

AGREEMENT

THIS AGREEMENT is made and entered into as of this ____ day of _____, 2012, by and between

THE SCHOOL BOARD OF BROWARD COUNTY, FLORIDA

(hereinafter referred to as "SBBC"),

a body corporate and political subdivision of the State of Florida,

whose principal place of business is

600 Southeast Third Avenue, Fort Lauderdale, Florida 33301

and

WASHINGTON NATIONAL INSURANCE COMPANY

(hereinafter referred to as "Washington"),

whose principal place of business is

11825 N. Pennsylvania Street

Carmel, Indiana 46032

WHEREAS, SBBC issued a Request for Proposals, identified as RFP 13-010V Voluntary Supplemental Insurance Plans/Programs, dated April 11, 2012, and amended by Addendum Number 1, dated May 4, 2012, and Addendum Number 2, dated May 7, 2012, (hereafter referred to as "RFP") which is incorporated by reference herein, for the purpose of receiving proposals for Voluntary Supplemental Insurance Plans/Programs for SBBC employees; and

WHEREAS, Washington offered a proposal dated May 21, 2012, (hereafter referred to as "Proposal") which is incorporated by reference herein, in response to RFP.

NOW, THEREFORE, in consideration of the premises and of the mutual covenants contained herein and other good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, the Parties hereby agree as follows:

ARTICLE 1 - RECITALS

1.01 **Recitals.** The parties agree that the foregoing recitals are true and correct and that such recitals are incorporated herein by reference.

ARTICLE 2 – SPECIAL CONDITIONS

2.01 **Term of Agreement.** Unless terminated earlier pursuant to Section 3.05 of this Agreement, the term of this Agreement shall commence on January 1, 2013, and conclude on December 31, 2015. The term of the contract may, by mutual agreement, upon final SBBC approval, be extended for two additional one year periods and, if needed, 180 days beyond the final renewal period.

2.02 **Self Billing.** Washington agrees to accept SBBC's self-billing process without any deviations.

2.03 **Premiums.** The premium rates will only be modified if Washington's premiums are changed for the entire State of Florida block of business.

2.04 **Commission Schedule.** Commissions will be paid using the Commission Schedule, which is more fully described as Attachment A to this Agreement.

2.05 **Marketing.** Washington agrees to only market to SBBC employees the following coverage – Accident and Cancer as more fully described in their proposal.

2.06 **Participation.** Washington agrees to waive all participation requirements for all products and on the accident base plan is offered on a guarantee issue basis.

2.07 **Domestic Partners.** Washington agrees to offer all the products to domestic partners at the same rates offered to SBBC employees.

2.08 **Accident Benefits.** Washington agrees to provide the following benefits:

- Pre-existing only applies to the sickness disability rider, which is a 12/12 pre-existing limitation. Pre-existing does not apply on the base policy

2.09 **Portability / Conversion.** Washington agrees to provide a portability option for all plans offered upon employee termination. An employee and domestic partner can port the policy they are on at the same benefits and at the same rate.

2.10 **Performance Guarantees.** Washington agrees to provide the Performance Standards/Guarantees as outlined in Attachment I to the RFP without deviation. Washington further agrees to provide at a minimum annual reporting and metrics on each of the performance guarantees and understands that SBBC has the right to audit any of the reported metrics.

2.11 **Direct Billing Fees.** Washington agrees there are no cost/fees for direct billing on any product.

2.12 **Section 125.** Washington agrees to offer the Cancer on a pre-tax basis and the Accident on a post-tax basis.

2.13 **Exclusions and Limitations.** Exclusions and Limitations are fully described by each product in their proposal.

2.14 **Cancer / Critical Care Benefits.** Washington agrees to provide the following benefits:

- Positive Diagnosis Test and First Diagnosis Benefits are included under the first occurrence benefit and can be purchased in units of \$1,000 up to \$10,000
- Radiation therapy pays \$250 a day with no lifetime maximum

- Chemotherapy pays if injected by medical personnel is \$250 per day and if self-administered is \$250 per drug, there is no lifetime maximum
- Anesthesia is covered and pays between \$34 to \$1875 depending on the type of surgery
- Anti-nausea is covered up to \$100 per month
- Skin cancer is covered under the cancer preventative care rider with a benefit of \$300 for a skin cancer diagnosis
- Outpatient Blood and Blood Plasma is covered at \$60 per unit
- Skilled Nursing facility benefit that covers \$100 a day if confined to a skilled nursing facility

2.15 **M/WBE.** Washington agrees to take the appropriate steps and implement the use of M/WBE firms for this Agreement.

