



# FINAL EXPENSE BROKER COMMISSION GRID

CARRIERS	COMMISSION LEVELS				
	NEW	EXPERIENCED	ADVANCED	ELITE	PREMIER
SBLI	100	105	115	120	125
CICA	100	110	115	120	125
AIG - SIWL	92	97	102	107	117
AIG - GIWL	60	70	75	80	80
GTL - FINAL EXPENSE	60	65	70	75	80
GTL - TERM	30	40	50	80	85
PROSPERITY - NEW VISTA	95	100	105	110	115
PROSPERITY - PRIME TERM	55	60	65	70	75
PROSPERITY - FREEDOM TERM	100	105	110	115	120
TRINITY/FAMILY BENEFIT	90	95	100	105	110
AMERICAN AMICABLE	95	100	105	110	115
AMERICO	90	95	100	100	105
LIFESHIELD	90	90	95	95	100
MUTUAL OF OMAHA - LIVING PROMISE	95	100	105	110	115
MUTUAL OF OMAHA - CHILDREN'S WL	95	100	100	105	110
PROTECTIVE - TERM	60	65	70	75	80
AMERICAN HOME LIFE	100	110	120	125	130

## ► Our Core Carriers: SBLI, Prosperity, Trinity and American Home Life

### ► Promotion Guidelines:

- Experienced: \$25k issue paid with core carriers
- Advanced: \$150k issue paid with core carriers
- Elite: \$300k issue paid with core carriers
- Premier: \$500k issue paid with core carriers

### ► Notes About Promotions:

- Personal and downline production counts towards promotion

### ► Miscellaneous Notes:

- Commission levels displayed above are for the final expense product ONLY for the most common FE product class ONLY.
- Age, type of product (modified, graded, standard) may have an impact on actual commission paid. Please understand any difference in commission level on different types of products and age ranges is due to the carriers' commission model, and outside of the control of Duford Insurance Group.
- Non final expense products like term, fully underwritten whole life products, IULs, universal life, etc., WILL pay a different commission rate than the final expense levels above.
- If the carrier you're contracting with offers non-final expense products as mentioned in the commission grids, then you WILL get access to those products in addition to the final expense product.
- VERY IMPORTANT: Commission levels are subject to change. Sometimes carriers change commission levels without prior notice. DIG works hard to keep this grid up to date