

# Know the facts

about your hard-earned money

Have you ever been promised a large commission only to watch enrollment or other hidden fees reduce it to far less than you expected? Before you accept an offer that sounds too good to be true, ask what you can actually expect to net after the enrollment.

With Colonial Life's commission schedules, what you see is what we always give you – competitive, net commissions that won't be reduced by enrollment or other fees. In fact, we'll handle the entire enrollment for you (while you stay in control, of course) and eliminate the need for you to work with multiple voluntary carriers. We'll also offer you and your clients a number of programs and services – that others might charge you for – at no direct cost to enhance the way you and your clients do business:

- Cost management strategies
- HR and administrative time saving tools
- Benefits communication and education solutions

Talk with your benefits representative about Colonial Life earning potential so you can make the decision that delivers the most value for you and your clients.

**Colonial Life**<sup>®</sup>  
The benefits of good hard work.<sup>®</sup>

[ColonialLife.com](http://ColonialLife.com)

## Colonial Life product commissions

When you compare what you earn with Colonial Life to what you earn with some of our competitors after they've taken out all their deductions, you'll find our commissions are comparable, and in many cases, higher. And you haven't even heard about our Broker Bonus Program yet.

Individual products	Net commissions range top competitors <sup>1</sup>		Colonial Life peak schedule
	Low	High	
Accident	18%	19.5%	20%
Short-term disability	18%	19.5%	20%
Cancer	21%	24%	23%
Critical illness	21%	21%	20%
Hospital confinement indemnity	18%	19.5%	20%
Term life	18%	22.5%	23%
Whole life	27%	27%	27%
Universal life	25.5%	27%	29%

<sup>1</sup> Assumptions based on published rates of two key competitors, broker keeping 30% of gross commissions from competitors and average split required by top national enrollment companies. We strongly encourage you to check out the figures based on your business and location and then compare them to our commission rates. Your compensation can vary based on performance levels, product mix, sales mix, persistency and timing of premium collections.

Products and commission rates may vary by state. Ask your Colonial Life benefits representative for complete details.