



Supplement to Agreement
of Agency or Brokerage Agreement
Schedules of Group Level Scale Commissions

Effective January 1, 2002

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EFFECTIVE JANUARY 1, 2002

ORIGINAL NEW BUSINESS

Per Cent of Premiums

A. All size groups

Commissions Payable are the Sum of Schedules A, B, C, D, E, & F

		(A)	(B)	(C)	(D)	(E)	(F)
		Group Life AD&D	Group Dental	Group Vision	Group Short Term Disability	Group Long Term Disability	Group Medical
On the first	\$ 5,000	15.0 %	10.0 %	10.0 %	10.0 %	15.0 %	5.0 %
On the next	5,000	12.0	10.0	10.0	10.0	15.0	5.0
On the next	5,000	10.0	7.5	7.5	7.5	15.0	5.0
On the next	5,000	10.0	7.5	7.5	7.5	12.5	5.0
On the next	5,000	7.0	5.0	5.0	5.0	10.0	5.0
On the next	5,000	7.0	5.0	5.0	5.0	5.0	5.0
On the next	20,000	5.0	2.5	2.5	2.5	5.0	5.0
On the next	200,000	3.5	1.5	1.5	1.5	0.5	3.5
On the next	250,000	2.0	1.5	1.5	1.5	0.5	2.0
On the next	2,000,000	1.0	1.0	1.0	1.0	0.5	1.0
Excess over	2,500,000	0.5	0.5	0.5	0.5	0.5	0.5

The total Group Life and Group AD&D premium will be used to determine commission

B. Optional Products

Commissions Payable are the Sum of Schedules A, B, C, D & E

		(A)	(B)	(C)	(D)	(E)
		Group Life AD&D	Group Dental	Group Vision	Group Short Term Disability	Group Long Term Disability
On the first	\$ 5,000	13.0 %	10.0 %	10.0 %	13.0 %	13.0 %
On the next	5,000	13.0	10.0	10.0	13.0	13.0
On the next	5,000	13.0	7.5	7.5	13.0	13.0
On the next	5,000	13.0	7.5	7.5	13.0	13.0
On the next	5,000	13.0	5.0	5.0	13.0	13.0
On the next	5,000	13.0	5.0	5.0	13.0	13.0
On the next	20,000	13.0	2.5	2.5	13.0	13.0
On the next	200,000	13.0	1.5	1.5	13.0	13.0
On the next	250,000	13.0	1.5	1.5	13.0	13.0
On the next	2,000,000	13.0	1.0	1.0	13.0	13.0
Excess over	2,500,000	13.0	0.5	0.5	13.0	13.0

C. Group Universal Life

Commissions are payable at the certificate level.

	Premiums less than or equal to the target premium *	Premiums greater than the target premium *
First certificate year	15.0 %	2 %
Second through tenth certificate year	6.0	2 %
Eleventh or greater certificate year	2.0	2 %

* As specified in each insured's certificate

D. Healthcare Solutions HMO & POS

		New York Commission Scales	New Jersey Commission Scales	Connecticut Commission Scales
On the first	\$ 5,000	4 %	5 %	5 %
On the next	5,000	4	5	5
On the next	5,000	4	5	5
On the next	5,000	4	5	5
On the next	5,000	4	5	5
On the next	5,000	4	5	5
On the next	20,000	4	5	5
On the next	200,000	4	5	5
Excess over	250,000	4	5	4

New York State

DBL - other than Welfare Funds and Unions

		All Policy Years
On the first	\$ 5,000	20.0 %
On the next	5,000	10.0
On the next	40,000	7.0
On the next	200,000	4.0
On the next	250,000	3.0
On the next	1,500,000	2.0
On the next	2,000,000	1.0
Excess over	4,000,000	0.5

ADDITIONAL NEW BUSINESS

In the event that at least six months after the effective date of any policy or plan the Group coverage is increased, producing additional premiums in excess of (a) \$750 for Group Life Insurance, or (b) \$2,500 of total annual premium, the commissions payable on account of such increased coverage shall be determined by the company in accordance with its Rules and Regulations applicable at the time such commission is payable. If any additional coverage is effective under such policy or plan within six months of the effective date of previously effective coverage the premiums for the previously effective coverage and for such additional coverage will be combined in applying the Schedule of Commissions above. In no event will commissions be paid on additional business, unless the annual premium produced by this additional business equals or exceeds \$750.

GROUP COMMISSION PAYMENT RULES

Each employer plan of insurance written under a group policy issued to an industry-wide multiple employer trust fund under an arrangement where the employees are individually solicited for participation in the plan by the Agent shall each be treated as a separate policy for all purposes of commission and wherever the term "policy" is used in this agreement it shall be deemed to mean the insurance plan of each employer.

Commissions on premiums refunded by the Company shall be refunded by the Agent.

No commissions are payable on premiums waived on account of disability. On premiums paid by check the commission is payable when such check has been honored. No commissions shall be paid on policies issued as a result of the conversion of group insurance of any kind including any coverage continued under a portability provision.

In the event a policy or plan is issued in replacement of an existing policy or plan or if a policy or plan is issued to provide coverage for a group of persons substantially all of whom were previously insured under an existing policy or plan such new policy or plan shall be deemed to have been issued as of the original effective date of the policy(s) or plan(s) it replaced for the purposes of determining the rates of commissions payable and the period for which commissions shall be vested. The term "existing policy or plan" will be deemed to include any policy or plan which has cancelled with The Guardian within 6 months of the effective date of the new policy or plan.

In the event the Agent submits an application for additional business to an existing policy or plan for which the Agent was not the original writing agent on the effective date of such policy or plan the commission payment rules shall apply as if the Agent were the original writing agent indicated in the original preliminary application for such policy or plan.

If a plan or policy is amended because state or federal law mandates that an insurer provide specified benefits for its policyholders or requires that an employer provide additional benefits to his employees, the amendment is not considered a new sale unless the Agent expends a significant effort in the course of adding the benefits.

The Rules and Regulations of the Company in effect on the date a commission payment is due shall apply in any case not covered by the terms of this supplement.

Scales shown do not apply in certain states in respect to statutory small employee plans or to certain community rated plans.

In the event this supplement is attached to a Brokerage Agreement form, the word "Agent" used herein shall mean and refer to the broker and shall not in any way change the capacity of the broker to that of an agent.

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The Guardian Life Insurance Company of America, New York, NY