Life Carriers
Commission Schedule

The commission rates in this document are current as of August 2025; however, rates are subject to change.

For the most up-to-date information, log in to your Back9 account using **THIS LINK**.

Once logged in, navigate to the *Products* section to view the latest rates across all lines of business, products, and carriers.

Product ↑	Carrier ↑	First Year Up To Target	Renewal	Excess of Target
Global Accumulator IUL	Accordia	80%	2%	2%
Lifetime Builder Elt	Accordia	80%	2%	2%
Accumulator IUL	Allianz	100%	2.5%	2.5%
Accumulator IUL Enhanced Liquidity Rider 100% (KaiZen/Simplicity)	Allianz	35%	15%	2.5%
20 Year Term	American National	70%	0%	0%
Annual Renewable Term	American National	60%	0%	0%
Indexed UL – Signature (Ages 0-69)	American National	70%	1%	1%

Signature Guarantee UL (Ages 70-80)	American National	65%	1%	1%
Signature Guarantee UL (Ages 18-69)	American National	70%	1%	1%
Signature Term 30	American National	70%	0%	0%
Signature Whole Life (Ages 0-69)	American National	70%	1%	0%
Signature GUL (Ages 18-69)	American National New York	45%	2%	0%
Signature Whole Life (Ages 0-69)	American National New York	45%	2%	0%
CBO 50 30 Year Term	Americo	75%	0%	0%
Athena Survivorship UL	AXA Equitable	70%	1.5%	1%
Athena UL	AXA Equitable	70%	1.5%	1%
Brightlife Grow	AXA Equitable	80%	1%	1%
BrightLife Grow with CV Plus Rider	AXA Equitable	24%	4.7%	1.5%
Brightlife Protect	AXA Equitable	70%	1.5%	1%
BrightLife Term Series 157 Level Term 10	AXA Equitable	55%	0%	0%
BrightLife Term Series 157 Level Term 15	AXA Equitable	65%	0%	0%
BrightLife Term Series 157 Level Term 20	AXA Equitable	75%	0%	0%
T1 - ART Term	AXA Equitable	60%	1%	0%
A List Term	Banner	25%	0%	0%
Accidental Death	Banner	15%	0%	0%
LifeStep UL Conversion During First Half of Policy	Banner	60%	2%	2%
LifeStep UL Conversion During Second Half of Policy	Banner	8%	8%	2%
OPTerm 10	Banner	65%	0%	0%
OPTerm 15	Banner	75%	0%	0%
OPTerm 20	Banner	80%	0%	0%
OPTerm 25	Banner	80%	0%	0%

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OPTerm 30	Banner	80%	0%	0%
OPTerm 35	Banner	80%	0%	0%
OPTerm 40	Banner	80%	0%	0%
1 Year Term	Brighthouse Financial	5%	0%	0%
Conversion Whole Life	Brighthouse Financial	10%	10%	0%
1 Year Term	Brighthouse Financial New York	5%	0%	0%
10 Year Worksite Term	Cincinnati	67.5%	2.5%	0%
20 Year ROP Worksite Term	Cincinnati	67.5%	2.5%	0%
20 Year Worksite Term	Cincinnati	67.5%	2.5%	0%
Guaranteed Whole Life Paid Up at 65 Worksite	Cincinnati	50%	2%	0%
Guaranteed Whole Life Worksite	Cincinnati	67.5%	2.5%	0%
LifeHorizons Guaranteed Whole Life Lifetime Pay	Cincinnati	75%	2.5%	0%
LifeHorizons Termsetter 10 (guar 10)	Cincinnati	65%	0%	0%
LifeHorizons Termsetter 15 (guar 15)	Cincinnati	72.5%	0%	0%
LifeHorizons Termsetter 20 (guar 20)	Cincinnati	80%	0%	0%
LifeHorizons Termsetter 20 ROP	Cincinnati	80%	0%	0%
LifeHorizons Termsetter 25 (guar 25)	Cincinnati	80%	0%	0%
LifeHorizons Termsetter 30 (guar 30)	Cincinnati	80%	0%	0%
LifeHorizons Termsetter ROP 30	Cincinnati	80%	0%	0%
LifeSetter UL	Cincinnati	80%	2%	2%
Pivot UL	Cincinnati	60%	1%	1%
AccumUL Plus	Companion of New York	65%	2%	3%
Accident Expense Plus	Corebridge Financial	50%	7%	0%
AG Choice Index	Corebridge Financial	70%	0.75%	0.75%
AG Extend IUL	Corebridge Financial	29%	1.25%	2%
Elite Global Survivor	Corebridge Financial	70%	0.75%	0.75%

