

2018 SPECIAL PRODUCER COMPENSATION

Producers may qualify for bonus compensation based on attaining minimum qualification criteria detailed below.

NEW BUSINESS AND INFORCE POINTS CALCULATION

New Business and Inforce Points are determined based on the number of insured lives within each line of coverage.

INSURED LIVES	NEW BUSINESS POINTS PER LINE OF COVERAGE ¹	INFORCE POINTS PER LINE OF COVERAGE ¹
<10	0.50	0.25
10-24	1.00	0.25
25-49	2.00	0.75
50-99	3.00	1.00
100-249	6.00	2.00
250-999	8.00	4.00
1,000+	10.00	5.00

New Business Points are derived from the first bill on which a coverage appears; Inforce points are derived from the coverage's lives count as of September 30th.

COMPENSATION LEVEL DETERMINATION

Your compensation level is based on your total new business points and your total points. You must meet the minimum, in both categories, in order to qualify for each level.

COMPENSATION LEVEL	TOTAL NEW BUSINESS POINTS	TOTAL POINTS (NEW + INFORCE)
BRONZE	25	N/A
SILVER	30	70
GOLD	50	120

PREMIUM PERSISTENCY CALCULATION

The Premium Persistency³ is calculated by dividing the producer's January 1, 2019 Inforce Capped Premium by the producer's January 1, 2018 Inforce Capped Premium for the same coverages.

ILLUSTRATION OF THE PREMIUM PERSISTENCY CALCULATION

CUSTOMER	COVERAGES	BEGINNING PREMIUM	CAPPED BEGINNING PREMIUM***	CAPPED ENDING PREMIUM***	CAPPED PREMIUM PERSISTENCY
CUSTOMER A	Life & LTD	\$550,000	\$100,000	\$---	0%
CUSTOMER B	Dental & Vision	\$250,000	\$250,000	\$250,000	100%
CUSTOMER C	Stop Loss	\$350,000	\$100,000	\$100,000	100%
CUSTOMER D	Dental & Vision	\$1,000,000	\$250,000	\$250,000	100%
CUSTOMER E	Life & Accident	\$75,000	\$75,000	\$75,000	100%
TOTAL		\$2,225,000	\$775,000	\$675,000	87.1%

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***A per case premium cap of \$100,000 for Life/AD&D, Disability, and Supplemental Health coverages combined, \$250,000 for Dental and Vision combined, and \$100,000 for Stop Loss will be applied to minimize the impact of large cases on a producer's persistency.