

Commission Guidelines

Americo is committed to helping you recruit producers and grow your business. We provide you with our Contracting and Commission Guidelines to help maintain the integrity of the Agent Agreement, ensure you have the necessary margins to operate your business and prevent additional debt.

Any Agent appointed by Americo (writing or receiving an override) must be actively involved in the business. Using "Placeholders" to appoint non-business-involved parties intending to bypass Americo's Contracting Guidelines is strictly prohibited.

FINAL EXPENSE ¹		
Commission Percentage	Production Requirement	Approval Required
120% (Street)	\$0	None
125%	\$500,000	Account Executive
130%	\$1M	Director of Life Sales or Chief Marketing Officer*
135%	\$2M	

TERM SERIES ²		
Commission Percentage	Production Requirement	Approval Required
110% (Street)	\$0	None
125%	\$250,000	Account Executive
130%	\$500,000	Director of Life Sales or Chief Marketing Officer*
135%	\$1M	
140%	\$2M	

INSTANT DECISION IUL		
Commission Percentage	Production Requirement	Approval Required
110% (Street)	\$0	None
115%	\$250,000	Account Executive
120%	\$500,000	Director of Life Sales or Chief Marketing Officer*
125%	\$1M	
130%	\$2M	

*For levels requiring Director or CMO approval, please consult with Americo Marketing prior to offering these levels.

Proof of production is required for any contract that is offered above street level. Proof of production can include: Copies of commission statements, production reports, or a 1099. Your Account Executive can approve one level above street, anything above that will require approval from the Director of Life Sales or Chief Marketing Officer. An annual review will occur to ensure agents are meeting the required Americo production amounts for their assigned level. **Americo will not honor any contract above the max compensation level listed in these guidelines.**

¹ Commission amounts and requirements pertain to Eagle Select for ages 60 - 80.

² Commission amounts and requirements pertain to Term 125 and CBO 100.