

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
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
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
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
Jefferson Pilot (Now Lincoln Financial)	\$ 150.00	Every Friday	Following Tuesday
	if EFT 10.00	Every Friday	EFT sent Following Tuesday
John Hancock/Manulife	\$ 50.00	Every Friday	Following Mon. via regular mail
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
Met Life Investors	\$ 100.00	if paper check -Quarterly	
	if EFT- no min. amount	Every Friday	Following Wednesday
North American	\$ 150.00	Every Friday & end of month	Following business day
	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	\$ 50.00	Every Thursday or Friday	Following Wednesday
	if EFT 50.00	Every Thursday or Friday	Will be in agent account by Friday
RBC	\$ 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
Sunlife of Canada	\$ 5.00	Every Friday or last day of month	Following business day



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	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	100.00	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
USG Annuity / USA	\$	200.00	Every Thursday	Same day via regular mail
	if EFT	25.00	Every Thursday	in acct. on Friday
West Coast Life (Eff. 1/1/07)	\$	100.00	EOM	6 days later
	if EFT, no minimum		Every Friday	in acct. the following Tues.