent V - 6	Agent VI - 4
MEDICARE SUPPLEMENT - Check your state's outline of coverage for available plans.							
Plan A - All States unless otherwise noted below							
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%	5.0%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%	5.0%
Plans HDF - All States unless otherwise noted below							
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	25.0%	8.0%	5.0%	24.0%	8.0%	5.0%	23.0%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	15.0%	7.5%	6.0%	14.5%	7.5%	6.0%	14.0%
All Plans except Plan A and HDF - All States unless otherwise noted below							
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	20.0%	3.0%	1.0%	19.0%	3.0%	1.0%	18.0%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	10.0%	2.5%	1.0%	9.5%	2.5%	1.0%	9.0%
Plans F, G, & N - Alabama, Delaware, Iowa, Louisiana, Montana, Nebraska, Nevada, New Mexico, Oklahoma, So. Dakota							
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%	5.0%
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	20.0%	3.0%	1.0%	19.0%	3.0%	1.0%	18.0%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	10.0%	2.5%	1.0%	9.5%	2.5%	1.0%	9.0%
Plans HDF - Alabama, Delaware, Iowa, Louisiana, Montana, Nebraska, Nevada, New Mexico, Oklahoma, So. Dakota							
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	8.0%	8.0%	5.0%	8.0%	8.0%	5.0%	8.0%
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	25.0%	8.0%	5.0%	24.0%	8.0%	5.0%	23.0%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	15.0%	7.5%	6.0%	14.5%	7.5%	6.0%	14.0%
Plans F, G, & N - District of Columbia							
Issue Ages 65-79 (Yrs 1-6 / 7-10 / Yrs 11+)	20.0%	3.0%	1.0%	19.0%	3.0%	1.0%	18.0%
Issue Ages 80+ (Yrs 1-6 / 7-10 / Yrs 11+)	10.0%	2.5%	1.0%	9.5%	2.5%	1.0%	9.0%
GI (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	2.0%	0.0%	0.0%	2.0%	0.0%	0.0%	2.0%
Plans HDF - District of Columbia							
Issue Ages 65-79 (Yrs 1-6 / 7-10 / Yrs 11+)	25.0%	8.0%	5.0%	24.0%	8.0%	5.0%	23.0%
Issue Ages 80+ (Yrs 1-6 / 7-10 / Yrs 11+)	15.0%	7.5%	6.0%	14.5%	7.5%	6.0%	14.0%
GI (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	7.0%	5.0%	5.0%	7.0%	5.0%	5.0%	7.0%
Plans F, G, & N - Arizona							
Issue Ages 65-79 (Yrs 1-6 / 7-10 / Yrs 11+)	18.0%	5.0%	2.0%	17.0%	5.0%	2.0%	16.0%
Issue Ages 80+ (Yrs 1-6 / 7-10 / Yrs 11+)	9.0%	2.5%	1.0%	8.5%	2.5%	1.0%	8.0%
Plans HDF - Arizona							
Issue Ages 65-79 (Yrs 1-6 / 7-10 / Yrs 11+)	23.0%	8.0%	5.0%	22.0%	8.0%	5.0%	21.0%
Issue Ages 80+ (Yrs 1-6 / 7-10 / Yrs 11+)	14.0%	7.5%	6.0%	13.5%	7.5%	6.0%	13.0%
Plans F, G, & N - Arkansas							
Issue Ages 65-69 (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	19.0%	9.5%	2.0%	18.0%	9.0%	2.0%	17.0%
Issue Ages 70-74 (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	14.0%	7.0%	2.0%	13.0%	6.5%	2.0%	12.0%
