



INSURANCE COMPENSATION PAYOUT GRID

Effective April 2024

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ALLIANZ

Company	Product Type	Product Name	Target Premium	Excess	Renewal
Allianz	UL	Life Pro+ Advantage	100%	2.5%	2.5% Years 2 -10
Allianz	UL	Life Pro+ Survivor	100%	2.5%	2.5% Years 2 -10

AMERICAN GENERAL / COREBRIDGE

Company	Product Type	Product Name	Target Premium	Excess	Renewal
AIG	Term	AG Select-a-term 10	85%		
AIG	Term	AG Select-a-term 15	95%		
AIG	Term	AG Select-a-term 20-30 & 35	100%		
AIG	UL	Secure Lifetime GUL III	85%	1.5%	1.5% Years 2 -10
AIG	IUL	Value+ Protector IUL II	85%	1.5%	1.5% Years 2 -10
AIG	IUL	Max Accumulator+ IUL II, III	85%	1.5%	1.5% Years 2 -10

**American General Term Life - Annual policy fee \$65 retained by the carrier on all face amounts will be deducted from the paid premium.
Fee will be prorated for non-annual premiums.*



AMERICAN NATIONAL

Company	Product Type	Product Name	Target Premium	Excess	Renewal
ANICO	Term	Signature Term ART	80%		
ANICO	Term	Signature Term 10	80%		
ANICO	Term	Signature Term 15	85%		
ANICO	Term	Signature Term 20	90%		
ANICO	Term	Signature Term 30	90%		
ANICO	UL	Signature Guaranteed UL, Ages 18-69	90%	2.5%	3% Years 2 -10
ANICO	UL	Signature Guaranteed UL, Ages 70-80	85%	2.5%	2.5% Years 2 -10
ANICO	UL	Signature Performance & Protection UL, Ages 18-69	90%	2.5%	2.5% Years 2 -10
ANICO	UL	Signature Performance & Protection UL, Ages 70-85	85%	2.5%	2.5% Years 2 -10
ANICO	UL	ANICO Executive UL, Ages 18-69	90%	2.5%	2.5% Years 2 -10
ANICO	UL	ANICO Executive UL, Ages 70-85	85%	2.5%	2.5% Years 2 -10
ANICO	WL	Signature Whole Life, Ages 0-69	90%		2.5% Years 2 -10
ANICO	WL	Signature Whole Life, Ages 70-79	70%		2.5% Years 2 -10
ANICO	WL	Signature Whole Life, Ages 80-85	40%		2.5% Years 2 -10

**ANICO Term Life - Annual policy fee \$75 retained by the carrier on all face amounts will be deducted from the paid premium. Fee will be prorated for non-annual premiums.*



BANNER

Company	Product Type	Product Name	Target Premium	Excess	Renewal
Banner	Term	OptTerm 10	80%		
Banner	Term	OptTerm 20	90%		
Banner	Term	OptTerm 20, 25, 30, 35, 40	95%		
Banner	UL	Life Step UL	75%	2.0%	2.0% Years 2 -10

**Banner Term Life - Annual policy fee \$90 retained by the carrier on all face amounts will be deducted from the paid premium. Fee will be prorated for non-annual premiums.*

COLUMBUS LIFE

Company	Product Type	Product Name	Target Premium	Excess	Renewal
Columbus Life	Term	Nautical Term 10, 15, 20, 30	65%		
Columbus Life	UL	Indexed Explorer Plus UL	100%	0.91%	0.91% Years 2 -10
Columbus Life	UL	Explorer Plus UL	80%	1.87%	1.70% Years 2 -10
Columbus Life	IUL	Expedition SIUL	80%	1.87%	1.70% Years 2 -10
Columbus Life	UL	Voyager UL	85%	1.87%	1.19% Years 2 -10

**Columbus Life Term - Annual policy fee \$50 retained by the carrier on all face amounts will be deducted from the paid premium. Fee will be prorated for non-annual premiums.*



