

## Frequently Asked Questions - Compensation

### Where can I find my compensation statement?

Weekly [Compensation statements](#) are available on Sales Professional Access (SPA). Generally, statements will be available each Thursday for that Friday's pay.

Express pay statements are posted to SPA at the end of each business day.

### What is my commission rate?

- Compensation will calculate according to the [commission schedule](#) in place on the date the application was signed.
- You can find your commission schedules on SPA. Click on the user icon in the top right corner of SPA, and then choose Communications. From here, you can filter to find the applicable schedule.

### What is the timeline for a normal weekly pay cycle?

Our weekly pay cycle begins each Wednesday and ends on the following Tuesday if not impacted by a bank or company holiday. Pay is available each Friday but will be available earlier if the normal pay date falls on a bank holiday. Refer to your bank's processing schedule for fund availability.

### When will I be paid on my pending policy?

When your policy reaches "Placed" status, compensation will generally calculate on the issued policy within 24 hours. If all requirements are met, your commission will be applied to the corresponding pay cycle. Certain policies will not calculate compensation until premium is received.

### What is the minimum threshold for commissions to be disbursed?

The minimum pay threshold per pay cycle is as follows:

- Direct Deposit = \$25
- Balances under the threshold will be paid out once the threshold is met or at the end of the calendar year, whichever comes first.

### How can I find a specific policy number or client name on the compensation statement?

While in your statement, press "CTRL" and "F" simultaneously, and then enter the clients name, policy number or other data and press enter.

## **How do I make changes to my Direct Deposit?**

[Visit the direct deposit change option page](#)

## **Will I get a 1099 for my commission earnings?**

Individuals and Entities (excluding Corporations) who have earned \$600 or more in a calendar year will receive a 1099. These will be mailed to the home address we have on file according to IRS regulations.

## **Why wasn't I paid on the full premium amount?**

Commission rules vary by product and are listed in Section B (Commission Rules) of the commission schedule. These rules indicate if all or part of the premium is commissionable. Here are a few examples where the full premium is not commissionable:

- In most states, the Medicare Supplement Part B deductible premium is not commissionable.
- On many Medicare products, a premium increase is not commissionable.
- On certain policies, the policy fee is not commissionable.
- Specific riders are not commissionable.
- Replacement rules vary by product/policy and may impact the commissionable premium

## **How long will my compensation statement be available online?**

Your statements will be available for two years. Use the date filters on the [Reports Page](#) to narrow your search.