

Carrier Payment Options Cheat Sheet

<u>Bank Drafts</u>	<u>Direct Express Card</u>	<u>Debit Card</u>
Royal Neighbors – Paid on ISSUE	Prosperity Life – Paid AS EARNs (No Advance Commission)	Prosperity Life – Paid AS EARNs (No Advance Commission)
Liberty Bankers Life – Paid on ISSUE	Trinity Life / Family Benefit – Paid AS EARNs (No Advance Commission)***	Trinity Life / Family Benefit – Paid AS EARNs (No Advance Commission)***
Prosperity Life – Paid on ISSUE	AIG – Paid on DRAFT (Weekly Commissions)	AIG – Paid on DRAFT (Weekly Commissions)
Trinity Life / Family Benefit – Half on ISSUE / Half on DRAFT	Great Western – Paid on DRAFT (DAILY Commissions)	Great Western – Paid on DRAFT (DAILY Commissions)
Mutual of Omaha – Paid on ISSUE		
AIG – Paid on DRAFT (Weekly Commissions)		
Great Western – Paid on DRAFT (DAILY Commissions)		
Foresters – Paid on ISSUE		
Sagicor – Paid on ISSUE		

***Trinity Life / Family Benefit Life will only allow a smaller percentage of an agent's business to be direct express or debit cards. Make a point to keep your direct express/debit card business to 10%-20% of your total business you write with them. If you write too much, they will drop your contract. Use Prosperity more often for level policies with a card payment.