

**American Continental Insurance Company (ACI)  
Aetna Health Insurance Company (AHIC)  
Aetna Health and Life Insurance Company (AHLIC)  
Aetna Life Insurance Company (ALIC)  
Continental Life Insurance Company of Brentwood, Tennessee (CLI)**

**Schedule of Commissions**

This Schedule of Commissions (“Schedule”) becomes a part of the Contract between you and one or more of the above-named Companies (“the Company”) and is subject to all its provisions. You must be properly licensed and appointed (in the policy issue state) at the time of the policy sale to receive commissions for such sale. Commissions under this Schedule shall be vested in accordance with the terms of your Contract. Commissions will be calculated using the percentage rate shown in the schedule below, multiplied by the issued premium amount. Commissions are based on the policyholder’s age on the policy effective date; except for an Open Enrollment Medicare Supplement policy issued to a Medicare beneficiary turning age 65 after the policy effective date will use the age 65 rate. Commissions are reduced by any commissions due a sub-producing General Agent, Agent, or by any debt owed the Company or its affiliates.

All commissions payable are subject to adjustment due to limitations and/or restrictions imposed by any applicable laws or regulations. Unless stated otherwise, commissions are not paid on premium rate increases, policy or application fees, if any, or on premiums associated with the Medicare Part B deductible on any Medicare Supplement plan issued by the Company. There will be a 100% chargeback if a policy is rescinded and premiums returned. If a policy is changed for any reason (such as, but not limited to, a change in benefits or coverage to include policy riders, or in the number of covered lives) which results in a change in premiums, commissions will be adjusted based on the amount of the resulting premium and will be paid based on the duration period of the existing policy. Commissions on internal replacements, conversions, or exchanges of an existing policy to a similar policy or coverage type, offered by the Company, or 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.

This Schedule will apply to qualifying applications dated on or after the Effective Date shown below. If no Effective Date is shown, the Effective Date will be the same as the date shown on the same Schedule on file in the Home Office. The Company has the unilateral right to amend this Schedule upon notification of the amendment and its effective date. At the Company’s discretion, it may provide notice of such amendment through mail, email, posting to the Company website or such other reasonable means of communication to Agents. No such amendment shall affect commissions on applications taken prior to the effective date of such amendment unless required by law.

<b>Individual Medicare Supplement</b>								
AR, AZ, CA, IA, LA, MN, MS, ND, NH, NM, NV, OK, RI, SD, UT, VT and WY (all marketed plans)								
AL, GA, ID, KY, NC, NE, NJ and VA (all marketed plans except Plan N)								
<i>Plans are not available to Medicare beneficiaries under age 65 in AL, AR, AZ, IA, ND, NE, NM, NV, RI, UT, VA and WY.</i>								
Level	Open Enrollment (OE) and Underwritten (UW) Plans vary by state - see product sales kit for plan options				Guaranteed Issue (GI) Plan options are as required by state law			
	Age 65+ Policy Years		Under age 65 Policy Years		Age 65+ Policy Years		Under age 65 Policy Years	
	1 - 6	7+	1 - 6	7+	1 - 6	7+	1 - 6	7+
08	21%	4%	0.75%	0%	0.75%	0%	0.75%	0%

## Individual Medicare Supplement (continued)

AL, GA, ID, KY, NC, NE, NJ and VA (only Plan N)

Plan N is not available to Medicare beneficiaries under age 65 in AL, NC, NE, NJ and VA.

Open Enrollment (OE) and Underwritten (UW) Plans vary by state - see product sales kit for plan options					Guaranteed Issue (GI) Plan options are as required by state law				
Level	Age 65+ Policy Years		Under age 65 Policy Years		Age 65+ Policy Years		Under age 65 Policy Years		
	1 - 6	7+	1 - 6	7+	1 - 6	7+	1 - 6	7+	
08	26%	4%	0.75%	0%	0.75%	0%	0.75%	0%	

CO and OR (all marketed plans)

Level	Age 65+ Policy Years		Under age 65 Policy Years		Age 65+ Policy Years		Under age 65 Policy Years	
	1 - 6	7+	1 - 6	7+	1 - 6	7+	1 - 6	7+
08	21%	4%	21%	4%	21%	4%	21%	4%

DE (all marketed plans)

Level	Age 65+ Policy Years		U65 with ESRD	Under age 65 Policy Years		Age 65+ Policy Years		Under age 65 Policy Years	
	1 - 6	7+		1 - 6	7+	1 - 6	7+	1 - 6	7+
08	21%	4%	0.5%	0.75%	0%	0.75%	0%	0.75%	0%

\*Commissions for policies issued to Medicare beneficiaries under the age of 65 (U65) with End Stage Renial Disease (ESRD) apply for policy years 1 through 6 with no commissions paid thereafter.

