

# EARNINGS POTENTIAL: COMMISSION VS. SALARY

Twin brothers Jack and John look identical on the outside but lead very different lives. Jack enjoys the perks of 100% commission and flexible working hours through Aflac independent sales; John works a steady 9-to-5 salaried office job. Check out how a 100% commission sales opportunity with Aflac helped Jack get to where he wants to be.

Jack has worked on 100% commission as an Aflac Benefits Advisor for 3 years.

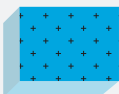
**JACK**  
COMMISSION

Sky is the limit for earning potential: no caps on commissions and renewals.



FIRST YEAR commission with bonus

**\$64k<sup>1</sup>**



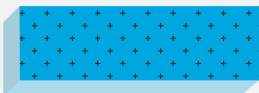
SECOND YEAR commission with bonus, renewals and stock

**\$76k**



THIRD YEAR commissions with bonus, renewals and stock

**\$100k**



Continues to receive commissions for each policy he sells for as long as it remains active and premiums are paid\*

Plus, unlike other companies, the renewal commission rate Aflac pays doesn't decrease over time.



**WORKS WHEN AND WHERE HE WANTS** but makes sure to secure a minimum of 2 accounts per month.



Uses his **flexible working hours** to spend every Friday playing golf.



Always has cash on hand, since **Aflac's Advance System** provides him a portion of the commission upfront.



**Feels secure** knowing Aflac will continue to pay associate renewal commissions even if the associate is no longer actively selling, based on vesting and contract agreement.

\*Only applies to American Family Life Assurance Company of Columbus

CITATIONS:

- Aflac benefits advisor earnings potential calculations based on an average two accounts per month commission.
- WorldatWork (2015). WorldatWork 2015-2016 Salary Budget Survey. Accessed on Month Day, Year, from [https://www.worldatwork.org/waw/adimLink?id=78897&utm\\_source=Website&utm\\_medium=Link&utm\\_term=All&utm\\_content=SalaryBudget&utm\\_campaign=CM\\_SBS\\_TOPRESULTS00-100](https://www.worldatwork.org/waw/adimLink?id=78897&utm_source=Website&utm_medium=Link&utm_term=All&utm_content=SalaryBudget&utm_campaign=CM_SBS_TOPRESULTS00-100) or <https://www.thebalance.com/the-scoop-on-salary-increases-1919079>.
- Money (2015). Here's What the Average Grad Makes Right Out of College. Accessed on Month Day, Year, from <http://time.com/money/3829776/heres-what-the-average-grad-makes-right-out-of-college/>

DISCLAIMER:

The information provided is a hypothetical situation with calculations based on averages and the cited information. Aflac Benefits Advisors are independent sales agents and are not employees of Aflac.

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**JOHN**

SALARY

John has worked as a salaried employee at his office for 3 years.



Earns a steady 3%<sup>2</sup> raise annually.

FIRST YEAR salary average

**\$50,556<sup>3</sup>**



SECOND YEAR salary with raise

**\$52k**



THIRD YEAR salary with raise

**\$54k**



Works in an office **9-TO-5**, 40 hours per week, commuting each way in **HEAVY TRAFFIC**.



Marks the days until the rare three-day holiday weekend.



Tries to save up his sick days to tack onto his vacation time.



Juggles his finances for his biweekly paycheck.



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