

SCHEDULE C

**ALTERNATIVE FLAT COMMISSIONS
For
LIFE, STD, LTD, SADD, CI, HIP, VOL ACCIDENT,
STAT, GRH, LIFE RBO and LTD RBO**

As an alternative to graded Commissions which may be available under another schedule, we may pay the following Flat Commissions. The amount of Commissions may be increased based on the services provided by the Producer pursuant to the Additional Services Fees section below. All other Flat commissions will be filed separately with the New York Department of Financial Services.

1. **No Commissions:** For all markets and segments noted below, no Commission will be paid if the Policyholder pays the Producer directly and the Producer confirms that such agreement is in compliance with New York Ins. Law s 2119.

2. **Core Employer Market Group Policies:** For the following products sold to employer market Policyholders, the table below applies:
 - a) Life coverage (including all sublines);
 - b) STD including DisabilityFLEX;
 - c) LTD;
 - d) SADD;

Policy Situs	=>49 and <500 lives	=>500 lives
Sitused in NY	4%	0.5%
Sitused Outside New York	0-5%	0-5%

3. **Small Business Center (SBC) Group Policies:** Group Policies designed for employers with less than 49 lives. SBC does not include Physician Segment or Attorney Segment policies shown below.

Policy Situs	<49 lives
Sitused in NY	10%
Sitused Outside New York	10%

4. **Physician Segment Policies:** Physician Segment business includes Core Employer Market Group Policies shown above designed for medical professionals including physicians and dentists.

Policy Situs	All Sizes
Sitused in NY	4%
Sitused Outside New York	0-5%

5. **Attorney Segment Policies:** Attorney Segment business includes Core Employer Market Group Policies group products shown above designed for the needs of legal professionals.

Policy Situs	<500 lives	=>500 lives
Sitused in NY	4%	0.5%
Sitused Outside New York	0-5%	0-5%

6. **CI Policy:**

Policy Situs	<500 lives	=>500 lives
Sitused in NY	4%	0.5%
Sitused Outside New York	0-5%	0-5%

7. **HIP Policy:**

Policy Situs	<500 lives	=>500 lives
Sitused in NY	4%	0.5%
Sitused Outside New York	0-5%	0-5%

8. **VOL Accident Policy:**

Policy Situs	<500 lives	=>500 lives
Sitused in NY	4%	0.5%
Sitused Outside New York	0-5%	0-5%

9. **GRH Policy:**

Policy Situs	<500 lives	=>500 lives
Sitused in NY	4%	0.5%
Sitused Outside New York	0-5%	0-5%

10. **STAT including HI TDI, NJ TDB, and NY DBL:**

Policy Situs	<500 lives	=>500 lives
Sitused in NY	4%	0.5%
Sitused Outside New York	0-5%	0-5%

11. STAT - NY PFL:

Policy Situs	All Sizes
Sitused in NY	0-1%
Sitused Outside New York	0-1%

12. Life RBO and LTD RBO:

Policy Situs	<500 lives	=>500 lives
Sitused in NY	1%	1%
Sitused Outside New York	1-5%	1-5%

Additional Service Fees

In addition to the Commissions payable above, an Additional Service Fee up to the stated maximum may be paid to the Producer. The Additional Service Fees may be paid when the services are agreed to by the Hartford Life and Accident Insurance Company or the Hartford Life Insurance Company depending on which company underwrites the coverage. The Hartford Life and Accident Insurance Company or the Hartford Life Insurance Company retains the right to determine if such services are to be compensated as Additional Service Fees.

Maximum Commission, Including Additional Service Fees

Total Commissions, inclusive of Additional Service Fees for Consultative and Administrative Services may not exceed 25% for all products and 30% for CI, HIP and VOL Accident. For NY PFL Total Commissions inclusive of Additional Service Fees for Consultative and Administrative Services may not exceed 1%.

Such services are as follows:

Consultative Services – Fees based on consulting services provided to the Policyholder by the Producer.

- Consult with Policyholder to create the Group Policy plan design. (+2%)
- Assess the Insured coverage needs. (+2%)
- Explain Group Policy provisions to Policyholder. (+2%)
- Review Group Policy and Insured booklets to ensure accuracy with plan design. (+2%)
- Consult with Policyholder at renewal as to any changes in plan design and rate. (+2%)
- Assist Policyholder with the implementation of the Group Policy. (+2%)
- Provide Policyholder with notices and communication. (+1%)
- Provide higher than standard levels of quality. (+2%)
- Provide information on additional products and services. (+1%)
- Provide higher than standard level of availability to answer Policyholder questions related to their Group Policy. (0.5%)
- Communicate Policyholder Customer Service Issues in a timely manner. (+.1%)
- Communicate Changes in Policyholder Information in a timely manner. (+.1%)
- Communicate Policyholder Implementation questions and concerns in a timely manner. (+.2%)

Administrative Services – Fees based on Administrative Services provided to the Policyholder as performed by the Producer.

- Collection of Group Policy census and other underwriting information. (+1%)
- Assist with the administration of the Group Policy. (+1%)
- Premium accounting for Policyholder. (+1%)
- Consult with Policyholder on the design of the Policyholder's administrative system. (+2%)

- Reporting of Premium and Policyholder plan statistics. (+2%)
- Plan year financial accounting. (+2%)
- Implementation and ongoing administration services. (+2%)
- Provide support for initial and ongoing enrollment. (+2%)
- Assist Policyholder with implementation of the Policyholder's administrative system. (+2%)
- Collect premium from Policyholder. (+1%)
- Collect premium from Insureds for voluntary amounts. (+2%)
- Develop customized Group Policy specific marketing material. (+3%)

Based on the timing and services provided for the CI, HIP, VOL Accident, and DisFLEX products, a heaped commission structure may be offered in lieu of the flat commission structure outlined above. In this instance, an actuarially equivalent heaped structure will be developed, consistent with the Commissions and schedule of Additional Service Fees. Total Commissions, inclusive of Additional Service Fees for Consultative and Administrative Services for a heaped structure may not exceed 70%.