

2010 Producer Compensation Programs



Benefit Solutions Delivers to You — and Your Clients

Benefit Solutions offers viable compensation programs, which include outstanding employee benefit products, plus reliable service and support.

Employer-Funded Products Commission Schedules (per policy and per line of coverage)

Group Term Life and AD&D

Annual Amount of Premium	Producer Commissions on Premium
Groups of 2 or more lives – Plan A	
First \$20,000	15.00%
Next \$20,000	10.00%
Next \$20,000	7.50%
Next \$40,000	5.00%
Next \$100,000	2.50%
Next \$300,000	2.00%
Next \$500,000	1.50%
Over \$1,000,000	1.00%
Groups of 10 or more lives – Plan B	
First \$10,000	10.00%
Next \$10,000	4.00%
Next \$20,000	3.00%
Next \$20,000	2.00%
Next \$140,000	1.50%
Next \$300,000	1.00%
Over \$500,000	0.60%

Group Short-Term Disability (STD), Long-Term Disability (LTD), New Jersey Temporary Disability Benefits (NJTDB)

Annual Amount of Premium	Producer Commissions on Premium
Groups of 2 or more lives¹	
First \$15,000	15.00%
Next \$10,000	10.00%
Next \$35,000	5.00%
Next \$50,000	1.00%
Next \$400,000	0.50%
Over \$510,000	0.375%

Group Dental and Vision

Annual Amount of Premium	Producer Commissions on Premium
Groups of 2 or more lives	
First \$10,000	10.00%
Next \$10,000	7.50%
Next \$10,000	5.00%
Next \$20,000	2.50%
Next \$200,000	1.50%
Next \$250,000	1.50%
Over \$500,000	1.00%

New York Disability Law (NY DBL)

Annual Amount of Premium	Producer Commissions on Premium
Groups of 2 or more lives	
First \$5,000	17.50%
Next \$5,000	13.00%
Next \$40,000	5.00%
Next \$200,000	2.00%
Next \$250,000	2.00%
Next \$1,500,000	1.00%
Next \$2,000,000	1.00%
Over \$4,000,000	0.50%

STD advice to pay (administrative services only)

Annual Amount of Premium	Producer Commissions on Premium
Groups of 2 or more lives	
First \$15,000	1.50%
Next \$10,000	1.00%
Next \$35,000	0.50%
Next \$50,000	0.10%
Next \$400,000	0.05%
Over \$510,000	0.0375%

Employee-Paid Products Commission Schedules (per policy and per line of coverage)

Group Voluntary Term Life and AD&D, Short Term & Long Term Disability

Annual Amount of Premium	Producer Commissions on Premium
First \$25,000	20.00%
Next \$25,000	17.50%
Next \$25,000	15.00%
Next \$25,000	12.10%
Next \$100,000	10.00%
Next \$100,000	7.50%
Next \$100,000	5.00%
Over \$400,000	2.50%

Group Voluntary Dental² and Vision

Annual Amount of Premium	Producer Commissions on Premium (1st Year)	Producer Commissions on Premium (Renewal)
First \$60,000	20.00%	8.50%
Next \$40,000	15.00%	6.00%
Next \$100,000	10.50%	1.50%
Next \$100,000	7.50%	1.50%
Next \$100,000	5.00%	1.00%
Over \$400,000	2.50%	1.00%

Group Discount³ Dental

Annual Amount of Premium	Producer Commissions on Premium
All Premium	10.00%

For additional information, please refer to your Agent contract, or contact your Benefit Solutions Sales Representative. Or visit AmericanGeneral.com/BenefitsComp.

Employee Assistance Program (EAP)⁴

Annual Amount of Premium	Producer Commissions on Premium
All Premium Buy-Up	2.75%

Specialty Group Accident & Health Products

CriticalCare	Various compensation schedules are available based on agent contract status. Please contact your Benefit Solutions Sales Representative for details, or refer to your specific contract.
CancerCare	
HospitalCare	
EmergencyCare	
Limited HealthCare	

Small Business Advantage, powered by Allied National — Producer Contract

Coverage Type	Group Size	First Year	Renewal
Dental	All Size Groups	10.00%	10.00%
Life and Disability, Standard Plan	All Size Groups	15.00%	10.00%
Life and Disability, Custom Plan	10 to 24 Lives	15.00%	10.00%
Life and Disability, Custom Plan	25+ Lives	12.00%	8.00%

This document, printed December 1, 2009, is not part of an agent contract, and is intended as an illustration only. Actual commissions may vary.

For American International Life Assurance Company of New York sales, commissions may vary and be lower than the rates illustrated in this document.

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¹ Lines of coverage are calculated independently.

² Includes Indemnity and PPO plans.

³ Group Discount Dental provides discounts only and is NOT insurance.

⁴ Not an insurance product.

Please note: Each state mandates that the producer hold an insurance license with lines of authority for life and health in the same state in which the policy holder is domiciled. If you are not licensed in the state of sale, the case will not qualify unless a valid license is received within the qualifying period.

American General
Life Companies