

COMPENSATION BY CARRIER GUIDE



THE SOLIDITY COMPENSATION GRID

BUILDER CONTRACTS

145% \$750,000 TOTAL HIERARCHY ISSUE PAID

140% \$500,000 TOTAL HIERARCHY ISSUE PAID

135% \$400,000 TOTAL HIERARCHY ISSUE PAID

130% \$300,000 TOTAL HIERARCHY ISSUE PAID

125% \$200,000 TOTAL HIERARCHY ISSUE PAID

To qualify for a new contract level an agent hit the required production for **two consecutive months**. FFL Production months end on the Thursday of each month. For 5 week months, your best 4 weeks will be counted. **Jumping comp level is not permitted**

For **producer contracts** only your personal production numbers will count toward your promotion. For **builder contracts** your personal production and your total hierarchy's production will count toward your promotion.

You can only count 50% of your biggest leg toward your promotion. For example; If you have \$750,000 in volume, you can count \$375,000 from your biggest leg and also must have an additional \$375,000 outside of your biggest leg.



PRODUCER CONTRACTS

BUILDER CONTRACTS



120% \$40,000 2 MONTHS IN A ROW
PERSONAL PRODUCTION ISSUE PAID



115% \$35,000 2 MONTHS IN A ROW
PERSONAL PRODUCTION ISSUE PAID



110% \$30,000 2 MONTHS IN A ROW
PERSONAL PRODUCTION ISSUE PAID



105% \$25,000 2 MONTHS IN A ROW
PERSONAL PRODUCTION ISSUE PAID



100% \$20,000 2 MONTHS IN A ROW
PERSONAL PRODUCTION ISSUE PAID

95% \$15,000 2 MONTHS IN A ROW
PERSONAL PRODUCTION ISSUE PAID

90% \$10,000 2 MONTHS IN A ROW
PERSONAL PRODUCTION ISSUE PAID

85% \$5,000 2 MONTHS IN A ROW
PERSONAL PRODUCTION ISSUE PAID

80% STARTING CONTRACT



\$150,000
TOTAL HEIRARCHY ISSUE PAID



\$125,000
TOTAL HEIRARCHY ISSUE PAID



\$100,000
TOTAL HEIRARCHY ISSUE PAID

\$75,000
TOTAL HEIRARCHY ISSUE PAID

\$50,000
TOTAL HEIRARCHY ISSUE PAID

\$40,000
TOTAL HEIRARCHY ISSUE PAID

\$30,000
TOTAL HEIRARCHY ISSUE PAID

\$20,000
TOTAL HEIRARCHY ISSUE PAID

FAMILY FIRST LIFE COMP GUIDE

FFL Contract	Aetna	Aflac	Americo	
	Whole Life	Final EX	HMS 125	Eagle Premier
145	-	-	145%	135%
140	144%	123%	140%	135%
135	137%	118%	135%	130%
130	130%	113%	130%	125%
125	125%	108%	125%	120%
120	120%	100%	120%	115%
115	115%	93%	115%	110%
110	107.5	85%	110%	105%
105	100%	78%	105%	100%
100	92.5	70%	100%	95%
95	85%	70%	95%	90%
90	77.5	70%	90%	85%
85	70%	63%	85%	80%
80	70%	63%	80%	75%
75	70%	63%	75%	70%
70	70%	63%	70%	65%
65	70%	63%	65%	60%

FAMILY FIRST LIFE COMP GUIDE

American Amicable								
FFL Contract	Senior/Family Choice	EZ Term	Secure Life	Home Protector	OBA	Term Made Simple	Family Protector	XUL
145	125%	100%	140%	145%	100%	130%	130%	105%
140	125%	100%	140%	140%	100%	130%	130%	105%
135	120%	95%	135%	135%	95%	125%	125%	100%
130	115%	90%	130%	130%	90%	120%	120%	95%
125	110%	85%	125%	125%	85%	115%	115%	90%
120	105%	80%	120%	120%	80%	110%	110%	85%
115	100%	75%	115%	115%	75%	105%	105%	80%
110	95%	70%	110%	110%	70%	100%	100%	75%
105	90%	65%	105%	105%	65%	95%	95%	70%
100	85%	60%	100%	100%	60%	90%	90%	76%
95	80%	55%	95%	95%	55%	85%	85%	60%
90	75%	50%	90%	90%	50%	80%	80%	55%
85	70%	45%	85%	85%	45%	75%	75%	50%
80	65%	40%	80%	80%	40%	70%	70%	45%
75	60%	35%	75%	75%	35%	65%	65%	45%
70	55%	30%	70%	70%	30%	60%	60%	45%
65	50%	25%	65%	65%	30%	55%	55%	45%