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Elite Index II	Corebridge Financial	70%	0.75%	0.75%
Elite Survivor Index	Corebridge Financial	70%	0.75%	0.75%
Max Accumulator + III	Corebridge Financial	65%	0.5%	0.5%
Protection Extend IUL -- Conversion	Corebridge Financial	27%	29%	1.25%
SAT - 10 Year	Corebridge Financial	70%	0%	0%
SAT - 15 Year	Corebridge Financial	80%	0%	0%
SAT - 17 Year	Corebridge Financial	82%	0%	0%
SAT - 20 Year	Corebridge Financial	85%	0%	0%
SAT - 22 Year	Corebridge Financial	85%	0%	0%
SAT - 25 Year	Corebridge Financial	85%	0%	0%
SAT - 28 Year	Corebridge Financial	85%	0%	0%
SAT - 29 Year	Corebridge Financial	85%	0%	0%
SAT - 30 Year	Corebridge Financial	85%	0%	0%
SAT - 35 Year	Corebridge Financial	85%	0%	0%
Secure Lifetime GUL II - to age 121	Corebridge Financial	70%	0.75%	0.75%
Secure Lifetime GUL III	Corebridge Financial	70%	0.75%	0.75%
Secure Lifetime GUL III - NY	Corebridge Financial	68%	8%	1.5%
Secure Survivor GUL II	Corebridge Financial	70%	0.75%	0.75%
Value+ Protector	Corebridge Financial	70%	0.75%	0.75%
Life Settlement	Coventry	0%	0%	0%
Conversion Whole Life	Genworth Life Insurance Company of New York	0%	0%	0%
Accident Protection <= $249,999	Gerber	50%	0%	0%
Accident Protection >= $250,000	Gerber	60%	0%	0%
College Plan Pay to Maturity 10-15 Years	Gerber	10%	0%	0%
College Plan Pay to Maturity 16-20 Years	Gerber	18%	0%	0%

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Grow-Up Plan < $25,000 (Ages <= 14)	Gerber	45%	4%	0%
Grow-Up Plan ≥ $25,000 (Ages <= 14)	Gerber	55%	4%	0%
Guaranteed Life (Ages 50-85)	Gerber	60%	4%	0%
Senior Life	Gerber	74%	8%	0%
Simplified Senior Life Insurance AND Whole Life Insurance	Gerber	74%	8%	0%
Guaranteed Assurance	Great Western Insurance Company	60%	5.5%	0%
Guardian 10 Pay Whole Life - 2025	Guardian	50%	0%	0%
Guardian Level Term Insurance - ALL - 2025	Guardian	50%	0%	0%
Guardian Permanent Universal - 2025	Guardian	50%	0%	0%
Guardian Permanent Whole Life - 2025	Guardian	50%	0%	0%
Life Settlement	GWG Life LLC	1%	0%	0%
Accumulation IUL	John Hancock	80%	2%	2.25%
Protection IUL	John Hancock	80%	2%	2.25%
Protection SIUL	John Hancock	80%	2%	2.25%
Protection SUL	John Hancock	80%	2%	2.25%
Protection Term 10	John Hancock	60%	0%	0%
Protection Term 10 with Vitality	John Hancock	60%	0%	0%
Protection Term 15	John Hancock	70%	0%	0%
Protection Term 15 with Vitality	John Hancock	70%	0%	0%
Protection Term 20	John Hancock	80%	0%	0%
Protection Term 20 with Vitality	John Hancock	80%	0%	0%
Protection Term 30	John Hancock	80%	0%	0%
Protection Term 30 with Vitality	John Hancock	80%	0%	0%
Protection Universal Life	John Hancock	80%	2%	2.25%
Vitality Term 10	John Hancock	65%	0%	0%
Vitality Term 15	John Hancock	70%	0%	0%