EQUITABLE

Company	Product Type	Product Name	Target Premium	Excess	Renewal
Equitable	Term	Term 10 Year	75%		
Equitable	Term	Term 15 Year	85%		
Equitable	Term	Term 20 Year	95%		
Equitable	UL	Brightlife Grow UL	90%	2%	1.50% Years 2 -10

**Equitable Life Term - Annual policy fee \$75 retained by the carrier on all face amounts will be deducted from the paid premium. Fee will be prorated for non-annual premiums.*

F&G

Company	Product Type	Product Name	Target Premium	Excess	Renewal
F&G	UL	Pathsetter, Ages 0-17	75%	1.5%	1.5% Years 2 -10
F&G	UL	Pathsetter, Ages 18-80	95%	1.5%	2.5% Years 2 -10
F&G	UL	ExecuDex, Ages 18-60	95%	1.5%	1.5% Years 2 -10
F&G	UL	Everlast, Ages 0-17	75%	1.5%	1.5% Years 2 -10
F&G	UL	Everlast, Ages 18-80	90%	1.5%	2.5% Years 2 -10



FORESTERS

Company	Product Type	Product Name	Target Premium	Excess	Renewal
Foresters	Term	Your Term 10	70%		
Foresters	Term	Your Term 15, 20, 25, 30	75%		
Foresters	Term	Stong Foundation 10 Year Term (NM)	90%		
Foresters	Term	Strong Foundation 15, 20, 25, 30 (NM)	100%		
Foresters	UL	Smart UL (NM & Medical)	80%		
Foresters	WL	BrightFuture - Juvenile Whole Life - Pay to 100 (NM)	75%		
Foresters	WL	BrightFuture - Juvenile Whole Life - 10 Pay (NM)	36%		
Foresters	WL	PlanRight Level/Graded - Issues 50-80 (NM)	105%		
Foresters	WL	PlanRight Level/Graded - Issues 81-85 (NM)	75%		

**Foresters Term - Annual policy fee \$70 retained by the carrier on all face amounts will be deducted from the paid premium. Fee will be prorated for non-annual premiums.*

GLOBAL ATLANTIC

Company	Product Type	Product Name	Target Premium	Excess	Renewal
GA	IUL	Lifetime Foundation Elite	90%	2.5%	2.5% Years 2 -10
GA	IUL	Lifetime Builder Elite	90%	2.5%	2.5% Years 2 -10
GA	IUL	Lifetime Builder Elite with ECV	16.50%	3.4%	3.4% Years 2 -10
GA	IUL	Global Accumulator IUL	90%	2.5%	2.5% Years 2 -10
GA	IUL	Global Accumulator IUL with ECV	16.50%	3.4%	3.4% Years 2 -10



GUARDIAN

Company	Product Type	Product Name	Target Premium	Excess	Renewal
Guardian	Term	GLT Term 10, 15	45%		1%
Guardian	Term	GLT Term 20, 30	50%		1%
Guardian	UL	SUL, Protection UL, Current Assumption w/o HECV	55%	3%	3% Years 2 -10
Guardian	WL	Estate Guard	50%		10%
Guardian	WL	10 Pay Whole Life	27.50%		7%

JOHN HANCOCK

Company	Product Type	Product Name	Target Premium	Excess	Renewal
JH	Term	Protection Term 10	80%		
JH	Term	Protection Term 15	85%		
JH	Term	Protection Term 20, 30	90%		
JH	Term	Vitality Term 10	85%		
JH	Term	Vitality Term 15	90%		
JH	Term	Vitality Term 20, 30	105%		
JH	UL	Protection UL	90%	2%	1% Years 2 -10
JH	UL	Protecion SUL	90%	2%	1% Years 2 -10
JH	IUL	Accumulation IUL, Protection IUL	90%	2%	1% Years 2 -10
JH	IUL	Accumulation SIUL, Protection SIUL	90%	2%	1% Years 2 -10

**JH Term Life - Annual policy fee \$100 retained by the carrier on all face amounts will be deducted from the paid premium. Fee will be prorated for non-annual premiums.*



