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AGENT COMPENSATION GRID
LIFE CARRIERS

COMPANY	PRODUCTS	COMMISSION	
AIG Partners Group	QoL Max Accumulator + IUL	90	
	QoL Guarantee Plus GUL II & QoL Value+ Protector III	90	
	American Elite Whole Life (conversion only)	65	
	QoL Flex Term 10 year	75	
	QoL Flex Term 15-19 year	85	
	QoL Flex Term 20-30 & 35 year	95	
Allianz **	Life Accumulator Opt. A	100	
	Life Accumulator Opt. B year 1	50	
	Life Accumulator Opt. B years 2-6	13.5	
American National *	Signature Performance IUL & Signature Protection IUL (ages 0-69)	85	
	Signature Performance IUL & Signature Protection IUL (ages 70-85)	80	
	Signature Whole Life (ages 0-69)	85	
	Signature Whole Life (ages 70-79)	65	
Amerigo	Instant Decision IUL	110	
	Term 100 & Continuation 10 & Payment Protector Continuation	115	
	Term 125 20-30 years	110	
	Payment Protector 20-30 years & up to age 70	110	
	Continuation 25	120	
	Advantage WL	100	
	Decreasing Term	100	
	Eagle Premier (Ages 40-59)	110	
	Eagle Premier (Ages 60-80)	125	
	Eagle Premier Guaranteed Issue (Ages 50-75)	37.5	
	Eagle Premier Guaranteed Issue (Ages 76-80)	32.5	
Ameritas	Value Plus UL, Growth IUL & Value Plus IUL	85	
	Survivorship IUL	85	
	Value Plus term 10 year	60	
	Value Plus term 15 year	65	
	Value Plus term 20 & 30 year	70	
	Value Plus term 1	36	
	Access WL, Value Plus WL & Growth WL	85	
	Growth 10 pay Whole Life	18	
	DI (through North Central DI)	50	
	Dinamic Fundamental DI (Ages 18-49) direct	40	
	Dinamic Fundamental DI (Ages 50+) direct	30	
	FLX Living Benefits Term - 10 Year	80	
	FLX Living Benefits Term - 15 Year	90	
	FLX Living Benefits Term - 20, 25 & 30 Year	95	
	FLX Living Benefits Index UL	85	
	Assurity	Assurity DI (through North Central DI)	51
		Whole Life Pay for Life	90
Whole Life Pay to Age 65 (Issue ages 0-45)		67.5	
Whole Life Pay to Age 65 (Issue ages 46-54)		42.5	
Whole Life 20 pay		67.5	
Whole Life 10 pay		42.5	
Single Premium Whole Life		11	
Accidental Death Insurance Plus - 5, 7 and 10 year		13.25	
Accidental Death Insurance Plus - 15 year		68	
Accidental Death Insurance Plus - 20 and 30 year		83	
Accidental Death Insurance Plus to age 80		93	
10 Year Term		90	
15 Year Term		95	
20 / 30 Year Term		110	
Universal Life (Ages 0-75)		90	
Universal Life (Ages 76-80)		60	
Universal Life (Ages 81-85)		42.5	
Critical Illness	70		
Simplified Critical Illness	65		
BrightHouse Life	Conversion Whole Life	10	
Cincinnati Life	10-year level period (Termsetter)	80	
	15-year level period (Termsetter)	87.5	
	20-, 25-, & 30-year level period (Termsetter & Termsetter ROP)	95	
	Lifesetter Flex UL & Heritage UL	95	
	Pivot UL	75	
	Life Horizons Guaranteed WL Level-Pay	90	
	Pivot WL Level-Pay	70	
	Life Horizons Guaranteed WL & Pivot WL 10 Pay	50	
	Life Horizons Guaranteed WL Paid Up at 65	70	
	Guaranteed Whole Life Single Pay	6	
	Worksite term 10, 15, 20 & 20 ROP & Worksite Guaranteed Whole Life	82.5	
	LIBRA's Luxe Legacy	90	
Worksite Guaranteed Whole Life Paid up at 65	65		
Columbus Life ^	Explorer Plus UL & Voyager UL	90	
	Indexed Explorer Plus UL & Indexed Explorer Now UL	100	
	Expedition SIUL	100	
	Nautical Term 10, 15, 20, 30	70	
Corebridge	Secure Lifetime GUL 3	85	
	Value+ Protector	85	
	Max Accumulator+	85	
	Protection Extend IUL (years 1-3 conversions only)	35	
	Select-A-Term 20-30 & 35 year	100	
	Select-A-Term 15	95	
	Select-A-Term 10	85	
	American Elite Whole Life 2	65	
	Guaranteed Issue Whole Life ^	80	
	Simplified Issued Whole Life	127	