2.16 **Cancer Target Loss Ratio.** The target loss ratio for the cancer / critical illness product is 65 percent.

2.17 **Inspection of Washington's Records by SBBC.** Washington shall establish and maintain books, records and documents (including electronic storage media) sufficient to reflect all income and expenditures of funds provided by SBBC under this Agreement. All Washington's Records, regardless of the form in which they are kept, shall be open to inspection and subject to audit, inspection, examination, evaluation and/or reproduction, during normal working hours, by SBBC's agent or its authorized representative to permit SBBC to evaluate, analyze and verify the satisfactory performance of the terms and conditions of this Agreement and to evaluate, analyze and verify any and all invoices, billings, payments and/or claims submitted by Washington or any of Washington's payees pursuant to this Agreement. Washington's Records subject to examination shall include, without limitation, those records necessary to evaluate and verify direct and indirect costs (including overhead allocations) as they may apply to costs associated with this Agreement. Washington's Records subject to this section shall include any and all documents pertinent to the evaluation, analysis, verification and reconciliation of any and all expenditures under this Agreement without regard to funding sources.

(a) **Washington's Records Defined.** For the purposes of this Agreement, the term Washington's Records shall include, without limitation, accounting records, payroll time sheets, cancelled payroll checks, W-2 forms, written policies and procedures, computer records, disks and software, videos, photographs, executed subcontracts, subcontract files (including proposals of successful and unsuccessful bidders), original estimates, estimating worksheets, correspondence, change order files (including sufficient supporting documentation and documentation covering negotiated settlements), and any other supporting documents that would substantiate, reconcile or refute any charges and/or expenditures related to this Agreement.

(b) **Duration of Right to Inspect.** For the purpose of such audits, inspections, examinations, evaluations and/or reproductions, SBBC's agent or authorized representative shall

have access to Washington's Records from the effective date of this Agreement, for the duration of the term of this Agreement, and until the later of five (5) years after the termination of this Agreement or five (5) years after the date of final payment by SBBC to Washington pursuant to this Agreement.

(c) Notice of Inspection. SBBC's agent or its authorized representative shall provide Washington reasonable advance notice (not to exceed two (2) weeks) of any intended audit, inspection, examination, evaluation and or reproduction.

(d) Audit Site Conditions. SBBC's agent or its authorized representative shall have access to Washington's facilities and to any and all records related to this Agreement, and shall be provided adequate and appropriate work space in order to exercise the rights permitted under this section.

(e) Failure to Permit Inspection. Failure by Washington to permit audit, inspection, examination, evaluation and/or reproduction as permitted under this Section shall constitute grounds for termination of this Agreement by SBBC for cause and shall be grounds for the denial of some or all of any Washington's claims for payment by SBBC.

(f) Overcharges and Unauthorized Charges. If an audit conducted in accordance with this Section discloses overcharges or unauthorized charges to SBBC by Washington in excess of two percent (2%) of the total billings under this Agreement, the actual cost of SBBC's audit shall be paid by Washington. If the audit discloses billings or charges to which Washington is not contractually entitled, Washington shall pay said sum to SBBC within twenty (20) days of receipt of written demand under otherwise agreed to in writing by both parties.

(g) Inspection of Subcontractor's Records. Washington shall require any and all subcontractors, insurance agents and material suppliers (hereafter referred to as "Payees") providing services or goods with regard to this Agreement to comply with the requirements of this section by insertion of such requirements in any written subcontract. Failure by Washington to include such requirements in any subcontract shall constitute grounds for termination of this Agreement by SBBC for cause and shall be grounds for the exclusion of some or all of any Payee's costs from amounts payable by SBBC to Washington pursuant to this Agreement and such excluded costs shall become the liability of Washington.

(h) Inspector General Audits. Washington shall comply and cooperate immediately with any inspections, reviews, investigations, or audits deemed necessary by the Florida Office of the Inspector General or by any other state or federal officials.

