



**The
Business
Council**

INSURANCE FUND

aetnaSM

2015 Commission/Bonus Program For Life and Disability Insurance

For the period January 1 through December 31, 2015

New Business Council/Aetna Sales with 2015 Effective Dates

The following commission schedules will apply for new Business Council/Aetna Life, STD, LTD and NY-DBL accounts with 2015 effective dates:

- **For Groups of 50 or Fewer Employees - 15% flat**
- **For Groups of 51 or More Employees:**

<u>Annual Premium</u>	<u>% Premium</u>
Of the First \$15,000	15.0%
Of the Next \$10,000	10.0%
Of the Next \$25,000	5.0%
Of the Next \$100,000	1.0%
Above \$150,000	0.5%

The Business Council/Aetna 2015 Group New Business Bonus

For new Business Council/Aetna Basic Life, Supplemental Life, STD, Astand-alone NY-DBL and LTD products (excluding AD&D, Dependent life and NY-DBL written with STD) for groups of 25 or more employees with 2015 effective dates, the Group New Business Bonus will apply:

<u>Coverages Sold</u>	<u>% Premium</u>	<u>Maximum Payment per Product</u>
5 - 10	3%	\$ 6,000
11 - 15	4%	\$10,000
16+	5%	\$15,000

The Business Council/Aetna 2015 Group Insurance Retention Bonus

Producers who qualify for the Group New Business Bonus are also eligible for the Retention Bonus. The Retention Bonus is calculated by applying the incentive percent to the total premium received during 2015 on all Basic Life, Supplemental Life, STD, Astand-alone NY-DBL and LTD coverages for groups of 51 or more employees in force on 12/31/14 and still in force on 12/31/15.

<u>Retention Percent</u>	<u>Number of Group Insurance Coverages In-Force on 12/31/15</u>			
	<u>Less than 10</u>	<u>10 - 19</u>	<u>20 - 29</u>	<u>30 or more</u>
90.0% - 94.99%	0.5%	0.75%	1.0%	1.5%
95.0% or more	1.0%	1.25%	1.5%	2.0%

The Business Council/Aetna 2015 Cross-Sell Bonus

For new Business Council/Aetna Life, Supplemental Life, STD (excluding NY-DBL) and LTD products for groups of 51 or more employees with 2015 effective dates sold as a supplement to new or existing Aetna medical or dental business, a one-time bonus of .75% of first-year estimated annualized premium will apply for each qualifying coverage sold up to a maximum of \$5,000 per coverage.

For purposes of your bonuses, your Business Council/Aetna sales will be combined with your non-Business Council/Aetna sales.