

# Commissions schedules

Comprehensive rewards for your sales efforts

DENTAL | STD | LTD | LIFE | VISION | ACCIDENT | CRITICAL ILLNESS<sup>1</sup> | HOSPITAL INDEMNITY<sup>2</sup> | PFML<sup>2</sup>

At Principal®, we're known for choice. And commissions are no exception. Choose the type of commission that's the best fit for each case.

We apply the premium for each line of coverage (dental, short-term disability (STD), long-term disability (LTD), group term life, vision, accident, critical illness, hospital indemnity, and Paid Family and Medical Leave (PFML)) separately to the commission scale. When an employer has a voluntary and non-voluntary line of coverage (i.e. non-voluntary STD and voluntary STD) the premium for both is added together to determine commissions. The exception is voluntary term life, which is considered separate from group term life.

## Graded percentage

| Dental, short-term disability, group term life and vision |           |         | Long-term disability |             |         |
|---|-----------|---------|----------------------|-------------|---------|
|   | Premium   | Percent |                      | Premium     | Percent |
| First   | \$5,000   | 10.0%   | First                | \$15,000    | 15.0%   |
| Next  | \$5,000   | 8.0%    | Next                 | \$10,000    | 10.0%   |
| Next  | \$15,000  | 6.0%    | Next                 | \$25,000    | 5.0%    |
| Next  | \$25,000  | 4.0%    | Next                 | \$50,000    | 2.0%    |
| Next  | \$100,000 | 3.0%    | Next                 | \$100,000   | 1.0%    |
| Next  | \$350,000 | 2.5%    | Next                 | \$300,000   | 0.6%    |
| Over  | \$500,000 | 1.6%    | Next                 | \$500,000   | 0.3%    |
|   |           |         | Over                 | \$1,000,000 | 0.1%    |

## Flat percentage

Flat commissions are available for all group coverages. The amount available varies by coverage, services you provide to your client, and state regulations.

## High/low percentage

High/low commissions are available on accident, critical illness, and hospital indemnity.

|         | Accident <sup>3</sup> and critical illness <sup>4</sup> | Hospital indemnity |
|---------|---|--------------------|
| Year 1  | 65%   | 50%                |
| Year 2+ | 5%  | 5%                 |

<sup>1</sup> Specified disease in New York.

<sup>2</sup> In approved states only.

<sup>3</sup> High/low commissions not available for accident insurance in New Mexico, New York, or Washington. In Colorado, Delaware, Indiana, Kentucky, Minnesota, North Dakota, and Ohio, year 1 is 55% and year 2+ is 2%.

<sup>4</sup> High/low commissions not available for critical illness insurance in New York or Washington.



Let's connect

For general compensation questions, call us at 800-388-4793.



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The commission scales may change or terminate at any time without prior notice.

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