

Eligible Production Credits

Unlimited Credit

Products	Commission/Fee Credit
Accidental death and dismemberment (individual)	100% of first-year commission
Critical illness (individual)	100% of first-year commission
Disability income contracts (individual)	100% of first-year commission
Life (individual)	
Up to annual premium/target premium	100% of first-year commission
Deposits in excess of annual/target premium	100% of first-year commission
Single premium (whole life and investment)	100% of first-year commission
Short-term endowment rider (max. 15 yrs.)	100% of first-year commission
Long-term care (individual)	100% of first-year commission
Pensions (annual premium)	100% of first-year commission
Accidental death and dismemberment (group)	100% of first-year commission
Critical illness (group)	100% of first-year commission
Disability income contracts (group)	100% of first-year commission
Life (group)	100% of first-year commission
Long-term care (group)	100% of first-year commission
Single premium or short-term endowment (max. 15 yrs.)	100% of first-year commission
Pensions (single premium)	100% of first-year commission
Annuities (individual and group)	100% of all commissions

Limited Credit

Products	Commission/Fee Credit
Health care (individual)	100% of first-year commission
Pensions (annual premium) from non-life company	100% of first-year commission
Health care (group)	100% of first-year commission
Mutual funds	100% of all commissions
Pensions (single premium) from non-life company	100% of first-year commission
Securities	100% of commission on new money invested
Wrap accounts/asset management accounts	100% of all commissions
2009 planning fees	100% of fees paid to an agency or firm