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Ethos Non-Licensed	Term	0
	Level SITL (ER)	0
	SI Term	0
	Final Expense SIWL	0
	TruStage TAWL	0
	TruStage SITL Increasing	0
	TruStage GAWL	0
Ethos Licensed	Term	90
	Level SITL (ER)	60
	SI Term	80
	Final Expense SIWL	55
	TruStage TAWL	45
	TruStage SITL Increasing	40
	TruStage GAWL	25
Equitrust	WealthMax Bonus Life Option A (issue ages 45-75)	8
	WealthMax Bonus Life Option A (issue ages 76-80)	7.5
	WealthHorizon Life Option A (issue ages 45-75)	9
	WealthHorizon Life Option A (issue ages 76-80)	8.5
	Secure SuiteLife (issue ages 45-75)	8
	Secure SuiteLife (issue ages 76-80)	7.5
	Growth SuiteLife (issue ages 45-75)	11
	Growth SuiteLife (issue ages 76-80)	9
F & G	F & G Everlast IUL (Ages 0-17)	80
	F & G Everlast IUL (Ages 18-80)	100
	F & G Pathsetter IUL (Ages 0-17)	80
	F & G Pathsetter IUL (Ages 18-80)	105
	F & G ExecuDex IUL(Ages 18-60) no commissions paid ages 61+	105
Fidelity Life	Rapid Decision Senior Life Term & Whole Life (Issue Ages 50-69)	60
	Rapid Decision Senior Life Term & Whole Life (Issue Ages 70-79)	35
	Rapid Decision Express Term 10 Year	80
	Rapid Decision Express Term 15 Year	90
	Rapid Decision Express Term 20 & 30 Year	100
	Accidental Death Benefit	80
Fidelity Security - IMI Risk	DI (through North Central DI)	30
Foresters	Strong Foundation 15/20/25/30 yr Non-Medical Term	115
	Strong Foundation 10 yr Non-Medical Term	108
	Your Term 15/20/25/30 yr Medical	90
	Your Term 15/20/25/30 yr Non Medical	105
	Your Term 10 yr Medical & Non Medical	82
	Prepared Accidental Death Term	105
	Smart UL	90
	Advantage Plus Pay 100 - (Non Medical Issue Age up to 65)	85
	Advantage Plus Pay 100 - (Non Medical Issue Ages 66-70)	75
	Advantage Plus Pay 100 - (Non Medical Issue Ages 71-75)	65
	Advantage Plus Pay 100 - (Medical Issue Age up to 65)	85
	Advantage Plus Pay 100 - (Medical Issue Ages 66-70)	75
	Advantage Plus Pay 100 - (Medical Issue Ages 71-75)	65
	Advantage Plus Pay 100 - (Medical Issue Ages 76-80)	55
	Advantage Plus Pay 100 - (Medical Issue Ages 81-85)	45
	Advantage Plus 20 Pay - (Non Medical Issue Age up to 65)	62.5
	Advantage Plus 20 Pay - (Non Medical Issue Ages 66-70)	57.5
	Advantage Plus 20 Pay - (Non Medical Issue Ages 71-75)	52.5
	Bright Future - Juvenile Whole Life Pay to 100	85
	Bright Future - Juvenile Whole Life 10 Pay	40
Plan Right Preferred/Standard Issued Ages 50-80	100	
Basic Plan Right	45	
Gerber Life	Grow-Up Plan Face Amounts < \$24,999	45
	Grow-Up Plan Face Amounts > \$25,000	55
	Guaranteed Life	60
	College Plan Maturity 10-15 years	10
	College Plan Maturity 16-20 years	18
	Accident Protection Face Amounts < \$249,999	50
	Accident Protection Face Amounts > \$250,000	60
	Simplified Senior Life, Whole Life and Gerber Life Duet	74
Illinois Mutual	DI (through North Central DI)	50
John Hancock	Accumulation IUL, Protection IUL, Premier Benefit IUL & Protection UL	80
	Protection SUL, Protection SIUL & Conversion UL	80
	LifeCare	98
	Vitality Term 10	80
	Vitality Term 15	85
	Vitality Term 20 & 30	90
	Protection Term 10	80
	Protection Term 15	85
	Protection Term 20 & 30	90
	Lafayette Life	Patriot, Patriot Now & Contender
Heritage		95
Sentinel		16
Liberty		5.4
Protector - Graded Benefit		54
Protector level premium (ages 40-80)		85
Protector single premium (ages 30-70)		11
10-Pay Life		39
Continental Term 10, 20 & 30 year		70
Legal & General * ^		Life Step UL (conversion in first half of level term period)
	Life Step UL (conversion in second half of level term period)	8.5
	Opterm 10	70
	Opterm 15	80
	Opterm 20, 25, 30, 35 & 40	85

