



PARTNERVEST
INSURANCE GROUP LLC

Partnervest Insurance Group works directly with our team of Advanced Insurance Specialists who are in the field bringing you up to date planning ideas from a broad spectrum of Insurance carriers paid out at the highest compensation levels.

PARTNERVEST CONTACTS

Marcy Burton

805-966-1266 ext. 153
mburton@partnervest.com

Mary-Lyn Hyman

805-966-1266 ext. 156
mhyman@partnervest.com

Mary-Lyn will assist with all licensing, appointments and basic insurance issues.

INSURANCE SPECIALIST

Fixed Annuity, Life & LTC for ANY CARRIER

Gardner Brown Associates, Inc.

877-930-1100

Louis Gardner, CLU

949-375-2008 cell
louis@gardnerbrownassociates.com

&

Juanita Brown, CLU, ChFC

562-506-4058 cell
877-930-1100
juanita@gardnerbrownassociates.com

Louis has spent the last 25 years in executive positions with major insurers developing products for, and delivery systems to, the financial planning community. Louis maintains influence within the industry due to his former membership in LIMRAs Distribution Committee, comprised of carrier Presidents and Senior VPs in charge of product marketing. He also maintains close relationships with concept sponsors in the areas of premium financing, real estate appreciation access and executive benefits.

Juanita is a Partnervest Registered Rep, has spent the last 25 years working directly with financial planners to find the most beneficial products and strategies to accomplish clients' goals, resulting in a comprehensive financial plan. Juanita also has wide industry experience through her three terms as Board Executive of NAVA.

COMPANY SPECIFIC FIXED SPECIALISTS

American Equity

Rich Mangiameli

(800) 279-0751 or
402-392-1880 #218

rmangiameli@jcmcgill.com

LIBERTY BANKERS LIFE

<http://www.libertybankers.com/>

800-274-4829

Janet Powell,

Annuity Marketing Specialist

Janet.Powell@LibertyBankersLife.com

Or

Steve Wilson, Executive VP

Life of the Southwest (LSW)

www.lifeofsouthwest.com

800-906-3310

Tammy Mitchell,

Manager, Annuity Sales Desk

214-638-9283

tmitchell@nationallife.com

Reliance Standard

<http://www.reliancestandard.com>

800-351-7500

Amy Clements

800-351-7500 ext. 3948

Amy.clements@rsli.com

Or

Tom Brown

Senior External Wholesaler

800-351-7500 ext.4763

LIFE SETTLEMENT SPECIALISTS

Noble Financial & Insurance Services

877-543-2387

www.lifeadvisors.com

Ben Levine

877-543-2387 ext. 403

bnlevine@lifeservicesmanagement.com

Noble Financial is a full service life settlement brokerage working with financial advisors to educate, empower, and represent their clients in the secondary life settlement market. They provide a safe environment for all parties to enact a life settlement; and obtain the highest industry offers by using life expectancy reports, pricing reports and policy distribution to +30 purchasing groups through their web base distribution system.

LONG TERM CARE SPECIALISTS

Paradigm Insurance Marketing Services

www.paradigmins.com

888-279-3591

Dolores Marquardt

888-279-3591 ext. 303

Dolores@paradigmins.com

Dolores has been involved with the marketing and training of long term care insurance for 17 years. Dolores joined Paradigm 11 years ago. She has earned Certified Senior Advisor and Long Term Care Professional designations during this period. She is an expert at all phase of long-term care insurance, for individual and the worksite market.