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Vitality Term 20	John Hancock	80%	0%	0%
Vitality Term 30	John Hancock	80%	0%	0%
Accumulation IUL	John Hancock New York	69%	2%	2.25%
Protection Term 10	John Hancock New York	69%	1%	0%
Protection Term 10 with Vitality	John Hancock New York	69%	1%	0%
Protection Term 15	John Hancock New York	69%	1%	0%
Protection Term 15 with Vitality	John Hancock New York	69%	1%	0%
Protection Term 20	John Hancock New York	69%	1%	0%
Protection Term 20 with Vitality	John Hancock New York	69%	1%	0%
Protection Term 30	John Hancock New York	69%	1%	0%
Protection Term 30 with Vitality	John Hancock New York	69%	1%	0%
Patriot / Contender Whole Life	LaFayette	80%	5%	0%
Conversion UL	Lincoln National Life	70%	3%	3%
Lincoln LifeElements 10yr Term	Lincoln National Life	70%	0%	0%
Lincoln LifeElements 15yr Term	Lincoln National Life	80%	0%	0%
Lincoln LifeElements 20yr Term	Lincoln National Life	90%	0%	0%
Lincoln LifeElements 30yr Term	Lincoln National Life	90%	0%	0%
TermAccel 10	Lincoln National Life	70%	0%	0%
TermAccel 15	Lincoln National Life	80%	0%	0%
TermAccel 20	Lincoln National Life	90%	0%	0%
TermAccel 30	Lincoln National Life	90%	0%	0%
WealthAccelerate IUL	Lincoln National Life	80%	3%	3%
WealthAccumulate IUL 2	Lincoln National Life	70%	3%	3%
WealthBuilder IUL	Lincoln National Life	80%	3%	3%
WealthPreserve 2 IUL	Lincoln National Life	70%	3%	3%
Legacy 100 Whole Life	MassMutual	55%	10%	0%

might change. Please login to your account to verify.

Legacy 65	MassMutual	55%	5%	0%
Legacy Whole Life HECV (High Early Cash Value)	MassMutual	11%	8.5%	0%
SUL Guard	MassMutual	55%	3%	2%
Survivorship Whole Life Legacy 100	MassMutual	55%	5%	0%
UL Guard	MassMutual	55%	3%	2%
Vantage Term - 10	MassMutual	40%	2%	0%
Vantage Term - 20	MassMutual	45%	2%	0%
Vantage Term - 30	MassMutual	45%	2%	0%
Vantage Term ART	MassMutual	45%	2%	0%
Whole Life Legacy 10 Pay	MassMutual	55%	10%	5%
Whole Life Legacy 12 pay (Ages 0-70)	MassMutual	34%	5%	2%
Whole Life Legacy 15 Pay	MassMutual	55%	5%	0%
Whole Life Legacy 20 Pay (Ages 44-70)	MassMutual	55%	5%	0%
Graded Death Benefit 10 Year Term	National Western	50%	2%	0%
Graded Death Benefit Whole Life (Ages 20-70)	National Western	80%	2%	0%
20 Pay Whole Life (Ages <= 80)	Nationwide	75%	1%	0%
Indexed UL Accumulator II	Nationwide	75%	1%	1.5%
Indexed UL Protector II	Nationwide	75%	1%	1%
Nationwide YourLife No-Lapse Guarantee UL II	Nationwide	75%	1.5%	1.5%
New Heights Indexed UL 2020	Nationwide	75%	1%	1%
Paid up at 100 Whole Life (Ages <= 80)	Nationwide	75%	1%	0%
Survivorship IUL	Nationwide	75%	1%	1.5%
YourLife 10 Year Term	Nationwide	60%	0%	0%
YourLife 15 Year Term	Nationwide	65%	0%	0%
YourLife 20 Year Term	Nationwide	75%	0%	0%
YourLife 30 Year Term	Nationwide	75%	0%	0%

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Nationwide YourLife No-Lapse Guarantee UL II	Nationwide New York	55%	5%	1.5%
YourLife Guaranteed Level 10	Nationwide New York	60%	2.5%	0%
YourLife Guaranteed Level 15	Nationwide New York	60%	2.5%	0%
YourLife Guaranteed Level 20	Nationwide New York	60%	2.5%	0%
YourLife Guaranteed Level 30	Nationwide New York	65%	2.5%	0%
YourLife Indexed UL Accumulator	Nationwide New York	69%	1%	1.5%
YourLife Indexed UL Protector	Nationwide New York	60%	3%	1.5%
YourLife Whole Life 100 (Ages 0-54)	Nationwide New York	52.5%	21.5%	0%
YourLife Whole Life 20 Pay (Ages 0-54)	Nationwide New York	24.5%	21.5%	0%
YourLife Whole Life 20 Pay (Ages 55-80)	Nationwide New York	38.5%	21.5%	0%
10 Year Term	New York Life	50%	3%	0%
20 Year Term	New York Life	50%	0%	0%
Custom Survivorship Whole Life	New York Life	50%	3%	1.5%
Custom Whole Life	New York Life	50%	3%	1.5%
Universal Life	New York Life	69%	4%	4%
Variable Survivorship Whole Life	New York Life	75%	3%	3%
Whole Life	New York Life	65%	7%	4.13%
ADDvantage 10 (guar 10)	North American	60%	0%	0%
ADDvantage 15 (guar 15)	North American	65%	0%	0%
ADDvantage 20 (guar 20)	North American	85%	0%	0%
ADDvantage 30 (guar 30)	North American	85%	0%	0%
Builder Plus 3	North American	85%	2.5%	3.5%
Builder Plus 4 IUL - Option A	North American	85%	2.5%	3.5%
Custom Guarantee (Gen 9)	North American	80%	1%	2%
Protection Builder IUL	North American	80%	1.5%	2.5%

