

NFP Windsor 2021 IDI Compensation Summary

NOTE: IDI Production is not part of Life Bonus Pool aggregation.

Ameritas	Product Type	Yr 1 From Carrier	Yr 1 From Windsor	Yr 1 Total Comp	Renewal Years 2-5	Renewal Years 6-10	Renewal 11+
Noncancelable DI 6A/M - 2A/M	IDI	50	20	70	10	10	10
Business Overhead Expense (BOE)	IDI	50	20	70	10	10	10
Guaranteed Renewable 6A/M - 3A/M	IDI	50	20	70	10	10	10
Guaranteed Renewable 2A/M - B	IDI	40	20	60	10	10	10
Association Discount							
Noncancelable DI & BOE	IDI	40	20	60	10	10	10
Guaranteed Renewable 6A/M - 3A/M	IDI	40	20	60	10	10	10
Guaranteed Renewable 2A/M - B	IDI	30	20	50	10	10	10
25% Big Case Discount							
Noncancelable DI & BOE	IDI	40	20	60	5	5	5
Guaranteed Renewable 6A/M - 3A/M	IDI	40	20	60	5	5	5
Guaranteed Renewable 2A/M - B	IDI	30	20	50	5	5	5
30% Big Case Discount				0			
Noncancelable DI & BOE	IDI	35	20	55	5	5	5
Guaranteed Renewable 6A/M - 3A/M	IDI	35	20	55	5	5	5
Guaranteed Renewable 2A/M - B	IDI	25	20	45	5	5	5
Guaranteed Standard Issue Program							
Noncancelable & Guaranteed Renewal DI							
15% Premium Discount	IDI	40	20	60	10	10	10
20% Premium Discount	IDI	40	20	60	10	10	10
25% Premium Discount	IDI	35	15	50	10	10	10
30% Premium Discount	IDI	30	15	45	10	10	10
Mutual of Omaha	Product Type	Yr 1 From Carrier	Yr 1 From Windsor	Yr 1 Total Comp	Renewal Years 2-5	Renewal Years 6-10	Renewal 11 - 15
Mutual Income Solutions D90 Non-Cancellable	IDI	65	5	70	6	6	1
Mutual Income Solutions D90 Guaranteed Renewable	IDI	65	0	65	6	5	1
Mutual Income Solutions D90 Non-Cancellable with AG ML CE Discounts	IDI	60	5	65	6	6	1
Mutual Income Solutions D90 Guaranteed Renewable with AG ML CE Discounts	IDI	60	0	60	6	5	1
D90 ROP or CV Riders	IDI	2	0	2	0	0	0

Principal	Product Type	Yr 1 From Carrier	Yr 1 From Windsor	Yr 1 Total Comp	Renewal Years 2-5	Renewal Years 6-10	Renewal 11+
All Underwritten Products-Issue Age 18-64 Occ Classes 6A-3A	IDI	50	20	70	5*	5*	3
All Underwritten Products-Issue Age 18-64 Occ Classes 2A-A (DI, Overhead, Key Man, Buy Out)	IDI	45	15	60	5*	5*	3
*see below for Enhanced Renewal, Quality Producer and Quality Business (persistence) Bonus Details							



The compensation package¹ from Principal® rewards you for the individual disability insurance (IDI) business three ways:

- 1 First-year commissions for what you write today
- 2 Renewal commissions for business that stays on the books
- 3 Bonuses that encourage long-term, quality business

1 First-year commissions (FYCs)

Issue age 18 – 64	50% occupation classes 6A ² -3A 45% occupation classes 2A-A
Issue age 65+	4% for all occupation classes

Note: In California, compensation for business products differs. Refer to JJ1626 for details.

2 Renewal commissions³ (DI FYCs earned in year policies issued)

	Years 2-5	Years 6-10	Years 11+ ⁴
\$0 – \$4,999	5%	5%	3%
\$5,000 – \$9,999	10%	7%	3%
\$10,000 – \$14,999	12%	10%	3%
\$15,000+	15%	13%	3%

3 Maximize your earning potential with our bonuses

Quality Producer Bonus^{5,6,7} – Identifies and rewards our best producers with a cash bonus in March. To qualify, producers must demonstrate a continued commitment to placing business with Principal, be in good business-conduct standing, have favorable persistency and low wastage.