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Lincoln Financial	Lincoln LifeReserve IUL & WealthAccumulate IUL	90	
	WealthPreserve Survivorship IUL	90	
	Lincoln Life Conversion UL	90	
	Lincoln LifeElements 10 Term & Lincoln TermAccel 10	90	
	Lincoln LifeElements 15 Term & Lincoln TermAccel 15	90	
	Lincoln LifeElements 20, 30 Term & Lincoln TermAccel 20, 30	100	
	Lincoln WealthAccelerate IUL	100	
	Lincoln MoneyGuard Market Advantage VUL	75	
	MoneyGuard Fixed Advantage & MoneyGuard II & III	8	
Lloyds of London	All DI Products ** (through North Central DI)	15	
Mass Mutual #	All Whole Life	65	
	CareChoice One single premium	5	
	CareChoice Select 10 pay Ages 35-44	29	
	CareChoice Select 10 pay Ages 45-69	35	
	Vantage Term 10	56	
	Vantage Term 15	59.5	
	Vantage Term 20, 25, 30 and ART	63	
	Universal Life Guard 6	77	
	Survivorship Universal Life Guard 6	77	
	Legacy High Early Cash Value years 1-5	13	
	Radius Choice Series DI, BOE and Bysell (individual no discount) direct contract	55	
	Radius Choice Series DI (individual policy, spouse 10% discount) direct contract	45	
	See carrier schedules for payout details on multilife, gender specific and unisex discounts		
	National Life Group (LSW) (Brokerage)	Flex Life, Summit Life, Basic Secure & Survivor Life	90
TotalSecure Whole Life (Issue ages 0-69)		90	
TotalSecure Whole Life (Issue ages 70-79)		63.75	
TotalSecure Whole Life (Issue ages 80-85)		37.5	
ART, 10 & 15 Year Term		75	
20 & 30 Year Term		90	
National Life Ins. Co.	Level Term	50	
	ART	10	
	Total Secure (Ages 0-69)	50	
	Total Secure (Ages 70-72)	45	
	Total Secure (Ages 73-74)	40	
	Total Secure (Ages 75-76)	35	
	Total Secure (Ages 77-78)	30	
	Total Secure (Ages 79-80)	25	
	Total Secure (Ages 81-82)	20	
	Total Secure (Ages 83-83)	15	
	Basic Secure	50	
	FlexLife, PeakLife, SurvivorLife	50	
	Nationwide	Guaranteed UL, Survivorship IUL, IUL Accumulator & IUL Protector	85
30 Year Term		85	
20 Year Term		85	
15 Year Term		75	
10 Year Term		70	
Whole Life Series		85	
Heritage Single Premium Whole Life		7	
YourLife CareMatters Single Pay & Lump Sum		7.5	
YourLife CareMatters 5 Pay		37.5	
YourLife CareMatters 10 Pay		60	
YourLife CareMatters Pay to 65		70	
YourLife CareMatters Pay to 100		80	
CareMatters Together Single Pay & Lump Sum		7.5	
CareMatters Together 5 Pay		37.5	
CareMatters Together 10 Pay		60	
CareMatters Together 20 Pay		70	
CareMatters Together Pay to 100		80	
North American	Protection Builder IUL, Custom Guarantee UL and Smart Builder IUL option A	90	
	Builder Plus 3 IUL	95	
	10 year term ADDvantage	70	
	15 year term ADDvantage	75	
	20 year term ADDvantage	95	
	30 year term ADDvantage	95	
Pacific Life Broad Market^	Promise 10 year term	70	
	Promise 15 year term	80	
	Promise 20, 25, 30 year term	90	
	Promise GUL	85	
	Term Conversion UL (early)	112.5	
	Term Conversion UL (mid)	75	
Term Conversion UL (late)	37.5		
Pan American	Global Flex UL	90	
	Global Assets IUL (Ages 0-70)	90	
	Global Assets IUL (Age 71)	85	
	Global Assets IUL (Age 72)	80	
	Global Assets IUL (Age 73)	75	
	Global Assets IUL (Age 74)	70	
	Global Assets IUL (Age 75)	65	
	Global Assets IUL (Ages 76-80)	60	
	Global Assets IUL (Ages 81-85)	40	
	Global Assets IUL (Ages 86-90)	25	
	Global Term 10, 15, 20 & 30	72	