FL (all marketed plans)

Level	Age 65+ Policy Years		Under age 65 Policy Years		Age 65+ Policy Years		Under age 65 Policy Years	
	1 - 6	7+	1 - 6	7+	1 - 6	7+	1 - 6	7+
08	21%	3%	0.75%	0%	21%	3%	0.75%	0%

IL (all marketed plans)

Level	Ages 65 to 79 Policy Years		Under age 65 Policy Years		Ages 80+ Policy Years		Ages 65+ Policy Years		Under age 65 Policy Years	
	1 - 6	7+	1 - 6	7+	1 - 6	7+	1 - 6	7+	1 - 6	7+
08	21%	4%	10.5%	2%	10.5%	2%	0.75%	0%	0.75%	0%

IN (all marketed plans except Plan N)

Plans are not available to Medicare beneficiaries under age 65 in IN.

Level	Age 65+ Policy Years		Under age 65 Policy Years		Age 65+ Policy Years		Under age 65 Policy Years	
	1 - 6	7+	1 - 6	7+	1 - 6	7+	1 - 6	7+
08	24%	0%			24%	0%		

IN (only Plan N)

Level	Age 65+ Policy Years		Under age 65 Policy Years		Age 65+ Policy Years		Under age 65 Policy Years	
	1 - 6	7+	1 - 6	7+	1 - 6	7+	1 - 6	7+
08	29%	0%			29%	0%		

KS and MD (all marketed plans except plan N)

Level	Age 65+ Policy Years		Under age 65 Policy Years		Age 65+ Policy Years		Under age 65 Policy Years	
	1 - 6	7+	1 - 6	7+	1 - 6	7+	1 - 6	7+
08	21%	4%	21%	4%	0.75%	0%	0.75%	0%

## Individual Medicare Supplement (continued)

### KS and MD (only Plan N)

Level	Age 65+ Policy Years		Under age 65 Policy Years		Age 65+ Policy Years		Under age 65 Policy Years	
	1 - 6	7+	1 - 6	7+	1 - 6	7+	1 - 6	7+
08	26%	4%	26%	4%	0.75%	0%	0.75%	0%

### MI (all marketed plans)

Level	Age 65+ Policy Years		Under age 65 Policy Years		Age 65+ Policy Years		Under age 65 Policy Years	
	1 - 3	4+	1 - 3	4+	1 - 3	4+	1 - 3	4+
08	28%	4%	0.75%	0%	0.75%	0%	0.75%	0%

### MI (only Plan N)

Level	Age 65+ Policy Years		Under age 65 Policy Years		Age 65+ Policy Years		Under age 65 Policy Years	
	1 - 3	4+	1 - 3	4+	1 - 3	4+	1 - 3	4+
08	33%	4%	0.75%	0%	0.75%	0%	0.75%	0%

### MO (all marketed plans)

Level	Age 65+ Policy Years		Under age 65 Policy Years		Age 65+ Policy Years		Under age 65 Policy Years	
	1 - 6	7+	1 - 6	7+	1 - 6	7+	1 - 6	7+
08	21%	4%	21%	4%	0.75%	0%	0.75%	0%

### MT (all marketed plans except Plan N)

Level	Age 65+ Policy Years		Under age 65 Policy Years		Age 65+ Policy Years		Under age 65 Policy Years	
	1 - 6	7+	1 - 6	7+	1 - 6	7+	1 - 6	7+
08	21%	4%	1.75%	0%	21%	4%	1.75%	0%

### MT (only Plan N)

Level	Age 65+ Policy Years		Under age 65 Policy Years		Age 65+ Policy Years		Under age 65 Policy Years	
	1 - 6	7+	1 - 6	7+	1 - 6	7+	1 - 6	7+
08	26%	4%	1.75%	0%	26%	4%	1.75%	0%

### OH (all marketed plans except Plan N)

Plans are not available to Medicare beneficiaries under age 65 in OH.