Paradigm Insurance Marketing is a national leader in long-term care insurance brokerage services. Their mission is to extend long-term care insurance coverage to as many Americans as possible, by training their agents and Financial planners with the latest techniques to promote and sell this essential protection for their retirement lifestyle, income and assets. **Services they offer:**

- Broad selections of top-rated insurance and asset-based products
- Specific training to teach you how to sell LTC
- Field underwriting expertise to ensure high acceptance rate
- Develop marketing pieces for prospects and clients
- Support before, during and after the sale to ensure total client satisfaction

DISABILITY INSURANCE SPECIALIST

Integrated Planning Solutions

<http://www.ipsfinancial.com>

888-371-1119

Tammy Miledi

888-371-1119

tammy@ipsfinancial.com

Or

Michael L. Sandfrey, CLU, LUTCF

866-547-0643

msandfrey@ipsfinancial.com

Tammy has been working with all aspects of Disability Insurance brokerage for nearly a decade. Those who have worked with Tammy find her to be one of the best people they have ever encountered. It is a unique skill set that Tammy brings to the table with an understanding of new business, underwriting, sales support and product knowledge, combined with her concern for the needs of the broker and understanding of the broker's relationship with the client that helps her to be the best at what she does.

EMPLOYEE BENEFITS – HEALTH INSURANCE

Peters & Milam Insurance Services

<http://www.petersmilam.com/>

805-687-3225

Dave Peters

805-687-3225

dpeters@partnervest.com

Dave has over 17 years of experience in the field of insurance and financial planning. Over the last 10 years there has been a strong emphasis in the area of group employee benefits including medical, dental, life and disability. Prior to starting his own firm, specializing in employee benefits for the small to medium sized business, David headed the benefits department for a large Property and Casualty agency.

Product and Advisor Compensation

Insurance Licensing and General Appointment Questions/Paperwork

Mary-Lyn Hyman, mhyman@partnervest.com or 805-966-1266 ext. 156

ALL Fixed Annuities, Life, LTC & EIAs

GARDNER BROWN ASSOCIATES

Gardner Brown & Associates 877-930-1100

Louis Gardner, louis@gardnerbrownassociates.com or cell 949-375-2008

Juanita Brown CLU, ChFC, juanita@gardnerbrownassociates.com or cell 562-506-4058

Juanita and Louis provide monthly emails with the most current rates for Fixed Annuities and are available for consultation and case design. They are a valuable resource for your insurance needs.

We use online contacting through efficient forms. To get yourself contracted, contact Mary-Lyn.

Appointment request CONTACT:

Mary-Lyn Hyman at 805-966-1266 ext. 156 or mhyman@partnervest.com

COMPENSATION GRIDS FOR ALL CARRIERS ON THE FOLLOWING PAGES

This document is intended only for the use of the individual/entity to which it is addressed and may contain privileged and confidential information. If the reader of this is not the intended recipient, you are hereby notified you are strictly prohibited from reading, disseminating, distributing or copying this information. This schedule is not intended to be all-inclusive regarding all products or compensation. Compensation may be affected by factors including, but not limited, issue age, ratings, underwriting concessions, funding levels, etc. Rates are subject to change without notice. This schedule supersedes all previous schedules; for the most current information contact our commissions department.

	Platinum
	HIGH
NON-NY PAYOUT ONLY	
Allianz	Level 90
Allianz Legacy Planner (ages 50-69)	13
Allianz Legacy Planner (ages 70-79)	9.25
Allianz Legacy Planner (ages 80-85)	6.5
Generation Planner II (0-80)	97.5
GenDex Foundation (ages 0-80)	97
GenDex Momentum, Option A	110
GenDex Momentum, Option B	95
GenDex Survivor, Option A	105
GenDex Survivor, Option B	105
10ry Term (ages 18-65)	75
20/30yr Term	95
American General - All agents set at C level	
ContinUL Extend	90
Elite UL	90
Elite UL G	90
Elite Index UL	85
Elite Survivor Index UL	90
Select-A-Term 31-35 yr.	115
Select-A-Term 20-30 yr.	110
Select-A-Term 19 yr.	108
Select-A-Term 18 yr.	106
Select-A-Term 17 yr.	104
Select-A-Term 16 yr.	102
Select-A-Term 15 yr.	100
Select-A-Term 12 yr.	90
Select-A-Term 10 yr.	80
Select-A-Term ROP 30, 20, 15 yr.	105
LTG Ultra C-30 yr.	105
LTG Ultra C-20 yr.	105
LTG Ultra C-15 yr.	105
LTG Ultra C-10 yr.	75
ROP Term 30, 20, 15 yr.	102
American National - All agents set at GA 80	
Executive UL (18-69)	100
Executive UL (70-85)	95
Pension UL & Pension Par (18-80)	100
Passport Select UL & UL II (18-85)	100
Payroll Deduction UL (0-60)	85
Payroll Deduction UL (61-65)	80
Payroll Deduction UL (66-70)	75
Passport Series UL (0-80)	100
Affinity Plus: (ages 0-44)	100
Affinity Plus: (ages 45-49)	90
Affinity Plus: (ages 50-54)	65
Affinity Plus: (ages 55-59)	40
Affinity Plus: (ages 60+)	25
Affinity 7 Par Whole Life (0-69)	100
Affinity 7 Par Whole Life (70-79)	100
Affinity 7 Par Whole Life (80-85)	80
10 yr. Term	85
15 yr. Term	90
20-30 yr. Term	95

