



EXHIBIT A:

STANDARD COMMISSION SCHEDULE

Commission Schedule Date: October 1, 2010

As of the Commission Schedule Date stated above, this Commission Schedule supersedes all prior Commission Schedules.

Insurer agrees to pay Producer commissions in accordance with the following rates and terms:

Type of Policy	Commission Rate
Individual Health Policy	10%
Group Health Policy	5.5%

Commission paid to the Producer shall be based on the above rates. For purposes of calculating the commission rate for a given month, all premiums paid for the policy year, or portion thereof, shall be taken into account when determining the "annual premium" in the above schedule.