

Commission Scales



The Standard offers a competitive commission structure to generously compensate you for your group insurance sales and in-force business. Below is a reference to the compensation you receive for doing business with us.

Long Term Disability, Voluntary LTD and AD&D

Annual Premium	Commission
First \$15,000 (\$0 – 15,000)	15%
Next \$10,000 (\$15,001 – 25,000)	10%
Next \$25,000 (\$25,001 – 50,000)	5%
Amount over \$50,000	1%

If a separate AD&D contract is added to an existing Life contract, combine the AD&D contract premium with Life contract premium under the Life commission scale.

Group Life, Life with AD&D, Voluntary Life, STD, State Disability Insurance, Voluntary STD, Dependents Life, Dependents Life with AD&D and Additional Life

Annual Premium	Commission
First \$2,000 (\$0 – 2,000)	15%
Next \$8,000 (\$2,001 – 10,000)	10%
Next \$15,000 (\$10,001 – 25,000)	6%
Next \$25,000 (\$25,001 – 50,000)	4%
Next \$50,000 (\$50,001 – 100,000)	2%
Next \$150,000 (\$100,001 – 250,000)	1%
Amount over \$250,000	0.5%

For any combination of Group Life, Life with AD&D, Additional Life, and Dependents Life, combine the annual premiums of these products prior to calculating the commission. STD, Voluntary STD, Voluntary Life and State Disability insurance commissions are calculated separately.

The Protector+SM

Policy Year	Commission
First	50%
Years 2 – 10	5%

Group Dental and Vision

Annual Premium	Commission
First \$5,000 (\$0 – 5,000)	10%
Next \$5,000 (\$5,001 – 10,000)	6.5%
Next \$10,000 (\$10,001 – 20,000)	3%
Next \$10,000 (\$20,001 – 30,000)	2.5%
Next \$20,000 (\$30,001 – 50,000)	2%
Next \$50,000 (\$50,001 – 100,000)	1.5%
Next \$50,000 (\$100,001 – 150,000)	1%
Next \$350,000 (\$150,001 – 500,000)	0.7%
Next \$500,000 (\$500,001 – 1,000,000)	0.5%
Next \$4,000,000 (\$1,000,001 – 5,000,000)	0.3%
Amount over \$5,000,000	0.1%

For combinations of Group Dental and Vision, combine the annual premiums of these products prior to calculating the commission. Commission for the Balanced Care Vision Choice products is a flat 10% and is calculated separately.

Supplemental Life

Policy Year	Commission
First	Level 20%
All later years	Level 10%

For more information about the products and services offered by Standard Insurance Company, contact your local Employee Benefits Sales and Service Office at 800.633.8575.

Standard Insurance Company
Portland, Oregon

standard.com

Producer Compensation

Commission Scales



Accident Insurance

Situs: CO, KY, MN, NM, WA

Heaped Commissions

First Year	50% of Annual Premium
Years 2–10	4% of Annual Premium
Years 11+	2.5% of Annual Premium

Level Commissions 15%

All Other Nationwide Commissions

Heaped Commissions

First Year	65% of Annual Premium
Years 2–10	5% of Annual Premium
Years 11+	2.5% of Annual Premium

Level Commissions 20%

Critical Illness Insurance

Note: Critical Illness insurance is called Specified Disease insurance in the state of Vermont.

Situs: CO, CT, DE, KY, ND, NM, RI

Heaped Commissions

First Year	65% of Annual Premium
Years 2–10	6% of Annual Premium
Years 11+	2.5% of Annual Premium

Level Commissions 18%

Situs: MN

Heaped Commissions

First Year	65% of Annual Premium
Years 2–10	5% of Annual Premium
Years 11+	2.5% of Annual Premium

Level Commissions 10%

Situs: MD, NJ, WA

Heaped Commissions

First Year	41% of Annual Premium
Years 2–10	6% of Annual Premium
Years 11+	2.5% of Annual Premium

Level Commissions 10%

All Other Nationwide Commissions

Heaped Commissions

First Year	70% of Annual Premium
Years 2–10	10% of Annual Premium
Years 11+	2.5% of Annual Premium

Level Commissions 20%

Hospital Indemnity Insurance

Situs: CO

Heaped Commissions

First Year	50% of Annual Premium
Years 2+	2.5% of Annual Premium

Level Commissions 13%

Situs: DE, KY, MN, NM, WA

Heaped Commissions

First Year	40% of Annual Premium
Years 2+	2.5% of Annual Premium

Level Commissions 11%

All Other Nationwide Commissions

Heaped Commissions

First Year	50% of Annual Premium
Years 2–10	5% of Annual Premium
Years 11+	2.5% of Annual Premium

Level Commissions 15%

This product may not be sold in the state of Montana.

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