

**AXA Employee Benefits**

# **SUPPLEMENTAL COMPENSATION GUIDE**



**Brokers  
2019**



# An intuitive experience

Grow and manage your business with streamlined tools and support — and enjoy the rewards. Our competitive compensation program offers incentives for performance, and can be easily tracked in real time on EB360®, our intelligent platform. You'll have total visibility throughout the process so you can know where you stand and how to get to the next level.

## 2019 Supplemental compensation

In addition to base commission, we will offer supplemental compensation. Your supplemental compensation will be based on annualized premium sold with 2019 effective date. Under certain circumstances, one may opt out of the supplemental compensation program.

2019		
Annual Premium for FP OR	Lines of Coverage*	Supplemental Compensation** (percentage of premium)
\$1,000,000 or greater	50	7%
\$500,000 to \$999,999	30	5%
\$200,000 to \$499,999	15	3%
Below \$200,000	-	0%

\* Refers to AXA Employee Benefits lines of coverage issued in 2019 across producer's entire client base in the aggregate. The following products each count as one line of coverage: Dental, Vision, Short-Term Disability (including New York - DBL and New Jersey - TDB), Long-Term Disability. The following product combinations will each count as one line of coverage: (i) Basic Life and AD&D; (ii) Supplemental Life and/or Voluntary Life and AD&D. AD&D does not count as one line of coverage.

\*\* Not to exceed \$250,000.

## Important dates

- Commission listed in this document is effective starting in January 2019.
- In March 2020, supplemental compensation will be paid for new business premium sold between January 1st and December 31st of the previous year, the qualification period.

## Amendments and disclosures

### Licensing and appointment

- All distribution partners, including brokers, firms and general agents, must be licensed and appointed in the correct state and for the correct lines of authority in order to receive commission.
- In order to become appointed, brokers, brokerage firms and general agency partners must complete a producer appointment form, HIPAA business associate agreement and a sales agreement.
- In order to receive commission, all distribution partners, including brokers, firms and general agents, must submit the standard commission agreement; if they are electing to receive nonstandard commission, they must submit a nonstandard commission agreement for each new arrangement.
- To request onboarding documents (the producer appointment form, standard commission agreement and nonstandard commission agreement), contact your Sales Executive or Regional Account Manager.

### Payment guidelines

- A producer must be listed as the broker of record on a case to receive supplemental compensation.
- Annualized premium is the billed premium amounts in effect at the end of the qualification period.
- As with all compensation, this program and these payments are fully disclosed and will be transparent to your customers.

### Amendments

The terms and conditions set forth in this brochure govern the supplemental compensation plan. AXA reserves the right to change the terms of the supplemental compensation plan or to discontinue the sale of any product. There will be no changes to the supplemental compensation plan unless set forth in writing signed by AXA.

### Contact information

If you have any questions, call your Sales Executive or Regional Account Manager or email **AXAebcustomerservice@axa.us.com**.

We look forward to helping you grow your business.

To learn more, visit [www.axa.us.com/employeebenefits](http://www.axa.us.com/employeebenefits).

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Life



Short-Term  
Disability



Long-Term  
Disability

AXA reserves the right to amend, alter or modify the compensation guidelines included in this brochure at any time, in whole or in part, with or without written notice, in its sole discretion.

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