



United Benefit Advisors (UBA) Member Firms

2019 Group Supplemental Commission Plan

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ReliaStar Life Insurance Company and
ReliaStar Life Insurance Company of New York,
members of the Voya® family of companies

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The 2019 Group Supplemental Commission Plan gives you the opportunity to increase your earnings on both new and inforce business.

The plan is designed to be easily understood, and this brochure will provide you with an overview. This summary is not exhaustive and does not create a contract. Refer to the UBA Member Firm Group Supplemental Compensation Agreement for additional details.

Eligible group products*

Each eligible product will only qualify for the New Business Component or the Existing Inforce Block Growth Component.

- Group Life Insurance
- Long Term Disability (LTD) Income Insurance
- Short Term Disability (STD) Income Insurance
- Stop Loss Insurance
- Compass Critical Illness/Specified Disease Insurance
- Compass Accident Insurance
- Compass Hospital Confinement Indemnity Insurance

New business component

New business compensation rate — 4% on all new business annualized premium for eligible products with effective dates between 1/2/19 through and including 1/1/20 that remain inforce as of 1/1/20, subject to the premium caps.

Existing inforce block growth component

Definitions and requirements

- The UBA Member Firm inforce block growth percentage is based on the change between eligible insured premium inforce on 1/1/19 annualized; compared to the eligible insured premium inforce on 1/1/20 annualized; for all UBA Member Firm cases that were inforce on 1/1/19.
- The block growth percentage is calculated without applying any premium caps.
- The 1/1/20 eligible insured premium inforce total includes premium increases or decreases due to rate changes, re-enrollments, acquisitions, volume increases/decreases and plan design changes.

*In the state of New York, the only eligible product is Stop Loss.

Existing inforce block growth compensation rate

The block growth payout rate percentage that is applied to the eligible insured premium inforce as of 1/1/20 is based on the block growth percentage as noted in the table below. When calculating the existing inforce block growth payout, the premium caps are applied to the eligible insured premium before applying the existing inforce block growth percentage payout.

Existing inforce block growth percentage	Group Life, Disability Income, Stop Loss and Compass Insurance products
0% – 94.99%	1.25%
95% – 99.99%	1.75%
100% – 109.99%	2.25%
110% or greater	2.75%

Premium caps

The premium caps will be applied to both the new business and existing inforce block growth payouts as follows:

Eligible products	Premium cap for each line of coverage
Group Life	\$1,000,000
LTD Premium/STD Premium*	\$1,000,000
Stop Loss	\$750,000
Compass Critical Illness/Specified Disease Insurance	\$1,000,000
Compass Accident Insurance	\$1,000,000
Compass Hospital Confinement Indemnity Insurance	\$1,000,000

* When applying the premium cap to the Disability products, the total eligible insured premium for STD and LTD will be combined for both the new business and existing inforce block growth payout calculations. In instances where one of the Disability coverages is inforce and a new Disability line of coverage is added, it will be addressed in the following manner: the full amount of the new Disability coverage will count as new business, not to exceed the premium cap of \$1,000,000. For example, if LTD is in force on 1/1/19 and STD is added with an effective date of 7/1/19 the full amount of the STD will count as new business, not to exceed the premium cap of \$1,000,000.

Additional considerations

- Eligible insured premium is the total annualized premium for the non-participating group products listed above.
- Eligible insured premium will be classified as inforce when the effective date for the line of coverage is prior to 1/2/19.
- Participating brokers must be properly licensed, registered and appointed in accordance with state rules and regulations.
- Eligible insured premium for Compass insurance products will be allocated in the same capacity as the base commission split payable by ReliaStar Life Insurance Company or ReliaStar Life Insurance Company of New York in instances where there is more than one producing broker.
- Voya Employee Benefits reserves the right to adjust the program qualification criteria annually.

New business: 4%

The following example is for illustrative purposes

Broker	Group name	Products sold	1/1/19 annual premium	1/1/20 annual premium	Payout premium	Effective date	Annual comp
Anderson Benefits	ABC Co.	LTD	—	\$25,000	\$25,000	2/1/19	\$1,000
Anderson Benefits	ABC Co.	Group Life	—	\$1,850,000		2/1/19	\$40,000
Anderson Benefits	ABC Co.	Stop Loss	—	\$1,250,000	\$750,000	2/1/19	\$30,000
Anderson Benefits	XYZ Co.	LTD		\$400,000	—	7/1/19	—
Anderson Benefits	XYZ Co.	STD		\$750,000	—	7/1/19	—
		Disability		\$1,150,000		—	\$40,000
Jones Benefits	Sport Works	Compass CI		\$400,000	\$400,000	4/1/19	\$16,000
Anderson Benefits total annualized new business premium:				\$4,275,000			
Jones Benefits total annualized new business premium:				\$400,000			
UBA Member Firm total annualized new business premium:				\$4,675,000			
Anderson Benefits total annualized new business compensation:							\$111,000
Jones Benefits total annualized new business compensation:							\$16,000
UBA Member Firm total annualized new business compensation:							\$127,000

Inforce: 1.75%

The following example is for illustrative purposes only.

Broker	Group name	Products sold	1/1/19 annual premium	1/1/20 annual premium	Payout premium	Effective date	Annual comp
Anderson Benefits	ABC Co.	STD	\$1,250,000	\$1,100,000		2/1/16	\$17,500
Jones Benefits	Sport Works	Group Life	\$350,000	\$475,000	\$475,000	1/1/14	\$8,313
Jones Benefits	Sport Works	Stop Loss	\$1,500,000	\$1,500,000	\$750,000	1/1/19	\$13,125
Anderson Benefits	System Tools	Stop Loss	\$350,000	0	0	6/1/13	0
Anderson Benefits	System Tools	Group Life	\$250,000	\$250,000	\$250,000	6/1/13	\$4,375
Jones Benefits	Hiawatha Mills	Group Life	\$50,000	\$350,000	\$350,000	6/1/13	\$6,125
Jones Benefits	Hiawatha Mills	Stop Loss	\$1,500,000	\$1,500,000	\$750,000	1/1/13	\$13,125
Anderson Benefits annualized inforce premium:			\$1,850,000	\$1,350,000			
Jones Benefits total annualized inforce premium:			\$3,400,000				
UBA Member Firm total annualized inforce premium:			\$5,250,000	\$5,175,000			
Anderson Benefits total annualized inforce compensation:							\$21,875
Jones Benefits total annualized inforce compensation:							\$40,688
UBA Member Firm total annualized inforce compensation:							\$62,563
Anderson Benefits total annualized compensation:							\$132,875
Jones Benefits total annualized compensation:							\$56,688
UBA Member Firm total annualized compensation:							\$189,563

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