

# 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+<sup>SM</sup>

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.

# 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%
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#### 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%
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### 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%
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#### 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%
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### 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%
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#### 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%
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### Hospital Indemnity Insurance

#### Situs: CO

##### Heaped Commissions

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

Level Commissions	13%
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#### Situs: DE, KY, MN, NM, WA

##### Heaped Commissions

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

Level Commissions	11%
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#### 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%
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This product may not be sold in the state of Montana.