2.18 Notice. When any of the parties desire to give notice to the other, such notice must be in writing, sent by U.S. Mail, postage prepaid, addressed to the party for whom it is intended at the place last specified; the place for giving notice shall remain such until it is changed by written notice in compliance with the provisions of this paragraph. For the present, the Parties designate the following as the respective places for giving notice:

To SBBC: Superintendent of Schools
The School Board of Broward County, Florida
600 Southeast Third Avenue
Fort Lauderdale, Florida 33301

With a Copy to: Executive Director of Benefits & EEO Compliance
The School Board of Broward County, Florida
7770 W. Oakland Park Boulevard, 1st Floor
Sunrise, Florida 33351

To Washington: Washington National Insurance Company
11825 N. Pennsylvania Street
Carmel, Indiana 46032

With a Copy to: Performance Matters Associates
8150 N. Central Expressway, Suite 1300
Dallas, Texas 75206

2.19 **Background Screening:** Washington agrees to comply with all requirements of Sections 1012.32 and 1012.465, Florida Statutes, and all of its personnel who (1) are to be permitted access to school grounds when students are present, (2) will have direct contact with students, or (3) have access or control of school funds, will successfully complete the background screening required by the referenced statutes and meet the standards established by the statutes. This background screening will be conducted by SBBC in advance of Washington or its personnel providing any services under the conditions described in the previous sentence. Washington shall bear the cost of acquiring the background screening required by Section 1012.32, Florida Statutes, and any fee imposed by the Florida Department of Law Enforcement to maintain the fingerprints provided with respect to Washington and its personnel. The parties agree that the failure of Washington to perform any of the duties described in this section shall constitute a material breach of this Agreement entitling SBBC to terminate immediately with no further responsibilities or duties to perform under this Agreement. Washington agrees to indemnify and hold harmless SBBC, its officers and employees from any liability in the form of physical or mental injury, death or property damage resulting in Washington's failure to comply with the requirements of this Section or with Sections 1012.32 and 1012.465, Florida Statutes.

2.20 **Indemnification.** This section shall survive the termination of all performance or obligations under this Agreement and shall be fully binding until such time as any proceeding brought on account of this Agreement is barred by any applicable statute of limitations.

A. By SBBC: SBBC agrees to be fully responsible up to the limits of Section 768.28, Florida Statutes, for its acts of negligence, or its agent's acts of negligence when acting within the scope of their employment and agrees to be liable for any damages resulting from said negligence.

B. By Washington: Washington agrees to indemnify, hold harmless and defend SBBC, its agents, servants and employees from any and all claims, judgments, costs, and expenses including, but not limited to, reasonable attorney's fees, reasonable investigative and discovery costs, court costs and all other sums which SBBC, its agents, servants and employees may pay or become obligated to pay on account of any, all and every claim or demand, or assertion of liability, or any claim or action founded thereon, arising or alleged to have arisen out of the products, goods or services furnished by Washington, its agents, servants or employees; the equipment of Washington, its agents, servants or employees while such equipment is on premises owned or controlled by SBBC; or the negligence of Washington or the negligence of Washington's agents when acting within the scope of their employment, whether such claims, judgments, costs and expenses be for damages, damage to property including SBBC's property, and injury or death of any person whether employed by Washington, SBBC or otherwise.

ARTICLE 3 – GENERAL CONDITIONS

3.01 **No Waiver of Sovereign Immunity.** Nothing herein is intended to serve as a waiver of sovereign immunity by any agency or political subdivision to which sovereign immunity may be applicable or of any rights or limits to liability existing under Section 768.28, Florida Statutes. This section shall survive the termination of all performance or obligations under this Agreement and shall be fully binding until such time as any proceeding brought on account of this Agreement is barred by any applicable statute of limitations.

3.02 **No Third Party Beneficiaries.** The parties expressly acknowledge that it is not their intent to create or confer any rights or obligations in or upon any third person or entity under this Agreement. None of the parties intend to directly or substantially benefit a third party by this Agreement. The parties agree that there are no third party beneficiaries to this Agreement and that no third party shall be entitled to assert a claim against any of the parties based upon this Agreement. Nothing herein shall be construed as consent by an agency or political subdivision of the State of Florida to be sued by third parties in any matter arising out of any contract.

3.03 **Independent Contractor.** The parties to this agreement shall at all times be acting in the capacity of independent contractors and not as an officer, employee or agent of one another. Neither party or its respective agents, employees, subcontractors or assignees shall represent to others that it has the authority to bind the other party unless specifically authorized in writing to do so. No right to SBBC retirement, leave benefits or any other benefits of SBBC employees shall exist as a result of the performance of any duties or responsibilities under this Agreement. SBBC shall not be responsible for social security, withholding taxes, contributions to unemployment compensation funds or insurance for the other party or the other party's officers, employees, agents, subcontractors or assignees.

