Printing Industry Sales Compensation Survey



2016 Printing Industry Sales Compensation Survey

The 2016 Sales Compensation Survey was conducted during the first quarter of 2016 by Printing Industries of America (PIA) and its affiliated organizations across the United States. The methodology in this survey was much more granular than past surveys conducted by PIA and its Affiliates. Information regarding the sales representatives' performance (sales generated) as well as compensation was collected. Along with surveying compensation methodologies (salary, salary + commission, commission, etc.), we also attempted to gather information about these methods in regards to major production processes (heatset/coldest web; sheetfed; digital; mailing; fulfillment, etc.). Given the number of ancillary services added by many print providers the past decade, and that there have been marked differences between sheetfed and web compensation methods, it was important to differentiate the information gathered.

We appreciate the support of the participating member companies, and hope that you will find this information useful in your management decisions making.

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Survey Demographics

160 companies across the United States participated, which represented nearly 800 sales representatives. Although most companies had one uniform sales compensation plan, nearly 1/3 of participating companies used a variety of compensation plans. The latter group customized their plans based on a sales representative's experience, production processes, as well as the company's strategic goals.

The following tables provide an overview of the survey. The first column "Reps" represents the percentage of sales representatives, while the second column reflects the number of companies participating. For example, in the first table (Participation – By Company Sales Volume), 13.5% of all representatives surveyed worked for a company with sales of less than \$5 million, while 31.6% of the companies participating in the survey had sales less than \$5 million.

Participation – By Company Sales Volume

| | Reps | <u>Company</u> |
|---------------------------------------------------|-------|----------------|
| Sales < \$5,000,000 | 13.5% | 31.6% |
| Sales >=5,000,000 and <\$15,000,000 | 31.5% | 32.9% |
| Sales \geq \$15,000,000 and \leq \$30,000,000 | 36.1% | 25.8% |
| Sales >= \$30,000,000 | 18.9% | 9.7% |

Participation – By Region

| | Reps | Company |
|--------------------|-------|---------|
| Western U.S. | 8.5% | 14.2% |
| South Central U.S. | 12.7% | 11.6% |
| North Central U.S. | 46.8% | 40.6% |
| North East U.S. | 23.4% | 21.3% |
| South East U.S. | 8.6% | 12.3% |

Participation – By Process

| | Reps | Company |
|-----------------------------|-------|---------|
| General Commercial Printers | 76.8% | 71.0% |
| Digital/Wide Format | 5.2% | 5.8% |
| Mailing/Fulfillment | 0.4% | 0.6% |
| Packaging/Labels | 12.1% | 9.7% |
| Bindery/Finishing | 1.8% | 3.9% |
| Other | 3.7% | 9.0% |
| | | |

Although the above information indicates that the vast majority of participating companies were general commercial printers, nearly all of those firms produced products in at least two or three of the business processes.

Because of potential regional differences in compensation, as well as company size, compensation was reported by region, as well as company size in terms of employment. The regions are as follows:

North East -- ME, NH, DE, VT, MA, CT, RI, NY, NJ, PA, DC, MD

South East -- WV, VA, NC, SC, GA, FL, MS, AL, KY, TN

South Central -- OK, TX, LA, AR, KS, MO

North Central -- WI, MI, IL, IN, OH, ND, MN, SD, IA, NE

West -- AZ, NM, CO, UT, ID, MT, WY, NV, AK, WA, OR, CA, HI

The following tables reflect data compiled from all participating companies (other than packaging or finishers).

Sales Compensation — ALL Participants (By Experience)

The following table shows the difference in earnings (total compensation) by the individuals' experience as a sales representative and by the process being sold.

| | < 5 Years | | >= 5 and <10 Years | | >= 10 and <20 Years | | > 20 Years | |
|----------------|-----------|----------|--------------------|----------|---------------------|-----------|------------|-----------|
| | Average | Median | Average | Median | Average | Median | Average | Median |
| All Sales Reps | \$60,745 | \$52,000 | \$72,541 | \$70,590 | \$108,191 | \$80,000 | \$126,478 | \$100,400 |
| | | | | | | | | |
| Web Printing | \$71,141 | \$52,791 | \$92,281 | \$93,750 | \$100,107 | \$72,966 | \$139,680 | \$92,031 |
| | | | | | | | | |
| Sheetfed | \$62,063 | \$51,200 | \$71,710 | \$60,050 | \$101,799 | \$80,000 | \$120,808 | \$92,906 |
| | | | | | | | | |
| Digital | \$69,864 | \$53,750 | \$74,730 | \$62,700 | \$109,165 | \$83,038 | \$141,240 | \$109,500 |
| | | | | | | | | |
| Wide Format | \$71,858 | \$56,435 | \$78,740 | \$84,000 | \$105,967 | \$86,750 | \$153,487 | \$120,000 |
| | | | | | | | | |
| Mailing | \$76,448 | \$72,380 | \$88,100 | \$72,000 | \$105,970 | \$80,000 | \$149,415 | \$133,075 |
| | | | | | | | | |
| Fulfillment | \$50,205 | \$41,850 | \$96,641 | \$84,000 | \$114,714 | \$102,900 | \$146,733 | \$124,890 |

