

m.e.r.a.

Marketing Expense Reimbursement Allowance Program

LIFE PROGRAM

“ I cannot tell you how amazed I was to find out just how much money we were losing with our former brokerage firm. We thought we had one of the best deals in the industry, WOW were we wrong. We are sure glad we made the switch. -Victor (Texas) ”



**BEST Carriers. BEST Commission.
BEST Service. BEST Systems.**

800.373.9807

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Cumulative Target Annualized Life Premium	\$50,000 - \$99,999	\$100,000 - \$249,999	\$250,000 - \$999,999	\$1,000,000 - Plus
	Bronze	Silver	Gold	Diamond
Allianz				
Term	2.50%	5.00%	10.00%	12.50%
Permanent	Up to 5.00%	Up to 15.00%	Up to 17.50%	Up to 20.00%
American General				
Term/Permanent	5.00%	10.00%	15.00%	20.00%
American National				
Term	5.00%	15.00%	20.00%	25.00%
Permanent	15.00%	25.00%	30.00%	35.00%
Americo				
Final Expense	Up to 5.00%	Up to 10.00%	Up to 15.00%	Up to 20.00%
Term	Up to 15.00%	Up to 20.00%	Up to 25.00%	Up to 30.00%
Permanent	Up to 15.00%	Up to 20.00%	Up to 25.00%	Up to 30.00%
Assurity				
Term/Permanent	5.00%	10.00%	12.00%	15.00%
Aviva				
Term/Permanent	5.00%	10.00%	15.00%	20.00%
AXA				
Term	5.00%	10.00%	15.00%	25.00%
Permanent	5.00%	10.00%	15.00%	20.00%
Banner				
Term	10.00%	15.00%	30.00%	35.00%
Permanent	10.00%	15.00%	20.00%	30.00%
Conseco				
Final Expense	10.00%	11.00%	13.00%	15.00%
Term/Permanent	5.00%	10.00%	15.00%	20.00%
Fidelity				
Term/Permanent	Up To 10.00%	Up To 15.00%	Up To 20.00%	Up To 25.00%

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Rev. 1.10.11

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	Bronze	Silver	Gold	Diamond
Foresters				
Final Expense	5.00%	7.00%	10.00%	15.00%
Term/Permanent	5.00%	10.00%	15.00%	20.00%
Forethought				
Final Expense	2.50%	5.00%	7.50%	10.00%
Genworth				
Term/Permanent	15.00%	20.00%	25.00%	28.00%
Hartford				
Term/Permanent	5.00%	10.00%	15.00%	20.00%
ING ReliaStar				
Term/Permanent	10.00%	20.00%	25.00%	30.00%
John Hancock				
Term	30.00%	35.00%	40.00%	45.00%
Permanent	20.00%	25.00%	35.00%	45.00%
Liberty Bankers Life				
Term/Permanent	5.00%	10.00%	15.00%	20.00%
Lincoln				
Term	15.00%	20.00%	30.00%	40.00%
Permanent	15.00%	17.00%	20.00%	25.00%
MetLife				
Term	5.00%	10.00%	15.00%	20.00%
Permanent	5.00%	10.00%	Up to 20.00%	Up to 30.00%
Minnesota Life				
Term	5.00%	7.00%	12.00%	17.00%
Permanent	5.00%	10.00%	15.00%	20.00%

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	Bronze	Silver	Gold	Diamond
National Guardian Life				
Permanent	Up to 0.33%	Up to 0.83%	Up to 1.51%	Up to 3.03%
National Western Life				
Term/Permanent	Up to 5%	Up to 10%	Up to 15%	Up to 20%
Nationwide				
Term/Permanent	5.00%	10.00%	15.00%	20.00%
North American				
Term	5.00%	7.50%	10.00%	15.00%
Permanent	10.00%	15.00%	20.00%	25.00%
Oxford				
Permanent	5.00%	10.00%	15.00%	20.00%
Presidential				
Permanent	Up to 2.50%	Up to 5.00%	Up to 7.50%	Up to 10.00%
Prudential				
Term	UP to 5.00%	Up to 10.00%	Up to 15.00%	Up to 25.00%
Permanent	2.00%	Up to 4.00%	5.00%	10.00%
RBC Liberty Life				
Term/Permanent	5.00%	10.00%	10.00%	15.00%
Sagicor				
Term/Permanent	10.00%	20.00%	25.00%	28.00%
SBLI				
Term	10.00%	15.00%	20.00%	25.00%
Transamerica FM				
Term	5.00%	10.00%	Up to 15.00%	Up to 20.00%
Permanent	5.00%	10.00%	10.00%	10.00%

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	Bronze	Silver	Gold	Diamond
Transamerica				
Term	5.00%	10.00%	15.00%	20.00%
Permanent	5.00%	10.00%	10.00%	15.00%
United Home Life				
Term/Final Expense	5.00%	10.00%	15.00%	20.00%
United of Omaha				
Permanent/Term	Up to 15.00%	Up to 20.00%	Up To 25.00%	Up To 30.00%
Mortgage Term	10.00%	20.00%	30.00%	35.00%
Unity				
Permanent	Up to 1.50%	Up To 3.00%	Up to 4.50%	Up to 6.00%
West Coast Life				
Term/Permanent	15.00%	20.00%	30.00%	35.00%
Western Reserve Life				
Term/Permanent	10.00%	15.00%	20.00%	25.00%

This is not a contract and is for agent use only. Percentages may vary by state and issue age. Sunderland Group is not responsible for inaccuracies. Marketing Expense Reimbursement Allowance percentages based off of Sunderland Group DIRECT Top GA Producer contracts. Marketing Expense Reimbursement Allowance will be paid by Sunderland Group. For a list of approved marketing expenditures please contact our marketing department. Producers receive Top GA commissions direct from carrier. For access to Sunderland Group Top GA Producer contracts contact our marketing department. "UP to" percentages can and will vary with product specifics. Some Examples can include, Age Banded Products, Simplified Issue vs. Fully Underwritten Permanent Products. Rule of thumb: For any given company if the product you sell pays less than the other comparable products offered, the Marketing Expense Reimbursement Allowance will be Less than the "Up to" Percentage illustrated.

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