


New Agent Final Expense Commission Levels

Carriers	Product Level	Age	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6-10	Year 11+	Carrier Commission Grid
	Senior/ Family Choice Final Expense Plans	0-79	100%	5.25%	5.25%	5.25%	5.25%	5.25%	0.00%	Click here
	Eagle Premier	60-80	100%	2.75%	2.75%	2.75%	2.75%	2.75%	0.00%	Click here
	Preferred	26-80	100%	5.50%	5.50%	5.50%	5.50%	5.50%	0.50%	Click here
	ACC Final Expense	40-89	100%	6.00%	6.00%	6.00%	6.00%	4.75%	1.75%	Click here
	Final Expense Whole Life	50-80	110%	5.75%	5.75%	5.75%	5.75%	4.00%	1.30%	Click here
	Heritage Plan final Expense	40-79	60%	3.75%	3.75%	3.75%	3.75%	1.75%	0.00%	Click here
	SIMPL Preferred and Standard	18-80	100%	5.00%	5.00%	3.00%	3.00%	3.00%	1.00%	Click here
	GA3	45-80	105%	9.00%	6.00%	6.00%	6.00%	1.50%	0.00%	Click here
	New Vista	50-80	100%	6.25%	6.25%	6.25%	6.25%	3.25%	0.00%	Click here
	Assurance	50-80	95%	3.00%	3.00%	3.00%	3.00%	1.00%	0.00%	Click here
	Final Expense-KB1-Level Product	45-80	100%	4.50%	4.50%	4.50%	4.50%	2.50%	0.00%	Click here
	Simplified Issue Whole Life	50-75	100%	6.00%	6.00%	6.00%	6.00%	4.00%	1.00%	Click here
	Secure Advantage	0-80	90%	6.00%	6.00%	6.00%	6.00%	2.50%	1.00%	Click here
	SSP Preferred & Standard	40-74	90%	5.00%	5.00%	5.00%	5.00%	5.00%	0.75%	Click here
	Level	0-75	100%	5.50%	5.50%	5.50%	5.50%	1.00%	0.00%	Click here
	Immediate Solution	0-85	100%	2.50%	2.50%	2.50%	2.50%	1.50%	0.50%	Click here
	Golden Eagle FE-Simplified Issue	50-80	95%	8.00%	8.00%	6.00%	6.00%	6.00%	1.50%	Click here
	Express Issue	18-80	90%	12.00%	7.00%	7.00%	7.00%	2.00%	0.00%	Click here

	Guaranteed Issue Whole Life	50-80	60%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	Click here
	Guaranteed Life Insurance Plan	50-80	60%	4%	4%	4%	4%	0.00%	0.00%	Click here
	Guaranteed Issue (Level 60)	40-80	60%	5.50%	5.50%	5.50%	5.50%	5.50%	1.50%	Click here
	Underwritten (Level 100)	50-80	100%	5.50%	5.50%	5.50%	5.50%	5.50%	1.50%	Click here
	GI Term Product	18-75	20%	20%	20%	20%	20%	20%	20%	Click here

Important Notes - Please Read Below

***Agents with NO insurance sales experience start at these commission levels. Once you write 50 policies with DIG and notify David Duford, your commissions move to the Experienced Agent levels (see the tab below for info)**

***Commission levels displayed above are for the final expense product ONLY for the most common FE product class ONLY. VERY IMPORTANT:** Age, type of product (modified, graded, standard) may have an impact on actual commission paid. Please review Column K for each carrier's commission grids for further explanation. 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. Consult the Commission Grids for guidance.**

***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.