Level	Age 65+ Policy Years		Under age 65 Policy Years		Age 65+ Policy Years		Under age 65 Policy Years	
	1 - 7	8+	1 - 7	8+	1 - 7	8+	1 - 7	8+
08	22%	0%			0.75%	0%		

### OH (only Plan N)

Level	Age 65+ Policy Years		Under age 65 Policy Years		Age 65+ Policy Years		Under age 65 Policy Years	
	1 - 7	8+	1 - 7	8+	1 - 7	8+	1 - 7	8+
08	27%	0%			0.75%	0%		

# Individual Medicare Supplement (continued)

PA (all marketed plans except Plan N)

Level	Age 65+ Policy Years		Under age 65 Policy Years		Age 65+ Policy Years		Under age 65 Policy Years	
	1 - 6	7+	1 - 6	7+	1 - 6	7+	1 - 6	7+
08	21%	4%	2.75%	0%	0.75%	0%	0.75%	0%

PA (only Plan N)

Level	Age 65+ Policy Years		Under age 65 Policy Years		Age 65+ Policy Years		Under age 65 Policy Years	
	1 - 6	7+	1 - 6	7+	1 - 6	7+	1 - 6	7+
08	26%	4%	2.75%	0%	0.75%	0%	0.75%	0%

SC (all marketed plans except Plan N)

*Plans are not available to Medicare beneficiaries under age 65 in SC.*

Level	Age 65+ Policy Years		Under age 65 Policy Years		Age 65+ Policy Years		Under age 65 Policy Years	
	1 - 6	7+	1 - 6	7+	1 - 6	7+	1 - 6	7+
08	21%	4%			21%	4%		

SC (only Plan N)

Level	Age 65+ Policy Years		Under age 65 Policy Years		Age 65+ Policy Years		Under age 65 Policy Years	
	1 - 6	7+	1 - 6	7+	1 - 6	7+	1 - 6	7+
08	26%	4%			26%	4%		

TN (all marketed plans)

Level	Age 65+ Policy Years		Under age 65 Policy Years		Age 65+ Policy Years		Under age 65 Policy Years	
	1 - 6	7+	1 - 6	7+	1 - 6	7+	1 - 6	7+
08	21%	4%	0.75%	0%	2.5%	0%	0.75%	0%

TX (all marketed plans)

Level	Age 65+ Policy Years		Under age 65 Policy Years		Age 65+ Policy Years		Under age 65 Policy Years	
	1 - 7	8+	1 - 7	8+	1 - 7	8+	1 - 7	8+
08	21%	4%	0.75%	0%	0.75%	0%	0.75%	0%

WI (all marketed plans)

*The Medicare Part B Deductible rider is non commissionable in WI.*

Level	Age 65+ Policy Years		Under age 65 Policy Years		Age 65+ Policy Years		Under age 65 Policy Years	
	1 - 6	7+	1 - 6	7+	1 - 6	7+	1 - 6	7+
08	21%	4%	10.5%	2%	21%	4%	10.5%	2%

WV (all marketed plans except Plan N)

*Plans are not available to Medicare beneficiaries under age 65 in WV.*

Level	Age 65+ Policy Years		Under age 65 Policy Years		Age 65+ Policy Years		Under age 65 Policy Years	
	1 - 5	6+	1 - 5	6+	1 - 5	6+	1 - 5	6+
08	23%	4%			0.75%	0%		

WV (only Plan N)

Level	Age 65+ Policy Years		Under age 65 Policy Years		Age 65+ Policy Years		Under age 65 Policy Years	
	1 - 5	6+	1 - 5	6+	1 - 5	6+	1 - 5	6+
08	28%	4%			0.75%	0%		

