



# FINAL EXPENSE COMMISSION GRID

CARRIERS	COMMISSION LEVELS					
	FREE LEADS	NEW	EXPERIENCED	ADVANCED	ELITE	PREMIER
AMERICAN HOME LIFE	50	100	110	120	125	130
SBLI	50	100	105	115	120	125
CICA	50	100	110	115	120	125
AIG	45	60	70	75	80	80
GUARANTEE TRUST LIFE	45	60	65	70	75	80
PROSPERITY	45	95	100	105	110	115
TRINITY/FAMILY BENEFIT	35	90	95	100	105	110
AMERICAN AMICABLE	45	95	100	105	110	115
FORESTERS	45	95	100	105	110	115
LIBERTY BANKERS	40	90	95	100	100	105
MUTUAL OF OMAHA	45	95	100	105	110	115
TRANSAMERICA	40	95	100	100	105	110
GREAT WESTERN	45	55	60	65	65	70

► **Our Core Carriers: American Home Life, SBLI, CICA and AIG**

► **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