LAFAYETTE

Company	Product Type	Product Name	Target Premium	Excess	Renewal
Lafayette	Term	Continental Term 10, 20, 30	60%		
Lafayette	WL	Patriot & Contender	95%		5%
Lafayette	WL	Heritage	90%		5%
Lafayette	WL	Sentinel	15%		11%
Lafayette	WL	10-Pay Life	38%		1.5%
Lafayette	WL	Protector Level Premium (Ages 30-80)	80%		2%
Lafayette	WL	Protector Level Premium (Ages 81-85)	61%		2%
Lafayette	WL	Libery SP	5%		

LIFE OF SOUTHWEST

Company	Product Type	Product Name	Target Premium	Excess	Renewal
LSW	Term	LSW ART	80%		2.3%
LSW	Term	LSW Term 10, 15	80%		2.3%
LSW	Term	LSW Term 20, 30	95%		2.5%
LSW	IUL	FlexLife, PeakLife, SummitLife	95%	2.5%	2.5%
LSW	IUL	FlexLife, PeakLife w/Balance Sheet Benefit Rider	19%		



LINCOLN

Company	Product Type	Product Name	Target Premium	Excess	Renewal
Lincoln	Term	Life Elements 10	90%		
Lincoln	Term	Life Elements 15	90%		
Lincoln	Term	Life Elements 20, 30	100%		
Lincoln	Term	TermAccel 10	90%		
Lincoln	Term	TermAccel 15	90%		
Lincoln	Term	TermAccel 20, 30	100%		
Lincoln	IUL	WealthAccumulate IUL	90%	2.5%	2%
Lincoln	IUL	WealthPreserve IUL	90%	2.5%	2%
Lincoln	IUL	WealthAccelerate IUL	100%	2.5%	2%
Lincoln	UL	LifeGuarantee UL	90%	2.5%	2%
Lincoln	SUL	LifeGuarantee SUL	90%	2.5%	2%
Lincoln	Hybrid/LTC	MoneyGuard III	8%		

**Lincoln Term Life - Annual policy fee \$95 retained by the carrier on all face amounts will be deducted from the paid premium. Fee will be prorated for non-annual premiums.*



MASS MUTUAL

Company	Product Type	Product Name	Target Premium	Excess	Renewal
Mass Mutual	Term	Term Vantage 20, 25, 30 & ART	53%		2% Years 2-5
Mass Mutual	Term	Term Vantage 15	50%		2% Years 2-5
Mass Mutual	Term	Term Vantage 10	47%		2% Years 2-5
Mass Mutual	UL	Universal Life Guard 6	65%	2%	3% Years 2-10
Mass Mutual	SUL	Survivorship Universal Life Guard 6	65%	2%	3% Years 2-10
Mass Mutual	WL	WL100, WL10, WL15 and WL20 (up to age 70)	65%	5%	10% Years 2-5
Mass Mutual	WL	WL65 (up to age 55)	65%	5%	10% Years 2-5
Mass Mutual	WL	Survivorship WL Legacy 100 (up to age 70)	65%		5% Years 2-10
Mass Mutual	Hybrid/LTC	CareChoice One (SPWL w/LTC Rider)	5%		

**Mass Mutual Term Life - Annual policy fee \$75 retained by the carrier on all face amounts will be deducted from the paid premium. Fee will be prorated for non-annual premiums.*



MINNESOTA LIFE

Company	Product Type	Product Name	Target Premium	Excess	Renewal
Minnesota Life	Term	Advantage Elite Select Term 10	75%		
Minnesota Life	Term	Advantage Elite Select Term 15	95%		
Minnesota Life	Term	Advantage Elite Select Term 20	100%		
Minnesota Life	Term	Advantage Elite Select Term 30	100%		
Minnesota Life	IUL	Eclipse Protector IUL	90%	0.5%	1%
Minnesota Life	IUL	Eclipse Accumulator IUL	90%	0.5%	1%
Minnesota Life	IUL	Eclipse Survivor IUL	90%	0.5%	1%
Minnesota Life	IUL	Balanced Growth Accumulator IUL	90%	0.5%	1%
Minnesota Life	Hybrid/LTC	SecureCare & SecureCare III	6%		