## Protection Series of Complementary Products

<b>Cancer and Heart Attack or Stroke</b>								
Issue Ages	18 to 84				85 to 89			
Level	Policy Year 1	Policy Years 2 - 3	Policy Years 4 - 10	Policy Years 11+	Policy Year 1	Policy Years 2 - 3	Policy Years 4 - 10	Policy Years 11+
AL, AR, CA*, DE, GA, IA, ID, IL, KS, KY, LA, MI, MO, MS, MT, ND, NE, NH, NM, NV, OK, OR, PA, RI, SD, TN, TX, UT, WI, WV,								
* in California issue ages are 18 to 64.								
AZ, FL, IN, NC, OH, SC, VT								
08	45%	7%	7%	4%	35%	4%	4%	1%
CO, MD, MN, NJ								
08	45%	7%	6%	4%	35%	3%	3%	0%

<b>Dental Vision and Hearing</b>				
Issue Ages	18 to 70		71 to 89	
Level	Policy Year 1	Policy Years 2 +	Policy Year 1	Policy Years 2 +
AL, AR, GA, IA, ID, IL, LA, MI, MS, MT, NE, NV, OR, TX, WI, WV, WY				
08	50%	2%	45%	2%
SD				
08	30%	2%	25%	2%

<b>Home Care Plus</b>		
Issue Ages	50 to 89	
Level	Policy Year 1	Policy Years 2 +
AL, AR, GA, IA, ID, IL, IN, LA, MO, MS, MT, NC, NE, NM, NV, OH, OK, OR, PA, TN, WI, WV, WY		
08	50%	10%
AZ, DE, MI, SC, UT		
08	45%	5%
KY, RI		
08	44%	7%

<b>Hospital Indemnity</b>			
Issue Ages	18 to 89		
Level	Policy Year 1	Policy Years 2 - 10	Policy Years 11+
AL, AR, DE, GA, IL, IN, KY, LA, MO, MS, MT, NC, NE, NM, NV, OH, OK, OR, PA, TN, TX, WI, WV, WY			
08	55%	10%	5%
AZ, FL, IA, KS, MD, MI, ND, SC, UT, VT			
08	50%	6%	5%
RI, SD			
08	50%	5%	2.5%
MN			
08	50%	5%	1.75%

<b>New Hospital Indemnity Flex</b>			
Issue Ages	18 to 89		
Level	Policy Year 1	Policy Years 2 - 10	Policy Years 11+
AL, AR, DE, GA, IL, IN, KY, LA, MO, MS, MT, NC, NE, NV, OH, OK, OR, PA, TN, TX, WI, WY			
08	55%	10%	5%
IA, MI, SC			
08	50%	6%	5%
SD			
08	50%	5%	2.5%

## Protection Series of Complementary Products (continued)

<b>Recovery Care</b>		
Issue Ages	50 to 89	
	Policy Years	Policy Years
Level	1	2 +
AL, AR, GA, IA, ID, IL, IN, LA, MO, MS, MT, NC, NE, NV, OH, OK, OR, TN, WI, WV, WY		
08	50%	10%
AZ, DE, MD, MI, SC, UT		
08	45%	5%
CO, KY, RI		
08	44%	7%

## Final Expense

All states where product is available

Level Benefit																	
Issue Ages	45 to 59		60 to 80					81 to 85					86 to 89				
	All Policy Years	Policy Years					Policy Years					Policy Years					
Level(s)		1	2	3 - 5	6 - 10	11 +	1	2	3 - 5	6 - 10	11 +	1	2	3 - 5	6 - 10	11 +	
08	0%	125%	11.5%	6.5%	2.5%	1.5%	110%	11.5%	6.5%	2.5%	1.5%	77%	11.5%	6.5%	2.5%	1.5%	

Graded Benefit						
Issue Ages	45 to 59		60 to 80			
	All Policy Years	Policy Years				
Level(s)		1	2	3 - 5	6 - 10	11 +
08	0%	125%	11.5%	6.5%	2.5%	1.5%

Modified Benefit				
Issue Ages	45 to 59		60 to 75	
	All Policy Years	Policy Years		
Level(s)		1	2+	
08	0%	78%	2.75%	

Submission of an application after the Effective Date of this Schedule will constitute an acknowledgement and acceptance by you of the commissions payable under this Schedule and your Contract.

**For Home Office Use Only**

\_\_\_\_\_  
Chief Marketing Officer

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Effective Date