

# Aetna Health and Life Insurance Company

## Group Medicare Supplement Plans

### Schedule of Commissions

### For American Automobile Association Plans

This Schedule of Commissions (Schedule) is an Addendum to your Agreement with Aetna Health and Life Insurance Company (the "Company") and is therefore subject to all provisions of your Agreement with the Company. This Schedule applies to all compensation payable for Group Medicare Supplement plans issued by the Company to American Automobile Association (AAA) members.

This Schedule supersedes any prior dated Schedule and applies to all applications for coverage taken on or after its effective date which result in an issued certificate of coverage. The Company has the unilateral right to amend this Schedule upon notification of the amendment and its effective date; no such amendment shall affect commissions payable on applications taken prior to the effective date of such amendment unless required by state law.

The Agent must be properly licensed and appointed with the Company at the time the application is taken to receive commissions for such a sale. Commissions are paid on premiums collected by the Company from applications obtained by you (or one of your contracted sub-agents) on which the Company has issued a certificate of coverage and while this Schedule is in effect. Commissions are based on a percentage of the modal premium received by the Company, unless otherwise stated and/or in accordance with the terms and conditions of any existing commission advancing agreement between you and the Company. All commissions payable are subject to adjustment due to limitations and/or restrictions imposed by any applicable laws or regulations.

Commissions are paid on the issued premium (except in WA where commissions are paid on current premium) less the household discount (when applied before or after policy issue) and any application fee, where applicable. No commissions are paid on premium rate increases. Commissions on internal replacements, conversions or exchanges of existing policies to the same or different plans between Company, its affiliates, or a Genworth Financial affiliated Company (when such plans are administered by an Aetna affiliated company) are subject to the Company's Replacement Rules. There will be a 100% commission chargeback if a policy is rescinded and premiums are returned.

Compensation paid will be based on the percentage rate shown below for the policy's duration period for which the commissionable premiums apply, reduced by any compensation due a sub-producing intermediary General Agent and/or Agent that is paid by the Company, or its affiliates.

State(s)	Policy Years	AAA Lead Generated Business		AAA Agent Generated Business	
		Issue Ages 65+	Under Age 65	Issue Ages 65+	Under Age 65
AL*, AR* AZ*, CT, DC*, FL, GA, IA*, ID*, KY, LA, MA, MI, MS, MT, NC, ND*, NE*, NH, NJ, NM*, NV*, OK, PA, RI*, SC*, SD, TN, UT*, VA*, VT, WI and WY*	1 – 6	8%	1.75%	16%	2.75%
	7 – 10	2.25%	0%	4.5%	0%
	11 and beyond	.65%	0%	1%	0%
AK*	All policy years	7%	N/A	9%	N/A
CA, CO, HI*, IL, KS, MD, ME, MO, NY and OR	1 – 6	8%	8%	16%	16%
	7 – 10	2.25%	2.25%	4.5%	4.5%
	11 and beyond	.65%	.65%	1%	1%
DE	1 – 6	8%	.25%	16%	.25%
	7 – 10	2.25%	0%	4.5%	0%
	11 and beyond	.65%	0%	1%	0%
IN*	1 – 6	12%	N/A	17.5%	N/A
	7 and beyond	0%	N/A	0%	N/A
MN	1 – 6	8%	1.75%	16%	2.75%
	7 – 10	2.25%	0%	4.5%	0%
	11 and beyond	.65%	0%	1%	0%
OH*	1 – 7	11.5%	N/A	17%	N/A
	8 and beyond	0%	N/A	0%	N/A
TX	1 – 7	9.5%	1.75%	15%	2.75%
	8 – 10	2.25%	0%	4.5%	0%
	11 and beyond	.65%	0%	1%	0%
WA*	1 and beyond	3.25%	N/A	4.5%	N/A
WV*	1 - 5	11.5%	N/A	17%	N/A
	6 – 10	2.25%	N/A	4.5%	N/A
	11 and beyond	.65%	N/A	1%	N/A

\*Under age 65 plans not available.

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Aetna Health and Life Insurance Company	Effective Date