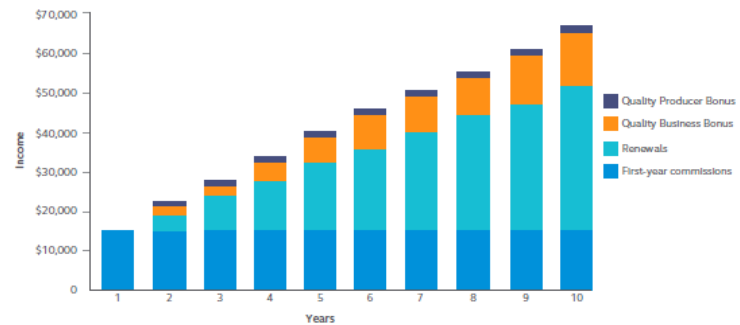
IDI annualized premium	Bonus percentage	Bonus amount
\$0 – \$29,999	0	0
\$30,000 – \$59,999	5%	\$1,500 – \$3,000
\$60,000 – \$89,999	7.5%	\$4,500 – \$6,750
\$90,000+	10%	\$9,000+

Quality Business Bonus – Rewards you for maintaining and growing blocks of inforce business^{5,6}

Calendar year (following the qualification year)	Persistency requirement	Bonus paid on inforce premium (in a qualification year)
Years 1 – 9	95%	5% for \$20,000 – \$49,999 7% for \$50,000 and up

You may receive this bonus for nine years following the qualification year. For additional details, refer to your commission schedule.

Your income potential over 10 years



This example is for illustrative purposes only, and is based on a hypothetical assumption described to the right of the table. It is not a promise or a guarantee of the results shown.

Assumptions: HH750, 6A²/4A/3A occupation class, 100% persistency, annual IDI premium = \$30,000; issue ages of 18-64

¹ If you receive contingent compensation under an existing agreement, the company requires that, before sale or renewal, you disclose to the insurance customer (including group annuity customers) that you (or your firm) may receive contingent compensation (cash or otherwise) as a result of the sale or renewal. Disclosure is required whether the compensation is from Principal® or a company of the Preferred Product Network, Inc.

² The 6A occupation class is not approved in all states or for all products; not available in California. Visit www.principal.com/distateapprovals for details.

³ During the conditionally renewable period (ages 65-75), a service fee of 4% will be paid to the servicing agent regardless of policy year. For issue ages 65 and older, FYC rate of 4% of premium (HH750). Policies issued after 5/19/2006 that renew under the Conditional Renewal provision receive a renewal commission rate of 4% of premium. The 4% renewal commission applies each year the policy is renewed.

⁴ Renewal commissions in policy years 11 and later are contingent upon \$5,000 of first-year commissions earned on disability insurance policies issued in the prior calendar year. If you're retired and have \$125,000 of individual disability insurance premium inforce at the time of your retirement, the first-year commission contingency does not apply. You must notify us in writing of your retirement.

⁵ Paid in addition to first-year and renewal commissions or other bonuses paid.

⁶ Bonuses will not increase overall first-year commission level credited for that year.

⁷ The Quality Producer Bonus is for single producers who have an active contract at the time of payout. It's not for producer groups or for those receiving management compensation. It's a cash bonus to the producer and does not increase the producer's overall annualized premium. Bonus is based on IDI annualized premium earned and paid in the prior year. Refer to the Quality Producer Program flier for complete details (JJ1888).

Disability insurance from Principal® is issued by Principal Life Insurance Company, Des Moines, Iowa 50392-0002, www.principal.com.

Please remember to abide by the company's policy on disclosure of compensation. You can obtain more information, as well as a sample disclosure form, at www.principal.com.

Final determination of the bonus amount and/or payment rests solely with Principal. The bonus formula may change or terminate at any time without prior notice.

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The Standard	Product Type	Yr 1 From Carrier	Yr 1 From Windsor	Yr 1 Total Comp	Renewal Years 2-5	Renewal Years 6-10	Renewal 11+
Platinum Advantage (issue ages up to 60)- FUW (NC)	IDI	50	20	70	5*	5*	0*
Platinum Advantage (issue ages up to 60)- FUW (GR)	IDI	45	20	65	5*	5*	0*
Platinum Advantage (issue ages up to 60) - GME	IDI	50	15	65	5*	5*	0*
Business Protector	IDI	50	20	70	5	5	0
Business Equity Protector	IDI	50	20	70	5	5	0

Issue Age over 60 will be reduced by multiplying the above rates by the following factors: 90% for issue age 61, 70% for issue age 62, 50% for issue age 63, 30% for issue age 64 and 25% for issue age 65 and older.

