



LONG TERM CARE INSURANCE BROKER COMPENSATION SUMMARY

03/03/2010

Please note that LTC insurance commissions may vary in the following states: AL, CA, DE, FL, KY, IN, MI, PA & WI.
Please call Brokerage Unlimited, Inc. if you have questions regarding a particular state.

GENWORTH

Issue Age	18 - 79
First Year	60%
Years 2 +	5%

*For Limited Pay policies, the above commission rates are applied to 50% of the Limited Pay premium amount.
Commission will be reduced for Sponsored Groups and Family Discounted policies.*

JOHN HANCOCK

Issue Age	18 - 84
First Year	60%
Years 2-10	8%
Years 11+	3%

*For Limited Pay policies, the above commission rates are applied to 60% of the Limited Pay premium amount.
Commission will be reduced for Sponsored Groups, Family Discounted policies and policies with a sub-standard rating of Class II.*

METLIFE

Issue Age	18 - 84
First Year	60%
Years 2-10	7%
Years 11+	1%

Limited Payment options: First Year commission paid on the "base" premium and 7% (Year 2 Renewal rate) is paid on any excess" premium. The base premium is amount of premium if the policy was paid as a Lifetime payment. The Excess premium is the amount of premium greater than the base premium.

MUTUAL OF OMAHA/ UNITED OF OMAHA

Issue Age	40 - 69	70 - 74	75 - 79
First Year	65%	45%	40%
Years 2-5	6%	6%	6%
Years 6-10	2.75%	2.75%	2.75%
Years 11+	1%	1%	1%
Limited Pay			
First Year	36%	24%	21%
Years 2-5	3.5%	3.5%	3.5%
Years 6-10	1%	1%	1%
Years 11+	0.50%	0.50%	0.50%
Single Premium			
First Year	6%	6%	6%

PRUDENTIAL

Issue Age	18 - 79
First Year	60%
Years 2-10	7%
Years 11+	2%

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This summary is not intended to be comprehensive. Please consult each carrier's contract for specific details on compensation amounts, renewals, charge back features (if any) and issue age adjustments. Commission Rates May Change Without Notice. Commission on limited pay options and multi-life cases is calculated differently. Please call Brokerage Unlimited, Inc. for full details. 03/03/2010

GENWORTH – TOTAL LIVING CARE

Issue Age: 0 - 90	UL w/LTC
First Year	8.0% of Single Premium
Renewal	N/A

JOHN HANCOCK – LIFE CARE

Issue Age: 30-75	UL w/LTC
First Year	8.0% of Single Premium
Renewal	N/A

JOHN HANCOCK – PERMANENT PRODUCTS W/LTC RIDER

Issue Age: 0 - 90	Protection, Performance, Accumulation UL and Protection WL
First Year	75% of Target Premium
Years 2+10	1.0% of Target Premium
Excess	2.0%

LINCOLN FINANCIAL GROUP – MONEY GUARD

Issue Age: 30 - 80	Money Guard - Single Premium	Money Guard - Flex Payment
First Year	7.2% of Initial Premium	45% of Target Premium
Years 2+	N/A	3.375% of Target Premium
Excess	N/A	2.25%

NATIONWIDE- YOURLIFE NO-LAPSE GUARANTEE UL W/LTC RIDER

Issue Age: 18 - 85	YourLife No-Lapse Guarantee UL
First Year	75% of Target Premium
Years 2+10	0.75% of Target Premium
Years 11+	0.50% of Target Premium
Excess	0.75%

NATIONWIDE- YOURLIFE CURRENT ASSUMPTION UL W/LTC RIDER

Issue Age: 18 - 85	Current Assumption UL
First Year	75% of Target Premium (rolling target)
Years 3+10	1.0% of Target Premium
Years 11+	0.50% of Target Premium
Excess	0.75%

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