

Aflac PlanSource Advantage (PSA) Program

For purposes of the Aflac PSA Program:

"Aflac" means Continental American Insurance Company.

"Eligible Employer Groups" means those employer groups to whom PlanSource provides certain services under a written agreement, and who may elect to purchase certain Eligible Product Lines under the PSA Program.

"Eligible Product Lines" means those Aflac products that PlanSource will offer to Eligible Employer Groups under the PSA Program.

Under the PSA Program, Eligible Employer Groups may earn monetary credits for offering Eligible Product Lines to its employees. Credits to each Eligible Employer Group are based on each Eligible Product Line multiplied by the number of employees enrolled across all products. PlanSource will apply any credits earned under the Aflac program to an Employer Group's account in the first month that plans are effective, once the Eligible Employer Group's information is uploaded into the PlanSource system and PlanSource and Aflac have verified all enrollment information.

The Eligible Product Lines and respective credit amounts for the Aflac program are listed below in Table 1, with additional notes below:

- Credits apply to new and existing lines of business
- Credits apply in the first month that plans are effective.
- Broker must take levelized commissions.

Table 1. Eligible Product Lines for Carrier

Eligible Product Line	Valid Geographic Markets	Valid Employer Sizes	Product Line Credit
Accident	All	250+ Employees	\$0.30
Critical Illness	All	250+ Employees	\$0.30
Hospital Indemnity	All	250+ Employees	\$0.50