



California **COMMISSION SCHEDULE**

Your reward for a job well done

You work hard for your clients. They—and we—appreciate your effort to put security and peace of mind into their hands. Since your dedication helps drive the financial success of our company, we believe that we owe you. That's why we developed these competitive commission rates for producers who are licensed and appointed with LifeMap. They're just one way to show you how much we appreciate you and the work you do.



Insurance for every step of life.

APPRECIATION FOR EXCELLENCE

These are the commission rates we pay to producers licensed and appointed with LifeMap. They're designed to provide compelling incentives for your sales efforts. In many instances we also offer higher commissions when participation is strong.

GROUP COVERAGE

Group and Voluntary Term Life and AD&D	
Groups up to 200 lives	
Premium	Commission Rate
Any premium	10%
Groups above 200 lives*	
First \$10,000	10%
Next \$15,000	7%
Next \$25,000	5%
Next \$15,000	3%
Next \$185,000	2.5%
Next \$250,000	2%
Next \$500,000	1%
Over \$1,000,000	0.5%
Group and Voluntary Long Term Disability	
Groups up to 200 lives	
Premium	Commission Rate
First \$20,000	15%
Next \$30,000	10%
Over \$50,000	1%
Groups above 200 lives	
Subject to negotiation	
Group and Voluntary Accident Only	
Groups up to 200 lives	
Participation	Commission Rate
21%+	20%
11% - 20%	15%
0 - 10%	10%
Groups above 200 lives	
Subject to negotiation	

GROUP COVERAGE

Group and Voluntary Dental	
Groups up to 200 lives	
Premium	Commission Rate
Any premium	10%
Groups above 200 lives*	
Premium	Commission Rate
Up to \$10,000	10%
\$10,001 - \$20,000	7.5%
\$20,001 - \$50,000	5%
\$50,001 to \$100,000	4%
\$100,001 and above	3%
Group and Voluntary Critical Illness	
Groups up to 200 lives	
Participation*	Commission Rate
21%+	20%
11-20%	15%
0-10%	10%
Groups up to 200 lives	
Subject to negotiation	
2-9 Size Groups	
Product	Commission Rate
Life/AD&D	10%
Voluntary Life/AD&D	15%
STD	10%
LTD	15%
Vision	5%
Dental	5%

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Flat commission percentages available upon request and subject to state limitations.

*The commissions shown above reflect our standard commission schedule in California. Commissions on groups over 200 lives are subject to negotiation.

We base participation on the census information loaded into the enrollment system the day prior to the first day of enrollment. This flyer is for marketing purposes only. The commission scales shown above shall not apply to policies with negotiated commissions.