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	Platinum
NON-NY PAYOUT ONLY	HIGH
AVIVA	Agent
Lifetime Builder	90
Lifetime Builder w/CVE Rider	20
Advantage Builder II/Indexed Survivor UL	90
Guarantee UL Solution	90
Patriot Solution - Fixed UL	90
Term 2009 ART	70
Term 2009 10 yr	75
Term 2009 20, 30 yr	90
*10 (4x target or less) / 4.5 (more than 4x target)	
AXA	Sched D
Athena UL - LPR & DB	80
Athena SUL III	80
Athena UL, Series 150	80
Interest Sensitive Whole Life - ISWL Series 149	70
Term Series 149 & 150	
ART	75
Term 10	80
Term 15	90
Term 20/30	100
Banner Life	AB90
Umbrella UL 120	85
OPTerm 10	80
OPTerm 15	90
OPTerm 20 & 30 yr.	95
Genworth	FC90
Colony & Sure Term 10	75
Colony & Sure Term 15	85
Colony & Sure Term 20/30	95
LifeReady UL II (Current Assumption)	80
Lifetime Provider SUL II and SUL II.B	90
Lifetime FlexPlus II UL	80
Lifetime Protector SG II (SG conversion only) UL	80
Hartford	Prod 85%
Hartford Bicentennial UL Freedom	85
Hartford Bicentennial UL Founders	85
Hartford Bicentennial UL Joint Freedom II	85
Hartford ExtraOrdinary Whole Life	85
Hartford 10, 15, 20 & 30 yr. term	85
Annual Renewable Term	45
ING Reliastar	8560
Protector UL	85
ROP Term 15	90
ROP Term 20,30	100
Term 10	75
Term 15	90
Term 20, 30	95
Security Life of Denver:	8333
ING Guaranteed Death Benefit UL FUW	85
ING Guaranteed Death Benefit UL GI	85
ING Guaranteed Death Benefit UL II FUW	85
ING IUL-CV	85
ING IUL-CV Waiver of Surrender Charge	76
ING IUL-CV Waiver of Surrender Charge (spread opt)	21.25
ING Strategic Accum Survivorship UL - Levelized	9.9
ING Strategic Accum Survivorship UL - Mod SH	27

