



DEPENDABLE LIFE SOLUTIONS
Financial Guidance. Secure Futures.

COMPENSATION GUIDE

2026

COMMISSION
RATES ARE FOR
BASE PRODUCTS.

COMMISSION MAY
VARY BASED ON
CLIENT AGE OR
GRADED PRODUCT.
SEE CARRIER
COMMISSION
SCHEDULE FOR
DETAILS.

	AMERICO				MUTUAL OF OMAHA			AMERICAN AMICABLE
	Americo Payment Protector	Americo Eagle Select 1	Americo Eagle Select 2	Americo Eagle Select 3	UOO Living Promise	UOO CWL	UOO IULE	AmAm Senior Choice
SR EXECUTIVE PARTNER	130%+	120%+	120%+	82%+	115%+	100%+	115%+	115%+
EXECUTIVE PARTNER	130%+	120%+	120%+	82%+	115%+	100%+	115%+	115%+
SR PARTNER	130%+	120%+	120%+	82%+	115%+	100%+	115%+	115%+
PARTNER (\$400K)	130%	120%	120%	82%	115%	100%	115%	115%
JR PARTNER (\$300K)	125%	115%	115%	79.50%	110%	95%	110%	110%
ASSOCIATE PARTNER (225K)	120%	110%	110%	77%	105%	90%	105%	105%
RVP3 (\$150K)	115%	105%	105%	74.50%	100%	85%	100%	100%
SALES MANAGER (SM)								
SM1 (\$75K)	110%	100%	100%	72%	95%	80%	95%	95%
SM2 (\$50K)	105%	95%	95%	69.50%	90%	75%	90%	90%
SM3 (\$25K)	100%	90%	90%	67%	85%	70%	85%	85%
AGENTS (AG)								
AG1 (\$12K)	95%	85%	85%	64.50%	80%	65%	80%	80%
AG2 (\$10K)	90%	80%	80%	62%	75%	60%	75%	75%
AG3 (\$8K)	85%	75%	75%	59.50%	70%	55%	70%	70%
AG4 (\$6K)	80%	70%	70%	57%	65%	50%	65%	65%
AG5 (\$4K)	80%	70%	70%	57%	60%	45%	60%	60%
AG6 (\$2K)	80%	70%	70%	57%	60%	40%	60%	55%

*"+ " RATES DO NOT INCLUDE PARTNER BREAK OUT BONUS, PARTNER PROFITS, AND PARTNER MARKETING ALLOWANCES.

**CARRIER COMP SCHEDULES OVERRIDE ANY ERROR IN COMMISSION LEVELS ON THIS SHEET

03/17/2026 LH



DEPENDABLE LIFE SOLUTIONS
Financial Guidance. Secure Futures.

COMPENSATION GUIDE

2026

	FORESTERS FINANCIAL	COREBRIDGE FINANCIAL			ROYAL NEIGHBORS		
	Foresters* Final Expense	Corebridge* SIWL Legacy Max	Corebridge* SIWL Legacy	Corebridge* GIWL	Royal Neighbors	Royal Neighbors GRADED	Royal Neighbors GI
SR EXECUTIVE PARTNER	110%+	127%+	87%+	77.5%+	105%+	67.5%+	23%+
EXECUTIVE PARTNER	110%+	127%+	87%+	77.5%+	105%+	67.5%+	23%+
SR PARTNER	110%+	127%+	87%+	77.5%+	105%+	67.5%+	23%+
PARTNER (\$400K)	110%	127%	87%	77.5%	105%	67.5%	23%
JR PARTNER (\$300K)	105%	122%	82%	75%	100%	65%	21%
ASSOCIATE PARTNER (225K)	100%	117%	77%	72.5%	95%	62.5%	19%
RVP3 (\$150K)	95%	112%	72%	70%	90%	60%	17%
SALES MANAGER (SM)							
SM1 (\$75K)	90%	107%	67%	67.5%	85%	57.5%	15%
SM2 (\$50K)	85%	102%	62%	65%	80%	55%	13%
SM3 (\$25K)	80%	97%	57%	62.5%	75%	50%	11%
AGENTS (AG)							
AG1 (\$12K)	75%	92%	52%	60%	70%	47.5%	9%
AG2 (\$10K)	70%	87%	47%	57.5%	65%	47.0%	8.5%
AG3 (\$8K)	65%	82%	42%	55%	60%	46%	8%
AG4 (\$6K)	60%	77%	37%	52.5%	60%	46%	8%
AG5 (\$4K)	60%	77%	37%	50%	60%	46%	8%
AG6 (\$2K)	60%	77%	37%	45%	60%	46%	8%