FAMILY FIRST LIFE COMP GUIDE

	<u>Corebridge</u>		<u>Ethos</u>						
FFL Contract	GIWL	SIWL	LGA Prime	TruStage TAWL	TruStage SITL	TruStage GAWL	Ameritas IUL	Ameritas SI Term	JH ROP
145	-	-	120.0%	120.0%	55.0%	30.0%	125.0%	120.0%	145.0%
140	80.0%	132%	117.5%	120.0%	52.5%	27.5%	120.0%	117.5%	145.0%
135	77.5%	127%	115.0%	117.5%	50.0%	25.0%	115.0%	115.0%	135.0%
130	75.0%	122%	112.5%	115.0%	47.5%	22.5%	110.0%	112.5%	130.0%
125	72.5%	117%	110.0%	110.0%	45.0%	20.0%	105.0%	110.0%	125.0%
120	70.0%	112%	107.5%	105.0%	42.5%	17.5%	100.0%	107.5%	115.0%
115	67.5%	107%	105.0%	100.0%	40.0%	15.0%	95.0%	105.0%	105.0%
110	65.0%	102%	102.5%	95.0%	37.5%	12.5%	90.0%	102.5%	100.0%
105	62.5%	97%	100.0%	90.0%	35.0%	10.0%	85.0%	100.0%	95.0%
100	60.0%	92%	97.5%	87.5%	32.5%	7.5%	80.0%	97.5%	90.0%
95	57.5%	87%	95.0%	85.0%	30.0%	5.0%	75.0%	95.0%	85.0%
90	57.5%	82%	92.5%	82.5%	27.5%	2.5%	70.0%	92.5%	80.0%
85	55.0%	77%	90.0%	80.0%	25.0%	2.5%	65.0%	90.0%	75.0%
80	55.0%	72%	87.5%	77.5%	22.5%	2.5%	60.0%	87.5%	70.0%
75	55.0%	67%	85.0%	70.0%	20.0%	2.5%	55.0%	85.0%	65.0%
70	55.0%	62%	82.5%	65.0%	17.5%	2.5%	50.0%	82.5%	60.0%
65	55.0%	57%	80.0%	60.0%	15.0%	2.5%	45.0%	80.0%	55.0%

FAMILY FIRST LIFE COMP GUIDE

FFL Contract	Foresters		InstaBrain				Liberty Bankers	Ladder Life	NLG
	Strong Foundation	Planright	Life Term	Senior Life Term/WL	Final Expense /GIGDB	Accidental	FX	FX	Universal Life
145	-	-	-	-	-	-	-	-	-
140	120%	120%	130%	90%	127%	90%	125%	120%	110%
135	115%	115%	125%	85%	125%	85%	120%	115%	105%
130	110%	110%	120%	80%	122%	80%	115%	110%	100%
125	105%	105%	115%	75%	120%	75%	110%	105%	95%
120	100%	100%	110%	70%	117%	70%	105%	100%	90%
115	95%	95%	105%	65%	115%	65%	100%	95%	85%
110	90%	90%	100%	60%	112%	60%	95%	90%	80%
105	85%	85%	100%	60%	112%	60%	90%	85%	75%
100	80%	80%	100%	60%	112%	60%	85%	80%	70%
95	75%	75%	100%	60%	112%	60%	80%	75%	65%
90	70%	70%	100%	60%	112%	60%	75%	70%	60%
85	65%	65%	95%	55%	110%	55%	70%	65%	55%
80	60%	60%	95%	55%	110%	55%	65%	60%	50%
75	55%	60%	95%	55%	110%	55%	60%	50%	45%
70	50%	60%	95%	55%	110%	55%	55%	50%	40%
65	45%	60%	95%	55%	110%	55%	50%	50%	40%

