**Let’s Talk About Commissions**

* I am compensated for my work by the insurance companies. The products we choose to use will be based on the design and benefits that fit your needs. The product commissions are set by the company and are fairly uniform based on the each type of annuity. My recommendations to you are based on your needs and requests, and are not greatly affected by the specific annuity we choose among those that might be best suited to your need.
* I have chosen to be an independent agent. As such, I am not an employee of a company; rather I work for your best interests. While I do not receive a salary, office or benefits I am compensated for my work today and for my ongoing service to you by whichever company offers the best product(s) to meet your needs. The commission paid does not affect your deposit; your entire deposit goes to work for you.
* Financial Services are generally paid for in one of two ways. An annual fee charged to your account value (usually between 1.5-3%) or an upfront commission either charged against your initial investment or paid by the product provider which protects their interests by levying a charge against early surrender. While the way compensation is paid is outside of my control I do choose the products that best fit your specific need and situation.
* Much like a realtor our transaction today will result in a commission being paid to me. The two major differences are that while a realtor duties end once the transaction is complete, my services to you based on our relationship and on behalf of the carrier are just beginning; and while the realtor’s commission is paid by the buyer and seller my commission is 100% paid by the insurance company.

**Your Client Does Not Likely Understand About Your Pay**

* Upfront commission is payment for services rendered over many years.
* Commission is all that you earn. You are not salaried, no one pays for your health and professional liability insurance, your office space, office help, technology etc… Most commissioned individuals have some or all of those expenses paid by the store/dealer /company they represent.
* Commission payments are uniform amongst most insurance companies.
* Commission is paid by the insurer. Does not affect their investment.
* Commission by product is set by the insurer by product.