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	Platinum
NON-NY PAYOUT ONLY	HIGH
ING Strategic Accum Survivorship UL FUW-SH	36
ING SUL-Guaranteed Death Benefit	85
ING UL-CV	85
ING UL-CV Waiver of Surrender charge	76
ING UL-CV Waiver of Surrender Charge (spread opt)	21.25
ING UL-ECV FUW & GI Levelized	8.5
ING UL-ECV FUW & GI Semi Heaped	24
John Hancock	85
Protection UL (ULG-09)	85
Protection Survivor UL (SULG-08)	85
Accumulation UL (AUL-09)	85
Performance UL (PUL-09)	85
Performance Survivorship UL (PSUL-06)	85
Protection UL (ULG-09) with CVE Opt.	23.8
Protection Survivor UL (S8CVL) with CVE Opt.	23.8
Accumulation UL (AU9EL) with ESV	23.8
Accumulation UL (AU9CL) with CVE	23.8
Performance UL (PU9CL) with CVE Opt.	23.8
Performance SUL (PS6CL) with CVE Opt.	23.8
Protection Whole Life (PWL08)	85
Term 10 (2009)	80
Term 15 (2009)	85
Term 20 (2009)	90
Survivor Term	85
Life Insurance Company of the Southwest	85
LSW Harbor 07**	85
LSW Horizon 07**	85
SecurePlus Paragon**	85
LSW SecurePlus Provider**	85
LSW Level Term 10, 15	75
LSW Level Term 20, 30	85
LSW SecurePlus Advantage 79	85
LSW Foundation	85
Balance Sheet Benefit Rider***	15
All other commissionable Riders	85
** Rolling target premiums	
***Only available on SecurePlus Paragon and LSW Horizon 07	
Lincoln Benefit	EGA9
Ultra Index	85
Ultra Plus	85
Legacy Choice	75
Legacy Secure SL & Legacy Secure	85
True Term 10 yr (Below \$500K)	95
True Term 15 Yr (Below \$500K)	105
True Term 20 & 30 Yr (Below \$500K)	110
True Term 10 Yr (\$500K and Above)	85
True Term 15 Yr (\$500K and Above)	95
True Term 20 & 30 Yr (\$500K and Above)	100
Whole Life II	75
Echelon Index UL ages 18-65 (Tier A)*	5.5
Echelon Index UL ages 66-70 (Tier A)*	5.2
Echelon Index UL ages 70+ (Tier A)*	4.9
Echelon Index UL ages 18-65 (Tier B)*	3.5
Echelon Index UL ages 66-70 (Tier B)*	3.2
Echelon Index UL ages 70+ (Tier B)*	2.9
Echelon Index UL ages 18-65 (Tier C)*	2.5

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	Platinum
NON-NY PAYOUT ONLY	HIGH
Echelon Index UL ages 66-70 (Tier C)*	2.25
Echelon Index UL ages 70+ (Tier C)*	2
GenBuilder ages 45-80 (Opt. A)*	8
GenBuilder ages 81-85 (Opt. A)*	5.25
GenBuilder ages 45-80 (Opt. B)*	6
GenBuilder ages 81-85 (Opt. B)*	3.25
* Trials available for Echelon Index and GenBuilder.	
Lincoln National	High - 90
Lincoln LifeCurrent UL/SUL	90
Lincoln LifeReserve UL	90
Lincoln LifeGuarantee UL/SUL/Plus UL	90
Lincoln LifeElements UL	90
Lincoln LifeElements Indexed UL	90
Lincoln LifeElements 10yr	93
Lincoln LifeElements 15yr	104
Lincoln LifeElements 20, 30yr	116
Moneyguard - ONLY ONE LEVEL AVAILABLE	
All Products	8
MetLife Investors	90
WL 100	90
GAUL	90
LAUL	90
LASUL	90
GLT 10	60
GLT 15	70
GLT 20	70
GLT 30	70
Minnesota Life*(see notes)	Broker9
Legacy Protector SUL	80
Eclipse IUL	80
Advantage Elite 5/10	65
Advantage Elite 15	85
Advantage Elite 20/30	90
National Life of Vermont	
NL Estate Provider	60
Level Term & ART	70
NL LifeBuilder (0-69)	70
NL LifeBuilder (70-72)	60
NL Lifebuilder (73-74)	50
NL Lifebuilder (75-76)	50
NL Lifebuilder (77-78)	50
NL Lifebuilder (79-80)	45
NL Lifebuilder (81-82)	45
NL Lifebuilder (83-85)	45
Ultra Select	70
NL AssurePlus Protector UL	70
Nationwide - TPG BANKER	
Legacy Provider UL	90
Legacy Provider SUL	90
Ultimate UL	90
YourLife SUL	90
YourLife Accumulation UL	90
YourLife Protection VUL	82
YourLife Current Assumption UL/Accumulation UL	90

