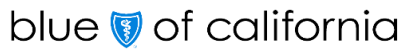




MEDICAL	1 to 100 101+ ¹	5%; 1% 5%	Up to \$1M in annualized premium; Over \$1M annualized premium per case Negotiable
DENTAL	2 to 50 51 to 100 101+ ¹	9%; 10% 10% 10%	Standalone; Sold with Medical (first year only) Negotiable
VISION	2 to 100 101+ ¹	7.5% 10%	Negotiable



MEDICAL	1 to 100 101+ ¹	5%; 0.8% 4%	Up to \$1M in annualized premium; Over \$1M annualized premium per case Negotiable
DENTAL	2 to 100 101+ ¹	10%	
VISION	2 to 100 101+ ¹	10% 10% graded	See carrier documents for details
LIFE	2 to 100 101+ ¹	10%; 15% 10%	Employer Sponsored; Voluntary Employer Sponsored & Voluntary - Negotiable
LTD & STD	2 to 50 51 to 100 10 to 100 101+ ¹	15% 10% 15% 10%	Employer Sponsored Employer Sponsored Voluntary Employer Sponsored & Voluntary - Negotiable



MEDICAL	1 to 100 1 to 100 101+	5% 5% 5.0%	OffExchange Package Mirror Package Negotiable
DENTAL & VISION	1 to 100 101+	10% 7%	
LIFE	2 to 100 101+	10%	



MEDICAL	1 to 100	5%	
DENTAL, VISION & LIFE	1 to 100	12%	
CHIRO	1 to 100	6.5%	



DENTAL HMO	2 to 100 101+	10%	Negotiable
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DENTAL	2 to 199	10%	
VISION	2 to 199	10%	
LIFE, CHIRO & ACU	2 to 199	10%	

¹ Co-Broker relationship if written through and supported by RBG

² Flat commission available upon request with your RFP



MEDICAL	25+ 101+	5%* 5%	Level Funding, *paid as PEPM based on fully insured equivalent Fully Insured
DENTAL	25+ 101+	10%* 10%	Level Funding, *paid as PEPM based on fully insured equivalent Fully Insured
VISION	25+	10%; \$1 PEPM	Fully insured; ASO
LIFE, LTD & STD	25+; 50+	negotiable	Alongside Medical; Standalone



MEDICAL	1 to 100	5%	
DENTAL	1 to 100	5%	



DENTAL	2+	10% graded ²	See carrier documents for details
VISION	2+	10% graded ²	See carrier documents for details
LIFE & STD	2+; 3+	10% graded ² ; 13%	Employer Sponsored; Voluntary, See carrier documents for details
LTD	2+; 10+	15% graded ² ; 13%	Employer Sponsored; Voluntary, See carrier documents for details
VOL WORKSITE	2+	Flexible	Contact your RBG Representative for Details



MEDICAL	1 to 100 101+	5%	Negotiable
DENTAL & VISION	1 to 100 101+	10%	
LIFE	1 to 100 101+	10% graded 10%	See carrier documents for details



DENTAL & VISION	2+	10% graded ²	See carrier documents for details
LIFE	2 to 50 51+	10% 15% graded ²	Employer Sponsored Employer Sponsored, See carrier documents for details
WELLNESS	2+ 100+	15% negotiable	Voluntary



MEDICAL	1 to 100 101+ ¹	5%; 1% 5%	Up to \$1M in annualized premium; Over \$1M annualized premium per case Negotiable
DENTAL	1 to 100	\$2.59 \$1.29	PMPM; KPIC PPO & Fee-for-Service PMPM; DeltaCare Dental HMO



MEDICAL	1 to 100 101+	7% 5%	
DENTAL	1+	10%	
VISION	1+	10%	

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² Flat commission available upon request with your RFP



DENTAL PPO	2+	10% graded ²	See carrier documents for details
DENTAL HMO	5+	10%	
VISION	5+	10%	
LIFE	2+; 10+	15% graded ²	Employer Sponsored; Voluntary, See carrier documents for details
LTD	5+; 10+	15% graded ²	Non Contributory; Employer Sponsored or Voluntary
STD	10+	15%	Contact your RBG Representative for STD Eligibility in CA



DENTAL	3+; 5+	10% graded ²	Employer Sponsored: Voluntary, See carrier documents for details
VISION, LIFE & STD	3+; 5+	10% graded ²	Employer Sponsored Multiline; Employer Sponsored Standalone or Voluntary
LTD	3+; 5+	15% graded ²	Employer Sponsored Multiline; Employer Sponsored Standalone or Voluntary



MEDICAL	1 to 100 101+	5%; 3% 6.5% graded 5%	HMO Standard Plans; PPO HMO Mirrored Plans, 6.2% Yr 2, 5.9% Yr 3, 5.6% Yr 4, 5.3% Yr 5, 5.0% Yr 6+ Negotiable
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MEDICAL	1 to 100 2+ 2 to 99 101+	5%	ACEC Trust (members of American Counsel of Engineering Companies) R&HAB Trust (members of National Restaurant Association) Negotiable
DENTAL	2 to 50 51-100 101+	10% graded 10% graded 10% graded ²	See carrier documents for details See carrier documents for details Negotiable
VISION	1 to 100 101+	10%	
LIFE	2 to 50 51-100 101+	10% 10% graded 10% graded ²	Negotiable
LTD	2 to 100 101+	15% graded 15% graded ²	See carrier documents for details



DENTAL	10+	10%	
VISION	10+	10%	
LIFE	2+ 10+	10% graded ² 15% graded ²	Employer Sponsored, See carrier documents for details Voluntary, See carrier documents for details
LTD	2+; 10+	15% graded ²	Employer Sponsored; Voluntary, See carrier documents for details
STD	2+ 10+	10% graded ² 15% graded ²	Employer Sponsored, See carrier documents for details Voluntary, See carrier documents for details



VISION	5+	10% graded ²	See carrier documents for details
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² Flat commission available upon request with your RFP