3.04 **Equal Opportunity Provision.** The parties agree that no person shall be subjected to discrimination because of age, race, color, disability, gender identity, gender expression marital status, national origin, religion, sex or sexual orientation in the performance of the parties' respective duties, responsibilities and obligations under this Agreement.

3.05 **Termination.** This Agreement may be canceled with or without cause by SBBC during the term hereof upon thirty (30) days written notice to the other parties of its desire to terminate this Agreement. In the event of such termination, SBBC shall pay the other party for all services rendered through the effective date of termination.

3.06 **Default.** The parties agree that, in the event that either party is in default of its obligations under this Agreement, the non-defaulting party shall provide to the defaulting party (30) days written notice to cure the default. However, in the event said default cannot be cured within said thirty (30) day period and the defaulting party is diligently attempting in good faith to cure same, the time period shall be reasonably extended to allow the defaulting party additional cure time. Upon the occurrence of a default that is not cured during the applicable cure period, this Agreement may be terminated by the non-defaulting party upon thirty (30) days notice. This remedy is not intended to be exclusive of any other remedy, and each and every such remedy shall be cumulative and shall be in addition to every other remedy now or hereafter existing at law or in equity or by statute or otherwise. No single or partial exercise by any party of any right, power, or remedy hereunder shall preclude any other or future exercise thereof. Nothing in this section shall be construed to preclude termination for convenience pursuant to Section 3.05.

3.07 **Annual Appropriation.** The performance and obligations of SBBC under this Agreement shall be contingent upon an annual budgetary appropriation by its governing body. If SBBC does not allocate funds for the payment of services or products to be provided under this Agreement, this Agreement may be terminated by SBBC at the end of the period for which funds have been allocated. SBBC shall notify the other party at the earliest possible time before such termination. No penalty shall accrue to SBBC in the event this provision is exercised, and SBBC shall not be obligated or liable for any future payments due or any damages as a result of termination under this section.

3.08 **Excess Funds.** Any party receiving funds paid by SBBC under this Agreement agrees to promptly notify SBBC of any funds erroneously received from SBBC upon the discovery of such erroneous payment or overpayment. Any such excess funds shall be refunded to SBBC with interest calculated from the date of the erroneous payment or overpayment. Interest shall be calculated using the interest rate for judgments under Section 55.03, Florida Statutes, applicable at the time the erroneous payment or overpayment was made by SBBC.

3.09 **Public Records.** Each party shall maintain its own respective records and documents associated with this Agreement in accordance with the records retention requirements applicable to public records. Each party shall be responsible for compliance with any public documents request served upon it pursuant to Section 119.07, Florida Statutes, and any resultant award of attorney's fees for non-compliance with that law.

3.10 **Student Records:** Notwithstanding any provision to the contrary within this Agreement, any party contracting with SBBC under this Agreement shall fully comply with the requirements of Section 1002.22, Florida Statutes, or any other state or federal law or regulation regarding the confidentiality of student information and records. Each such party agrees, for itself, its officers, employees, agents, representatives, contractors or subcontractors, to fully indemnify and hold harmless SBBC and its officers and employees for any violation of this

section, including, without limitation, defending SBBC and its officers and employees against any complaint, administrative or judicial proceeding, payment of any penalty imposed upon SBBC, or payment of any and all costs, damages, judgments or losses incurred by or imposed upon SBBC arising out of a breach of this covenant by the party, or an officer, employee, agent, representative, contractor, or sub-contractor of the party to the extent that the party or an officer, employee, agent, representative, contractor, or sub-contractor of the party shall either intentionally or negligently violate the provisions of this section or of Section 1002.22, Florida Statutes. This section shall survive the termination of all performance or obligations under this Agreement and shall be fully binding until such time as any proceeding brought on account of this Agreement is barred by any applicable statute of limitations.

3.11 **Compliance with Laws.** Each party shall comply with all applicable federal and state laws, codes, rules and regulations in performing its duties, responsibilities and obligations pursuant to this Agreement.

3.12 **Place of Performance.** All obligations of SBBC under the terms of this Agreement are reasonably susceptible of being performed in Broward County, Florida and shall be payable and performable in Broward County, Florida.

3.13 **Governing Law and Venue.** This Agreement shall be interpreted and construed in accordance with and governed by the laws of the State of Florida. Any controversies or legal problems arising out of this Agreement and any action involving the enforcement or interpretation of any rights hereunder shall be submitted to the jurisdiction of the State courts of the Seventeenth Judicial Circuit of Broward County, Florida.

