



North American Life Plans, LLC

SPLIT COMMISSION GUIDELINES

ALL PRODUCTS EXCEPT FOR MEDICARE ADVANTAGE AND PART D:

- In order for agents to split a commission, the split must be submitted on the carrier application. NALP will not split/pay the commission internally.
- If a Manager and agent split a commission, NALP will continue to pay Manager overrides on the agent's portion of the split

MEDICARE ADVANTAGE AND PART D:

- These can only be split internally, not on the app.
- Both agents must be LOA to NALP (NALP cannot pay split MA/PDP cases with a broker)
- The split information must be submitted on the new business form
- If a Manager and agent split a commission, NALP will continue to pay Manager overrides on the agent's portion of the split