Issue Ages 75-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	8.5%	5.0%	2.0%	8.0%	5.0%	2.0%	7.5%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	5.0%	3.5%	2.0%	5.0%	3.5%	2.0%	5.0%
Plans HDF - Arkansas							
Issue Ages 65-69 (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	24.0%	16.0%	5.0%	23.0%	16.0%	5.0%	22.0%
Issue Ages 70-74 (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	19.0%	12.5%	5.0%	18.0%	12.5%	5.0%	17.0%
Issue Ages 75-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	13.5%	10.0%	6.0%	13.0%	10.0%	6.0%	12.5%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	10.0%	7.5%	6.0%	10.0%	7.5%	6.0%	10.0%
Plans A, F, G, N, & HDF - Colorado							
All Issue Ages (Yrs 1-6 / Yrs 7-10 / Yrs 11+) + GI	18.5%	5.0%	2.0%	17.5%	5.0%	2.0%	16.5%
Plans F, G, & N - Connecticut							
Issue Ages 65-69 (Yrs 1-6 / Yrs 7-10 / Yrs 11+) + GI	17.0%	8.5%	2.0%	16.0%	8.0%	2.0%	15.0%
Issue Ages 70-74 (Yrs 1-6 / Yrs 7-10 / Yrs 11+) + GI	12.0%	6.0%	2.0%	11.0%	5.5%	2.0%	10.0%
Issue Ages 75-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11+) + GI	7.5%	5.0%	2.0%	7.0%	5.0%	2.0%	6.5%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11+) + GI	5.0%	3.5%	2.0%	5.0%	3.5%	2.0%	5.0%
Plans HDF - Connecticut							
Issue Ages 65-69 (Yrs 1-6 / Yrs 7-10 / Yrs 11+) + GI	24.0%	16.0%	5.0%	23.0%	16.0%	5.0%	22.0%
Issue Ages 70-74 (Yrs 1-6 / Yrs 7-10 / Yrs 11+) + GI	19.0%	12.5%	5.0%	18.0%	12.5%	5.0%	17.0%
Issue Ages 75-79 (Yrs 1-6 / Yrs 7-10 / Yrs 11+) + GI	13.5%	9.5%	6.0%	13.0%	9.5%	6.0%	12.5%
Issue Ages 80+ (Yrs 1-6 / Yrs 7-10 / Yrs 11+) + GI	10.0%	7.5%	6.0%	10.0%	7.5%	6.0%	10.0%

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LEVEL	SR Agent - 40	Agent - 30			Agent II - 20			Agent III - 10			Agent IV - 8			Agent V - 6			Agent VI - 4				
MEDICARE SUPPLEMENT - Check your state's outline of coverage for available plans.																					
Plans F, G, & N - Georgia																					
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	2.5%	0.0%	0.0%	2.5%	0.0%	0.0%	2.5%	0.0%	0.0%	2.5%	0.0%	0.0%	2.5%	0.0%	0.0%	2.5%	0.0%	0.0%	2.5%	0.0%	0.0%
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / 11+)	18.0%	5.0%	2.0%	17.0%	5.0%	2.0%	16.0%	5.0%	2.0%	15.0%	5.0%	2.0%	14.0%	5.0%	2.0%	13.0%	5.0%	2.0%	12.0%	5.0%	2.0%
Issue Ages 80+ (Yrs 1-6 / 7-10 / Yrs 11+)	9.0%	2.5%	1.0%	8.5%	2.5%	1.0%	8.0%	2.5%	1.0%	7.5%	2.5%	1.0%	7.0%	2.5%	1.0%	6.5%	2.5%	1.0%	6.0%	2.5%	1.0%
Plans HDF - Georgia																					
Issue Ages ≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	2.5%	0.0%	0.0%	2.5%	0.0%	0.0%	2.5%	0.0%	0.0%	2.5%	0.0%	0.0%	2.5%	0.0%	0.0%	2.5%	0.0%	0.0%	2.5%	0.0%	0.0%
Issue Ages 65-79 (Yrs 1-6 / Yrs 7-10 / 11+)	23.0%	8.0%	5.0%	22.0%	8.0%	5.0%	21.0%	8.0%	5.0%	20.0%	8.0%	5.0%	19.0%	8.0%	5.0%	18.0%	8.0%	5.0%	17.0%	8.0%	5.0%
