

Have your best year ever ... earn commissions up to 12%!

Aetna Advantage Plans for Individuals, Families and the Self-Employed

Great news! We've increased first-year commission rates and lowered threshold requirements!

Get ready for a great 2012. This year, we're helping you get further *Out Front with Aetna* by making some major changes to commissions, including higher first-year rates, lower thresholds for earning commissions, even new tier names. Refer to the chart below to see just how easy it can be to reach our new President and Chairman levels.

Start selling now to take advantage of:

- **Greater rewards.** Once you exceed 9 enrolled applications, the first-year commission rate for all levels is higher than last year. Sell just 10 applications and your new commission rate will double from 4% to 8%. At the top level (now the Chairman tier), the rate has risen from 10% to 12%!
- **Easier-to-reach tiers.** You can now reach the top tier with just 35 enrolled applications, compared to 50 in 2011. And you can reach our second highest level (the President tier) — and status as a Front Runner broker — with just 20 applications, compared to 25 last year.
- **Guaranteed commission.** Your new business commission rate is guaranteed for all new business written with 2012 effective dates. It cannot be lowered, but you may be able to move up to a higher commission based on your production (based on enrolled applications October 1, 2011 – September 30, 2012).

2012 Commission Tiers

Chairman	President	Executive	Standard
35+ enrolled applications	20 to 34 enrolled applications	10 to 19 enrolled applications	0 to 9 enrolled applications
12% 1st year commission	10% 1st year commission	8% 1st year commission	4% 1st year commission
4% renewals 2nd year	4% renewals 2nd year	4% renewals 2nd year	4% renewals 2nd year
3% renewals 3+ years	3% renewals 3+ years	3% renewals 3+ years	3% renewals 3+ years

Note: When your newly enrolled applications bring you into the next higher tier, any applications enrolled thereafter will receive that tier's commission.

Commission questions?

Please contact BrokerComm@aetna.com. Brokers can directly e-mail the Aetna Producer Compensation Unit with questions or issues concerning commission payments.

All your e-mail needs to include is:

- Member ID, name and Social Security number
- Your question
- Your name and Social Security number and/or your National Producer Number (NPN) (if appointed with Aetna Inc. as an individual)
- Your name, agency name and tax ID (if appointed with Aetna Inc. as a firm)

We also have a dedicated Broker Support Unit to assist you.

Please direct inquiries to:

- Aetna National Broker Support Unit
P.O. Box 91507
Arlington, TX 76015-0007
Phone: **1-888-54-Aetna (1-888-542-3862)**
Fax: **1-866-530-8157**
E-mail: AIMBrokerSupport@Aetna.com
- For more information about Aetna's products, plans, licensing and appointment information, visit the Aetna Producer website available through Aetna's home page at www.aetna.com.

Commission questions?

E-mail us at

BrokerComm@aetna.com.

This information is for brokers only. Aetna Advantage Plans for Individuals, Families and the Self-Employed are underwritten by Aetna Life Insurance Company and Aetna Health Inc. (together, "Aetna").

This commission schedule is effective January 1, 2012. Aetna Advantage Plans commissions are determined by applying the commission rate applicable to the monthly base rate (regardless of underwriting rate level) (including Dental). Agent/broker of record changes on existing business will not be recognized and only one broker will be recognized to receive commissions on an application. This supersedes any related provisions contained within the Aetna standard producer agreement as well as in any prior Producer Agreements. Commission scales reflect applicable regulatory requirements and may be subject to regulatory approval. Eligibility for participation in this program is conditioned on the Producer's advance written disclosure to customers of the nature of the compensation the producer may be entitled to receive from Aetna. More detail concerning disclosure requirements can be found by accessing our standard producer agreement at <https://www.aetna.com/producers>.

www.aetna.com