Group benefits

Commissions schedules

Comprehensive rewards for your sales efforts

DENTAL | STD | LTD | LIFE | VISION | ACCIDENT | CRITICAL ILLNESS[1] | HOSPITAL INDEMNITY[2] | PFML[2]

At Principal®, we're known for choice. And commissions are no exception. Choose the type of commission that's the best fit for each case.

We apply the premium for each line of coverage (dental, short-term disability (STD), long-term disability (LTD), group term life, vision, accident, critical illness, hospital indemnity, and Paid Family and Medical Leave (PFML)) separately to the commission scale. When an employer has a voluntary and non-voluntary line of coverage (i.e. non-voluntary STD and voluntary STD) the premium for both is added together to determine commissions. The exception is voluntary term life, which is considered separate from group term life.

Graded percentage

Dental, short-term disability, group term life and vision		
Premium		Percent
First	$5,000	10.0%
Next	$5,000	8.0%
Next	$15,000	6.0%
Next	$25,000	4.0%
Next	$100,000	3.0%
Next	$350,000	2.5%
Over	$500,000	1.6%

Long-term disability		
Premium		Percent
First	$15,000	15.0%
Next	$10,000	10.0%
Next	$25,000	5.0%
Next	$50,000	2.0%
Next	$100,000	1.0%
Next	$300,000	0.6%
Next	$500,000	0.3%
Over	$1,000,000	0.1%

Flat percentage

Flat commissions are available for all group coverages. The amount available varies by coverage, services you provide to your client, and state regulations.

High/low percentage

High/low commissions are available on accident, critical illness, and hospital indemnity.

	Accident[3] and critical illness[4]	Hospital indemnity
Year 1	65%	50%
Year 2+	5%	5%

[1] Specified disease in New York.

[2] In approved states only.

[3] High/low commissions not available for accident insurance in New Mexico, New York, or Washington. In Colorado, Delaware, Indiana, Kentucky, Minnesota, North Dakota, and Ohio, year 1 is 55% and year 2+ is 2%.

[4] High/low commissions not available for critical illness insurance in New York or Washington.

Let's connect

For general compensation questions, call us at 800-388-4793.

Principal®

principal.com

Insurance products issued by Principal Life Insurance Company®, a member of the Principal Financial Group®, Des Moines, IA 50392.

The commission scales may change or terminate at any time without prior notice.

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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 principal.com.

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