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Smart Builder	North American	80%	1.5%	2.5%
Advance Wealth Transfer Assurance One	Oxford Life	15%	0%	0%
Assurance (Ages 50-80)	Oxford Life	90%	2%	0%
Pacific Discovery Xelerator IUL 2	Pacific Life	75%	0.5%	0.5%
Conversion UL - Early	Pacific Life - Lynchburg	97.5%	2%	2%
Promise GUL	Pacific Life - Lynchburg	75%	1%	1%
Promise Term 10	Pacific Life - Lynchburg	60%	0%	0%
Promise Term 15	Pacific Life - Lynchburg	70%	0%	0%
Promise Term 20	Pacific Life - Lynchburg	80%	0%	0%
Promise Term 25	Pacific Life - Lynchburg	80%	0%	0%
Promise Term 30	Pacific Life - Lynchburg	80%	0%	0%
Accident Death	Petersen International	15%	10%	0%
Business Loan Asset Protection	Petersen International	15%	10%	0%
Failure to Survive	Petersen International	15%	10%	0%
10 Year Term	Principal National	75%	0%	0%
15 Year Term	Principal National	75%	0%	0%
20 Year Term	Principal National	75%	1%	0%
30 Year Term	Principal National	75%	0%	0%
GI Term 10	Principal National	50%	0%	0%
GI Term 20	Principal National	60%	0%	0%
Group	Principal National	10%	0%	0%
Indexed UL	Principal National	75%	1%	2%
Indexed UL Life Flex II	Principal National	75%	1%	2%
Principal Survivorship Universal Life Protector	Principal National	75%	1%	2%
Protector UL	Principal National	75%	1%	2%
UL Life Flex III	Principal National	75%	1%	2%

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UL Provider Edge II	Principal National	75%	1%	1%
Universal Life Accumulation II	Principal National	75%	1%	2%
Universal Life Protector	Principal National	75%	1%	2%
10 Year Term	Principal NY	75%	0%	0%
15 Year Term	Principal NY	75%	0%	0%
20 Year Term	Principal NY	75%	0%	0%
30 Year Term	Principal NY	75%	0%	0%
Flex Life II	Principal NY	75%	2%	2%
UL Provider Edge II	Principal NY	50%	1%	2%
Classic Choice Term 10	Protective	65%	0%	0%
Classic Choice Term 15	Protective	70%	0%	0%
Classic Choice Term 20	Protective	75%	0%	0%
Classic Choice Term 25	Protective	75%	0%	0%
Classic Choice Term 30	Protective	75%	0%	0%
Classic Choice Term 35	Protective	75%	0%	0%
Classic Choice Term 40	Protective	75%	0%	0%
Executive UL	Protective	40%	2%	2%
Indexed Choice UL	Protective	80%	1.5%	2%
Lifetime Assurance UL	Protective	80%	1.5%	2%
Non-Par Whole Life	Protective	85%	8%	0%
Protective Advantage Choice UL	Protective	80%	1.5%	2%
Protective ProClassic Legacy UL	Protective	80%	2%	2%
Protective ProClassic UL	Protective	80%	2%	2%
Classic Choice Term 10	Protective New York	69%	0%	0%

