

HTH Worldwide

Individual Products Seller's Guide

Product	Target Market	Eligibility	Benefits	Sell as ...	Where to Find Customers	Ways to Market	Average Premium
Trip Protector Standard Plan & Preferred	<ul style="list-style-type: none"> Leisure Traveler 	<ul style="list-style-type: none"> Guaranteed issue No age limit 	<ul style="list-style-type: none"> Trip Cancellation/ Interruption Emergency Medical and Evacuation Baggage Loss/Delay Travel Delay 	<ul style="list-style-type: none"> a Trip cancellation/interruption plan a Plan for a single trip abroad or in the U.S. 	<ul style="list-style-type: none"> Travel Agent websites, Tour Operators, Cruise websites Travel Clubs, Associations 	Website Promotion Direct Mail Face to Face Telemarketing	\$230
Student Plan Global Student USA & U.S. Students Abroad	<ul style="list-style-type: none"> Foreign Student in the U.S. American Students Abroad Trips from one semester to four years 	<ul style="list-style-type: none"> Age 18-65 Full time student Guaranteed issue 	<ul style="list-style-type: none"> Up to \$250,000 Medical Limits Illness and Accident Medical Evacuation 	<ul style="list-style-type: none"> an Individual Plan Supplemental Coverage 	<ul style="list-style-type: none"> Universities, Community Colleges, Embassies, Study Abroad Websites 	Website Promotion Direct Mail Face to Face Telemarketing	\$230

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
Trip Protector	Comprehensive travel insurance to protect your vacation investment	AEGON-Stonebridge	20%
Trip Protector Preferred	Comprehensive travel insurance to protect your vacation investment	AEGON-Stonebridge	20%
Global Student Health	Medical insurance for International Study	HM Insurance Group	15%