DSI's Services and Commission Splits

There are two commission split options when working with DSI. The factor determining which split is used is based on what services DSI actually performs and what kind of product is being sold. **These commission splits only apply to cases where DSI works directly with the client.**

1. The advisor clicks the "request a quote for a client" link and provides the information requested. DSI will contact the advisor to discuss the client and determine when the advisor will notify the client DSI will be contacting him/her. DSI does everything else … designs the program, picks the products , explains the product options to the client, completes the application, and handles all underwriting and ongoing policy administration, including reviewing the client's coverage annually. All of this is done via phone and email. A DSI advisor does not physically meet with the client.

   DSI and the advisor split the broker commission 50/50 and DSI is the servicing agent, assuming the advisor is life and health licensed.

2. If there is a competing broker or DSI has to prepare a written comparison of the client's existing coverage and the product DSI is recommending, DSI will do everything in #1 above and the split will be 75% DSI and 25% to the advisor. If the client has Group LTD coverage or association group coverage, DSI generally does a written comparison of the product. If the inforce coverage is an Individual Disability product, written comparisons are NOT generally done because we rarely recommend replacement of inforce Individual coverage.

   This split does not apply to any Lloyd's of London coverage.

3. If DSI shops a Group LTD case, the split will be negotiated based on the dynamics of the case. Group LTD is very time consuming to shop and the commissions are typically small. So, most cases are split 75% DSI and 25% the advisor.

To refer a client to DSI, click the *» REQUEST A QUOTE FOR A CLIENT* link and complete the first three sections, "Client's Personal Details," "Your Contact Details" and "Client's Contact Details." It's helpful for DSI to have the information requested in the remaining sections. Please provide this information if you have it available.

A DSI representative will call you back to discuss your referral. If you prefer to discuss your client's circumstances before making the referral, or have questions about how DSI works with you and your client, contact Bill Pollock at (888) 279-8304 x2003 (7am to 4pm Pacific Time) or **wpollock@gotodsi.com** or Scott Fletcher at (888) 279-8348 x2012 (8am to 4pm Mountain Time) or **sfletcher@gotodsi.com**.