***See below for Enhanced Renewal Bonus on Fully Underwritten Platinum Advantage product ONLY**

Earn the Extra Advantage



Don't miss out on your Platinum Advantage bonus!

Your success at selling disability income protection products deserves recognition.

Introducing the Platinum Advantage Producer Bonus Program for fully underwritten plans.

As a high-volume producer, you may already be on your way to earning this extra advantage. The program pays you bonuses in the form of renewal commission and service fees, based on sales thresholds.

There are two bonus levels to reward you.

While this new bonus is payable only on fully underwritten Platinum Advantage, you achieve the thresholds with all fully underwritten products from The Standard.

How to Qualify	Renewal Bonus Payouts	
First-year premium on all fully underwritten products*	Platinum Advantage bonus percentage in renewal years 2-10**	Platinum Advantage bonus percentage in service fee years 11+**
\$50,000 and over	10%	2%
\$25,000 - \$49,999	5%	2%
\$0 - \$24,999	0%	0%

The Standard pays producers a vested base renewal of 5% in years 2 through 10, regardless of sales volume. The above bonus amounts are in addition to the base renewal. If you reach the \$25,000 level, The Standard will pay you a total of 10% vested renewals in years 2-10, followed by 2% service fees in years 11+. If you achieve \$50,000 or more in a calendar year, The Standard will pay you a total of 15% vested renewals in years 2-10, followed by 2% service fees in years 11+.



Learn more about Platinum Advantage at www.standard.com/di or connect with your General Agent for more information about the Producer Bonus Program.

For Producer Use Only

Grow Your Income Potential

15-Year Income Example With \$50,000 Yearly Sales

Year	New Sales	First-Year Commission (50%)	Renewal Commission Years 2-10 (15%*)	Service Fees Years 11+ (2%)	Total Annual Commission
1	\$50,000	\$25,000			\$25,000
2	\$50,000	\$25,000	\$7,500		\$32,500
3	\$50,000	\$25,000	\$15,000		\$40,000
4	\$50,000	\$25,000	\$22,500		\$47,500
5	\$50,000	\$25,000	\$30,000		\$55,000
6	\$50,000	\$25,000	\$37,500		\$62,500
7	\$50,000	\$25,000	\$45,000		\$70,000
8	\$50,000	\$25,000	\$52,500		\$77,500
9	\$50,000	\$25,000	\$60,000		\$85,000
10	\$50,000	\$25,000	\$67,500		\$92,500
11	\$50,000	\$25,000	\$75,000	\$1,000	\$101,000
12	\$50,000	\$25,000	\$75,000	\$2,000	\$102,000
13	\$50,000	\$25,000	\$75,000	\$3,000	\$103,000
14	\$50,000	\$25,000	\$75,000	\$4,000	\$104,000
15	\$50,000	\$25,000	\$75,000	\$5,000	\$105,000
TOTAL	\$750,000	\$375,000	\$712,500	\$15,000	\$1,102,500

Assumes all sales are Platinum Advantage and no lapses in premium payment.

* 15% is 5% vested base renewal payment, plus 10% renewal bonus.

Stick with The Standard's Platinum Advantage income protection insurance to boost your long-term income!

* Thresholds refer to annualized, placed premium sold during a calendar year. Each year begins a new qualifying period. Fully underwritten products include Platinum Advantage, Business Overhead Protector™ and Business Equity Protector™. Increases in coverage purchased through Future Purchase Options, Benefit Increase Riders and Automatic Increase Benefits will also qualify.

** Bonuses paid on Platinum Advantage paid premium only.

Standard Insurance Company | The Standard Life Insurance Company of New York | standard.com/di

The Standard is a marketing name for StanCorp Financial Group, Inc. and subsidiaries. Insurance products are offered by Standard Insurance Company of Portland, Oregon, in all states except New York, where insurance products are offered by The Standard Life Insurance Company of New York. Product features and availability vary by state and company, and are solely the responsibility of each subsidiary. Each company is solely responsible for its own financial condition. Standard Insurance Company is licensed to solicit insurance business in all states except New York. The Standard Life Insurance Company of New York is licensed to solicit insurance business in only the state of New York.

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Platinum Advantage Producer Bonus Program