

- Higher commissions because we don't have the recruiters/builders taking any portion of YOUR money
    - \$30 Exclusive Direct Mail Leads so you have people to see every day!
    - Proven training and mentoring with NO reduction of your commissions
  - Competitively priced insurance carriers to give you the advantage over your competitors
- Get the training, mentoring, quality leads AND the commission levels you deserve**

[www.FexContracting.com](http://www.FexContracting.com)

	Product/Level	Year 1	Year 2	Year 3	Year 4	Year 5	Yrs 6-10	Yrs 11+
Accendo/CVS	Final Expense WL	120	7.5	7.5	7.5	7.5	5.5	2.5
Aetna ACI-CLI	Final Expense	130	12	7	7	7	2.5	1.5
American Memorial	Preferred	120	7	7	7	7	7	1
Americo	Eagle Premier Level	120	3.25	3.25	3.25	3.25	3.25	0
Cincinnati Equitable	FE Level and Standard	120	7	7	7	7	2.5	0
Foresters	Final Expense Term Life UL Life	Too high to publish	Call (800) 673-5309	At Foresters request	Agents must call to	Receive their commission	levels	Call (800) 673-5309
Great Western	Level Benefit	110	6.5	6.5	6.5	6.5	6.5	2.25
GCU- Greek Catholic Union	Eternal Advantage	120	7.75	7.75	7.75	7.75	5.75	0
KSKJ Life	Preferred, Standard, Grd	100	5	5	4.75	4.25	4.25	2
Lafayette	Heritage	100	10	10	6	6	6	2
Life Shield	Life Shield Level	110	10	6.25	6.25	6.25	1.5	0
Liberty Bankers	Pref. & Standard	120	8	8	4	4	4	1
TransAmerica	Preferred and Standard	115	6.5	6.5	6.5	6.5	4.5	1
Mutual of Omaha	Level and Graded	Too High to Publish	Call (800) 673-5309	At Mutual of Omaha's request	Agents must call to receive	The commission level	Call (800) 673-5309	Call today to get your commission level
Oxford	Assurance (plus 5% lead credit = 125%)	120*	5	5	5	5	2	0
Prosperity	New Vista	120	6.75	6.75	6.75	6.75	3.75	0
Royal Neighbors	Level	120	7.25	7.25	7.25	7.25	5.25	1.5
Security National Life	Preferred & Standard (Plus 10% lead credit = 120%)	110	6.2	6.2	6.2	6.2	6.2	1.5
Sentinel Security	Level	120	10	10	10	10	3.5	0
Standard Life & Casualty	Senior Security	105	7	7	7	7	3	1
Trinity/Family Benefit	Golden Eagle (Plus 5% lead credit = 115%)	110	8.75	8.75	7.25	7.25	7.25	1.85
United Home Life	Express Issue	115	8	6.5	6.5	6.5	2.5	0
<b>Guaranteed Issue</b>	Used as last resort for uninsurable applicants							
Gerber	Guarantee Issue	60	0	0	0	0	0	0
Great Western	Guaranteed Issue	70	6.5	6.5	6.5	6.5	6.5	2.25
GTL (near GI) Graded	Graded ROP/50%/100%	75	4.5	4.5	4.5	4.5	2.5	0
AIG	Guaranteed Issue	80	0	0	0	0	0	0

- All agents direct to FexContracting start at these commission levels. With high production you can move higher.
- All expense paid carrier conventions that you can actually win! We had more FE agents qualify for 5-day all inclusive vacations in 2015, 2016, 2017, 2018, 2019 and 2020 than any other final expense agency.

**Graded/modified benefit policies or policies on certain ages may pay less with some companies. All information is subject to change without notice. (last updated on Dec 10, 2020)**