

GeoBlue Individual Products: Seller's Guide

Product	Target Market	Eligibility	Benefits	Sell as ...	Where to Find Customers	Ways to Market	Average Premium
GeoBlue Xplorer Essential & Premier	<ul style="list-style-type: none"> American expatriate High net-worth global lifestyle International business assignee Foreign worker in the U.S. 6 month minimum 	<ul style="list-style-type: none"> Age 18-74 Dependents Medically underwritten 	<ul style="list-style-type: none"> International Health Insurance Unlimited Lifetime Max on Medical 100% Coverage Abroad 	<ul style="list-style-type: none"> an Individual Expatriate Plan 	<ul style="list-style-type: none"> Employers, Church and Missionary Organizations Embassies, Expatriate websites, Chambers of Commerce Exchange programs, Associations, International Property Managers Financial Consultants 	<ul style="list-style-type: none"> Website Direct Mail Face to Face Telemarketing 	<ul style="list-style-type: none"> Xplorer Essential: \$2,800 Xplorer Premier: \$6,400/year
GeoBlue Navigator	<ul style="list-style-type: none"> Missionaries Marine/Crew Members 6 month minimum 	<ul style="list-style-type: none"> Age 18-74 Affiliated with a mission group/church Affiliated with a vessel 	<ul style="list-style-type: none"> International Health Insurance for Marine and Missionary Markets Unlimited Lifetime Max on Medical 100% Coverage Abroad 	<ul style="list-style-type: none"> an Individual Expatriate Plan 	<ul style="list-style-type: none"> Church and Missionary Organizations Not for Profit and NGQs, Marine/Yacht Associations Crew Placement Agencies Crew Training Yacht Management Companies 	<ul style="list-style-type: none"> Website Direct Mail Face to Face Telemarketing Conferences 	<ul style="list-style-type: none"> \$3,300/year
GeoBlue Voyager Single Trip Essential & Choice	<ul style="list-style-type: none"> Leisure traveler Missionary traveler Senior traveler Trips up to 6 months out of the U.S. 	<ul style="list-style-type: none"> Age 18-84 Dependents Guaranteed issue 	<ul style="list-style-type: none"> Up to \$1 Million Limit Illness and Accident Medical Evacuation 	<ul style="list-style-type: none"> Supplemental Coverage Plan for a single trip abroad 	<ul style="list-style-type: none"> Employers, Church and Missionary organizations Embassies, Expatriate websites, Chambers of Commerce Exchange programs, Study Abroad programs, Associations 	<ul style="list-style-type: none"> Website Direct Mail Face to Face Telemarketing 	<ul style="list-style-type: none"> \$90
GeoBlue Trekker Multi-Trip Essential & Choice	<ul style="list-style-type: none"> Leisure traveler Business traveler Early retiree/Medicare Trips up to 70 days 	<ul style="list-style-type: none"> Age 18-84 Dependents Guaranteed issue Primary plan required 	<ul style="list-style-type: none"> Up to \$250,000 International Medical Limit Illness and Accident Medical Evacuation 	<ul style="list-style-type: none"> Supplemental Coverage an Annual Plan for multiple trips 	<ul style="list-style-type: none"> Employers, Chamber of Commerce, Retirement Communities Financial Consultants 	<ul style="list-style-type: none"> Website Direct Mail Face to Face Telemarketing 	<ul style="list-style-type: none"> \$230

GeoBlue Product Compensation Schedule

Compensation for new business: The compensation shown below will be paid on Gross Collected Premium received through the Agent:

Individual Products	Description	Underwriter	Commission
GeoBlue Xplorer	Major medical insurance for expats	4 Ever Life Insurance Group	15%
GeoBlue Navigator	Major medical insurance for missionaries; Major medical insurance for maritime crew	4 Ever Life Insurance Group	15%
GeoBlue Voyager Single Trip	Single trip health and accident insurance for international travel	4 Ever Life Insurance Group	15%
GeoBlue Trekker Multi-trip	Annual, multi-trip health and accident insurance for frequent travelers	4 Ever Life Insurance Group	15%
Group Products	Description	Underwriter	Commission
GeoBlue Traveler	Blanket accident and health insurance for business traveler	4 Ever Life Insurance Group	Up to 15%
GeoBlue Expat	Expatriate Insurance for Groups	4 Ever Life Insurance Group	Up to 8%

Compensation for renewal business: The compensation stated below will be paid on Gross Collected Premium received through the Agent:

Individual Products	Description	Underwriter	Commission
GeoBlue Xplorer	Major medical insurance for expats	4 Ever Life Insurance Group	7.5%
GeoBlue Navigator	Major medical insurance for missionaries; Major medical insurance for maritime crew	4 Ever Life Insurance Group	7.5%
GeoBlue Trekker Multi-trip	Annual, multi-trip health and accident insurance for frequent travelers	4 Ever Life Insurance Group	7.5%
Group Products	Description	Underwriter	Commission
GeoBlue Traveler	Blanket accident and health insurance for business traveler	4 Ever Life Insurance Group	Up to 15%
GeoBlue Expat	Expatriate Insurance for Groups	4 Ever Life Insurance Group	Up to 8%