3.14 **Entirety of Agreement.** This document incorporates and includes all prior negotiations, correspondence, conversations, agreements and understandings applicable to the matters contained herein and the parties agree that there are no commitments, agreements or understandings concerning the subject matter of this Agreement that are not contained in this document. Accordingly, the parties agree that no deviation from the terms hereof shall be predicated upon any prior representations or agreements, whether oral or written.

3.15 **Binding Effect.** This Agreement shall be binding upon and inure to the benefit of the parties hereto and their respective successors and assigns.

3.16 **Assignment.** Neither this Agreement or any interest herein may be assigned, transferred or encumbered by any party without the prior written consent of the other party. There shall be no partial assignments of this Agreement including, without limitation, the partial assignment of any right to receive payments from SBBC.

3.17 **Incorporation by Reference.** Exhibits attached hereto and referenced herein shall be deemed to be incorporated into this Agreement by reference.

3.18 **Captions.** The captions, section designations, section numbers, article numbers, titles and headings appearing in this Agreement are inserted only as a matter of convenience, have no substantive meaning, and in no way define, limit, construe or describe the scope or intent of such articles or sections of this Agreement, nor in any way effect this Agreement and shall not be construed to create a conflict with the provisions of this Agreement.

3.19 **Severability.** In the event that any one or more of the sections, paragraphs, sentences, clauses or provisions contained in this Agreement is held by a court of competent jurisdiction to be invalid, illegal, unlawful, unenforceable or void in any respect, such shall not affect the remaining portions of this Agreement and the same shall remain in full force and effect as if such invalid, illegal, unlawful, unenforceable or void sections, paragraphs, sentences, clauses or provisions had never been included herein.

3.20 **Preparation of Agreement.** The parties acknowledge that they have sought and obtained whatever competent advice and counsel as was necessary for them to form a full and complete understanding of all rights and obligations herein and that the preparation of this Agreement has been their joint effort. The language agreed to herein expresses their mutual intent and the resulting document shall not, solely as a matter of judicial construction, be construed more severely against one of the parties than the other.

3.21 **Amendments.** No modification, amendment, or alteration in the terms or conditions contained herein shall be effective unless contained in a written document prepared with the same or similar formality as this Agreement and executed by each party hereto.

3.22 **Waiver.** The parties agree that each requirement, duty and obligation set forth herein is substantial and important to the formation of this Agreement and, therefore, is a material term hereof. Any party's failure to enforce any provision of this Agreement shall not be deemed a waiver of such provision or modification of this Agreement unless the waiver is in writing and signed by the party waiving such provision. A written waiver shall only be effective as to the specific instance for which it is obtained and shall not be deemed a continuing or future waiver.

3.23 **Force Majeure.** Neither party shall be obligated to perform any duty, requirement or obligation under this Agreement if such performance is prevented by fire, hurricane, earthquake, explosion, wars, sabotage, accident, flood, acts of God, strikes, or other labor disputes, riot or civil commotions, or by reason of any other matter or condition beyond the control of either party, and which cannot be overcome by reasonable diligence and without unusual expense ("Force Majeure"). In no event shall a lack of funds on the part of either party be deemed Force Majeure.

3.24 **Survival.** All representations and warranties made herein, indemnification obligations, obligations to reimburse SBBC, obligations to maintain and allow inspection and audit of records and property, obligations to maintain the confidentiality of records, reporting requirements, and obligations to return public funds shall survive the termination of this Agreement.

3.25 **Authority.** Each person signing this Agreement on behalf of either party individually warrants that he or she has full legal power to execute this Agreement on behalf of the party for whom he or she is signing, and to bind and obligate such party with respect to all provisions contained in this Agreement.

IN WITNESS WHEREOF, the Parties hereto have made and executed this Agreement on the date first above written.

FOR SBBC

(Corporate Seal)

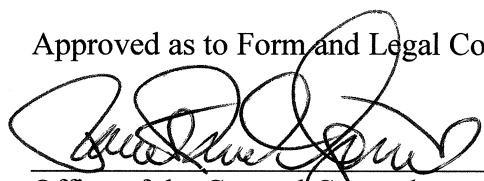
THE SCHOOL BOARD OF BROWARD
COUNTY, FLORIDA

ATTEST:

By _____
Ann Murray, Chair

Robert W. Runcie, Superintendent of
Schools

Approved as to Form and Legal Content:



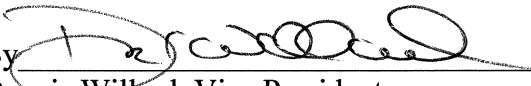
Office of the General Counsel

FOR WASHINGTON

(Corporate Seal)