**Minnesota Life Term - Annual policy fee \$90 retained by the carrier on all face amounts will be deducted from the paid premium. Fee will be prorated for non-annual premiums.*



MUTUAL OF OMAHA/UNITED OF OMAHA

Company	Product Type	Product Name	Target Premium	Excess	Renewal
Mutual of Omaha	Term	Term Life Express - 10 yr	90%		1% Years 2 -10
Mutual of Omaha	Term	Term Life Express - 15, 20, 30, 30 w/ROP	110%		1% Years 2 -10
Mutual of Omaha	Term	Term Life Answers 10	80%		
Mutual of Omaha	Term	Term Life Answers 15	90%		
Mutual of Omaha	Term	Term Life Answers 20, 30	100%		
Mutual of Omaha	WL	Living Promise FE Level (Ages 45-75)	95%		7%
Mutual of Omaha	WL	Living Promise FE Level (Ages 76-80)	90%		7%
Mutual of Omaha	WL	Living Promise FE Level (Ages 81-85)	50%		7%
Mutual of Omaha	WL	Living Promise FE Graded (Ages 45-75)	67.5%		7%
Mutual of Omaha	WL	Living Promise FE Graded (Ages 76-80)	67.5%		7%
Mutual of Omaha	WL	Children's Whole Life	90%	2%	
Mutual of Omaha	UL	AccumUL Answers	90%	2%	2% Years 2 -10
Mutual of Omaha	IUL	Income Advantage	95%	2%	1.5%
Mutual of Omaha	IUL	Life Protection Advantage	95%	2%	1.5%
Mutual of Omaha	IUL	IUL Express	90%	2%	

**Mutual of Omaha Term Life - Annual policy fee \$70 retained by the carrier on all face amounts will be deducted from the paid premium.
Fee will be prorated for non-annual premiums.*



NATIONWIDE

Company	Product Type	Product Name	Target Premium	Excess	Renewal	
Nationwide	Term	YourLife Guaranteed Level Term 10	70%			
Nationwide	Term	YourLife Guaranteed Level Term 15	75%			
Nationwide	Term	YourLife Guaranteed Level Term 20	85%			
Nationwide	Term	YourLife Guaranteed Level Term 30	85%			
Nationwide	UL	YourLife NLG UL II (Age 70)	85%	1.50%	1.50%	Years 2 -10
Nationwide	UL	YourLife NLG UL II (Age 120)	85%	1.50%	1.50%	Years 2 -10
Nationwide	IUL	IUL Accumulator II	85%	1.50%	1%	Years 2 -10
Nationwide	IUL	IUL Protector II	85%	1.50%	1%	Years 2 -10
Nationwide	IUL	New Heights IUL Accumulator	85%	1.50%	1%	Years 2 -10
Nationwide	IUL	Survivorship Indexed UL	85%	1.50%	1%	Years 2 -10
Nationwide	WL	YourLife WL (20 pay & pay to 100)	85%			
Nationwide	Hybrid/LTC	YourLife CareMatters II (Single Pay)	7.5%			

**Nationwide Term - Annual policy fee \$85 retained by the carrier on all face amounts will be deducted from the paid premium. Fee will be prorated for non-annual premiums.*



NEW YORK LIFE

Company	Product Type	Product Name	Target Premium	Excess	Renewal
NYLife	Term	Yearly Convertible Term*	50%	4-3%	5% Years 2 -5
NYLife	WL	Custom Whole Life	65%	3%	5% Years 2 -4
NYLife	WL	Custom Survivorship Whole Life	65%	3%	7% Years 2 -5
NYLife	UL	Universal Life*	65%	4-3%	4% Years 2 -7
NYLife	UL	Universal Life Custom Guarantee*	65%	4-3%	3% Years 2 -7
NYLife	SUL	Survivorship UL*	65%	4-3%	4% Years 2 -7

