Lincoln Financial Group®
You're In Charge®

Standard commission schedule

Lincoln Financial Group employee benefits products

Lincoln Financial Group is pleased to present our standard commission schedule for employer-paid, contributory, and employee-paid benefit products.

All commissions on premium are payable on the first and renewal policy years.

Commission variations may be available on employer-paid and contributory plans.

Employer-paid and contributory plans

Term life with AD&D, Short-term disability

Annual premium per case		Commission on premium
On the first	$2,000	15.00%
On the next	$3,000	12.00%
On the next	$5,000	11.00%
On the next	$5,000	8.00%
On the next	$5,000	7.00%
On the next	$5,000	6.00%
On the next	$5,000	5.00%
On the next	$20,000	2.00%
On the next	$50,000	1.50%
On the next	$50,000	1.00%
On the next	$350,000	0.75%
On premium over	$500,000	0.50%

Long-term disability

Annual premium per case		Commission on premium
On the first	$15,000	15.00%
On the next	$10,000	10.00%
On the next	$25,000	5.00%
On the next	$50,000	1.00%
On premium over	$100,000	0.50%

Dental

Annual premium per case		Commission on premium*
On the first	$10,000	10.00%
On the next	$10,000	8.00%
On the next	$10,000	4.00%
On the next	$20,000	2.00%
On the next	$50,000	1.50%
On the next	$150,000	0.25%
On the next	$250,000	0.15%
On premium over	$500,000	0.15%

*Graded commissions are not available in Washington.

Vision (fully insured)

Commission on premium
Level 10%

Non-insurance programs

Other programs

	Commission on fees
Employee Assistance Program *(EmployeeConnect Plus)*	5.00%

Insurance products issued by:
The Lincoln National Life Insurance Company

Employee-paid plans or individual policies

All commissions on premium are payable on the first and renewal policy years.

Coverages	
Product	**Commission on premium**
Term life/AD&D	Level 10%, 15%, or 20%
Short-term disability	Level 10%, 15%, or 20%
Long-term disability	Level 10%, 15%, or 20%
Dental[1]	Level 10% or 15%
Accident[2]	65% (year 1), 5% (subsequent years); Level 15%, 20%
Critical illness	70% (year 1), 10% (subsequent years); Level 15%, 20%
Critical illness[3] (Maryland, Minnesota, New Jersey, Washington)	70% (year 1), 4% (subsequent years); Level 12.5%, 17%
Vision (fully insured)	Level 10%

[1] Dental commissions in Washington are subject to state restrictions.

[2] Accident coverage is offered as an individual insurance policy in Minnesota.

[3] Critical illness coverage is offered as an individual insurance policy in Maryland, Minnesota, New Jersey and Washington.

The payment of any commission for a sold plan or case is subject to The Lincoln National Life Insurance Company Group Broker's Single Case Compensation Agreement ("SCCA") that sets forth the specific compensation and related terms and conditions. The payment of any commission is subject to the terms and conditions of the applicable SCCA. If there is any discrepancy between this Standard Commission Schedule and a SCCA, the applicable SCCA shall govern.

Commissions are only paid to producers who are licensed to do business in the applicable state(s) and appointed by The Lincoln National Life Insurance Company, Fort Wayne, IN.

Employee assistance services are provided by ComPsych® Corporation, Chicago, IL. ComPsych® is not Lincoln Financial Group® company. Coverage is subject to actual contract language. Each independent company is solely responsible for its own obligations.

Vision coverage is provided by or through UnitedHealthcare Insurance Company, located in Hartford, Connecticut; UnitedHealthcare Insurance Company of New York, located in Islandia, New York; or their affiliates. Administrative services are provided by Spectera, Inc., UnitedHealthCare Services, Inc. or their affiliates. Plans sold in Texas use policy form number VPOL.06.TX or VPOL.13.TX and associated COC form number VCOC.INT.06.TX or VCOC.CER.13.TX. Plans sold in Virginia use policy form number VPOL.06.VA or VPOL.13.VA and associated COC form number VCOC.INT.06.VA or VCOC.CER.13.VA. This policy has exclusions, limitations and terms under which the policy may be continued in-force or discontinued. For costs and complete details of the coverage, contact *Lincoln VisionConnect at 1-800-440-8453*.

UnitedHealthcare Insurance Company is not a Lincoln Financial Group® company.

Insurance products (policy series GL1101, GL3001, GL11, GL11LG, GL41, GL51, WIND) are issued by The Lincoln National Life Insurance Company (Fort Wayne, IN), which does not solicit business in New York, nor is it licensed to do so. Product availability and/or features may vary by state. Limitations and exclusions apply. **Not for use in New York.**

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