

## How does BC Brokerage make money?

We are paid a commission directly from the insurance carrier when a new policy is issued and paid for.

It is the same price/cost to go through BC Brokerage or directly to the insurance carrier.

---

### Commission Schedule

- Term Life:
  - 80-120% of the first-year premium
- Permanent Life:
  - 40-90% of the first-year premium
  - 2-5% renewal.
- Disability:
  - 50-80% of the first-year premium
  - 5-20% renewal
- Long-Term Care:
  - 40-60% of the first-year premium
- Annuity:
  - OPTION A: 3-8% of the initial premium
  - OPTION B: 1% renewal

We work with Fee-Only planners on a referral-only basis.

There are no kickbacks, commission splits, referral bonuses, or anything of that nature.

**BC Brokerage, LLC**

[www.bc-brokerage.com](http://www.bc-brokerage.com) | 765.730.7146

PO BOX 441032

INDIANAPOLIS, IN, 46244