

Compensation at a glance

Standard compensation rates

When you bring your business to OneAmerica®, your reward is more than just happy customers. Here's how you'll be compensated.

Voluntary Life and Voluntary Disability insurance

Premium	First year	Renewal
Commission rate	% as agreed in broker agreement	% as agreed in broker agreement

Group Life & Short-term Disability insurance (10 or more insureds) — Schedule C

Annual premium	\$0 to \$10,000	\$10,001 to \$20,000	\$20,001 to \$30,000	\$30,001 to \$40,000	\$40,001 to \$70,000	\$70,001 to \$100,000	\$100,001 or more
Commission rate	10%	8%	4%	2.75%	2.50%	2%	0.75%

Long-term Disability insurance (10 or more insureds) — Schedule D

Annual premium	\$0 to \$15,000	\$15,001 to \$25,000	\$25,001 to \$30,000	\$30,001 or more
Commission rate	15%	10%	5%	1%

Legacy Whole Life insurance (three options)

Flat commission rate	14%
Small heap	First year: 35% Years 2–10: 10% Years 11+: 4%
Large heap	First year: 90% Years 2+: 2%

Note: Percentages are based on the amount of premium received for each policy year.

Small business group and employer-paid traditional group life, STD/LTD

2 to 9 insureds	
Commission rate	15%

Small business voluntary life, LTD, STD, One Lump Sum

2 to 99 insureds	
Commission rate	15%

Ready to earn more?
Contact your OneAmerica
sales representative
and get started today!

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Notes: Products issued and underwritten by American United Life Insurance Company® (AUL), Indianapolis, IN, a OneAmerica company. Not available in all states or may vary by state. This advertisement replaces all prior broker compensation promotional materials for AUL's group insurance products.

Compensation offered and approved by American United Life Insurance Company® (AUL), in writing will be paid based upon premium received by AUL (i.e., on an as-earned basis).

Following a broker's satisfactory services and written approval, authorization and appointment by AUL, a broker can be offered compensation based upon the premium received by AUL for the group insurance product(s) issued to policyholders for which the broker has been designated agent of record by the policyholder.

Premium is normally defined as gross written premium less adjustments and refunds on cancellations or terminations.

The underlying broker contract will ultimately outline the terms and conditions of any relationship with AUL. All terms, conditions and provisions of the underlying broker contract and group commission agreement shall not be modified or amended by this promotional piece. If there is a conflict between the provisions in the broker contract, the group commission agreement and this promotional piece, then the provisions expressly contained in the broker contract and group commission agreement shall govern.