



- Higher commissions because we don't have the recruiters/builders taking any portion of YOUR money
  - \$36 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**

	Product/Level	Year 1	Year 2	Year 3	Year 4	Year 5	Yrs 6-10	Yrs 11+
<b>Accendo</b>	ACC Final Expense	120	7.5	7.5	7.5	7.5	5.5	2.5
<b>Aetna ACI-CLI</b>	Protection Series	90	14.75	14.75	14.75	14.75	14.75	3.5
<b>AIG</b>	SimplyNow Legacy/Max	87/127	0/5.5	0/5.5	0/5.5	0/5.5	0/3.25	0/0
<b>AFLAC</b>	Final Expense	100	3	3	3	3	1	0
<b>American Amicable</b>	Senior/Family Choice	120	7	7	7	7	1	0
<b>Americo</b>	Eagle Premier level	120	3.25	3.25	3.25	3.25		0
<b>Assurant</b>	Final Expense level	115	6.5	6.5	6.5	6.5	6.5	1
<b>Baltimore Life</b>	A-Priority	120	7	7	7	7	7	0
<b>Christian Fidelity</b>	Assurance	60	2.5	2.5	2.5	2.5	1.5	0
<b>Cincinnati Equitable</b>	Final Expense	130	7.75	7.75	7.75	7.75	3.25	0.25
<b>Foresters</b>	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
<b>Great Western</b>	Level Benefit	110	6.5	6.5	6.5	6.5	6.5	2.25
<b>KSKJ Life</b>	Final Expense Preferred, Standard, Grd	100	5	5	4.75	4.25	4.25	2
<b>Lafayette</b>	Heritage	100	10	10	6	6	6	2
<b>Liberty Bankers Life</b>	Market PermaLife Preferred, Standard	120	8	8	4	4	4	1
<b>Lifeshield</b>	Final Expense, Level	110	10	6.25	6.25	6.25	1.5	0
<b>Mutual of Omaha</b>	Living Promise	Too high to publish	Call (800) 673-5309	At Mutual of Omaha's request	Agents must call to	Receive their commission	Levels	Call (800) 673-5309
<b>Oxford Life</b>	Assurance	120	5	5	5	5	2	0
<b>Prosperity</b>	New Vista	120	6.75	6.75	6.75	6.75	3.75	0
<b>Royal Neighbors</b>	Simplified Issue, level	120	7.25	7.25	7.25	7.25	5.25	1.5
<b>SBLI</b>	Final Expense	120	6.75	6.75	6.75	6.75	3.75	0
<b>Security National Life</b>	Preferred & Standard (Plus 15% lead credit)	115	6.5	6.5	6.5	6.5	6.5	1.75
<b>Sentinel</b>	Level	120	10	10	10	10	3.5	0
<b>Standard Life</b>	Senior Security	105	7	7	7	7	3	1
<b>TransAmerica</b>	Preferred and Standard	115	3.25	3.25	3.25	3.25	2.25	0.5
<b>Trinity/Family Benefit</b>	Golden Eagle (Plus 5% lead credit)	110	8.75	8.75	7.25	7.25	7.25	1.85
<b>Guaranteed Issue</b>	Used as last resort for uninsurable applicants							
<b>AIG</b>	Guarantee issue	80	0	0	0	0	0	0
<b>Gerber</b>	Guarantee issue	60	4	4	4	4	0	0
<b>GTL (near GI) Graded</b>	Graded ROP/50%/100%	75	4.5	4.5	4.5	4.5	2.5	0
<b>Great Western</b>	Guarantee issue	70	6.5	6.5	6.5	6.5	6.5	2.25

- 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, 2020, 2021, and 2022 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 May 1st 2023)**