

May 25, 2010

Subject: Independent Broker Contract

On March 23, 2010 the Patient Protection and Affordable Care Act (PPACA) was signed into law. While we are still awaiting regulatory guidance, we already know that the individual health insurance market will be subject to a new 80% minimum loss ratio requirement. This new standard takes effect on January 1, 2011.

Although it will be some time before we learn all the rules and details around these new requirements, we recognize that our commission schedules will need to be restructured in the future.

Our UnitedHealthOne sales are overwhelmingly through brokers, and we remain committed to developing innovative solutions to keep you engaged as partners in serving our customers. We understand that many consumers would never consider buying insurance without the help of a trusted and independent professional broker. The valuable service that you provide in guiding your clients through the purchase of a complicated product will continue to be recognized and compensated.

However, until the awaited new regulations have been formally released and we have time to evaluate them, we cannot commit to a new compensation model. We can confirm for you that there will be no change to the commission schedule for any compensation on business placed in the past. We continue to value your services and contributions and are committed to keeping you informed, and we will communicate new commission schedules as soon as we can. We know this is not ideal, and we regret any uncertainty this creates for your business.

Moving Forward Together:

- **For association group and individual health insurance applications written (i.e. issue date) prior to July 1, 2010**, there will be no change to the commission schedule.
- **For association group and individual health insurance applications written (i.e. issue date) on or after July 1, 2010**, the commission schedule will remain the same through December 31, 2010. However, the new commission structure for those policies written with issue dates on or after July 1, 2010, will change effective January 1, 2011 and the details of those changes will be communicated to you no later than December 1, 2010.

These changes modify your Independent Broker's Contract (IBC), your current commission schedule, and any other contract governing sales compensation with Golden Rule Insurance Company. You will be deemed to have accepted these changes unless you object in writing to us within 30 days of receipt of this letter. If you do object to the changes set forth in the letter, we reserve the right to terminate your IBC and any other applicable sales contracts without cause.

It is important to note that these decisions have no impact on UnitedHealthcare small group products or commission schedules. If you have questions about small group products please call your local UnitedHealthcare sales office.

In closing, we want to reiterate that we have not lost sight of the valuable role that you play in our industry and all that you have done to help us grow in the marketplace. We appreciate your business and look forward to our continued trusted relationship.

Sincerely,

A handwritten signature in cursive script that reads "Susan Fowler".

Susan Fowler
Vice President of Individual Sales