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Classic Choice Term 15	Protective New York	69%	0%	0%
Classic Choice Term 20	Protective New York	69%	0%	0%
Classic Choice Term 25	Protective New York	69%	0%	0%
Classic Choice Term 30	Protective New York	69%	0%	0%
Classic Choice Term 35	Protective New York	69%	0%	0%
Classic Choice Term 40	Protective New York	69%	0%	0%
Executive UL (NY)	Protective New York	40%	4%	4%
Non-Par Whole Life	Protective New York	50%	5%	0%
ProClassic NY UL	Protective New York	70%	5%	2%
ESSENTIAL TERM VALUE 10	Prudential Financial	75%	2%	0%
ESSENTIAL TERM VALUE 15	Prudential Financial	75%	2%	0%
ESSENTIAL TERM VALUE 20	Prudential Financial	75%	2%	0%
ESSENTIAL TERM VALUE 30	Prudential Financial	75%	2%	0%
Essential UL	Prudential Financial	80%	2%	2%
Founders Plus UL	Prudential Financial	80%	2%	2%
Index Advantage UL	Prudential Financial	80%	2%	2%
Momentum IUL	Prudential Financial	80%	2%	2%
PruLife SIUL	Prudential Financial	75%	2%	2%
PruLife SUL Protector	Prudential Financial	80%	2%	2%
PruTerm One	Prudential Financial	26.25%	0%	0%
Term Essential 10	Prudential Financial	75%	0%	0%
Term Essential 15	Prudential Financial	75%	0%	0%
Term Essential 20	Prudential Financial	75%	0%	0%
Term Essential 30	Prudential Financial	75%	0%	0%
Essential UL	Prudential Life Insurance Company Of New Jersey (NY Only)	75%	3%	2%

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PruLife Protector SUL - NY	Prudential Life Insurance Company Of New Jersey (NY Only)	69%	3%	2%
Term Essential 10	Prudential Life Insurance Company Of New Jersey (NY Only)	75%	0%	0%
Term Essential 15	Prudential Life Insurance Company Of New Jersey (NY Only)	75%	0%	0%
Term Essential 20	Prudential Life Insurance Company Of New Jersey (NY Only)	75%	0%	0%
Term Essential 30	Prudential Life Insurance Company Of New Jersey (NY Only)	75%	0%	0%
Sage No Lapse Universal Life e-Application	Sagicor	100%	2%	2%
Sage No Lapse Universal Life Paper Application	Sagicor	85%	2%	2%
Sage Term 10 e-Application	Sagicor	81%	0%	0%
Sage Term 10 Paper Application	Sagicor	70%	0%	0%
Sage Term 15 e-Application	Sagicor	89%	0%	0%
Sage Term 15 Paper Application	Sagicor	80%	0%	0%
Sage Term 20 e-Application	Sagicor	95%	0%	0%
Sage Term 20 Paper Application	Sagicor	90%	0%	0%
Conversion UL	Savings Bank Life Insurance	65%	2%	2%
Level Premium Term 10 (guar 10)	Savings Bank Life Insurance	65%	0%	0%
Level Premium Term 15 (guar 15)	Savings Bank Life Insurance	75%	0%	0%
Level Premium Term 20 (guar 20)	Savings Bank Life Insurance	80%	0%	0%
Level Premium Term 25 (guar 25)	Savings Bank Life Insurance	80%	0%	0%
Level Premium Term 30 (guar 30)	Savings Bank Life Insurance	80%	0%	0%
Whole Life 10 Pay (Ages 0-80)	Savings Bank Life Insurance	30%	0.25%	0%
Whole Life 15 Pay (Ages 0-80)	Savings Bank Life Insurance	40%	0.5%	0%
Whole Life 20 Pay (Ages 0-80)	Savings Bank Life Insurance	50%	0.5%	0%
Whole Life Continuous Pay (Ages 0-80)	Savings Bank Life Insurance	65%	1%	0%
Whole Life Single Pay (Ages 0-80)	Savings Bank Life Insurance	3%	0%	0%
Final Expense	SBLI USA	0%	0%	0%

