



COMMISSION CUT-OFF SCHEDULE

Carrier	Minimum Check Amount	Cut-off Date	Mail Date from Carrier
AIG / American General	\$ 50.00	Every Other Friday	4 days later
	if EFT 50.00	Every Friday	In account following Wednesday
Allianz	\$ 25.00	Every Friday	Following Tuesday-Wednesday
	if EFT no min.	Every Friday	EFT sent following Tuesday
American National	\$ 50.00	Every Friday	Following Tuesday via regular mail
	if EFT 50.00	Every Friday	EFT sent Following Tuesday
AVIVA	\$ 300.00	Last Friday of the Month	Following Monday
	if EFT 100.00	Every Friday	EFT sent Following Tuesday
AXA (formerly MONY)	\$ 250.00	Every Friday	Following Thursday
	if FY Comps, no check minimum		
Banner Life	\$ 50.00	10th, 20th, & EOM	Next day via 2 day fed-x
	if EFT, 50.00	Can opt for daily pay or regular mode	
Genworth (formerly FCL)	\$ 50.00	If Paper Check, Quarterly (Eff. 6/30/08)	Following Monday via 2 day fed-ex
	if EFT, 50.00	Every Saturday	Eft Sent following Tuesday
Genworth LTC	\$ 50.00	Every Friday	Following Monday
	if EFT, 50.00	Every Friday	Following Monday
Hartford	\$ 50.00	Every Friday	Following Tuesday
	if EFT 50.00	Every Friday	EFT sent following Wednesday
ING / Security CT / Reliastar	\$ 50.00	End of Month	Following Monday via regular mail
	if EFT 50.00	Every Friday	EFT sent Following Wednesday
ING/USG Annuity / USA	\$ 200.00	Every Thursday	Same day via regular mail
	if EFT 25.00	Every Thursday	in acct. on Friday
John Hancock/Manulife	\$ 50.00	Every Friday	Following Tues. via regular mail
	if EFT no min.	Every Friday	EFT sent Following Tuesday
Lafayette Life	\$ 100.00	15th and EOM	Following business day
	if EFT - 100.00	Daily payment	
Life of Southwest	\$ 50.00	Every Wednesday	Following Mon. via regular mail
	if EFT - No Min. Amount	Every Wednesday	In account following Wednesday
Lincoln Benefit Life	\$ 25.00	Every Wednesday	Following Monday
	if EFT no min.	Every Wednesday	EFT sent Following Monday
Lincoln Financial	\$ 2,500.00	Every Friday	Following Tuesday
	if EFT 10.00	Every Friday	EFT sent Following Tuesday
Met Life Investors	\$ 250.00	if paper check -Quarterly	
	if EFT- no min. amount	Every Friday	Following Wednesday
Minnesota Life	no min.	Every Friday	EFT sent 3 business days later
Nationwide	no min.	Every Friday	Following Tuesday
	if EFT no min.	Every Friday	EFT sent following Monday
North American	\$ 150.00	Every Friday & end of month	Following business day

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	if EFT 50.00	Every Friday & end of month	EFT sent Following business day
Phoenix Life	\$ 100.00	15th and end of month	4 days later
	if EFT 100.00	15th and end of month	EFT sent 4 days later
Principal Financial Group	\$ 50.00	15th & End of Month	Next day via regular mail
	if EFT no min.	15th & End of Month	EFT sent 2 days later
Protective (formerly EG) (Eff. 1/1/07)	\$ 100.00	Last day of month	2 days later
	if EFT no min.	Every Friday	EFT sent Following Monday
Prudential Life	\$ 100.00	Every Thursday or Friday	Following Wednesday
	if EFT no min.	Every Thursday or Friday	Will be in agent account by Friday
RBC (For Life and Annuities)	\$ 20.00	Every Friday or last day of month	Following business day
	if EFT 20.00	Every Friday or last day of month	EFT sent following business day
Savings Bank Life	\$ 25.00	Every other Wednesday	Following Friday
	if EFT 25.00	Every other Wednesday	EFT sent following Friday
State Life	If check	Last day of the month	Following business day
	if EFT no min.	2-3 business days	EFT sent following business day
Sunlife of Canada	\$ 5.00	Every Friday or last day of month	Following business day
	if EFT no min.	Every Friday or last day of month	EFT sent following business day
Transamerica	\$ 100.00	Every other Friday	Following Wednesday
	if EFT 50.00	Every other Friday	EFT sent following Wednesday
United of Omaha	\$ 50.00	Every Monday	Following Thursday
	if EFT 25.00	Every Monday	EFT sent Following Thursday
West Coast Life (Eff. 1/1/07)	\$ 100.00	EOM	6 days later
	if EFT, no minimum	Every Friday	in acct. the following Tues.