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Our office is located at: **RMFG LLC, 2549 W Main St. Ste 201, Littleton CO 80120 Colorado License #10561**
 3. **IMPORTANT: Do not cancel any current existing insurance coverage** until you get a written binding offer of new coverage from the insurance carrier you requested and it meets your insurance needs.
- * **Rates shown, at any time, are not guaranteed and are subject to change. Plan design and rate benefits are subject to change and are represented here for comparative purposes only.** Actual plan benefits and final rates will be issued from the insurance carrier chosen upon final approval by the insurance carrier
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Disclosure of Commission

We are required by state law to advise you that should you purchase health insurance from us, that RMFG LLC will receive compensation in the form of a commission. Since insurance rates are fixed by law, RMFG LLC must offer the same premiums as the individual Insurance Carriers offer directly. Your premium will not be affected by the commission amount.

Aetna	Rate Level A Rate Level B Rate Level C	15% first year, 5% renewal years 12% first year, 4% renewal years 10% first year, 3% renewal years	
Assurant	20% first year, 5% renewal years		
Blue Cross	20% first year, 5% renewal years		
Celtic	10% first year, 10% renewal years		
Cigna	20% first year, 5% renewal years		
HumanaOne	20% first year, 5% renewal years		
Kaiser	\$13.50 per individual		
United Healthcare Golden Rule	First Year		
	Number of Issued Policies/Certificates	Issue Age 60 and Under	Issue Age Over 60
	1-7	15%	8%
	8-11	20%	10%
	12+	22%	12%
	Renewal Years - 5%		
Rocky Mountain	20% first year, 5% renewal years		