



## Referral Reward Program

You may not be aware of the fact that, on average, the costs associated with establishing a strategic partner can easily run \$5,000 or more. With that in mind, The Producers Firm would like to redeploy those dollars to our Strategic Partners.

To that end, we have established a referral rewards program. The program is designed to reward you for referring agents that do business with us. The attached schedule provides a grid of commission overrides that will be paid to the referring agent, based on the first 6 months production of his/her referrals to our agency.

This referral program is designed to incentivize you, the referring agent, to promote production with The Producers Firm. The more your referral produces, the more override you will receive.

We hope that this program will reward you in a monetary and a service sense. By assisting us with the most time-consuming process of our business (identifying successful agents and getting them to produce), we can allocate those resources to better serving you.

To ensure that this program is most successful for you, we request that you refer colleagues that you feel will produce quickly. Keep in mind that the type of professionals we serve:

- Has a high degree of integrity and professionalism
- Has an entrepreneurial spirit, as well as sales skills
- Enjoys making a difference in the lives of others
- Is personable and easy to work with
- Places great value in quality professional relationships
- Would benefit from a “strategic partnership” with The Producers Firm
- Works primarily in the **mature or business market**

## Preferred Carriers Override Schedule

American General	Commission percentage
Term Insurance	5%
ContinUL Extend	5%
Elite Global UL	.25%
Elite U.L.	5%
Elite Index U.L.	5%
Annuities	.10%

Aviva	Commission percentage
Annuities	.25% to age 75
Annuities	.10% to age 85
Vista Life	5%
Single Premium Life	.25%

Fort Dearborn Life	Commission percentage
Wealth Fortifier	.10%
Classic Fortifier	.10%
Platinum Fortifier	.10%

Forethought	Commission percentage
3 and 6 Year Product	.10%
Destination Income	.25% to age 75
	.10% 76-85
Guaranteed Destinations	.25% to age 75
	.10% 76-85

Genworth LTCI	Commission percentage
LTCI	2%
TLC	.10%

Lincoln Financial	Commission percentage
Fixed U.L.	3%
Lincoln LifeReserve	.25%
Term Life	3%
Money Guard	.10%

MetLife DI	Commission percentage
Disability Income	2%

Protective Life	Commission percentage
Fixed U.L.	3%
Term Life	3%
Fixed Annuity	.05%

Symetra Life	Commission percentage
Fixed Annuity	.05%
Term Life	3%

West Coast Life	Commission percentage
Fixed U.L.	3%
Term Life	5%
Fixed Annuity	.05%

\*Referral fee will be paid after your referred agent has completed seven months under contract with The Producers Firm. The fee will be in aggregate based on production with preferred carriers. If the writing agent has a chargeback, the referring agent will have a chargeback, as well.