

BROKER COMMISSION SCHEDULES

For New York Disability Benefits Law (DBL) & New York Paid Family Leave (PFL)

As a leading provider of Disability and Absence Management programs, Guardian is committed to offering your clients New York DBL and PFL coverage. With Guardian, you're not just getting a statutory disability carrier – you're getting a proven leader that specializes in total absence solutions backed by claim expertise and industry knowledge. See broker compensation schedules below:

DBL¹ – COMMISSIONS (PLANS WITH 1/1/18 OR LATER EFFECTIVE DATES)

	ANNUAL PREMIUM	STATUTORY DBL ²	ENHANCED DBL ³ OR ANOTHER GUARDIAN COVERAGE
FIRST	\$5,000	15.00%	20.00%
NEXT	\$5,000	7.50%	10.00%
NEXT	\$40,000	5.50%	7.00%
NEXT	\$200,000	3.00%	4.00%
NEXT	\$250,000	2.50%	3.00%
NEXT	\$1,500,000	1.50%	2.00%
NEXT	\$2,000,000	1.00%	1.00%
EXCESS OVER	\$4,000,000	0.50%	0.50%

PFL COMMISSIONS (DBL SOLD WITH EFFECTIVE DATE PRIOR TO 1/1/18)

	ANNUAL PREMIUM	PFL WITH STATUTORY DBL ²	PFL WITH ENHANCED DBL ³ OR ANOTHER GUARDIAN COVERAGE
FIRST	\$5,000	2.00%	4.00%
NEXT	\$5,000	2.00%	3.00%
NEXT	\$40,000	2.00%	2.00%
NEXT	\$200,000	1.50%	1.50%
NEXT	\$1,750,000	1.00%	1.00%
EXCESS OVER	\$2,000,000	0.50%	0.50%

PFL COMMISSIONS (DBL SOLD WITH EFFECTIVE DATE OF 1/1/18 OR LATER)

	ANNUAL PREMIUM	PFL WITH STATUTORY DBL ²	PFL WITH ENHANCED DBL ³ OR ANOTHER GUARDIAN COVERAGE
FIRST	\$5,000	0.00%	4.00%
NEXT	\$5,000	0.00%	3.00%
NEXT	\$40,000	0.00%	2.00%
NEXT	\$200,000	0.00%	1.50%
NEXT	\$1,750,000	0.00%	1.00%
EXCESS OVER	\$2,000,000	0.00%	0.50%

CONTACT YOUR GUARDIAN GROUP SALES REPRESENTATIVE FOR MORE INFORMATION.

WWW.GUARDIANANYTIME.COM



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The Guardian Life Insurance Company of America®(Guardian). 1. DBL schedule applies to plans other than welfare funds and unions. 2. Statutory DBL has a maximum benefit of \$170/week. 3. Enhanced DBL has a maximum benefit of greater than or equal to \$200/week.