

## COMPANIES WITH DUES PAYMENT ARRANGEMENTS

<b>Alfa Insurance Company</b>	<p>Payroll Deduction: Agents Only. Company pays managers membership only.</p> <p>Career/Non-Financed Agent – to have half the dues paid by the company the following 2 items must be met:</p> <ul style="list-style-type: none"> <li>-Currently serving as an LUTC Moderator</li> <li>-Currently serving as an LUTC Chair</li> <li>-Qualified for the NQA, NSAA, or MDRT in 1997</li> <li>-Earned a CLU or ChFC designation</li> <li>-Graduate of LUTC or hold the LUTCF designation</li> </ul> <p>-Agents who meet one of the requirements above and who are a President, VP, Secretary, Treasurer or National Committeeman will have all dues paid by the company.</p> <p>Validating/Financed Agent – to have ½ of the dues paid one of the following must be met:</p> <ul style="list-style-type: none"> <li>-Enroll in any LUTC class by January 1, 1998.</li> <li>-Completed one LUTC class.</li> </ul>
<b>Allstate</b>	Program terminated.
<b>American Family Insurance</b>	Payroll Deduction: Send completed application or renewal form to your Regional Agency Services Department requesting them to send payment to the local association.
<b>American General Life and Accident Insurance Company</b>	Payroll Deduction: Full amount is deducted for Sales Managers and Agents; Company pays \$100.00 of District Managers and payroll deducts the balance.
<b>American General Life Insurance Company</b>	Payroll deduction for all field personnel.
<b>American National Insurance Company</b>	<p>Multi-line market: loans available and paybacks set up over a 1-year period through payroll deduction.</p> <p>Home office: Agents with 1 year or more under contract are eligible for a 100% loan and payback is through payroll deduction.</p>
<b>Ameritas LIC</b>	Payroll deduction for all agents in 3 installments.
<b>The Baltimore Life Insurance Company</b>	Payroll Deduction: All field personnel. Company pays for home office personnel also for field personnel producers who qualify for NQA and produce at a level of Company's yearly declared standard.
<b>Beneficial Life Insurance Company</b>	Payroll deduction for all field personnel. Home office pays for all home office employees.
<b>Country Life Insurance Company</b>	Payroll deduction: Full payment of dues with repayment made by three equal monthly installments beginning after check is issued.
<b>Equitable of Iowa</b>	Full time GA and Agents are eligible for a Business Development Allowance based on their life net annual commissions.

<b>Farm Bureau Insurance Company</b>	Payroll deduction: Agents only. Company pays for all (H.O.) field personnel, GA's and managers, division managers and other home office personnel.
<b>Farm Bureau Life Insurance Company of Michigan</b>	Payroll deduction: All field personnel. Company advance: After seven months of employment – renewal dues only.
<b>Farmers Insurance</b>	Payroll deduction for all field personnel.
<b>GE Life &amp; Annuity Assurance Company</b>	Payroll deduction for all field personnel.
<b>The Guardian Life Insurance Company</b>	Payroll deduction for all field personnel.
<b>Horace Mann Life Insurance Company</b>	Payroll deduction for all field personnel. Company pays: half of dues up to \$50.00 a year for Account Executives and Senior Account Executives. Occurs over a three-month period.
<b>Indianapolis Life</b>	Payroll deduction for all field personnel.
<b>Jefferson Pilot Life</b>	Payroll deduction for full time agents. Home office employee's dues paid if budgeted by the department.
<b>Liberty Life Insurance Company</b>	Payroll deduction for all field personnel.
<b>Liberty National Life Insurance Company</b>	Payroll deduction for all field personnel.
<b>Life Insurance Company of Georgia</b>	Payroll deduction for all field personnel and managers.
<b>Manulife Financial</b>	Payroll deduction for agents only.
<b>Mass Mutual</b>	Agency by agency basis, the GA can decide to allow the payroll deduction options. Home office managers, consultants and others at this level have their dues paid for by the company.
<b>Met Life</b>	Agents are signed up for NAIFA at a career skills training school. Dues are advanced and then reimbursed through payroll deduction.
<b>Modern Woodmen of America</b>	Payroll deduction for all field personnel. Company pays for all field personnel up to a maximum of \$50.00 for those who have met the requirements for reimbursement.
<b>Monarch Life</b>	Payroll deduction for all field personnel.
<b>Monumental Life Insurance Company</b>	Payroll deduction for all field personnel.
<b>MONY</b>	Payroll deduction for all field personnel.
<b>Mutual of Omaha Insurance Company</b>	Company pays 50% of annual dues, paid by home office for all 1 <sup>st</sup> and 2 <sup>nd</sup> line field managers.
<b>Mutual Savings Life Insurance Company</b>	Payroll deduction for all field personnel.
<b>National Life Insurance Company</b>	Payroll deduction: Will deduct 1/6 of the annual NAIFA dues each pay period over three months for all General Agents and Career Agents who are in their "C" or later, contract years who sends us their invoices for payment of NAIFA dues.
<b>Nationwide Insurance Companies</b>	Payroll deduction: new employee agents' dues reimbursed 50%. Individual contractor agents – 50% reimbursed in year in which: agent qualifies for (1) NQA, HIQA, NSAA, MDRT, LPRT & WLRT if CLU/CPCU/ChFC, LUTCF, CFP (2) elected officer or serves as a local chair or LUTC instructor (3) agent achieves Life Eagle award. Home office employee's dues reimbursed 100%.

<b>New York Life</b>	Payroll deduction for agents only through a ledger reduction program. Full payment for managing partners, senior partners, development partners, and agency standards consultants.
<b>Pacific Mutual</b>	Payroll deduction for agents only.
<b>People's Security Life Insurance</b>	Payroll deduction: All field personnel. Company pays for all field personnel one-half of dues excluding meals.
<b>Phoenix Home Life</b>	Payroll deduction for all agents.
<b>The Principal Financial Group</b>	Payroll deduction: agents under full time contract for at least 6 months deducted from commission checks in 6 installments.
<b>The Prudential Insurance Company of America</b>	Company advance for all field personnel; recaptured through payroll deduction.
<b>Security Life of Denver Insurance Company</b>	Reimburses NAIFA members' dues. As agents submit copy of payment, they will reimburse the agent directly.
<b>Shelter Life Insurance Company</b>	Payroll deduction for all agents and field managers for a payback period not to exceed six months.
<b>Southern Farm Bureau Life Insurance Company</b>	Company pays dues for field management staff and selected home office personnel. Dues are advanced for agents and managers.
<b>Standard Insurance Company</b>	Pays dues for home office management only.
<b>State Farm</b>	Payroll deduction for agents as approved by region.
<b>Sun Life Canada</b>	Payroll deduction for newer agents. Company pays for managers only.
<b>Tennessee Farmers Insurance Company</b>	Company pays home office personnel and managers.
<b>Thrivent Financial For Lutherans</b>	Payroll Deduction: For all District Representatives.
<b>Union Central Life Insurance Company</b>	Payroll deduction for all field personnel.
<b>United Farm Family Life Insurance Company</b>	Payroll deduction for field managers and independent contractors.
<b>United Insurance Company of America</b>	Payroll deduction for all field personnel.
<b>Western and Southern Life</b>	Payroll deduction for all field personnel for a maximum of ten weeks. Company pays for home office agency executives.
<b>Woodmen Accident and Life</b>	Payroll deduction for agency managers and career agents.
<b>Woodmen of the World Insurance Society</b>	Company pays national dues only for all of the agents.