

COMMISSION CUT-OFF SCHEDULE

Carrier	Minimum check amount	Cut-off Date	Mail Date from Carrier
American General Life	\$ 25.00	15th & end of Month	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 following
CNA	\$ (also EFT) 100.00	Every Friday	1 week later via regular mail
CNA -Effec. 6/8/05	\$ (also EFT) 100.00	2nd Wednesday of e/month	following Friday
Empire General	\$ 25.00	Every Friday	Following Day
First Colony	\$ 50.00	Every other Saturday	following Saturday
IC First Colony	\$ 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/ (month-end)	\$ 25.00	every other Friday	
John Hancock/ (mid-month)	\$ 50.00	every other Friday	
Lincoln Benefit Life	\$ 50.00	Wednesdays	Following Monday
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	\$ (also EFT) 100.00	every Friday & 24th	2 Days following
Principal Finacial Group	\$ 50.00	15th and end of month	Next day via regular mail
Prudential Life	\$ 50.00	Every Friday	Thursday or Friday
Security CT (Reliastar)/ ING	\$ 50.00	every other Friday	If EFT- weekly, in acct. foll'g Wed.
Sunlife of Canada	\$ 5.00	15th & EOM	2 days after via 2-day air
Transamerica	\$ 100.00	on the 24th of each month	1 week later

Carrier	Minimum check amount	Cut-off Date	Mail Date from Carrier
The Travelers	\$ 250.00	Every Friday	following Monday
United of Omaha	\$ 10.00	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	\$ 100.00	EOM	6 days following
West Coast Life	if EFT	Every Friday	in acct. the following Tues.