

COMMISSION ON FLAT EXTRAS

Policy Type	Term Policies		Permanent Policies	
Carrier	Temporary Flat Extra	Permanent Flat Extra	Temporary Flat Extra	Permanent Flat Extra
AIG	No	No	No	Yes, up to Target Premium only.
AXA	Additional 10% Only	Yes	Additional 10% Only	Yes
Brighthouse Financial	No	Yes	No	Yes
Global Atlantic	No	No	No	No
Foresters Financial	Yes, subject to commission cap rules if commissions are annualized.	Yes, subject to commission cap rules if commissions are annualized.	Yes, subject to commission cap rules if commissions are annualized.	Yes, subject to commission cap rules if commissions are annualized.
John Hancock	No	Medical Flat Extras Only	No	Medical Flat Extras Only
Lincoln Financial	5 Years or Less - No 6 Years or More - Yes	Yes	5 Years or Less - No 6 Years or More - Yes	Yes
Mutual Of Omaha	No	Yes	No	Yes
Nationwide	No	No	No	Yes
New York Life	No	No	Yes, for UL products only.	Yes, for UL products only.
Principal	No	No	No	No
Protective	No	No	No	No
Securian Financial	Whole Life products only	Whole Life products only	Whole Life products only	Whole Life products only
Symetra	5 Years or Less - No 6 Years or More - Yes	Yes	5 Years or Less - No 6 Years or More - Yes	Yes
Transamerica	No	Yes	No	Yes
Voya	N/A	N/A	5 Years or Less - No 6 Years or More - Yes	5 Years or Less - No 6 Years or More - Yes
Zurich	Yes	Yes	Yes	Yes