



- 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	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	113	3	3	3	3	1	0
<b>American Amicable</b>	Senior/Family Choice	120	7	7	7	7	1	0
<b>Americo</b>	Eagle Select	115	1	1	1	1	1	0
<b>Baltimore Life</b>	iProvide	120	7	7	7	7	7	0
<b>Bankers Fidelity</b>	Final Expense	125	4.25	4.25	4.25	4.25	4.25	0
<b>Catholic Financial</b>	Final Expense	80	2	2	2	2	2	2
<b>Christian Fidelity</b>	Assurance	60	2.5	2.5	2.5	2.5	1.5	0
<b>CICA</b>	Final Expense	120	1	1	1	1	1	0
<b>Foresters</b>	PlanRight	120	6.75	6.75	6.75	6.75	5	1.5
<b>Illinois Mutual</b>	Final Expense	115	4	4	4	4	4	4
<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	105	9	6	6	6	1.5	0
<b>Mutual of Omaha</b>	Living Promise	120	5.5	5.5	5.5	5.5	3.5	0
<b>Oxford Life</b>	Assurance	120	5	5	5	5	2	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>SNJP</b>	Security Final Expense	95	4	4	4	4	3	3
<b>Standard Life</b>	Senior Security	100	6	6	6	6	2.5	1
<b>TransAmerica</b>	Express/Immediate Solutions	130/115	3.25/3.25	3.25/3.25	3.25/3.25	3.25/3.25	2.25/2.25	.5/.5
<b>Trinity/Family Benefit</b>	Golden Eagle (Plus 5% lead credit)	105	8.5	8.5	7	7	7	1.75
<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	70	1	1	1	1	0.5	0.5
<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 January, 2026)