



# FINAL EXPENSE COMMISSION GRID

| CARRIERS                         | COMMISSION LEVELS |     |             |          |       |         |
|----------------------------------|-------------------|-----|-------------|----------|-------|---------|
|                                  | FREE LEADS        | NEW | EXPERIENCED | ADVANCED | ELITE | PREMIER |
| SBLI                             | 50                | 100 | 105         | 115      | 120   | 125     |
| CICA                             | 50                | 100 | 110         | 115      | 120   | 125     |
| AIG - SIWL*                      | 47                | 95  | 100         | 105      | 110   | 120     |
| AIG - GIWL                       | 45                | 60  | 70          | 75       | 80    | 80      |
| GTL - FINAL EXPENSE              | 35                | 60  | 65          | 70       | 75    | 80      |
| GTL - TERM                       | 40                | 65  | 70          | 75       | 80    | 85      |
| PROSPERITY - NEW VISTA           | 45                | 95  | 100         | 105      | 110   | 115     |
| PROSPERITY - PRIME TERM          | 30                | 55  | 60          | 65       | 70    | 75      |
| PROSPERITY - FREEDOM TERM        | 50                | 100 | 105         | 110      | 115   | 120     |
| TRINITY/FAMILY BENEFIT           | 35                | 90  | 95          | 100      | 105   | 110     |
| AMERICAN AMICABLE                | 45                | 95  | 100         | 105      | 110   | 115     |
| AMERICO                          | 40                | 90  | 95          | 100      | 100   | 105     |
| LIFESHIELD                       | 40                | 90  | 90          | 95       | 95    | 100     |
| MUTUAL OF OMAHA - LIVING PROMISE | 45                | 95  | 100         | 105      | 110   | 115     |
| MUTUAL OF OMAHA - CHILDREN'S WL  | 30                | 95  | 100         | 100      | 105   | 110     |
| PROTECTIVE - TERM                | 30                | 60  | 65          | 70       | 75    | 80      |
| AMERICAN HOME LIFE               | 50                | 100 | 110         | 120      | 125   | 130     |

## ► Our Core Carriers: SBLI, CICA, AIG, Trinity/Family Benefit and Prosperity

### ► Promotion Guidelines:

- Experienced: \$25k issue paid with core 3 carriers
- Advanced: \$150k issue paid with core 3 carriers
- Elite: \$300k issue paid with core 3 carriers
- Premier: \$500k issue paid with core 3 carriers

### ► Notes About Promotions:

- Personal and downline production counts towards
- Commission grid effective for all new DIG Agency

### ► 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

\*Note: AIG SIWL Graded pays 0%