



**USHEALTH Advisors, L.L.C.**  
**Writing Agent**  
**Exhibit 1 Commission Schedule**

**July 12, 2021**

The information contained in this schedule is confidential and proprietary as defined by Trade Secret Information in the Agreement. USHEALTH Advisors, L.L.C. does not intend for this schedule or the information contained therein to be shared with third parties without its prior written consent.

PRODUCT*	First Year	Base Renewal 2-10 Years	Bonus Renewal 2-10 Years		
MedGuard Critical Illness	70.00%	6.30%	2.70%		
Accident Protector	55.00%	11.20%	4.80%		
Accident Protector -- AL, DE, GA, IN, KS, KY, LA, MD, MS, NV, NC, OH, TN, UT	55.00%	0.00%	0.00%		
Accident Protector -- CO, SD	42.50%	0.00%	0.00%		
Income Protector	42.00%	3.85%	1.65%		
Income Protector - MD, SD	36.00%	2.80%	1.20%		
Income Protector - AL, GA, IN, LA, MS, NV, NC, OH	40.00%	2.80%	1.20%		
Income Protector - KS, KY, TN, UT, WV	30.00%	1.40%	0.60%		
Income Protector - CO, DE	23.50%	0.91%	0.39%		
PremierVision	16.50%	11.55%	4.95%		
PremierVision - DE, KS, TN, UT	15.00%	10.50%	4.50%		
PremierVision - CO, IN, KY, SD	11.50%	8.05%	3.45%		
Dental & SecureDental	16.25%	1.40%	0.60%		
PRODUCT*	First Year	Base Renewal 2nd Year	Bonus Renewal 2nd Year	Base Renewal 3-10 Years	Bonus Renewal 3-10 Years
HealthAccess Sickness & Accident / HealthAccess II	14.50%	3.85%	1.65%	2.80%	1.20%
HealthAccess Sickness & Accident/HealthAccess II - CO, MD, SD	12.35%	3.29%	1.41%	1.89%	0.81%
PremierChoice - Sickness - Accident - Wellness	16.50%	2.28%	0.97%	2.28%	0.97%
PremierChoice - CO, MD - Sickness - Accident - Wellness	15.50%	2.28%	0.97%	2.10%	0.90%
PremierMed, Conversion Plans	2.00%	0.00%	0.00%	0.00%	0.00%
SecureAdvantage Conversion Plans	2.00%	1.40%	0.60%	1.40%	0.60%
SecureAdvantage Sickness - Accident - Wellness	15.00%	2.10%	0.90%	2.10%	0.90%
SecureAdvantage - MD, SD - Sickness - Accident - Wellness	13.00%	2.10%	0.90%	1.93%	0.82%
Life Protector	65.00%	11.20%	4.80%	2.10%	0.90%
EXCHANGES - PRODUCT*	First Year	Base Renewal 2nd Year	Bonus Renewal 2nd Year	Base Renewal 3-10 Years	Bonus Renewal 3-10 Years
Exchange Plan A - PremierChoice	16.50%	2.28%	0.97%	2.28%	0.97%
Exchange Plan B - PremierChoice	3.25%	2.28%	0.97%	2.28%	0.97%
Exchange Plan A - PremierChoice - CO, MD	15.50%	2.28%	0.97%	2.10%	0.90%
Exchange Plan B - PremierChoice - CO, MD	3.25%	2.28%	0.97%	2.10%	0.90%
Rewrite - HealthAccess/HealthAccess II	4.00%	2.80%	1.20%	2.80%	1.20%
Rewrite - HealthAccess/HealthAccess II - CO, MD, SD	2.70%	1.89%	0.81%	1.89%	0.81%
Exchanges - SecureAdvantage Conversion Plans	2.00%	1.40%	0.60%	1.40%	0.60%
Exchanges - SecureAdvantage - Sickness - Accident - Wellness	3.00%	2.10%	0.90%	2.10%	0.90%
Exchanges - MD, SD - SecureAdvantage - Sickness - Accident - Wellness	3.00%	2.10%	0.90%	1.93%	0.82%

Exhibit I Commission Schedule, as defined in your Agent Agreement with USHEALTH Advisors, L.L.C.

- Exchange plans involve applicants who have in force coverage, underwritten by either National Foundation Life Insurance Company, Freedom Life Insurance Company of America or Enterprise Life Insurance Company who applying for different coverage under one of the plans described herein.
- Exchange plans and Guaranteed Issued Child PPACA Mandated Coverage are paid at renewal rate.
- Exchange Plan A:
  - Commission rate paid when SecureCare, SecureCare Plus and SecureHealth Plans are exchanged.
  - Exchange Plan A commissions may end at the discretion of the carrier. Exchanges for PremierChoice Plans will pay the Exchange Plan B or renewal rate.
- Exchange Plan B:
  - Commission rate paid when SecureValue, SecureValue Plus, SecureAdvantage, Legacy Major Medical, or PremierChoice Plans that have exercised the Step-Up privilege, are exchanged.
- Rewrite: Commission rate paid when a SecureAccess or HealthAccess Plan is replaced with a HealthAccess II.

Note:

- SecureAdvantage and SecureAdvantage Conversion Plans - Sickness - Accident - have a \$10 per month non-commissionable policy fee. SecureAdvantage, SecureAdvantage Conversion - Accident Plans when sold alone have a \$30 per month non-commissionable policy fee.
- Accident Protector - non-commissionable monthly premium of \$9.95 Single, \$12.95 Couple, and \$16.95 Family.
- Accident Protector - CO - non-commissionable monthly premium of \$9.05 Single, \$11.85 Couple, and \$16.30 Family.
- Life Protector - non-commissionable monthly policy fee of \$2.12 which is built into the monthly premium.
- Commission Compensation is calculated as a percent of the commissionable premium charged for the plan of coverage, see Agent Agreement for details.
- No commissions will be paid on rate-ups relating to PPACA qualified products.
- Premium increases on PPACA mandated and first dollar wellness coverage is non-commissionable.
- Step-Up Rider for Fixed Indemnity and PremierChoice Products - Additional premium for Step-Up benefit level is non-commissionable when insured exercises Step-Up privilege and is treated as a benefit change to the policy.
- Premier Vision pays As-Earned.
- Bonus Renewals pay as outlined in the Agent Agreement.

\* Product availability may vary by state.

Agent Name

Signature

Exhibit I Page 1

USHA WA webform 1073