FAMILY FIRST LIFE COMP GUIDE

FFL Contract	Mutual of Omaha							Royal Neighbors			
	Term Life Express	Final Expense	IUL	Children's Whole Life	IULE	Term Life Answers	Accidental Death	Term	Royal Legacy SPWL	Secure Life IUL	SI Whole Life
145	145%	125%	125%	100%	130%	110%	130%	-	-	-	-
140	140%	125%	125%	100%	130%	110%	130%	120%	16%	125%	125%
135	135%	120%	120%	97%	125%	105%	125%	115%	15%	120%	120%
130	130%	115%	115%	95%	120%	100%	120%	110%	14%	112%	110%
125	125%	110%	110%	92%	115%	95%	115%	100%	13%	105%	100%
120	120%	105%	105%	90%	110%	90%	110%	100%	13%	105%	100%
115	115%	100%	100%	85%	105%	85%	105%	100%	13%	105%	100%
110	110%	95%	95%	80%	100%	80%	100%	95%	13%	100%	95%
105	105%	90%	90%	75%	95%	75%	95%	90%	12%	95%	90%
100	100%	86%	85%	70%	90%	70%	90%	85%	11%	90%	85%
95	95%	82%	80%	65%	85%	65%	85%	80%	10%	85%	80%
90	90%	78%	75%	60%	80%	60%	80%	75%	9%	80%	75%
85	85%	74%	70%	55%	75%	55%	75%	50%	7%	50%	45%
80	80%	70%	65%	50%	70%	50%	70%	50%	7%	50%	45%
75	75%	65%	60%	45%	65%	45%	65%	50%	7%	50%	45%
70	70%	61%	55%	40%	60%	40%	60%	50%	7%	50%	45%
65	65%	57%	50%	35%	55%	35%	55%	50%	7%	50%	45%

FAMILY FIRST LIFE COMP GUIDE

FFL Contract	Transamerica		United Home Life				
	FE	UL	FX	GIWL	Whole Life	Accidental	Term
145	140%	120%	-	-	-	-	-
140	140%	120%	110%	70%	120%	100%	110%
135	135%	115%	105%	65%	115%	95%	105%
130	130%	110%	100%	60%	110%	90%	100%
125	125%	105%	95%	55%	105%	85%	95%
120	120%	100%	90%	50%	100%	80%	90%
115	115%	95%	85%	45%	95%	75%	85%
110	110%	90%	80%	40%	90%	70%	80%
105	105%	80%	75%	35%	85%	65%	75%
100	100%	75%	70%	30%	80%	60%	70%
95	95%	70%	65%	25%	75%	55%	65%
90	90%	60%	60%	25%	70%	50%	60%
85	85%	55%	55%	25%	65%	50%	55%
80	80%	50%	50%	25%	60%	50%	50%
75	75%	45%	45%	25%	55%	45%	45%
70	70%	40%	45%	25%	55%	45%	45%
65	70%	40%	45%	25%	55%	45%	45%

SRS COMP GRID

ATHENE	2	COLUMBUS	3
NLG	2	MUTUAL OF OMAHA	4
FORETHOUGHT	2	ANICO	4
F&G CFG SILAC	2	PROTECTIVE	4
NASSAU NORTH	2	TRANSAMERICA	4
AMERICAN NLG	2	AMERICO	4
F&G	2	ETHOS	4
ALLIANZ	3	SAGICORE	5
	3	NLG	5
	3	IBC	5
	3	LAFAYETTE	5



*Yellow - Black comp increases are based off personal lifetime annuity production | *Black - Red comp increases are based off agency YTD annuity production
 *percentages vary based of of age of client and product. | Copyright © 2024 Family First Life All Rights Reserved | Revised 12/21/2023

