

Standard commission schedule

Lincoln Financial Group employee benefits products

Lincoln Financial Group is pleased to present our standard commission schedule for employer-paid, contributory and employee-paid benefit products.

All commissions on premium are payable on the first and renewal policy years.

Commission variations may be available on employer-paid and contributory plans.

Employer-paid and contributory plans



Term life with AD&D, Short-term disability		
Annual premium per case		Commission on premium
On the first	\$2,000	15.00%
On the next	\$3,000	12.00%
On the next	\$5,000	11.00%
On the next	\$5,000	8.00%
On the next	\$5,000	7.00%
On the next	\$5,000	6.00%
On the next	\$5,000	5.00%
On the next	\$20,000	2.00%
On the next	\$50,000	1.50%
On the next	\$50,000	1.00%
On the next	\$350,000	0.75%
On premium over	\$500,000	0.50%

Long-term disability		
Annual premium per case		Commission on premium
On the first	\$15,000	15.00%
On the next	\$10,000	10.00%
On the next	\$25,000	5.00%
On the next	\$50,000	1.00%
On premium over	\$100,000	0.50%

Dental		
Annual premium per case		Commission on premium*
On the first	\$10,000	10.00%
On the next	\$10,000	8.00%
On the next	\$10,000	4.00%
On the next	\$20,000	2.00%
On the next	\$50,000	1.50%
On the next	\$150,000	0.25%
On the next	\$250,000	0.15%
On premium over	\$500,000	0.15%

*Graded commissions are not available in Washington.

Vision (fully insured)	
Commission on premium	
Level 10%	

Non-insurance programs

Other programs	
	Commission on fees
Employee Assistance Program (EmployeeConnect SM Plus)	5.00%

Statutory Disability Plans

New York DBL & PFL		
	Annual premium per case	Commission on premium
On the first	\$1,000.00	15.00%
On the next	\$1,500.00	12.00%
On the next	\$2,500.00	11.00%
On the next	\$2,500.00	8.00%
On the next	\$2,500.00	7.00%
On the next	\$2,500.00	6.00%
On the next	\$2,500.00	5.00%
On the next	\$10,000.00	2.00%
On the next	\$25,000.00	1.50%
On the next	\$25,000.00	1.00%
On the next	\$175,000.00	0.80%
On premium over	\$250,000.00	0.50%

New Jersey TDB		
	Annual premium per case	Commission on premium
On the first	\$2,000.00	15.00%
On the next	\$3,000.00	12.00%
On the next	\$5,000.00	11.00%
On the next	\$5,000.00	8.00%
On the next	\$5,000.00	7.00%
On the next	\$5,000.00	6.00%
On the next	\$5,000.00	5.00%
On the next	\$20,000.00	2.00%
On the next	\$50,000.00	1.50%
On the next	\$50,000.00	1.00%
On the next	\$350,000.00	0.80%
On premium over	\$500,000.00	0.50%

New Jersey TDB		
	Annual premium per case	Commission on premium
On the first	\$2,000.00	20.00%
On the next	\$3,000.00	16.00%
On the next	\$5,000.00	14.50%
On the next	\$5,000.00	8.00%
On the next	\$5,000.00	7.00%
On the next	\$5,000.00	6.00%
On the next	\$5,000.00	4.00%
On the next	\$20,000.00	2.00%
On the next	\$50,000.00	1.50%
On the next	\$50,000.00	1.00%
On the next	\$350,000.00	0.75%
On premium over	\$500,000.00	0.50%

Hawaii TDI		
	Annual premium per case	Commission on premium
On the first	\$2,000.00	15.00%
On the next	\$3,000.00	12.00%
On the next	\$5,000.00	11.00%
On the next	\$5,000.00	8.00%
On the next	\$5,000.00	7.00%
On the next	\$5,000.00	6.00%
On the next	\$5,000.00	5.00%
On the next	\$20,000.00	2.00%
On the next	\$50,000.00	1.50%
On the next	\$50,000.00	1.00%
On the next	\$350,000.00	0.75%
On premium over	\$500,000.00	0.50%

Employee-paid plans

All commissions on premium are payable on the first and renewal policy years.

Coverages	
Product	Commission on premium
Term life/AD&D	Level 10%, 15% or 20%
Short-term disability	Level 10%, 15% or 20%
Long-term disability	Level 10%, 15% or 20%
Dental ¹	Level 10% or 15%
Accident	65% (year 1), 5% (subsequent years); Level 15%, 20%
Accident (Minnesota, Washington)	50% (year 1), 2% (subsequent years); Level 15%
Critical Illness	Attained Age: 70% (year 1), 10% (subsequent years); Issue Age: 65% (year 1), 5% (subsequent years) Level 15%, 20%
Critical Illness (Minnesota)	Attained or Issue Age: 65% (year 1), 5% subsequent years; Level 20%
Critical Illness (Maryland, New Jersey)	Attained Age: 15% (year 1), 5% subsequent years; Issue Age: 10% (year 1), 5% subsequent years; Level 5%
Critical Illness (Washington) ²	Attained Age: 12% (year 1), 5% subsequent years; Issue Age: 10% (year 1), 5% subsequent years; Level 6%
Vision (fully insured)	Level 10%

¹Dental commissions in Washington are subject to state restrictions.

²Pending.

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