* Excess between 1st and 2nd Target 4% and Excess over 2nd Target 3%

NORTH AMERICAN

Company	Product Type	Product Name	Target Premium	Excess	Renewal
North American	Term	ADDvantage 10	75%		
North American	Term	ADDvantage 15	80%		
North American	Term	ADDvantage 20	100%		
North American	Term	ADDvantage 30	100%		
North American	UL	Custom Guarantee UL	90%	2%	1% Years 2 -10
North American	IUL	Protection Builder IUL	95%	2.50%	1.5% Years 2 -10
North American	IUL	Builder Plus IUL	95%	3.50%	1% Years 2 -10
North American	IUL	Smart Builder IUL	95%	2.50%	1.5% Years 2 -10

*North American Term - Annual policy fee \$65 retained by the carrier on all face amounts will be deducted from the paid premium. Fee will be prorated for non-annual premiums.



ONE AMERICA

Company	Product Type	Product Name	Target Premium	Excess	Renewal
One America	Hybrid/LTC	AssetCare Single Premium	8%		
One America	Hybrid/LTC	AssetCare Single Premium w/ROP	8%		
One America	Hybrid/LTC	AssetCare Single Premium Annuity Funding Whole Life	65%		
One America	Hybrid/LTC	Asset Care Recurring Premium - 5 Pay	25%		3% Years 2 -5
One America	Hybrid/LTC	Asset Care Recurring Premium - 10 Pay	45%		3% Years 2 -5
One America	Hybrid/LTC	Asset Care Recurring Premium - 20 Pay	75%		3% Years 2 -5
One America	Hybrid/LTC	Asset Care Recurring Premium - Pay to 95	90%		3% Years 2 -5

PACLIFE

Company	Product Type	Product Name	Target Premium	Excess	Renewal
PacLife	Term	Promise Term 10	75%		
PacLife	Term	Promise Term 15	85%		
PacLife	Term	Promise Term 20, 25, 30	95%		
PacLife	UL	Promise Guaranteed UL	90%	1%	
PacLife	UL	Conversion UL - Early	120%	2%	
PacLife	UL	Conversion UL - Mid	80%	2%	
PacLife	UL	Conversion UL - Late	40%	2%	

**Pacific Life Term - Annual policy fee \$100 retained by the carrier on all face amounts will be deducted from the paid premium. Fee will be prorated for non-annual premiums.*



PRINCIPAL

Company	Product Type	Product Name	Target Premium	Excess	Renewal
Principal	Term	Term 10 Yr	85%		
Principal	Term	Term 15 Yr	90%		
Principal	Term	Term 20 Yr	95%		
Principal	Term	Term 30 Yr	95%		
Principal	IUL	IUL Accumulation	90%	2%	1% Years 2 -10
Principal	UL	Universal Life Flex	90%	2%	1% Years 2 -10
Principal	IUL	Indexed UL Flex	90%	2%	1% Years 2 -10
Principal	UL	UL Provider Edge II	90%	2%	1% Years 2 -10

**Principal Financial Term - Annual policy fee \$75 retained by the carrier on all face amounts will be deducted from the paid premium. Fee will be prorated for non-annual premiums.*



PROTECTIVE

Company	Product Type	Product Name	Target Premium	Excess	Renewal	
Protective	Term	Classic Choice 10 / Custom Choice 10	80%			
Protective	Term	Classic Choice 15 / Custom Choice 15	90%			
Protective	Term	Classic Choice 20, 25, 30, 35, 40	95%			
Protective	Term	Custom Choice 20, 25, 30	95%			
Protective	IUL	Indexed Choice UL	95%	2%	1.5%	Years 2 -10
Protective	UL	Lifetime Assurance UL	95%	2%	1.5%	Years 2 -10
Protective	UL	Custom Choice UL	95%	2%	1.5%	Years 2 -10
Protective	UL	Advantage Choice UL	95%	2%	1.5%	Years 2 -10
Protective	UL	ProClassic UL II	95%	2%	2%	Years 2 -10
Protective	UL	ProClassic Legacy	95%	2%	2%	Years 2 -10

**Principal Financial Term - Annual policy fee \$75 retained by the carrier on all face amounts will be deducted from the paid premium. Fee will be prorated for non-annual premiums.*



