

AGENT & BROKER COMPENSATION PLAN

REV. 080331-1

Solera Insurance & Financial Services, Inc. (“Solera”) has created a competitive compensation plan for its products. Our goal is to attract and retain quality agents and brokers that are actively growing their business. Solera is building a full suite of products that provide agents and brokers with a number of competitive solutions for its clients.

Solera has two distinct business opportunities for agents and brokers:

1. Solera provides competitive products that enhance an agent or broker’s product suite. Agents and Brokers earn commissions for their sales of these products based upon the commission schedule below.
2. Solera provides a number of unique sales opportunities for agents and brokers that license with Solera. These are not leads, but instead scheduled sales events across the US whereby Solera agents are scheduled to sell products to a captured group of consumers. Any sales made at these events are subject to a commission split between Solera and the agent or broker.

Commission Structure for Product Sales

- *CarePOS Individual Dental Plan* – Agents earn a commission of 30% of premium paid by the consumer for first year premiums and 15% of premium paid by the consumer for any renewals beyond the first 12 months of service. Any premium paid utilizing the annual payment method, will result in annual commission paid to agent or broker.
- *CarePOS Group Dental Plan* – Agents earn a commission of 30% of premium paid by the employer for first year premiums and 15% of premium paid by the employer for any renewals beyond the first 12 months of service.
- *Triple Choice/Dual Option Dental Plan* – Agents earn a total commission of 12% of premium paid by the employer. Total commissions can be split amongst Solera-appointed agents as determined by the selling agent. All agents that earn commissions must be appointed with Solera before payment is made by Solera.
- *Other Products Coming Soon!*

Commission Splits for Sales Related to Solera Sales Events

- Solera provides sales events for its licensed agents from time to time. Any sales of any products during these events shall be subject to a commission split on all sales related to the event including sales captured by agent or broker at the event and any sales after the event that were captured as a result of the event (herein collectively referred to as “Event Sales”). Any Event Sales shall be subject to a commission split to be determined.