## Carrier Payment Options Cheat Sheet

Bank Drafts	<b>Direct Express Card</b>	Debit Card
Royal Neighbors –	Prosperity Life – Paid AS	Prosperity Life – Paid AS
Paid on ISSUE	EARNS (No Advance	EARNS (No Advance
	Commission)	Commission)
Liberty Bankers Life –	Trinity Life / Family Benefit	Trinity Life / Familiy
Paid on ISSUE	– Paid AS EARNS (No	Benefit – Paid AS EARNS
	Advance Commission)***	(No Advance
		Commission)***
Prosperity Life – Paid	AIG – Paid on DRAFT	AIG – Paid on DRAFT
on ISSUE	(Weekly Commissions)	(Weekly Commissions)
Trinity Life / Family	Great Western – Paid on	Great Western – Paid on
Benefit – Half on	DRAFT (DAILY	DRAFT (DAILY
ISSUE / Half on	Commissions)	Commissions)
DRAFT		
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		

<sup>\*\*\*</sup>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.