

Standard Commission Schedule

Pertains to proposals submitted after July 1, 2016



Worksite Products

Universal Life (UL-205)	High/Low			Level	
	1st year	Years 2-10 ¹		10 years ¹	Lifetime
	100%	5%		22%	-
State-Specific					
NY	1st year	Year 2	Year 3-10 ¹	Not available	
	90%	10%	5%		

Critical Illness (CACI-82001)	High/Low			Level	
	1st year	Years 2-10 ¹		10 years ¹	Lifetime
	70%	10%		20%	15%
State-Specific					
	1st year	Years 2-10 ¹		10 years ¹	Lifetime
CO	30%	5%		9%	7%
CT	50%	3%		12%	9%
FL	70%	5%		17%	12%
NY	40%	5%		11%	8%
LA, MN, NH, OH, SD, WA	70%	7%		18%	13%

Critical Illness (CI Only/CA Only)	High/Low			Level	
	1st year	Years 2-10 ¹		10 years ¹	Lifetime
	60%	10%		18%	13%
State-Specific					
	1st year	Years 2-10 ¹		10 years ¹	Lifetime
CO	20%	5%		7%	6%
CT	40%	3%		10%	8%
FL	60%	5%		15%	11%
NY	30%	5%		9%	7%
LA, MN, NH, OH, SD, WA	60%	7%		16%	12%

Critical LifeEvents SM (CII-214 Combo)	High/Low			Level	
	1st year	Years 2-10 ¹		10 years ¹	Lifetime
	70%	10%		20%	15%
State-Specific					
	1st year	Years 2-10 ¹		10 years ¹	Lifetime
CT, MN, NY, SD, WA	40%	5%		11%	8%
CO, IN, ND	60%	5%		15%	11%
OH	70%	7%		18%	13%

Critical LifeEvents SM (CII-214 CI Only)	High/Low		Level	
	1st year	Years 2-10 ¹	10 years ¹	Lifetime
	60%	10%	18%	13%
State-Specific				
	1st year	Years 2-10 ¹	10 years ¹	Lifetime
CT, MN, NY, SD, WA	30%	5%	9%	7%
CO, IN, ND	50%	5%	13%	10%
OH	60%	7%	16%	12%

Disability Income (DI-902)	High/Low		Level	
	1st year	Years 2+	10 years ²	Lifetime
	65%	6%	18%	15%
State-Specific				
	1st year	Years 2+	10 years ²	Lifetime
FL	65%	5%	17%	14%

Accident (A-607)	High/Low		Level	
	1st year	Years 2+	10 years ²	Lifetime
	65%	5%	18%	15%
State-Specific				
	1st year	Years 2+	10 years ²	Lifetime
FL (Plans 1-3)	35%	5%	11%	10%
FL (Plans 4-6)	65%	5%	18%	15%
MN	65%	3%	17%	14%
KY, ND, NH, NY, WA	55%	4%	15%	13%
UT (Plans 1-3)	65%	5%	18%	15%
UT (Plans 4-6)	35%	3%	10%	8%

¹ Assumes 3% service fees after year 10

² Assumes normal renewal level trail

Please note: Commissions vary by state and contract type and are subject to change.

Commission payments for worksite products are processed on the 15th day and the last day of the month.

Call 800.229.4543, option 4 with any questions.

Contact a member from your regional sales team for more information.

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