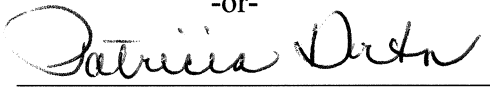
ATTEST:

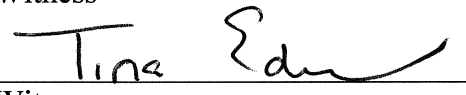
Washington National Insurance Company

By 
Dennis Willard, Vice President
Worksite Individual Services

_____, Secretary

-or-


Witness


Witness

The Following Notarization is Required for Every Agreement Without Regard to Whether the Party Chose to Use a Secretary's Attestation or Two (2) Witnesses.

STATE OF Indiana

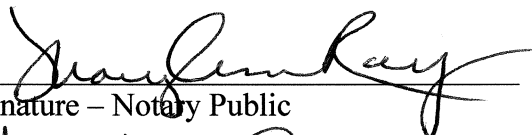
COUNTY OF Hamilton

The foregoing instrument was acknowledged before me this 31st day of August, 2012 by Dennis Willard, of Washington National Insurance Company, on behalf of the corporation/agency. He is personally known to me or produced _____ as identification and did/did not first take an oath.

My Commission Expires:

5-12-2019

(SEAL)


Signature – Notary Public

Mary Ann Ray
Printed Name of Notary

626431
Notary's Commission No.

CN-Solutions for Florida only

3/21/2012

Solutions Cancer				Conseco Health Insurance Co			
	Base Plans (B, C, D only)* and Alternative Care						
	FY Rate	Yrs 2-10	Yrs 11 +	ROP/CV**	RY Rate		
Agent	38,250%	4,000%	2,000%	38,250%	6,000%	blended 1st yr	base renewal
Pacesetter	38,250%	4,000%	2,000%	38,250%	6,000%	35.125%	4,000%
DM	39,250%	6,000%	3,000%	39,250%	6,000%	40.125%	4,000%
Peak Perf	45,250%	6,000%	3,000%	45,250%	6,000%	41.125%	6,000%
RM	46,250%	8,000%	4,000%	46,250%	8,000%	47.125%	6,000%
State Mgr	53,250%	10,000%	5,000%	53,250%	10,000%	48.125%	8,000%
						55.125%	10,000%

Overrides for each level

Agent			
Pacesetter	5,000%	0,000%	0,000%
DM	1,000%	2,000%	1,000%
Peak Perf	6,000%	0,000%	0,000%
RM	1,000%	2,000%	1,000%
State Mgr	7,000%	2,000%	1,000%

	5,000%	0,000%
	1,000%	0,000%
	6,000%	0,000%
	1,000%	0,000%
	7,000%	0,000%

	5,00%	0,000%
	1,00%	2,000%
	6,00%	0,000%
	1,00%	2,000%
	7,00%	2,000%

Hierarchy Levels	CIC Accident - Standard States - Non Std are KS, WV, VT, WA							Level 1 - Blended	Level 2 - Blended
	AD&D Lvl 1	AD&D Lvl 2	Pub Sft Lvl 2	ROP/ICV	Ren Yrs 2-8	Ren Yrs 9+			
Agent	27.000%	30.000%	27.000%	27.000%	2.000%	2.000%		30.000%	31.500%
override	1.000%	2.000%	1.000%	1.000%	0.000%	0.000%		2.500%	3.000%
Pacesetter	28.000%	32.000%	28.000%	28.000%	2.000%	2.000%		32.500%	34.500%
override	2.000%	3.000%	2.000%	2.000%	1.000%	1.000%		2.000%	2.500%
District Mgr	30.000%	35.000%	30.000%	30.000%	3.000%	3.000%		34.500%	37.000%
override	2.000%	3.000%	2.000%	2.000%	0.000%	0.000%		2.800%	3.300%
Peak Performer	32.000%	38.000%	32.000%	32.000%	3.000%	3.000%		37.300%	40.300%
override	1.000%	2.000%	1.000%	1.000%	1.000%	1.000%		1.700%	2.200%
Regional Mgr	33.000%	40.000%	33.000%	33.000%	4.000%	4.000%		39.000%	42.500%
override	3.000%	5.000%	3.000%	3.000%	1.000%	1.000%		4.500%	5.600%
State Mgr	36.000%	45.000%	36.000%	36.000%	5.000%	5.000%		43.500%	48.100%