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Pan American International	NexGen UL, Traditional Plus & Legacy Value	90	
	Global Assets IUL (Ages 0-70)	90	
	Global Assets IUL (Age 71)	85	
	Global Assets IUL (Age 72)	80	
	Global Assets IUL (Age 73)	75	
	Global Assets IUL (Age 74)	70	
	Global Assets IUL (Age 65)	65	
	Global Assets IUL (Ages 76-90)	60	
	Global Assets IUL (Ages 81-85)	40	
	Global Assets IUL (Ages 86-90)	25	
	Centennial 20 term	75	
	Centennial 30 term	80	
	Centennial term	85	
	Lifetime term	8	
	Principal	UL Flex & UL Provider Edge	85
		Indexed UL Flex, SUL Provider & Indexed UL Accumulation	85
10 Year Term		82.5	
15 Year Term		82.5	
20 Year Term		82.5	
30 Year Term		82.5	
DI (through LIBRA)	50		
Protective Life **	ProClassic Legacy, ProClassic II, Advantage Choice, Indexed Choice IUL & Lifetime Assurance	90	
	Non-Par Whole Life	90	
	Protective Classic Choice 10	70	
	Protective Classic Choice 15	80	
	Protective Classic Choice 20, 25, 30, 35 & 40	85	
	Executive UL	40	
Prudential	PruLife Survivorship IUL, PruLife Essential UL & Founders Plus	80	
	PruLife SUL Protector	80	
	Momentum IUL	80	
	Pru Term One	26.25	
	Essential Term Plus 10 & Essential Term Value 10	75	
	Essential Term Plus 15 & Essential Term Value 15	75	
	Essential Term Plus 20 & Essential Term Value 20	75	
	Essential Term Plus 30 & Essential Term Value 30	75	
Sagacor	Sage Whole Life (available for conversions only)	90	
	WealthCare Indexed Single Premium UL (electronic applications) Ages 18-75	11	
	WealthCare Indexed Single Premium UL (electronic applications) Age 76	10.25	
	WealthCare Indexed Single Premium UL (electronic applications) Age 77	9.5	
	WealthCare Indexed Single Premium UL (electronic applications) Age 78	8.75	
	WealthCare Indexed Single Premium UL (electronic applications) Age 79	8	
	WealthCare Indexed Single Premium UL (electronic applications) Age 80	7.25	
	WealthCare Indexed Single Premium UL (electronic applications) Age 81	6.5	
	WealthCare Indexed Single Premium UL (electronic applications) Age 82	5.75	
	WealthCare Indexed Single Premium UL (electronic applications) Age 83	5	
WealthCare Indexed Single Premium UL (electronic applications) Age 84	4.25		
WealthCare Indexed Single Premium UL (electronic applications) Age 85	3.5		
Securian *	Eclipse Accumulator IUL, Protector IUL & Survivorship IUL	85	
	Advantage Elite Select 10	70	
	Advantage Elite Select 15	90	
	Advantage Elite Select 20/30	95	
	SecureCare III	6	
Security Mutual	Customized Flex UL	90	
	WL4U unisex, WL4U LP100, LP65, LP121 (comp varies with age)	90	
	LT Security Plus 2 - 10 Yr	85	
	LT Security Plus 2 - 15 Yr	85	
	LT Security Plus 2 - 20 Yr	85	
Standard	DI (through North Central DI)	50	
SBLI *	Term-10	75	
	Term-15	85	
	Term-20, 25, 30	90	
	Continuous Pay Whole Life (under age 76)	75	
	Paid up at 65 Whole Life (issue age less than 46)	60	
	Paid up at 65 Whole Life (issue ages 46 to 55 excluding age 50)	35	
	Paid up at 65 (Issue age 50)	50	
	20 Pay Whole Life	60	
	15 Pay Whole Life	50	
	10 Pay Whole Life	35	
	Conversion UL	75	
	Single Premium Whole Life	3.25	
	Symetra ^	CAUL & Survivorship UL-G	90
Protector IUL & Swift Protector IUL		90	
Accumulator Ascent IUL		100	
10 Year Term		80	
15 Year Term		85	
20 Year Term		95	
30 Year Term		100	
10 Year Swift Term		80	
15 Year Swift Term		85	
20 & 30 Year Swift Term		100	
Transamerica Traditional Brokerage	Financial Foundation IUL	85	
	Financial Choice IUL	90	
	Trendsetter Super 20, 25, 30 (Standard)	95	
	Trendsetter Super 15 (Standard)	90	
	Trendsetter Super 10 (Standard)	85	
	Trandsetter LB 20, 25, 30 (Standard)	100	
	Trandsetter LB 15 (Standard)	95	
	Trandsetter LB 10 (Standard)	80	
	Lifetime Whole Life (Face amounts \$25,000 - \$99,999)	95	
	Lifetime Whole Life (Face amounts \$100,000+)	95	
	Immediate Solution WL	85	
	10 Pay Solution	85	
	Easy Solution	65	