***+ RATES DO NOT INCLUDE PARTNER BREAK OUT BONUS, PARTNER PROFITS, AND PARTNER MARKETING ALLOWANCES.

**CARRIER COMP SCHEDULES OVERRIDE ANY ERROR IN COMMISSION LEVELS ON THIS SHEET

03/17/2026 LH



DEPENDABLE LIFE SOLUTIONS
Financial Guidance. Secure Futures.

COMPENSATION GUIDE

2026

	TRANSAMERICA			LIBERTY BANKERS LIFE		CVS HEALTH / AETNA
	Transamerica Immediate Solutions	Transamerica FE Express Solutions	Transamerica FFIUL Express	Yr 1 LBL Tier 1 65% Persistency & Above	Yr 1 LBL Tier 2 60%-64.99% Persistency & Below	AETNA Accendo/CVS F.E. (Immediate)**
SR EXECUTIVE PARTNER	110%+	125%+	115%+	110%+	100%+	120%+
EXECUTIVE PARTNER	110%+	125%+	115%+	110%+	100%+	120%+
SR PARTNER	110%+	125%+	115%+	110%+	100%+	120%+
PARTNER (\$400K)	110%	125%	115%	110%	100%	120%
JR PARTNER (\$300K)	105%	120%	110%	105%	95%	115%
ASSOCIATE PARTNER (225K)	100%	115%	105%	100%	90%	110%
RVP3 (\$150K)	95%	110%	100%	95%	85%	105%
SALES MANAGER (SM)						
SM1 (\$75K)	90%	105%	95%	90%	80%	100%
SM2 (\$50K)	85%	100%	90%	85%	75%	95%
SM3 (\$25K)	80%	95%	85%	80%	70%	90%
AGENTS (AG)						
AG1 (\$12K)	75%	90%	80%	75%	65%	85%
AG2 (\$10K)	70%	85%	75%	70%	60%	80%
AG3 (\$8K)	65%	80%	70%	65%	55%	70%
AG4 (\$6K)	60%	75%	65%	60%	50%	70%
AG5 (\$4K)	55%	70%	60%	55%	45%	70%
AG6 (\$2K)	50%	65%	60%	50%	40%	70%

***" RATES DO NOT INCLUDE PARTNER BREAK OUT BONUS, PARTNER PROFITS, AND PARTNER MARKETING ALLOWANCES.

**CARRIER COMP SCHEDULES OVERRIDE ANY ERROR IN COMMISSION LEVELS ON THIS SHEET



DEPENDABLE LIFE SOLUTIONS
Financial Guidance. Secure Futures.

COMPENSATION GUIDE

2026

	AFLAC	UNITED HOME LIFE	GERBER LIFE	NGL
	AFLAC (Level)	UHL	Gerber*	NGL
SR EXECUTIVE PARTNER	110%+	110%+	60%+	65%+
EXECUTIVE PARTNER	110%+	110%+	60%+	65%+
SR PARTNER	110%+	110%+	60%+	65%+
PARTNER (\$400K)	110%	110%	60%	65%
JR PARTNER (\$300K)	105%	105%	55%	60%
ASSOCIATE PARTNER (225K)	100%	100%	50%	55%
RVP3 (\$150K)	95%	95%	45%	50%
SALES MANAGER (SM)				
SM1 (\$75K)	90%	90%	45%	45%
SM2 (\$50K)	85%	85%	45%	45%
SM3 (\$25K)	80%	80%	45%	45%
AGENTS (AG)				
AG1 (\$12K)	70%	75%	45%	40%
AG2 (\$10K)	70%	70%	45%	40%
AG3 (\$8K)	70%	65%	45%	40%
AG4 (\$6K)	50%	60%	45%	40%
AG5 (\$4K)	50%	55%	45%	40%
AG6 (\$2K)	50%	55%	45%	40%

*"+ " RATES DO NOT INCLUDE PARTNER BREAK OUT BONUS, PARTNER PROFITS, AND PARTNER MARKETING ALLOWANCES.

**CARRIER COMP SCHEDULES OVERRIDE ANY ERROR IN COMMISSION LEVELS ON THIS SHEET