



### COMMISSION CUT-OFF SCHEDULE

Carrier	Minimum Check Amount	Cut-off Date	Mail Date from Carrier
AIG / American General	\$ 50.00	15th & End of Month (EOM)	4 days later
	if EFT 50.00	Every Friday	In account following Wednesday
Banner Life	\$ 50.00	10th, 20th, & EOM	Next day via 2 day fed-x
Chase / Kemper	\$ 50.00	Every other Wednesday	2 days later
Empire General (Eff. 1/1/06)	\$ 50.00	Every Friday	Following Monday
First Colony	\$ 50.00	Every other Saturday	Following Monday
	\$ 0.01	Daily (IC= initial comm.)	2 days later via regular mail
First Penn	\$ 25.00	Every other Wednesday	Following Friday
Jefferson Pilot	\$ 100.00	Every other Friday	Following Tuesday
John Hancock/Manulife	\$ 50.00	Every Friday	Following Mon. via regular mail
Lincoln Benefit Life	\$ 50.00	Every Monday	Following Wed. via regular mail
Lincoln National	\$ 25.00	Every other Friday	Following Monday
Mass Mutual	\$ 50.00	10th and 25th of the month	same day via regular mail
Met Life Investors	\$ 100.00	if paper check -Quarterly	
	if EFT- no min. amount	15th and end of the month	
MONY / AXA	\$ 0.01	Every Friday	Following Thursday
North American	\$ 150.00	Every Friday & end of month	2 days later
	if EFT 50.00		
Principal Finacial Group	\$ 50.00	15th & End of Month	Next day via regular mail
Prudential Life	\$ 50.00	Every Monday	Following Wednesday
ING / Security CT / Reliastar	\$ 50.00	Every other Friday	Next day via regular mail
		EFT Weekly	In account following Wed.
Sunlife of Canada	\$ 5.00	15th & EOM	2 days later via 2-day air
Transamerica	\$ 100.00	Every other Friday	Following Wednesday
The Travelers/ MetLife	\$ 250.00	Every Friday	Following Monday
United of Omaha	\$ 50.00	Every Tuesday	Thursdays (EFT in acct. on Friday)
US Financial	\$ 75.00	15th & EOM	2 days following
USG Annuity / USA	\$ 200.00	Every Thursday	Same day via regular mail
	if EFT 25.00	Every Thursday	in acct. on Friday

Carrier	Minimum Check Amount	Cut-off Date	Mail Date from Carrier
West Coast Life (Eff. 1/1/07)	\$ 100.00	EOM	6 days later
	if EFT	Every Friday	in acct. the following Tues.