



Compensation

Carrier	Commission Statements	What are your commission cut off dates / procedures?	Minimum Commission Distribution
Allianz	Produced weekly and available on the web on Mondays	We pay commissions daily for ACH Payments; weekly (Monday) if you are set up on Check	1 penny if set up on EFT; \$250 if set up on Check
American General	- Online only	Weekly / Bi-Weekly calendar available	\$50.00
American National	Yes	Daily Commissions if applicable, weekly otherwise.	\$50.00
AXA	- Paper - Online	Wholesale commissions are paid one week in arrears. The cut off is on Thursday to pay commissions the following Friday.	\$250 All first year commission will be paid out. However renewals must be at least a minimum of \$250. If the payments are less than \$250 be it direct deposit or live check it would only pay out in December.
Brighthouse	- Paper - Online Our commission statements are available on-line for all active agents and agencies (excluding broker dealers who receive paper statements). We only mail out paper statements to terminated agents and agencies.	BGA channel has a weekly statement cycle; Monday - Friday	Direct Deposit = No Minimum No Direct Deposit = \$250 Quarterly
Cincinnati Life		Pay commissions on the 15th and last day of the month. Will pay on all business processed to the end of that day.	\$10. Accounts emptied at year-end.
Global Atlantic	Options Include: Online Ebix and iPipeline Customizable to Lifemark Specifications if looking for proprietary solution	For business paid Monday through Friday, commissions are cycle out on Fridays and typically will be available in accounts on Tuesdays. Fund availability depends on each individual bank as to whether or not funds are available Monday or Tuesday. Cycles occur weekly and at monthend. Checks are only mailed once a month at monthend.	Currently \$50 for EFT and check

John Hancock	<ul style="list-style-type: none"> - Paper - Email <p>Electronic Commission statements require an agency to be set up on EFT. If already on EFT, this feature can be added by the firm principal emailing usagency@jhancock.com requesting the addition of electronic commissions statement. NOTE: Default formal is PDF, so if Excel is desired, please include that in the email.</p>	Comp is generated every Friday. As long as the policy is in force by Friday, commissions will pay the following week.	No minimum for EFT \$1,000 for paper check as of 2/16/2018
Legal & General	- Online and Email Only	Commissions are processed daily. Options include daily, weekly, every two weeks, 3 times per month or monthly.	\$50.00
Lincoln Financial Group	<ul style="list-style-type: none"> - Paper - Online 	Our business pays on a weekly cycle. Any comp that is earned Monday through end of business on Friday will be on that week's cutoff, with comp check / eft sent out the following Monday (or Tuesday is Monday if a holiday).	Checks are \$2500; EFT is \$10. A minimum suspense release process is initiated every year end to release those funds held.
Mutual of Omaha	<ul style="list-style-type: none"> - Online - Paper (must be requested) 	We have two pay options - Weekly Pay and Express Daily Pay. For Weekly Pay the cutoff for Health policies is Monday and the for Life policies is Tuesday. Deposits are made on Fridays. These cutoffs may change if there is a holiday. The weekly pay schedule with cutoffs/paydates is listed on Sales Professional Access. For Express Pay, if a policy is placed in force by 2:00 PM Central Time, the commissions will be paid that following business day.	<ul style="list-style-type: none"> - \$25 for EFT - Paper check minimum is \$250
Nationwide	<ul style="list-style-type: none"> - Paper - Online 	Nationwide has a weekly commission cycle. Our cut-off dates are every Friday. The policy needs to be placed in force by end of business day on Friday to make the cut-off. Data feed and wire payments are sent out the following Monday (unless it's a holiday). Checks are mailed via snail mail on Tuesday	There is no minimum
OneAmerica	Available at www.ols.oneamerica.com	Commissions are paid as earned, If you are looking for the commissions to hit by the last business day of the month, the case would need to issue at least 3 business days before month end.	EFT- Daily is \$300 Monthly checks- \$1
Principal	<ul style="list-style-type: none"> - Paper - Online 	Commissions are paid the next business day following 15th and last day of the month, depending on the day of the week. The New Business Commission Cut Off Date document is available for distribution	No minimum for EFT \$500 for paper check

Protective	- Online Only	- Commissions are paid weekly, delivery requirements must be received by 1:00 CT on Friday for placement - Cases placed by the close of business on Fridays, Commissions are released on Monday	No minimum for EFT \$100 for paper check (checks remitted once a month)
Prudential	- Paper - Online	- Term products require 24 hours (overnight) for placement; Friday placement will be paid the following week. - Perm products may require up to 72 hours for placement; Friday placement will be paid the following week.	No minimum for EFT \$100 for paper check
SBLI	Online only at www.sbliagent.com Online access is automatic for both Agencies and Agents. Payees/Commission Receiving Parties must contact the Commissions Dept directly to be setup for access to Payee Statements	Last day of the work week (except during a holiday week). Commissions are paid via EFT. If an agency would like an excel spreadsheet of their weekly activity processed - they can send this request to brokerage@sbli.com . (This request is available at the agency level and includes producing agent commission details).	\$10 for EFT \$200 by check
Securian	- Paper - Online (unless comp is assigned to another entity)	Friday / Once the signed delivery receipt is received and accepted and initial premium is received in the Home Office, compensation is released on the third business day of the following week	\$25
Security Mutual		EFT = Weekly, typically Thursdays Check = Monthly, first week of month Dates can vary and are published via Agency Field Calendar	EFT = \$10.00 Check = \$100.00
Symetra	- Online Only	It depends on the pay cycle of the entity and what they determine as the last possible date they need to have commission in by in order to count it for the month. Using that info, we can back into the date that is the last commission cycle date that business can hit in order to get the commission to the entity for their "month end must have by" date.	No minimum for EFT \$500 for paper check - paid quarterly
Transamerica	- Online only	We payout every two weeks. Commission cutoff dates are provided in an Agency Management Bulletin, for the year. 2019 cut off dates are available on TransACT.	No minimum for EFT \$500 for paper check
Zurich	Electronic	Wednesdays at 1:00 p.m./Sent Thursday/Received by Bank Friday	\$25.00