

PRESENT

FINANCIAL

AN INTEGRITY  COMPANY

Our platform was built for Brokers by Brokers.

We Offer:

Unmatched starting compensation.

Direct Agent to Carrier Appointments.

Non Captive, offering every major carrier.

Zero Vesting schedule.

Your Book From DAY 1.

COMPENSATION

- As a NON CAPTIVE Broker offering many companies, your commissions will vary by product, per carrier. We are paid on annual premium.
 - Should you be a captive agent, this is new to you. Traditionally the insurance industry pays on premium. No fancy acronyms or point system. What you place in premium, you will be compensated on direct by carrier. Advances are also available with majority of the carriers or you can choose to be paid as earned.
 - For Example, if the client pays \$50 per month in premium, the annual premium will be \$600, if carrier pays 120% commissions, your compensation will be \$720. If the carrier pays out 80% commissions, then it will be 80% of \$600 or \$480 in commissions.
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SUMMARY / HIGH LIGHTS

AMERICAN AMICABLE		ASSURITY	BANNER LIFE		NORTH AMERICAN
20-30 YEAR TERM	120%	ACCIDENTAL LIFE 90% (To Age 80)	20-30 YEAR	85%	BUILDR PLUS 85%
FIDELITY & GUARANTEE LIFE		FORESTERS	LSW LIFE		UNITED OF OMAHA
PATHSETTER	90%	STRONG FNDATN 105% (NON MED 15-30 YEAR TERM)	IUL ,TERM & WL	80%	TERM 115% 15-30 YEAR
EXECU DEX	90%	YOUR TERM 90% (W/ MED 15-30 YEAR TERM)			
Age 18-80					
Age 18-60					

AMERICAN AMICABLE

SAFE CARE TERM

10 YEAR. 100%
15 YEAR. 105%
20-30 YEAR 120%

SECURITY SOLUTIONS WHOLE LIFE

All Ages : 80%

EXPRESS UL

All Ages : 90%

SURVIVOR PROTECTOR

All Ages : 110%

FINAL EXPENSE

Age 50-79 : 115%
Age 80-85: 80%

ASSURITY

ACCIDENTAL LIFE		WHOLE LIFE		TERM	
5, 7 &10 YEAR	12.5%	FULL PAY	78%	10 YEAR	75%
15 YEAR	65%	To Age 60 (0-46)	60%	15 YEAR	80%
20-30 YEAR	80%	To Age 65 (46-54)	36%	20-30 YEAR	85%
TO AGE 80	90%	20 PAY	60%	UNIVERSAL LIFE	
		10 PAY	36%		
		SINGLE PAY	9.75%		
				To Age 75	83%
				Ages 76-80	53%
				Ages 81-85	36%

BANNER

TERM		LIFE STEP UL	
		FULL PAY	65%
OPT 10	70%		
OPT 15	80%		
OPT 20-40	85%		

FIDELITY

EVERLAST

AGE 0-17	72.5%
AGE 18-80	85%

PATH SETTER

AGE 0-17	72.5%
AGE 18-80	90%

EXECU DEX

AGE 18-60	90%
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FORESTERS

**STRONG
FOUNDATION
NON MED**

10 YEAR	95%
15-30 YEAR	105%
10 YEAR (SUB STD)	65%
15-30 (SUB STD)	75%

**YOUR TERM MEDICAL
& SMART UL**

10 YEAR	82%
15-30 YEAR	90%
10 YEAR (NON MED)	105%
SMART UL Target	90%

NORTH AMERICAN

IUL		ADVANTAGE TERM	
PROTECTION BLDR	80%	10 YEAR	60%
CUSTOM GUL	80%	15 YEAR	65%
SMART BLDR	80%	20 & 30 YEAR	85%
BLDR PLUS	85%		

LSW

IUL		WHOLE LIFE		TERM	
SUMMIT IUL	80%	Ages 0-69	80%	10 & 15 YEAR	67%
		Ages 0-69	56%	20 & 30 YEAR	80%
		Ages 0-69	33%		

UNITED OF OMAHA

ACCIDENTAL LIFE

TO AGE 80 80%

TERM EXPRESS

10 YEAR 95%

15-30 YEAR 115%

UNIVERSAL LIFE

EXPRESS 90%

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Contracts currently limited to CALIFORNIA with
Arizona, Nevada and Florida to be available soon.

Complete your [appointment online](#), in minutes! Please
[click here](#) if you like to add any or all of the carriers
we currently offer.

Click [here](#) for Errors & Omissions.

Email our contracting team with any questions.
