



Brokerage Club Commission Rates By Carrier

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100% Maximum Street Comp Payout Plan
v. 04-20-18

	AM Best Rating	Non-Commissionable Policy Fee	Eligible Commission Rates					
			Non-Term	10 Year	15 Year	20 Year	30 Year	
American General (5859, 5861, 6058, 6859)	A							
Select-A-Term		\$64 (Note 8)		70%	90%	95%	95%	95%
ROP Term						95%	95%	
Secure Lifetime GUL III			85%					
Guaranteed Issue Whole Life			75%					
Accident Care Direct (Note 8)			100%					
American National (5089,5091, 6087)	A							
Signature Guaranteed UL Ages 0-69			75%					
Signature Guaranteed UL Ages 70-85			71%					
Signature Whole Life (0-69)			75%					
Signature Whole Life (70-79)			61%					
Signature Whole Life (80-85)			36%					
Signature Term		\$60		68%	71%	75%	75%	
American National - NY (5090,5092)	A							
Signature Term		\$60		76%	76%	76%	76%	76%
Signature Guaranteed UL Ages 18-69			76%					
Signature Guaranteed UL Ages 70-80			76%					
Assurity Life Ins. Co. (7374, 7375)	A-							
Simplified Level Benefit Whole Life			93%					
Simplified Graded Benefit Whole Life			93%					
Simplified Modified Whole Life			86%					
Acci-Flex Accidental Death			95%					
Term Life				82%	86%	96%	96%	
Banner (6468,6469)	A+							
OPTerm		\$65		85%	95%	100%	100%	
Brighthouse Life Ins. Co. of NY (6704, 6705)	A+							
GL Term		\$69		76%	76%	76%	76%	
Brighthouse Life Insurance Co. (6125)	A+							
GL Term		\$69		70%	80%	80%	70%	
Centrian Life (6697, 6698, 6701, 6702, 6706)	A+							
Term Life		\$60 (Note 2)		85%	95%	100%	100%	
Continuous Pay Whole Life			100%					
Columbian Life Insurance Co (8010)	A-							
Guaranteed Issue (age 25-75)			51%					
Guaranteed Issue (age 76-80)			44%					
Columbian Mutual Life Insurance Co. (NY, VT, ME) (6244)	A-							
Guaranteed Issue			55%					
EMC National (6338, 6340)	A-							
Level Whole Life			75%					
Youth Whole Life			75%					
(Currently Available to Select Agents)								
Fidelity Life (6390)	A-							
RD Express No Exam				86%	93%	100%	100%	
Fidelity Life (6392)	A-							
RD Senior Life Term & Whole Life (age 50-69)			79%	79%		79%	79%	
RD Senior Life Term & Whole Life (age 70-79)			61%	61%		61%	61%	
RD Senior Life Whole Life (age 80+)			46%					
Gerber Life (7299, 7300)	A							
Guaranteed Life			64%					
Grow-up Plan (< \$25,000)			54%					
Grow-up Plan (\$25,000 and +)			64%					
Independent Order of Foresters (6132, 6134)	A							
Your Term - No Exam				72%	105%	105%	105%	
Your Term - Exam		\$70		72%	95%	95%	95%	
Plan Right Level or Graded Death Benefit (Age 50-80)		\$36	88%					
Plan Right Level or Graded Death Benefit (Age 81-85)		\$36	66%					
PlanRight Modified Death Benefit		\$36	45%					
Smart UL Target			96%					
Advantage Plus Whole Life - Simplified Issue			93%					



