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 as an independently contracted Benefits Advisor for Aflac. 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.

**EARNING POTENTIAL: COMMISSION VS. SALARY**

Jack works on 100% commission as an independent Aflac Benefits Advisor.

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

**AVERAGE EARNING** for top 5,000 Aflac agents¹

$118K¹

Continues to receive commissions for each policy he sells, as long as it remains active and premiums are paid* Plus, unlike some other companies, the renewal commission rate Aflac pays doesn’t decrease over time.

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

**FIRST YEAR** salary average

$49,785³

**SECOND YEAR** salary with raise

$51,278

**THIRD YEAR** salary with raise

$52,816

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

Arranges his flexible schedule to golf every Friday.

Always has cash on hand, since Aflac’s Advance System provides him a portion of his monthly commission upfront.

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

**WORKS IN AN OFFICE 9-TO-5, 40 hours a 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.

*Requires adherence to contract terms and is only applicable to policies that are underwritten by American Family Life Assurance Company of Columbus and/or American Family Life Assurance Company of New York.

CITATIONS:

1. Individual Company Statistic, 2018

DISCLAIMER:

The information provided is a hypothetical situation with calculations based on averages and the cited information. Therefore, the commission earning amount shown within is not a guaranteed-amount. Aflac Benefits Advisors are independent sales agents and are not employees of Aflac. Certain criminal convictions may prohibit you from becoming an independent licensed agent under state and/or federal law.