

Kemper Senior Solutions uses **nomoreforms**, an electronic contracting and appointment system. This is a convenient and secure method for you to get appointed. To get started, please visit the website and use the specific Package Codes and Referring Agency Name provided. But first, here are a few keys to success:

- ✓ If you want to appoint an Agency, you will need to use the Principal's Name & SSN to register. You will later be prompted to enter the Agency information on an additional page
- ✓ If any webpage is taking more than one minute to load...simply hit the Refresh button
- ✓ Make sure your website pop-up blockers are turned off

Step 1. Go to the Website

https://www.ainsight.com/nomoreforms/logon?type=client_nonins&clientCode=RNIC

You may also use this shorter link: <http://tinyurl.com/kempercontracting>

Step 2. Logon and use your unique Package Code

A. New Users Create Your Personal Account:

Enter Client Package Code: **PSMCCBY**

B. Returning Users Can Logon:

Enter Client Package Code: **PSMCCBY**

Step 3. Adobe Reader Important Notice

You can check your Adobe security settings and click CONTINUE to proceed.

Step 4. Enter proper "Referring Agency Name" and Complete Remaining Forms

To complete your contracting, please select the first form and complete all essential information. Use the following Referring Agency Name: **Premier Planning**

When you have completed your information select **SAVE MY INFO**. Please continue this process until all required forms are completed and saved.

Step 5. Submit Forms

When all of the required forms are completed, the **SUBMIT FORMS** button will display for you to click. Please re-type your password as your digital signature and click "Submit Forms" one more time. When your contract submission is complete, a confirmation screen will display with a confirmation number.

Have Questions?

If you have technology questions, please contact **nomoreforms** help desk directly at 800-686-8279 (8:00 am - 7:00 pm EST). If you have any other questions, please contact your marketing company.

Kemper Senior Solutions

**EXHIBIT A
 GENERAL AGENT AGREEMENT**

SCHEDULE OF COMMISSIONS

This Schedule of Commissions is part of the General Agent Agreement (“GA Agreement”) and is subject to all the terms and conditions thereof and any special incentives that the Company may offer, in its sole discretion, from time to time. Additionally, the payment and amount of all commissions and any notice requirements are subject to and may be limited by applicable law. For purposes of the Agreement and this Schedule of Commissions, net premiums, net initial premiums or net renewal premiums are defined as the applicable gross premiums received and collected by the Company in cash less any amounts returned to an insured.

Company may, at any time, in its sole discretion, exercise the following rights, subject to, where it is reasonable and where Company is not otherwise limited by applicable law, and subject to Company providing thirty (30) days advance written notice to GA:

- (a) Change, amend or adopt rules and practices from time to time establishing:
 - i. First year commissions and renewal commissions for all Policies, whether or not listed in this Schedule of Commissions, including but not limited to, changing, withdrawing, amending or altering such Schedule of Commissions;
 - ii. Commissions on any new policy, which in the judgment of Company is a changed policy, taking the place of a terminated policy issued by Company;
 - iii. Commissions on conversions; and
 - iv. Commissions on reinstated policies.
- (b) To withdraw the future issuance of any Policy;
- (c) To add any additional policy(ies) to List of Policies below;
- (d) To withdraw from any territory;
- (e) To modify or change its premium rates; and
- (f) To adopt rules and practices from time to time relating to any matter not otherwise provided in The General Agent Agreement

List of Policies [subject to policies being approved for issuance in state(s) where GA is appointed]:

Home Health Care Indemnity – Form HHC-95

Whole Life – Form MWL-97

Mode	Health Commission Payable	Life Commission Payable *
All modes	Initial Commission: 55% of net initial premium	Initial Commission: 55% of net initial premium
All modes	Renewal Commission: 8% of net renewal premium	Renewal Commission - Years 2-10: 4.5% of net renewal premium Renewal Commission - Years 11+: 1% of net renewal premium

SALES TERRITORY: States where the Company appoints the General Agent

* Initial commission for Form MWL-97 Life policy is subject to 100% chargeback if a death benefit claim occurs during months 1 through 6 following policy effective date, or subject to 75% chargeback of initial commission if a death benefit claim occurs during months 7 through 12 following policy effective date.