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John Hancock Life Insurance Co. (6681, 6682)	A+							
Term Life		\$70, \$100 (Note 6)		79%	86%	90%		
Term Life with Vitality		\$70, \$100 (Note 6)		84%	94%	99%		
SmartProtect Term		\$70, \$100 (Note 6)		84%	94%	99%		
John Hancock Life Insurance Co. of New York (6005)	A+							
Term Life		\$70, \$100 (Note 6)		76%	76%	76%		
Lafayette Life Insurance Co. (6617)	A+							
Protector Simplified Issue (age 40-80)		\$30	91%					
Protector Simplified Issue (age 81-85)		\$30	71%					
Protector Graded Death Benefit		\$30	71%					
Lincoln Life and Annuity of NY (6026, 6027)	A+							
Life Elements		\$90,\$60 or \$50(Note 5)		76%	76%	76%	76%	
Lincoln National Life (6664 - 6666, 6904, 6905, 6907, 6909)	A+							
Life Elements		\$90		88%	96%	104%	104%	
TermAccel		\$80 or \$90 (Note 5)			96%	104%	104%	
Life Guarantee UL			87%					
Minnesota Life Insurance Co. (6724, 6725)	A+							
Advantage Elite		\$50, \$70-\$94; \$95 (Note 9)		75%	82%	89%	89%	
Mutual Of Omaha (7369) / United of Omaha 7160, 7164-7167)	A+							
Term Life Answers		\$62 (Note 4)		80%	90%	100%	100%	
Term Life Express				107%	107%	107%	107%	
UL			85%					
Children's Whole Life			89%					
Guaranteed Advantage ADB			79%					
Guaranteed UL Express			64%					
Final Expense - Level Death Benefit (ages 45-75)			89%					
Final Expense - Level Death Benefit (ages 76-80)			86%					
Final Expense - Level Death Benefit (ages 81-85)			61%					
Final Expense - Graded Death Benefit			79%					
National Western (6811)	A+							
Option Series Term				68%		68%		
Option Series Whole Life Age 70 & younger			68%					
Option Series Whole Life Age 71+			59%					
North American (6824- 6828)	A+							
ADDvantage Term		\$65		64%	68%	82%	86%	
Custom Guarantee UL			79%					
Pacific Life (6885, 6886)	A+							
Promise Term		\$60		85%	95%	105%	105%	
Phoenix Life (6115)	B							
Phoenix Safe Harbor Term Life				93%	93%	100%	100%	
Protective Life (6962, 6963, 6964)	A+							
Custom Choice				64%	75%	79%	79%	
Advantage Choice UL			79%					
Protective Classic				64%	75%	79%	79%	
Sagicor Life Insurance Co. - (6056, 6059, 6060)	A-							
Sage Term				74%	83%	90%		
Sage No Lapse UL			89%					
Sage Whole Life			86%					
SBLI of MA (A+) (6689, 6690, 6696, 6699, 6700)	A+							
Term Life		\$72, \$60 (Note 2)		85%	95%	100%	100%	
Continuous Pay Whole Life			100%					
Securian Life Insurance Co. (9064, 9065)	A+							
Advantage Elite		\$50, \$70-\$94; \$95 (Note 9)		76%	76%	76%	76%	
Transamerica Financial -NY (7267, 7268, 7269, 7270)	A+							
Trendsetter Super				75%	75%	75%	75%	
Transamerica Life (6847)	A+							
Immediate Solution			64%					
Easy Solution			64%					
Transamerica Life (6095, 6848 - 6851)	A+							
Trendsetter Super (Note 7)				90%	95%	100%	100%	
Trendsetter Living Benefits				95%	100%	100%	100%	



	AM Best Rating	Non-Commissionable Policy Fee	Eligible Commission Rates				
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United Farm Family Life (7168, 7170)/United Home Life (7171, 7172)	A-						
Express Issue Term 20, 30 and ROP							100%
Express Issue Whole Life (Graded, Deluxe and Premier)			100%				
United States Life (7192, 7193, 7194)	A						
Select-A-Term		\$64 (Note1)		76%	76%	76%	76%
Secure Lifetime GUL III			76%				
Vantis Life Ins. Co. (7021, 7022)	A-						
Guarantee Golden Whole Life			39%				
William Penn Life (6734, 6735)	A+						
Penn Term		\$65		76%	76%	76%	76%
Life Choice UL			76%				

Note 1 - \$74 commissionable for face amounts under \$250K, \$64 non-commissionable for face amounts greater than or equal to \$250K

Note 2 - \$72 for face amounts less than or equal to \$500K, \$60 for face amounts greater than \$500,001

Note 3 - \$75 for 15 year and \$60 for 20 year

Note 4 - Commissionable for face amounts \$ 0-\$249,999, \$62 and non-commissionable for \$250,000 and up

Note 5- \$80 for face amounts less than \$250K. \$90 for face amounts greater than or equal to \$250K.

Note 6 - \$70 for face amounts less than \$1M and \$100 for face amounts greater than or equal to \$1M

Note 7 - Also available as Transamerica Opportunity Plan and Plan Plus

Note 8 - For face amounts greater than or equal to \$250K; \$74 commissionable policy fee for face amts. less than \$250K; For AD&D Plan commission rate is 79% for IA,IN,KS,KY,MD,MI,ND,NJ, PA,TN,UT,VT and 58% for OH,WA

Note 9 - \$100-\$249,999K \$50 non-commissionable; \$250K-\$999,999 \$70-\$94 non-commissionable; \$1M= \$95 non-commissionable

Note 10 - Express Term is commissionable. Low Band Term and High Band Term are non-commissionable.

NOTE: The following carriers charge back all commissions if the policy lapses within the first six months:

American General*

American National Life

American National Life Ins Co of NY

Centrian

Fidelity Life-ADB policies submitted on or after 4/9/12 charge back all commission if a lapse occurs within the first three months

ING/Reliastar NY- ROP Only*

Lincoln Life & Annuity of NY* #

Lincoln National* #

Protective Life*

Protective Life & Annuity*

Sagicor*

SBLI

* Note: These carriers also charge back 50% of commission if the policy lapses in months 7-12

Note: 25% charge back of commission if the policy lapses in months 13-18

NOTE: The following carriers charge back commission for death in the first and/or second year:

Gerber Life-Guaranteed Life

100% if the insured dies within the first policy year

50% if the insured dies within the second policy year