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	Platinum
NON-NY PAYOUT ONLY	HIGH
YourLife SM No-Lapse Guarantee UL	90
YourLife Ultimate UL	90
YourLife Accumulation VUL	90
YourLife 10, 20	85
YourLife 30	85
YourLife WL	75
New York Life (NY Co. available outside NY)	
UL LTG	80
SUL LTG	80
Individual WL / Survivorship WL	80
Custom WL	80
UL AD108 / SUL AD108	80
VUL Accumulator with ABTs	80
VUL Accumulator without ABTs	80
SVUI Accumulator	80
5 Yr Term	60
20 Yr Term	80
North American	WA REG L-2194
Custom TermGUL	95
Custom GrowthCV	95
Custom Guarantee	90
Custom Accumulator	95
Builder IUL	100
Guarantee Builder IUL	95
Rapid Builder IUL	95
ADDvantage 10	70
ADDvantage 15	75
ADDvantage 20	80
Phoenix - ALL AGENTS SET @ STREET	
Phoenix Accumulator UL IV (Ages 0-69)	80
Phoenix Estate Legacy IV	80
Phoenix Generations UL	80
Phoenix Indexed UL	80
Phoenix Survivorship UL with Guarantee	80
Phoenix Joint Advantage UL	80
Phoenix Executive UL	24
Phoenix Protector Term 10, 20, 30	63
Principal - ALL AGENTS SET AT BASE	
UL Protector III	80
SUL Protector	80
Universal Life Flex	75
Universal Life Flex (Eff. 7/18/09)	80
UL Accumulator	80
Universal Life 3	70
Interest Sensitive Whole Life	73
VUL Accumulator II	75
VUL Income	75
Term 2006 (All Versions)	70
Protective Life - Master Series	
Protective Survivor UL ^{1,2,3,4,B}	85
Protective Centennial G, Centennial GII, Centennial GII 5/09 & Centennial GII 8/09 ^{1,2,3,B}	90
Protective Centennial G II Plus, Centennial GII Plus 8/09 ^{1,2,3,B}	90
Select UL VI ^{1,2,3,B}	90
Protective Centennial Survivor G UL ^{1,2,3,B}	90
Protective ProClassic UL ^{1,2,3,B}	90

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	Platinum
NON-NY PAYOUT ONLY	HIGH
Protective ProClassic UL w/ECSV ^{1,2,3,B}	50
Protective MultiTerm 10yr, ValueChoice 10yr & Term Income Provider 10yr.	70
Protective MultiTerm 15yr, ValueChoice 15yr & Term Income Provider 15yr.	75
Protective MultiTerm 20yr, ValueChoice 20 & 25yr & Term Income Provider 20 & 25yr.	85
Protective MultiTerm 30yr, ValueChoice 30yr & Term Income Provider 30yr	95
Whole Life	100
Protective CRITICALanswer	75
Protective LIFEnavigator	75
Protective Survivorship Term 10 yr	75
Protective Survivorship Term 20 yr	90
Protective Survivorship Term 30 yr	95

¹ Commissions not paid on permanent or temporary. flat extra premiums.

² FYC & renewal comm. For table rated policies will be paid on the policy's target premium subject to the age rules. Issue age 66 or greater, commission on a table rating attached to a CIR will be based on the target prem for issue age 65.

³ No renewal or service fee percent of premium commission will be paid at attained age (joint equal age) 100 and thereafter for all UL products.

⁴ All commissions on Unloaned policy value and average monthly 1035 loan balance will be paid at the end of the policy year.

Issue age rules: A- If the issue age is 66 or over, commissions will be based on the target premium of issue age 65. B- Full target commissions will be paid on all issue ages.

