



### 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 50.00                  | 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    | 2 business days later              |
| Cincinnati Life               |                               | 15th and EOM                             |                                    |
|                               |                               |  |                                    |
| F & G (Old Mutual)            | \$ 100.00                     | Can opt for daily or every friday        | Same day                           |
|                               | if EFT 100.00                 | Can opt for daily or every friday        | Same day                           |
| Foresters                     | \$ 50.00                      | Every Wednesday                          | EFT in acct Friday                 |
| 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         | \$ 150.00                     | 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                |



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|--|----------------------|-----------------------------------|------------------------------------|
| 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             |
|  | 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                      | \$ 200.00            | Every Wednesday                   | Following Friday                   |
| Cutoff Effective July 12th, 2013       | if EFT 10.00         | Every 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                           | \$ 250.00            | Every other Friday                | Following Wednesday                |
|  | if EFT no min.       | Every other Friday                | EFT sent following Wednesday       |
| United of Omaha                        | \$ 150.00            | 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.       |