PRUDENTIAL

Company	Product Type	Product Name	Target Premium	Excess	Renewal
Prudential	Term	Term Essential 10	80%		
Prudential	Term	Term Essential 15	80%		
Prudential	Term	Term Essential 20	85%		
Prudential	Term	Term Essential 30	90%		
Prudential	UL	PruLife Universal Protector	85%	2%	2% Years 2 -10
Prudential	UL	Index Advantage UL	85%	2%	2% Years 2 -10
Prudential	UL	Essential UL	85%	2%	2% Years 2 -10
Prudential	UL	Founders Plus	85%	2%	2% Years 2 -10
Prudential	UL	Survivorship Index UL	85%	2%	2% Years 2 -10
Prudential	SUL	PruLife Survivorship Universal Protector	85%	2%	2% Years 2 -10

**Prudential Term - Annual policy fee \$85 retained by the carrier on all face amounts will be deducted from the paid premium. Fee will be prorated for non-annual premiums.*

SBLI

Company	Product Type	Product Name	Target Premium	Excess	Renewal
SBLI	Term	Level Term - 10 Yr	75%		
SBLI	Term	Level Term - 15 Yr	85%		
SBLI	Term	Level Term - 20, 25, 30 Yr	90%		

**SBLI Level Term - Annual policy fee \$85 retained by the carrier on all face amounts will be deducted from the paid premium. Fee will be prorated for non-annual premiums.*



SYMETRA

Company	Product Type	Product Name	Target Premium	Excess	Renewal
Symetra	Term	Term 10, 15	80%		
Symetra	Term	Term 20, 30	95%		
Symetra	Term	SwiftTerm 10 Yr	80%		
Symetra	Term	SwiftTerm 15 Yr	80%		
Symetra	Term	SwiftTerm 20 Yr	95%		
Symetra	Term	SwiftTerm 30 Yr	95%		
Symetra	UL	Classic Universal Life	80%	1%	1.5% Years 2 -10
Symetra	IUL	Protective IUL	80%	3%	1% Years 2 -10
Symetra	IUL	Accumulator IUL	95%	3%	1% Years 2 -10
Symetra	IUL	Ascent IUL	95%	3%	1% Years 2 -10

**Symetra Term Life - Annual policy fee \$100 retained by the carrier on all face amounts will be deducted from the paid premium. Fee will be prorated for non-annual premiums.*



TRANSAMERICA

Company	Product Type	Product Name	Target Premium	Excess	Renewal
Transamerica	Term	Trendsetter Super 10	85%		
Transamerica	Term	Trendsetter Super 15	90%		
Transamerica	Term	Trendsetter Super 20, 25, 30	95%		
Transamerica	Term	Trendsetter LB 10	80%		
Transamerica	Term	Trendsetter LB 15	95%		
Transamerica	Term	Trendsetter LB 20, 25, 30	100%		
Transamerica	WL	Lifetime Whole Life (Face Amounts <\$100k)	100%	3%	Years 2 -10
Transamerica	WL	Lifetime Whole Life (Face Amounts >\$100k+)	100%	3%	Years 2 -10
Transamerica	IUL	Immediate Solution (Final Expense)	100%	2.5%	Years 2 -10
Transamerica	WL	10 Pay Solution (Final Expense)	85%	0.5%	Years 2 -10
Transamerica	WL	Easy Solution (Final Expense)	65%	2.5%	Years 2 -10
Transamerica	IUL	Financial Foundation/ Financial Choice IUL	90%	2.5%	2% Years 2 -10

**Transamerica Term Life - Annual policy fee \$40 retained by the carrier on all face amounts will be deducted from the paid premium. Fee will be prorated for non-annual premiums.*

ZURICH

Company	Product Type	Product Name	Target Premium	Excess	Renewal
Zurich	Term	Term 10 Yr	75%		
Zurich	Term	Term 15 Yr	85%		
Zurich	Term	Term 20 Yr	95%		
Zurich	IUL	Wealth Builder IUL	90%	2%	2% Years 2 -10
Zurich	IUL	Survivor IUL	90%	2%	2% Years 2 -10
Zurich	IUL	Select IUL	90%	2%	2% Years 2 -10