	ATHENE	NLG	FORETHOUGHT	NORTH AMERICAN	SILAC	F&G
	PERFORMANCE ELITE 10	ZENITH GROWTH 10	CHOICE ACCUM 10	CHARTER PLUS	DENALI 14	ACCUMULATOR PLUS 10
Green - New Agent	5.25%	4.50%	5%	5.60%	6.5	5.50%
Yellow - 100k	6%	5%	5%	5.95%	6.75	6%
Blue - 500k	6.25%	6%	6%	6.30%	7	6.50%
Silver - 1 Million	6.50%	6.25%	6%	6.65%	7.25	7%
Gold - 2 Million (FFL 140 & 145)	6.75%	6.50%	6.50%	7%	7.5	7.50%
Platinum - 5 Million (30 Million)	7%	6.75%	7%	7.25%	7.75	8%
Black - 10 Million (60 Million)	7.50%	7%	7.50%	7.50%	8	8.50%
Royal (120 Million)	8%	7.50%	8.50%	8%	8.25	9%
Red (175 Million)	8.50%	8%	8.50%	9%	8.5	9%

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	North American		NLG	F&G			ALLIANZ	COLUMBUS		
IUL COMP GRID	FINAL EXPENSE	PROTECTION IUL & CUSTOM GUARANTEE UL	FLEX LIFE II	PATHSETTER	PATHSETTER 0-17	TRAILSETTER	ALLIANZ LIFE PRO +	IUL	SIUL	TERM
140/ 145	120	115	110	130	95	11.5	105	130	100	75'
135	115	110	105	125	90	11.5	100	125	95	70'
130	110	105	100	120	87.5	9.5	95	120	90'	65'
125	105	100	95	115	85	9.5	90	115	85'	60'
120	100	95	90	110	82.5	9.5	85	110	80'	55'
115	95	90	85	105	80	9.5	80	105	75'	50'
110	90	85	80	100	77.5	9.5	75	100	70'	50'
105	85	80	75	95	75	9.5	70	95	65'	50'
100	80	75	70	90	72.5	9.5	65	90'	60'	50'
95	75	70	65	85	70	9.5	60	85'	60'	50'
90	70	65	60	80	67.5	6.5	55	80'	60'	50'
85	65	60	55	75	65	6.5	50	75'	60'	50'
80	60	60	50	70	62.5	6.5	45	70'	60'	50'
75	55	60	45	65	60	6.5	40	65'	60'	50'
70	55	60	40	60	55	6.5	35	60'	60'	50'
65	55	60	40	55	50	6.5	30	60'	60'	50'

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	Mutual Of Omaha		ANICO	PROTECTIVE	TRANSAMERICA		AMERICO	ETHOS
IUL COMP GRID	UL	IULE	UL	WHOLE LIFE	FFLIUL	IUL COMP GRID	INSTANT DECISION IUL	AMERITAS
140/ 145	125	130	110	90	120	145	130	125
135	120	125	105	90	115	140	125	120
130	115	120	100	90	110	135	120	115
125	110	115	95	90	105	130	115	110
120	105	110	90	90	100	125	110	105
115	100	105	85	85	95	120	105	100
110	95	100	80	85	90	115	100	95
105	90	95	75	85	80	110	95	90
100	85	90	70	80	75	105	90	85
95	80	85	65	80	70	100	85	80
90	75	80	60	70	60	95	80	75
85	70	75	60	70	55	90	75	70
80	65	70	60	60	50	85	70	65
75	60	65	60	60	45	80	65	60
70	55	60	60	50	40	75	60	55
65	50	55	60	50	40	70	55	50
						65	50	45

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	Sa gicore			NLG		IBC	Lafayette
WHOLE LIFE	10 YEAR TERM	15 YEAR TERM	20 YEAR TERM	10/ 20 YR TERM	20/30 YR TERM	140/ 145	110
140/ 145	99	111	121	92	110	135	105
135	93	105	116	88	105	130	100
130	93	105	116	83	100	125	95
125	93	105	116	80	95	120	90
120	87	97	105	75	90	115	85
115	87	97	105	71	85	110	80
110	87	97	105	67	80	105	70
105	87	97	105	62	75	100	65
100	81	89	95	58	70	95	60
95	81	89	95	55	65	90	55
90	81	89	95	50	60	85	55
85	81	89	95	45	55	80	55
80	70	77	84	42	50	75	55
75	70	77	84	38	45	70	55
70	70	77	84	33	40	65	55
65	70	77	84	33	40		