



COMPENSATION GUIDE

2024



COMMISSION RATES ARE FOR BASE PRODUCTS.

COMMISSION MAY VARY BASED ON CLIENT AGE OR GRADED PRODUCT. SEE CARRIER COMMISSION SCHEDULE FOR DETAILS.

	American General* SIWL Legacy Max	American General* SIWL Legacy	American General* GIWL	UO Living Promise	UO CWL	UO IULE
SR EXECUTIVE PARTNER	127%+	87%+	77.5%+	115%+	100%+	115%+
EXECUTIVE PARTNER	127%+	87%+	77.5%+	115%+	100%+	115%+
SR PARTNER	127%+	87%+	77.5%+	115%+	100%+	115%+
PARTNER (\$400k)	127%	87%	77.5%	115%	100%	115%
JR PARTNER (\$300k)	122%	82%	75%	110%	95%	110%
ASSOCIATE PARTNER (225K)	117%	77%	72.5%	105%	90%	105%
RVP3 (\$150k)	112%	72%	70%	100%	85%	100%
SALES MANAGER (SM)						
SM1 (\$75K)	107%	67%	67.5%	95%	80%	95%
SM2 (\$50K)	102%	62%	65%	90%	75%	90%
SM3 (\$25K)	97%	57%	62.5%	85%	70%	85%
AGENTS (AG)						
AG1 (\$12K)	92%	52%	60%	80%	65%	80%
AG2 (\$10K)	87%	47%	57.5%	75%	60%	75%
AG3 (\$8K)	82%	42%	55%	70%	55%	70%
AG4 (\$6K)	77%	37%	52.5%	65%	50%	65%
AG5 (\$4K)	77%	37%	50%	60%	45%	60%
AG6 (\$2K)	77%	37%	45%	60%	40%	60%

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	AMERICAN-AMICABLE GROUP OF COMPANIES	AMERICO	ROYAL NEIGHBORS OF AMERICA	ROYAL NEIGHBORS OF AMERICA	ROYAL NEIGHBORS OF AMERICA	CVS Health. aetna	
	AmAm Senior Choice	Americo HMS	Americo Eagle Premier	Royal Neighbors	Royal Neighbors GRADED	Royal Neighbors GI	AETNA Accendo/CVS F.E. (Immediate)**
SR EXECUTIVE PARTNER	115%+	130%+	125%+	105%+	67.5%+	23%+	120%+
EXECUTIVE PARTNER	115%+	130%+	125%+	105%+	67.5%+	23%+	120%+
SR PARTNER	115%+	130%+	125%+	105%+	67.5%+	23%+	120%+
PARTNER (\$400k)	115%	130%	125%	105%	67.5%	23%	120%
JR PARTNER (\$300k)	110%	125%	120%	100%	65%	21%	115%
ASSOCIATE PARTNER (225K)	105%	120%	115%	95%	62.5%	19%	110%
RVP3 (\$150k)	100%	115%	110%	90%	60%	17%	105%
SALES MANAGER (SM)							
SM1 (\$75K)	95%	110%	105%	85%	57.5%	15%	100%
SM2 (\$50K)	90%	105%	100%	80%	55%	13%	95%
SM3 (\$25K)	85%	100%	95%	75%	50%	11%	90%
AGENTS (AG)							
AG1 (\$12K)	80%	95%	90%	70%	47.5%	9%	85%
AG2 (\$10K)	75%	90%	85%	70%	47.5%	9%	80%
AG3 (\$8K)	70%	85%	80%	70%	47.5%	9%	70%
AG4 (\$6K)	65%	80%	75%	70%	47.5%	9%	70%
AG5 (\$4K)	60%	75%	75%	70%	47.5%	9%	70%
AG6 (\$2K)	55%	70%	75%	45%	45%	7%	70%

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	TRANSAMERICA	COLUMBIAN FINANCIAL GROUP	Liberty Bankers Life Insurance Company				
	Transamerica Premier	CFG	Yr 1 LBL Tier 1 65% Persistency & Above	Yr 1 LBL Tier 2 60% - 64.99% Persistency & Below	Great Western Great Assur. FDC	Great Western Graded Benefit	Great Western GI
SR EXECUTIVE PARTNER	110%+	110%+	110%+	100%+	115%+	75%+	75%+
EXECUTIVE PARTNER	110%+	110%+	110%+	100%+	115%+	75%+	75%+
SR PARTNER	110%+	110%+	110%+	100%+	115%+	75%+	75%+
PARTNER (\$400k)	110%	110%	110%	100%	115%	75%	75%
JR PARTNER (\$300k)	105%	105%	105%	95%	110%	70%	70%
ASSOCIATE PARTNER (225K)	100%	100%	100%	90%	105%	65%	65%
RVP3 (\$150k)	95%	95%	95%	85%	100%	60%	60%
SALES MANAGER (SM)							
SM1 (\$75K)	90%	90%	90%	80%	95%	55%	55%
SM2 (\$50K)	85%	85%	85%	75%	90%	50%	50%
SM3 (\$25K)	80%	80%	80%	70%	85%	45%	45%
AGENTS (AG)							
AG1 (\$12K)	75%	75%	75%	65%	80%	40%	40%
AG2 (\$10K)	70%	70%	70%	60%	80%	40%	40%
AG3 (\$8K)	65%	65%	65%	55%	80%	40%	40%
AG4 (\$6K)	60%	60%	60%	50%	75%	35%	35%
AG5 (\$4K)	55%	55%	55%	45%	75%	35%	35%
AG6 (\$2K)	50%	50%	50%	40%	75%	35%	35%

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	Prosperity New Vista	Foresters* Final Expense	AFLAC (Level)	UHL	Gerber*	NGL
SR EXECUTIVE PARTNER	115%+	110%+	110%+	110%+	60%+	65%+
EXECUTIVE PARTNER	115%+	110%+	110%+	110%+	60%+	65%+
SR PARTNER	115%+	110%+	110%+	110%+	60%+	65%+
PARTNER (\$400k)	115%	110%	110%	110%	60%	65%
JR PARTNER (\$300k)	110%	105%	105%	105%	55%	60%
ASSOCIATE PARTNER (225K)	105%	100%	100%	100%	50%	55%
RVP3 (\$150k)	100%	95%	95%	95%	45%	50%
SALES MANAGER (SM)						
SM1 (\$75K)	95%	90%	90%	90%	45%	45%
SM2 (\$50K)	90%	85%	85%	85%	45%	45%
SM3 (\$25K)	85%	80%	80%	80%	45%	45%
AGENTS (AG)						
AG1 (\$12K)	80%	75%	70%	75%	45%	40%
AG2 (\$10K)	75%	70%	70%	70%	45%	40%
AG3 (\$8K)	70%	65%	70%	65%	45%	40%
AG4 (\$6K)	65%	60%	50%	60%	45%	40%
AG5 (\$4K)	60%	60%	50%	55%	45%	40%
AG6 (\$2K)	55%	60%	50%	55%	45%	40%

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