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Advantage Elite 10	Securian	55%	0%	0%
Advantage Elite 15	Securian	75%	0%	0%
Advantage Elite 20	Securian	80%	0%	0%
Advantage Elite 30	Securian	80%	0%	0%
Advantage Elite 5	Securian	55%	0%	0%
Eclipse Accumulator Indexed UL	Securian	70%	1%	0.5%
Eclipse Index Life New York	Securian	50%	0.5%	0.5%
Eclipse Protector Indexed Life	Securian	70%	1%	0.5%
Eclipse Survivor Pro IUL	Securian	70%	1%	0.5%
Elite Select 10	Securian	65%	0%	0%
Legacy Protector SUL	Securian	70%	1%	0.5%
Omega Builder IUL	Securian	70%	1%	0.5%
Orion Indexed UL	Securian	70%	1%	0.5%
IUL Global	Security Life of Denver (VOYA)	75%	1.5%	1.5%
IUL Global Choice	Security Life of Denver (VOYA)	75%	1.5%	1.5%
Protector Universal Life	Security Life of Denver (VOYA)	75%	1%	1%
Strategic Accumulator SUL	Security Life of Denver (VOYA)	30%	1.85%	0.75%
Universal Life CV	Security Life of Denver (VOYA)	75%	2%	2%
Group Life - 10% Commission	Sun Life Financial	10%	10%	0%
Accumulator IUL	Symetra	90%	1%	3%
Current Assumption UL	Symetra	75%	1%	1%
Protector IUL	Symetra	75%	1%	3%
Survivorship Universal Life	Symetra	70%	1%	2%
Symetra Term Life 10 (guar 10)	Symetra	75%	0%	0%
Symetra Term Life 15 (guar 15)	Symetra	75%	0%	0%

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Symetra Term Life 20 (guar 20)	Symetra	90%	0%	0%
Symetra Term Life 30 (guar 30)	Symetra	90%	0%	0%
Symetra UL-G	Symetra	75%	1%	1%
Easy Solution	Transamerica	65%	2.5%	0%
Final Expense - 10 Pay Solution	Transamerica	75%	0.5%	0%
Financial Choice IUL	Transamerica	75%	2%	2.5%
Financial Foundation IUL	Transamerica	75%	3%	2%
Immediate Solution (Lifetime Pay)	Transamerica	75%	2.5%	0%
Lifetime Whole Life	Transamerica	75%	2.5%	0%
Trendsetter LB 10	Transamerica	80%	0%	0%
Trendsetter LB 15	Transamerica	85%	0%	0%
Trendsetter LB 20	Transamerica	85%	0%	0%
Trendsetter LB 25	Transamerica	85%	0%	0%
Trendsetter LB 30	Transamerica	85%	0%	0%
Trendsetter Super (10 Yrs)	Transamerica	75%	0%	0%
Trendsetter Super (15 Yrs)	Transamerica	80%	0%	0%
Trendsetter Super (20 Yrs)	Transamerica	85%	0%	0%
Trendsetter Super (25 Yrs)	Transamerica	85%	0%	0%
Trendsetter Super (30 Yrs)	Transamerica	85%	0%	0%
Immediate Solution	Transamerica Financial Life Insurance Company	66%	7%	0%
Trendsetter Super 10	Transamerica Financial Life Insurance Company	66%	0%	0%
Trendsetter Super 15	Transamerica Financial Life Insurance Company	66%	0%	0%
Trendsetter Super 20	Transamerica Financial Life Insurance Company	66%	0%	0%
Trendsetter Super 25	Transamerica Financial Life Insurance Company	66%	0%	0%
Trendsetter Super 30	Transamerica Financial Life Insurance Company	66%	0%	0%

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10 Year Term	U.S. Life	58%	4%	0%
15 Year Term	U.S. Life	58%	4%	0%
20 Year Term	U.S. Life	58%	4%	0%
25 Year Term	U.S. Life	58%	4%	0%
30 Year Term	U.S. Life	58%	4%	0%
35 Year Term	U.S. Life	58%	4%	0%
Secure Lifetime GUL III - NY	U.S. Life	68%	5%	1.5%
Express Issue Deluxe	United Home Life	80%	10%	0%
Express Issue Premier	United Home Life	80%	10%	0%
Express Issue Term 20	United Home Life	70%	0%	0%
Express Issue Whole Life (Graded)	United Home Life	80%	10%	0%
GIWL	United Home Life	40%	1%	0%
OpTerm 10	William Penn	69%	1%	0%
OpTerm 15	William Penn	69%	1%	0%
OpTerm 20	William Penn	69%	1%	0%
OpTerm 25	William Penn	69%	1%	0%
OpTerm 30	William Penn	69%	1%	0%
OpTerm 35	William Penn	69%	1%	0%
OpTerm 40	William Penn	69%	1%	0%
10 Year Term	Zurich	75%	0%	0%
20 Year Term	Zurich	95%	0%	0%
Guarantee Death Benefit UL	Zurich	80%	2%	2%
Index UL	Zurich	80%	2%	2%
Zurich Survivor IUL	Zurich	80%	2%	2%
Zurich Wealth Builder UL	Zurich	80%	2%	2%

Commission Rates as of August 2025. Keep in mind rates might change. Please login to your account to verify.