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## COMPENSATION

As our valued client or a prospective client, we want to explain how we are compensated by the companies we represent on your behalf:

For the work that we perform and all “*value-added*” services that we provide in servicing your account as your agent, we receive a commission from the insurance carriers that provide the insurance products you purchase. This commission represents a percentage of your premium and is calculated into the final premium that you agree to pay. It represents your **DIRECT COST** for our work product.

In addition, because of our entire block of business that we may have with various insurance carriers, we may also qualify for a bonus (contingency commissions) in a given year, which **IS NOT** a direct cost to you, but represents a part of the carriers’ General and Administrative (G & A) Expense for that year.

We will always value your trust in allowing us to represent you to the insurance marketplace. Your needs are always uppermost in any final decision as to carrier, plan benefits and premiums. And, you can rest assured that we will continue to place your insurance plans with quality carriers that provide the best benefit for the most competitive premium.

“*Service after the Sale*”, remains as our promise to be available when you need us.