

Commissions schedules

Comprehensive rewards for your sales efforts

Dental | Short-term disability (STD) | Long-term disability (LTD) | Life | Vision | Critical illness

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, STD, LTD, group term life, vision and critical illness) 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			Long-term disability		
	Premium	Percent		Premium	Percent
First	\$5,000	10.0%	First	\$15,000	15.0%
Next	\$5,000	8.0%	Next	\$10,000	10.0%
Next	\$15,000	6.0%	Next	\$25,000	5.0%
Next	\$25,000	4.0%	Next	\$50,000	2.0%
Next	\$100,000	3.0%	Next	\$100,000	1.0%
Next	\$350,000	2.5%	Next	\$300,000	0.6%
Over	\$500,000	1.6%	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. In New York, the flat commission for voluntary term life varies based on employee participation.

High/low percentage

Critical illness commissions are higher in the first year and lower in years two and beyond.

Critical illness ¹	
Year 1	30%
Year 2+	15%

¹ Not available in Washington.



Let's connect.

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



principal.com

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

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