

Commission Advances & Carrier Caps



Carrier	Months Advanced
Accordia	9
Aetna Final Expense	9
Allianz	9
American General	9
Americo	3,6,or 9
Assurity	6
Banner	9
Foresters	9.0
Kansas City Life	80%
Kemper	3 or 6
Life of the Southwest	9
Lincoln	9
Mutual of Omaha	9
North American	9
Oxford	6,9
Phoenix	9
Protective	9
Transamerica Family	9
United Home Life	9
VBA	4, 6, or 9 month
Carriers with No Advance	
Legacy	IHC Gerber
John Hancock	AXA Colorado Bankers
Starmount	SBLI Illinois Mutual
Principal	Fidelity Security Life National Western
Prudential	Voya Metlife
Transamerica	Sagicor Fidelity
AIG (Guaranteed issue)	IL Mutual Mass Mutual

Please contact our Licensing department for up to date advance information.

*Personal production does not qualify for advance