Issue Ages 80+ (Yrs 1-6 / 7-10 / Yrs 11+)	13.0%	6.5%	5.0%	12.5%	6.25%	5.0%	12.0%	6.0%	5.0%	11.0%	5.5%	5.0%	10.0%	5.0%	5.0%	9.0%	5.0%	5.0%	9.0%	5.0%	5.0%
Plan A - Illinois, Kansas, & Kentucky																					
All Issue Ages (Yrs 1-6 / Yrs 7-10 / Yrs 11+) + GI	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%
Plans F, G, & N - Illinois, Kansas, & Kentucky																					
Issue Ages ≤ 79 (Yrs 1-6 / Yrs 7-10 / Yrs 11+) + GI	20.0%	3.0%	1.0%	19.0%	3.0%	1.0%	18.0%	3.0%	1.0%	17.0%	3.0%	1.0%	16.0%	3.0%	1.0%	15.0%	3.0%	1.0%	14.0%	3.0%	1.0%
Issue Ages 80+ (Yrs 1-6 / 7-10 / Yrs 11+) + GI	10.0%	2.5%	1.0%	9.5%	2.5%	1.0%	9.0%	2.5%	1.0%	8.5%	2.5%	1.0%	8.0%	2.5%	1.0%	7.5%	2.5%	1.0%	7.0%	2.5%	1.0%
Plan HDF - Illinois & Kansas																					
Issue Ages ≤ 79 (Yrs 1-6 / Yrs 7-10 / Yrs 11+) + GI	25.0%	5.0%	2.0%	24.0%	5.0%	2.0%	23.0%	5.0%	2.0%	22.0%	5.0%	2.0%	21.0%	5.0%	2.0%	20.0%	5.0%	2.0%	19.0%	5.0%	2.0%
Issue Ages 80+ (Yrs 1-6 / 7-10 / Yrs 11+) + GI	12.5%	3.0%	1.0%	12.0%	3.0%	1.0%	11.5%	3.0%	1.0%	11.0%	3.0%	1.0%	10.5%	3.0%	1.0%	10.0%	3.0%	1.0%	9.5%	3.0%	1.0%
Plan HDF - Kentucky																					
Issue Ages ≤ 79 (Yrs 1-6 / Yrs 7-10 / Yrs 11+) + GI	25.0%	8.0%	5.0%	24.0%	8.0%	5.0%	23.0%	8.0%	5.0%	22.0%	8.0%	5.0%	21.0%	8.0%	5.0%	20.0%	8.0%	5.0%	19.0%	8.0%	5.0%
Issue Ages 80+ (Yrs 1-6 / 7-10 / Yrs 11+) + GI	15.0%	7.5%	6.0%	14.5%	7.5%	6.0%	14.0%	7.5%	6.0%	13.5%	7.5%	6.0%	13.0%	7.5%	6.0%	12.0%	7.5%	6.0%	11.5%	7.5%	6.0%
Plan A - Missouri & South Carolina																					
All Issue Ages (Yrs 1-6 / Yrs 7-10 / Yrs 11+) + GI	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%
Plans F, G, & N - South Carolina																					
Issue Ages ≤ 79 (Yrs 1-6 / Yrs 7-10 / Yrs 11+) + GI	20.0%	3.0%	1.0%	19.0%	3.0%	1.0%	18.0%	3.0%	1.0%	17.0%	3.0%	1.0%	16.0%	3.0%	1.0%	15.0%	3.0%	1.0%	14.0%	3.0%	1.0%
Issue Ages 80+ (Yrs 1-6 / 7-10 / Yrs 11+) + GI	10.0%	2.5%	1.0%	9.5%	2.5%	1.0%	9.0%	2.5%	1.0%	8.5%	2.5%	1.0%	8.0%	2.5%	1.0%	7.5%	2.5%	1.0%	7.0%	2.5%	1.0%
Plans HDF - South Carolina																					
Issue Ages ≤ 79 (Yrs 1-6 / Yrs 7-10 / Yrs 11+) + GI	25.0%	8.0%	5.0%	24.0%	8.0%	5.0%	23.0%	8.0%	5.0%	22.0%	8.0%	5.0%	21.0%	8.0%	5.0%	20.0%	8.0%	5.0%	19.0%	8.0%	5.0%
Issue Ages 80+ (Yrs 1-6 / 7-10 / Yrs 11+) + GI	14.5%	7.5%	6.0%	14.0%	7.5%	6.0%	13.5%	7.5%	6.0%	13.0%	7.5%	6.0%	12.5%	7.5%	6.0%	12.0%	7.5%	6.0%	11.5%	7.5%	6.0%
Plans A, F, G, N, & HDF - Indiana																					
Issue Ages 65+ (Yrs 1-6 / Yrs 7-10 / Yrs 11+) + GI	18.0%	0.0%	0.0%	17.0%	0.0%	0.0%	16.0%	0.0%	0.0%	15.0%	0.0%	0.0%	14.0%	0.0%	0.0%	13.0%	0.0%	0.0%	12.0%	0.0%	0.0%
Plan A - Maryland																					
≤ 64 (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%
Issue Ages 65+ (Yrs 1-6 / Yrs 7-10 / Yrs 11+)	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%	5.0%	5.0%	2.0%

GI = Guaranteed Issue

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