

2022 Direct and Indirect Compensation Disclosure

Direct Compensation	New	Frequency	Qualifying Threshold				Renewal	Frequency
External Agents	\$20	Contract Monthly	n/a				\$20	Contract Monthly
External Agency Administration	\$0 to \$5	Contract Monthly	n/a				\$0 to \$5	Contract Monthly
Internal Compensation	New	Frequency	Qualifying Threshold				Renewal	Frequency
Agent	\$120 to \$160	Contract Annual	n/a				\$120	Contract Annual
			Qualifying Threshold	Level 1	Level 2	Level 3		
Calendar Quarter Bonus Levels	Level 1 \$0 to \$500 Level 2 \$0 to \$750 Level 3 \$0 to \$1,000	Quarter Quarter Quarter	Quarter 1 Quarter 2 Quarter 3 Quarter 4	265 ¹ 60 80 60	336 112 131 111	345 121 140 120	n/a	n/a
Calendar Quarterly Bonus			¹ Cumulative contract total(s) of all individual lines of business quarterly to reach target bonus levels.					
Indirect Compensation	New	Frequency	Qualifying Threshold	Level 1	Level 2	Level 3	Renewal	Frequency
Distribution Sales	Level 1 \$8 Level 2 \$6 Level 3 \$6	Per contract one-time payment	Annual target	700	100	200+	n/a	n/a
			Qualifying Threshold				Renewal	Frequency
Achievement Bonus ²	\$0 to \$1,000	Quarterly	Quarter 1 Quarter 2 Quarter 3 Quarter 4	160 ³ 65 63 63			n/a	n/a
² Indirect compensation qualification determined by total accumulated contract sales through all distribution channels.			³ Quarterly threshold(s).					

Amounts are subject to change.