COMPANY	PRODUCTS	COMMISSION	
Transamerica Horizon	Trendsetter Super 10	65	
	Trendsetter Super 15	70	
	Trendsetter Super 20/25/30	75	
	Trendsetter LB 10	60	
	Trendsetter LB 15	75	
	Trendsetter LB 20/25/30	85	
	Lifetime WL	100	
	Immediate Solution	95	
	10 Pay Solution	75	
	Easy Solution	80	
	Financial Foundation IUL	65	
	United of Omaha *	Guaranteed Advantage Accidental Death	70
		Income Advantage IUL and Life Protection IUL	95
		IUL Express	95
Accum UL Answers		80	
Term Life Answers 10		70	
Term Life Answers 15		80	
Term Life Answers 20, 30		90	
Term Life Express 15, 20 & 30		100	
Term Life Express 10		80	
Final Expense Level DB Issue Ages 45-80		100	
Final Expense Level DB Issue Ages 81-85		65	
Final Expense Graded DB Issue Ages 45-80		75	
Children's Whole Life		110	
Critical Advantage - Lifetime, 30T & 20T		65	
Critical Advantage - 15T		55	
Mutual Income Solutions DI (through North Central DI)		50	
TLA conversions yrs. 2-9 will receive full new business 1st year commissions payable			
TLA conversions in yrs. 10+, the year 2 renewal commission rate will apply			

Notes:

Agent compensation is paid in two portions - directly from the carrier & the remainder from 3 Mark

*Includes a bonus which is subject to chage based on production level achieved.

**Specialty risk cases, including Professional Athletes, Loss of License, Life, Medical & Contingency Plans have a reduce payout and will vary by case

Family Guards has made every reasonable effort to assure the accuracy of this information. However, we make no warranties or guarantees to the accuracy of this information. Family Guards is not responsible for outdated or inaccurate information. All managers viewing this information are responsible for verifying all information by whatever means necessary.