

COMMISSION CUT-OFF SCHEDULE

Carrier	Minimum Check Amount	Cut-off Date	Mail Date from Carrier
AIG / American General	\$ 50.00	15th & End of Month (EOM)	4 days later
Banner Life	\$ 50.00	10th, 20th, & EOM	Next day via 2 day fed-x
Chase / Kemper	\$ 50.00	Every other Wednesday	2 days later
Empire General (Eff. 1/1/06)	\$ 50.00	Every Friday	Following Day
First Colony	\$ 50.00	Every other Saturday	Following Saturday
	\$ 0.01	Daily (IC= initial comm.)	2 days later via regular mail
First Penn	\$ 25.00	Every other Wednesday	Following Friday
Jefferson Pilot	\$ 100.00	Every other Friday	Following Tuesday
John Hancock/Manulife	\$ 50.00	Every Friday	Following Mon. via regular mail
Lincoln Benefit Life	\$ 50.00	Every Monday	Following Wed. via regular mail
Lincoln National	\$ 25.00	Every other Friday	Following Monday
Mass Mutual	\$ 50.00	1st & 3rd Tuesday	Following Friday via regular mail
MONY / AXA	\$ 0.01	Every Friday	Following Friday
North American	\$ 100.00	Every Friday & the 24th	2 days later
Principal Financial Group	\$ 50.00	15th & End of Month	Next day via regular mail
Prudential Life	\$ 50.00	Every Monday	Following Thursday or Friday
ING / Security CT / Reliastar	\$ 50.00	Every other Friday	Next day via regular mail
		EFT Weekly	In account following Wed.
Sunlife of Canada	\$ 5.00	15th & EOM	2 days later via 2-day air
Transamerica	\$ 100.00	Every other week	1 week later
The Travelers	\$ 250.00	Every Friday	Following Monday
United of Omaha	\$ 50.00	Every Tuesday	Thursdays (EFT in acct. on Friday)
US Financial	\$ 75.00	15th & EOM	2 days following
USG Annuity / USA	\$ 25.00	Every Thursday	Same day via regular mail
West Coast Life (Eff. 3/1/06)	\$ 500.00	EOM	6 days later

Carrier	Minimum Check Amount	Cut-off Date	Mail Date from Carrier
	if EFT	Every Friday	in acct. the following Tues.