Prudential - STANDARD LEVEL

PruLife Universal Plus	80
PruLife Universal Protector	80
PruLife Custom Premier II Variable UL	80
Term Essential 10, 15	75
Term Essential 20	75
Term Essential 30	75
Term Elite	82.5
PruLife SUL Protector	80
PruLife SUL Plus	80

SBLI - Annualized Commissions

T-10	75
T-15	85
T-20	95
T-25	95
T-30	95
YRT	85

Sun Life of Canada

Sun Universal Protector Plus	85
Sun Universal Protector	85
Sun Survivorship UL	85
Sun Executive UL	30

Transamerica

Fixed UL*	90
TransSecure II ISWL	90
TransProtector UL (Ages 30-75)	7.5
TransProtector UL (Ages 76-80)	6
TransProtector UL (Ages 81-85)	4.5
Trendsetter Super 10	80
Trendsetter Super 15	85
Trendsetter 20, 25, 30	90
Trendsetter ROP 30	90
GWL	90
Trendsetter Super YRT/Final Expense	75

* Renewals for clients over the age of 70 reduce to 1%

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	Platinum
NON-NY PAYOUT ONLY	HIGH
United of Omaha	DP9
Accum UL Plus & Priority Accumulator UL	95
GUL Complete/GUL Express	85
Priority Max GUL & Priority Ultra	85
Priority Term 10	75
Priority Term 15	85
Priority Term 20, 30, Reward 30	95
United of Omaha (Whole Life Products)	DE4/6 R
Priority Whole Life Ages 0-75	115
Priority Whole Life Ages 76+	105
West Coast Life	90.4 /R
Lifetime Advantage Plus	90
Lifetime Platinum III	90
Lifetime Platinum III Plus	90
Focus Term 10 / Income Replacement Term 10	70
Focus Term 15 / Income Replacement Term 15	80
Focus Term 20 / Income Replacement Term 20	85
Focus Term 25 / Income Replacement Term 25	85
Focus Term 30 / Income Replacement Term 30	85
Golden Legacy Protector X	90
Golden Legacy Term 10	75
Golden Legacy Term 20	90
Golden Legacy Term 30	95

Carrier Specific - Fixed Annuities

American Equity

Product Information and Case Design

Rich Mangiameli - (402) 392-1880 #218 or rmangiameli@jcmcgill.com

Appointment paperwork contact:

Mary-Lyn Hyman at 805-966-1266 ext. or mhyman@partnervest.com

COMPENSATION GRID available upon request

Liberty Bankers Life

Product Information and Case Design

Marketing Help Desk: 800-274-4829 or
Janet Powell, Annuity Marketing Specialist at 877-603-0065

Appointment paperwork contact:

Mary-Lyn Hyman at 805-966-1266 ext. 156 or mhyman@partnervest.com

COMPENSATION GRID available upon request

Life of the Southwest (LSW)

Product Information and Case Design

Tammy Mitchell, Manager Annuity Sales at 214-638-9283 or tmitchell@nationallife.com

Appointment paperwork contact:

Mary-Lyn Hyman at 805-966-1266 ext. 156 or mhyman@partnervest.com

COMPENSATION GRID available upon request

Reliance Standard Life Insurance Company

Product Information and Case Design

Amy Clements, Annuity Marketing (800) 351-7500 ext 3948

Appointment paperwork contact:

Mary-Lyn Hyman at 805-966-1266 ext. 156 or mhyman@partnervest.com

COMPENSATION GRID available upon request

Long Term Care

BJFIM/Paradigm Insurance Marketing

Product Information and Case Design

Dolores Marquardt at (888) 279-3591 ext. 303, cell (661) 478-9625 or dolores@paradigmmins.com

Company

GE Financial	65
Met Life	70
Mutual of Omaha	70
Prudential	65
State Life	90
John Hancock	65

Disability Insurance

Integrated Planning Solutions

Technical Assistance and Case Design

Michael L. Sandfrey at (805) 520-8870: (866) 547-0643 or msandfrey@ipsfinancial.com

Illustrations

Tammy Miledi at (888) 371-1119: (661) 251-6912: (818) 906-0111 or tammy@ipsfinancial.com

Products Offered

- Individual Disability Insurance
- Multi-Life Disability Insurance
- Business Overhead Expense
- Disability Buy Out Insurance
- Impaired Risk Disability
- High Limit Disability
- Group Disability Insurance

Product Providers

- Standard Insurance
- Principal Financial Group
- Union Central
- MetLife
- Lloyds of London
- Fidelity Security
- Assurity Life

Most Carriers payout of about 50% of the first years premium