

Producer Commissions



Get the results your clients need—and the compensation you want.

With real solutions and exceptional sales support from Prudential, you'll sell more and earn more. Here are our latest graded commission schedules.

Life & Long Term Disability (LTD)

(Basic, Optional, and Dependent Term Life, Group Universal Life, Group Variable Universal Life, and Accidental Death & Dismemberment)

Annual Amount of Premium	Non-Vested Commissions
First \$10,000	15.00%
Next \$10,000	10.00%
Next \$30,000	5.00%
Next \$50,000	2.00%
Next \$900,000	1.00%
Excess over \$1,000,000	0.00%

Short Term Disability (STD)

Group STD premium may be separated from Group LTD premium for the purpose of determining commission rates and allowances.

Annual Amount of Premium	Non-Vested Commissions
First \$15,000	10.00%
Next \$10,000	6.00%
Next \$25,000	4.00%
Excess over \$50,000	1.00%

Voluntary Accidental Death & Dismemberment and Business Travel Accident

Annual Amount of Premium	Non-Vested Commissions
First \$25,000	15.00%
Next \$25,000	12.50%
Next \$25,000	10.00%
Next \$25,000	5.00%
Next \$100,000	2.50%
Next \$550,000	1.00%
Next \$1,250,000	0.20%
Next \$8,000,000	0.10%
Next \$10,000,000	0.03%
Excess over \$20,000,000	0.00%

DBL (New York Disability Benefits Law)

Annual Amount of Premium	Non-Vested Commissions
First \$5,000	17.50%
Next \$5,000	13.50%
Next \$10,000	10.00%
Next \$10,000	10.00%
Next \$20,000	10.00%
Next \$250,000	3.50%
Next \$300,000	1.50%
Next \$400,000	0.80%
Excess over \$1,000,000	0.40%

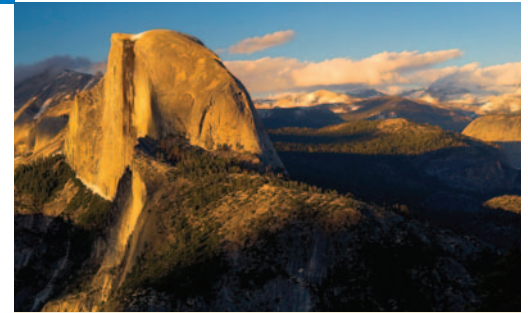
Dental

Annual Amount of Premium	Maximum Commission Amount
First \$10,000	10.00%
Next \$5,000	7.50%
Next \$15,000	5.00%
Next \$20,000	2.50%
Next \$200,000	1.75%
Next \$750,000	1.00%
Next \$4,000,000	0.25%
Excess over \$5,000,000	0.10%

Union or Union Management Groups

Life Only.

Annual Amount of Premium	Maximum Commission Amount
First \$1,000	6.50%
Next \$4,000	4.70%
Next \$5,000	2.85%
Next \$10,000	2.60%
Next \$10,000	2.35%
Next \$20,000	1.85%
Next \$50,000	1.15%
Next \$50,000	0.55%
Excess over \$150,000	0.14%



Real Challenges. Real Solutions. Real Results.

Solutions that Deliver You—and Your Clients—Results

From Prudential's Group Insurance

Leading producers rely on The Prudential Insurance Company of America (Prudential) to offer their clients benefits solutions that give employees peace of mind and deliver results. We offer a variety of products and services backed by time-saving technology to make enrollment, record-keeping, and claims management as simple and seamless as possible. We're proud that 98% of our clients said they were satisfied with the value of Prudential's products and services.¹ Let us help you as we have helped thousands of producers across the United States.

**For Financial Professional Use Only.
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To check your earned commissions, visit our **Producer Commission website** at www.prudential.com/gicommissions.

General Provisions

- Prudential will only issue payment on any compensation to properly licensed, registered, and appointed producers in accordance with state rules and regulations.
- The payment of any producer compensation will only be made on the total premium paid to Prudential. Any adjustments made to paid premiums to Prudential will impact producer compensation. Any unearned compensation will be charged back to the producer.
- Prudential reserves the right to modify compensation scales and offerings at any time.
- The payment of any producer compensation will only be made for the period of time the producer is recognized as the Broker of Record, as directed by the contract holder.

Producer Commission Website

To check your earned commissions with Prudential, visit our leading-edge Producer Commission website at www.prudential.com/gicommissions. You'll find private, secure, online access to your personal information in one central location. View current commission reports, statements dating back a full year, and more. For your convenience, we still send paper commission statements with your payments.

Long Term Care

Long Term Care commissions are case specific up to 15% at the time of the sale and at renewal.

Working with a Rock-Solid Provider

For 94 years, Prudential has been protecting millions of employees and their loved ones. Today, our Group Insurance business unit is the nation's second-largest group life carrier, with more than \$1.8 trillion in group life insurance coverage.² We are also a leading disability and long-term care insurance carrier. You and your clients can rest easy knowing we will be there when you need us—everything we do is built on a rock-solid foundation.

¹ The Prudential Insurance Company of America, 2009 Group Insurance Client Satisfaction Study. ² 2010 Statutory Annual Statement of Prudential (Blue Book).

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Additional service commissions are available based on services performed with approval by the client and Prudential.

Group Life, Disability, Accidental Death & Dismemberment, Business Travel Accident, Dental, and Long Term Care Insurance coverages are issued by The Prudential Insurance Company of America, 751 Broad Street, Newark, NJ 07102.

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