



- High starting commission and room to grow as you become more experienced and successful.
  - 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-CVS</b>	ACC Final Expense	100	6	6	6	6	4.75	1.75
<b>Aetna ACI-CLI</b>	Protection Series	80	13	13	13	13	13	2.75
<b>AIG</b>	SimplyNow Legacy/Max	62/102	0/4.25	0/4.25	0/4.25	0/4.25	0/2	0/0
<b>AFLAC</b>	Final Expense	100	2.25	2.25	2.25	2.25	0.9	0
<b>American Amicable</b>	Senior/Family Choice	100	5.25	5.25	5.25	5.25	5.25	0
<b>Baltimore Life</b>	A-Priority	100	3.5	3.5	3.5	3.5	3.5	0
<b>Christian Fidelity</b>	Assurance	60	2.5	2.5	2.5	2.5	1.5	0
<b>CICA</b>	Final Expense	100	1	1	1	1	1	0
<b>Cincinnati Equitable</b>	Final Expense	100	6.5	6.5	6.5	6.5	1.75	0
<b>Foresters</b>	Final Expense/Term Life/UL Life	100	4.75	4.75	4.75	4.75	3	1.1
<b>Illinois Mutual</b>	Final Expense	100	2	2	2	2	2	2
<b>Lafayette</b>	Heritage	85	5	5	4	4	4	1.5
<b>Liberty Bankers Life</b>	Market PermaLife Preferred, Standard	100	4	4	2	2	2	1
<b>Lifeshield</b>	Final Expense, Level	95	9	5.75	5.75	5.75	1.25	0
<b>Mutual of Omaha</b>	Living Promise	100	3.5	3.5	3.5	3.5	1.5	0
<b>Oxford Life</b>	Assurance	100	3.5	3.5	3.5	3.5	1	0
<b>Royal Neighbors</b>	Simplified Issue, level	100	6	6	6	6	4	1
<b>SBLI</b>	Final Expense	100	5.75	5.75	5.75	5.75	2.75	0
<b>Sons of Norway</b>	Final Expense	85	7.25	5.75	3.75	3.25	1.3	0
<b>Standard Life</b>	Senior Security	95	5	5	5	5	2	1
<b>TransAmerica</b>	Preferred and Standard	100	2.75	2.75	2.75	2.75	1.75	0
<b>Trinity/Family Benefit</b>	Golden Eagle (Plus 5% lead credit)	100	8.25	8.25	6.5	6.5	6.5	1.6
<b>Guaranteed Issue</b>	Used as last resort for uninsurable applicants							
<b>AIG</b>	Guarantee issue	80	0	0	0	0	0	0
<b>CICA</b>	Guarantee issue	55	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

- 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! Many of our agents qualify for 5-day all-inclusive vacations in exotic locations such as Hawaii, Aruba, the Bahamas, Alaskan Cruises and more!
- 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 Jan 1st 2025)