# **8** Guardian

# Get Paid What You're Worth up to 17.5%

Our exceptional compensation package includes up to 17.5% renewals! Take a look at our numbers...

### First year commission (for occupation classes 6-3)

Non-Discounted Provider Choice and All Provider Plus<sup>1</sup> and Overhead Expense Policies<sup>2</sup>

| Rate | Cumulate Premium     |
|------|----------------------|
| 50%  | \$0 - \$12,000       |
| 55%  | \$12,001 - \$25,000  |
| 60%  | \$25,001 - and above |

Discounted Provider Choice Policies<sup>3</sup>

| Rate | Cumulate Premium     |
|------|----------------------|
| 40%  | \$0 - \$12,000       |
| 45%  | \$12,001 - \$25,000  |
| 50%  | \$25,001 - and above |

If you sell disability income insurance then you're doing the right thing for your clients. Selling our disability income insurance can bring your clients significant value while bringing you significant compensation.

#### **Competitive renewals**

Non-Discounted Provider Choice and All Provider Plus<sup>1</sup> and Overhead Expense Policies<sup>2</sup>

|            | Basic | Variable*    | Total        |
|------------|-------|--------------|--------------|
| Years 2-10 | 5%    | 2.5% - 12.5% | 7.5% - 17.5% |
| Years 11+  | 2%    | 2.5% - 12.5% | 4.5% - 14.5% |

### Discounted Provider Choice Policies<sup>3</sup>

|            | Basic | Variable*    | Total        |
|------------|-------|--------------|--------------|
| Years 2-10 | 2%    | 2.5% - 12.5% | 4.5% - 14.5% |
| Years 11+  | 2%    | 2.5% - 12.5% | 4.5% - 14.5% |

#### Immediate vesting — and 100% vesting during your lifetime.

Guardian believes that you should be rewarded for a job well done... over and over again. In addition to these impressive numbers, we have attainable requirements for DI Inner Circle, which makes doing business with Guardian even more attractive.

## The Guardian Life Insurance Company of America

guardianlife.com

New York, NY

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- $^1\mathrm{Except}$  ProVider Plus Franchise Policies, which follow the same schedule as the Discounted Provider Choice Policies
- <sup>2</sup> Provider Choice policies that aren't sold as part of an Association Discount Program, and that aren't sold to dentists under other discount programs, pay compensation using this non-discounted table above. This table also applies to policies sold to medical residents.
- <sup>3</sup> This compensation scale applies to Provider Choice policies written under discount programs that include: •For all occupations: Association Discount Programs • For Dental occupations: Professional Groups, Batch-Bill Discounts, Dental (not medical) Resident Programs, QSPP, and VIP Programs
- \* Variable Renewals (1) are based upon persistency; (2) are subject to a deductible; (3) do not apply on policies sold to CA dentists or policies that have lifetime benefits; and (4) have minimum production requirements (IDI Sales Requirement or IDI In-Force Requirement) [[SenderDisclosure]]

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Pub5921BL (11/18)\_REB 2018-69275 (Exp. 11/20)