

Commission Enhancement Program

You can now earn \$500 additional commission for each eligible new coverage sold.

Here are the requirements to be eligible for payment:

- The coverage must be a new coverage with effective dates of May 1, 2015 through December 15, 2015.
- The coverage must have \$5,000 or more in annualized premium based on the 2nd monthly bill.
- Eligible coverages: Company's insured group life, longterm disability, short-term disability, vision, worksite and certain dental products. Group term life and accidental death & dismemberment counts as one coverage.
- Excluded coverages: Individual prepaid dental; Group prepaid dental in CO, NJ, NE, UT, and WI; Heritage group prepaid dental in FL (FL DHMO is Eligible); Hospital Confinement Indemnity "Gap"; ASO/CSO coverages; New York coverages; and coverages on which no commission is paid.



Here are the details:

- The additional commission will be paid to the broker of record at issue who is licensed and appointed with Union Security Insurance Company.
- If the commission is split, the additional commission will be split.
- The additional commission will be paid after verification of qualification and may be paid separately from the normal commission payment.

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. Plans contain limitations, exclusions, reductions and restrictions. Benefits provided and premium amounts depend upon the plan selected. Contact us for costs and complete details. Assurant Employee Benefits is the brand name for Group Hospital Confinement Indemnity "Gap" or Supplemental Medical Expense "Gap" insurance underwritten by Fidelity Security Life Insurance Company, Kansas City, MO 64111.

Additional commissions paid are taxable income and will be included on any issued IRS Form 1099-MISC for the calendar year in which the additional commissions are paid. Additional commissions paid will also be reported, as appropriate, on the Form 5500 Schedule A information we provide to policyholders.