



November 11, 2008

NFCA Benefits Program

Marsh ConsumerConnexions Insurance Program

Royalty Schedule

Officers:

Barbara A. Cheaney
Chair of the Board
Catholic Life Insurance

Teresa J. Rasmussen
Vice-Chair of the Board
Thrivent Financial for Lutherans

Katharine E. Rounthwaite
Immediate Past Board Chair
The Independent Order of Foresters

Directors:

Stuart B. Buchanan
Catholic Order of Foresters

Darcy G. Callas
Modern Woodmen of America

Joseph E. Gadbois
Catholic Family Life Insurance

Emilio B. Moure
Knights of Columbus

Anthony T. Mravle
KSKJ Life, American Slovenian
Catholic Union

Mary H. Rausch
National Catholic Society of Foresters

James R. Stoker
Greater Beneficial Union of Pittsburgh

Mark D. Theisen
Woodmen of the World/Omaha
Woodmen Life Insurance Society

Joseph J. Annotti
President & CEO

123rd Annual Meeting
September 17-19, 2009
San Antonio, TX

In consideration of the right to use NFCA's and each Participating Society's name, logo and membership mailing list as provided under the Royalty Agreement, Marsh will send royalty payments of premiums received to NFCA on a quarterly basis each year during the Term of the Royalty Agreement.

After receiving compensation from Marsh, the NFCA agrees to forward the Participating Society a royalty payment of premium payment collected by Marsh, and the NFCA will retain a royalty payment, based on the following:

Medicare Supplement (2.5% during entire period)

Participating Society: 2.0%

NFCA: 1/2%*

Dental (2.5% during entire period)

Participating Society: 2.0%

NFCA: 1/2%*

Long Term Care (First Year Premium Only – 2.5%)

Participating Society: 2.0%

NFCA: 1/2%*

Long Term Care (Years 2 through 10 – 1%)

Participating Society: 1/2%

NFCA: 1/2%*

*NFCA will be receiving an additional 1/2% as part of a separate Affinity Program Agreement with Marsh for administrative services.

All royalty payments are subject to the terms of the Royalty Agreement and the Letter Agreement.

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Benefit Societies**

Joseph Annotti
President & CEO
National Fraternal Congress of America

Name:
Title:
Society Name: