



ASSURANT
Employee
Benefits®



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2015 Producer Bonus Program

Assurant Employee Benefits' Producer Bonus Program

We are proud to receive broker recommendations when we are the right choice to meet your clients' needs. Right choice means right benefits, right price and right service model for your clients. If Assurant Employee Benefits is the right choice for your clients, you may qualify for a bonus. The bonus is available on qualifying Assurant Employee Benefits' employer- or employee-paid products.

We have updated our producer bonus program.
Here are some highlights:

- 1 You can get up to **6% of inforce premium** (new and renewal)
- 2 **It is simple** — there is no confusion about how you will get paid
- 3 You have control — it is **based on your sales and growth**

Qualification Requirements

Coverage Criteria	New Sales Premium	Block Growth	Payment Rate
7	\$200,000	\$100,000	2%
NA	\$300,000	NA	2%
NA	\$300,000	\$100,000	3%
NA	\$400,000	NA	3%
NA	\$500,000	NA	4%
NA	\$1,000,000	NA	6%

Assurant Employee Benefits is the brand name for insurance products underwritten by Union Security Insurance Company and for prepaid products provided by affiliated prepaid dental companies. Assurant Employee Benefits is the brand name for Group Hospital Confinement Indemnity "Gap" insurance underwritten by Fidelity Security Life Insurance Company.

Here are the details!

To Qualify:

- Sell \$300,000 in new premium or 7 new coverages totaling at least \$200,000 in annualized premium with \$100,000 in block growth. New premium is measured as the inforce premium on December 31, 2015 with effective dates between January 1 and December 15, 2015.
- Coverages must be at least 10 covered lives. The number of lives is the number of enrolled employees on the second bill.
- Each office of brokerage firms with multiple locations must qualify individually.
- Coverages under 10 lives count toward the premium requirement, but not the coverage count requirement.
- Dual choice counts as two coverages if the group has 10 covered lives or more.
- Coverage credit is given in proportion to Producer's interest in the coverage.
- Qualifying coverages include the Company's insured group life, long-term disability, short-term disability, vision, worksite and dental products (but exclude individual prepaid dental and Gap coverages).

Payment:

- Non-dental products = the sum of the percentages from the new sales and growth tables.
- Dental products = 50% of the sum of the percentages from the new sales and growth tables.
- Calculated on your inforce block on December 31, 2015 and will be paid in April 2016.
- The maximum payment on any one coverage is \$10,000.
- Payment is made on the ending inforce block as a percent of inforce premium.

Exclusions:

ASO/CSO, individual prepaid dental, and Group Hospital Confinement Indemnity "Gap" coverages do not count toward qualification or inforce premium and are not eligible for payment.

It has been and remains our policy and practice to fully disclose all compensation we pay to producers, including producer bonus payments and any non-monetary compensation, to Company's ERISA plan policyholders that may be required to file Form 5500, as well as to our ASO and CSO customers. We also provide producer compensation information upon request or as otherwise required by law.

Assurant Employee Benefits values the relationship we have with you and your clients and encourages you to discuss your compensation with all of your clients. The more your clients know about not only products and services, but also about your compensation, the better they are able to make informed decisions about what is right for them. Transparency is in the best interest of policyholders and the industry.

Growth:

- Calculated by taking your ending inforce premium on December 31, 2015 with effective dates in 2015 or earlier minus your inforce premium on December 31, 2014 with effective dates prior to 2015
- Premium on either date will be counted only if Producer is broker of record on that date.
- Premium credit is given in proportion to Producer's interest in the coverage.
- Business acquired through acquisition of another agency or producer does not count toward growth.
- Increases in plan design, adding additional classes of previously ineligible employees, and policyholder mergers and acquisitions count toward growth but not new sales.
- Cases that switch between fully-insured and ASO/CSO do not impact growth or sales.

Administrative:

- Coverage and premium credit are given to the broker of record as of December 31, 2015.
- Broker's brokers with associated brokers will be considered the broker of record, not the associated broker.
- The payment and calculation of the producer bonus are subject to the sole discretion of Assurant Employee Benefits and are subject to approval by sales management.
- The Producer Bonus Program may be modified or discontinued at our sole discretion at any time without prior notice.