

# m.e.r.a.

marketing . expense  
reimbursement . allowance

"High volume life producers are rewarded with Sunderland Group's m.e.r.a. program, it's the richest producer compensation program in the industry!"

		m.e.r.a. Club Levels			
		BRONZE	SILVER	GOLD	DIAMOND
Cumulative 1st Yr Target Life Premium:		\$50,000 - \$99,999	\$100,000 - \$249,999	\$250,000 - \$999,999	\$1,000,000 - Plus
Allianz	Term	2.50%	5.00%	10.00%	12.50%
	Permanent	5.00%*	15.00%*	17.50%*	20.00%*
American Continental	Final Expense	5.00%	10.00%	15.00%	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	5.00%*	10.00%*	15.00%*	20.00%*
	Term/Permanent	15.00%*	20.00%*	25.00%*	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	10.00%*	20.00%*	30.00%*	40.00%*
Banner	Term	10.00%	15.00%	30.00%	35.00%
	Permanent	10.00%	15.00%	20.00%	30.00%
Fidelity	Term/Permanent	10.00%*	15.00%*	20.00%*	25.00%*
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%
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 Financial	Term	15.00%	20.00%	30.00%	40.00%
	Permanent	15.00%	17.00%	20.00%	25.00%
MetLife	Term/Permanent	5.00%	10.00%	15.00%	20.00%
Minnesota Life	Term	5.00%	7.00%	12.00%	17.00%
	Permanent	5.00%	10.00%	15.00%	20.00%
National Guardian	Permanent	0.33%*	0.83%*	1.51%*	3.03%*



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National Western	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	2.50%*	5.00%*	7.50%*	10.00%*
Prudential	Term	5.00%*	10.00%*	15.00%*	25.00%*
	Permanent	2.00%	4.00%*	5.00%	10.00%
RBC Liberty Life	Term/Permanent	5.00%	10.00%	10.00%	20.00%
Sagicor	Term/Permanent	10.00%	20.00%	25.00%	28.00%
Security Life of Denver	Permanent	20.00%*	25.00%*	30.00%*	40.00%*
SBLI	Term	10.00%	15.00%	20.00%	25.00%
Sun Life	Permanent	10.00%	15.00%	20.00%	25.00%
Transamerica FM	Term	5.00%	10.00%	15.00%*	20.00%*
	Permanent	5.00%	10.00%	10.00%	10.00%
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	0.00%	10.00%	15.00%	20.00%
United of Omaha	Permanent/Term	15.00%*	20.00%*	25.00%*	30.00%*
	Mortgage Term	10.00%	20.00%	30.00%	35.00%
Unity	Permanent	1.50%*	3.00%*	4.50%*	6.00%*
Washington National	Final Expense	5.00%	10.00%	11.00%	13.00%
	Term	5.00%	10.00%	11.00%	12.00%
	Permanent	5.00%	10.00%	15.00%	20.00%
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. \*Percentages can and will vary with product specifics. Some Examples can include, Age Banded Products, Simplified Issue vs. Fully Underwritten Permanent Products.