Sales Performance – ALL Participants (By Company Size)

The following table provides information regarding sales generated by sales rep by process, as well as by size company. NOTE: Because of the large variance between sales volume, the median (mid-point) is reported as well as average.

| | <\$5 Mil | lion | n >=\$5 and <\$15 Million | | >= 15 and < | \$30 Million | > \$30 Million | |
|----------------|-------------|-----------|---------------------------|-----------|-------------|--------------|----------------|-------------|
| | Average | Median | Average | Median | Average | Median | Average | Median |
| All Sales Reps | \$877,978 | \$767,825 | \$1,296,944 | \$950,976 | \$1,744,097 | \$1,124,030 | \$4,197,195 | \$2,661,807 |
| | | | | | | | | |
| Web Printing | \$1,084,750 | \$695,000 | \$1,380,843 | \$923,720 | \$1,525,197 | \$500,000 | \$3,290,480 | \$2,194,900 |
| | | | | | | | | |
| Sheetfed | \$596,984 | \$490,658 | \$814,787 | \$613,000 | \$1,001,906 | \$697,500 | \$2,693,508 | \$1,400,000 |
| | | | | | | | | |
| Digital | \$188,345 | \$100,039 | \$191,737 | \$113,603 | \$430,582 | \$155,332 | \$1,233,256 | \$725,923 |
| | | | | | | | | |
| Wide Format | \$98,474 | \$23,934 | \$414,512 | \$43,763 | \$117,678 | \$69,000 | | |
| | | | | | | | | |
| Mailing | \$80,345 | \$30,000 | \$124,639 | \$50,000 | \$308,118 | \$80,605 | \$3,444,053 | \$2,414,881 |
| | | | | | | | | |
| Fulfillment | \$22,339 | \$15,988 | \$126,372 | \$53,490 | \$143,721 | \$56,576 | | |

Sales Compensation – ALL Participants (By Method)

The survey reviewed the major methods of compensation used in the industry - salary only; salary plus incentives; commission only (gross sales and value-added sales). The following table reflects the method used to compensate individuals within the specified process category.

| | Salary Only | Salary + Commission | Salary + Commission Value Added | Salary + Commission Gross Margin | Commission Gross Sales | Commission VA Sales | Commission Gross Margin |
|-------------|----------------|------------------------|---------------------------------------|----------------------------------------|---------------------------|------------------------|-------------------------------|
| Web (Cold) | 10.8% | 26.5% | 27.7% | 1.2% | 20.5% | 12.0% | 1.2% |
| Web (Heat) | 18.2% | 8.5% | 17.6% | | 19.3% | 35.8% | 0.6% |
| Sheetfed | 13.9% | 13.0% | 13.2% | 2.5% | 39.6% | 17.2% | 0.7% |
| Digital | 9.3% | 20.1% | 1.7% | 5.7% | 46.2% | 15.9% | 1.1% |
| Wide Format | 9.9% | 14.6% | 4.2% | 5.2% | 55.7% | 5.2% | 5.2% |
| Mailing | 11.5% | 11.1% | 4.8% | 5.3% | 50.0% | 16.8% | 0.5% |
| Fulfillment | 13.0% | 2.2% | 5.4% | 3.8% | 60.3% | 14.7% | 0.5% |

Sales Compensation – ALL Participants (Commission)

The following tables (by production process) indicate the percentage commission utilized for commissioned representatives. NOTE: due to the tremendous number of methods used within salary + commission plans, reporting that data was beyond the scope of this survey.

Also presented is the percentage of respondents in plans that commission rates will decrease/increase depending on management's goals. For example, for the Web-Coldset process, 26.5% of respondents were in plans that commission rates would vary depending on targets. NOTE: due the large variations in targets (sales volume; mark-up; profit margins, etc.) it was impractical to report how those plans vary.

| WEB - Cold | Low | High | Average | Median | | |
|-------------------------------------------------------------------------------------|-------------------|----------|---------|---------|--|--|
| Commission - Gross Sales | 2.0% | 10.0% | 6.2% | 6.0% | | |
| Commission - VA | 5.0% | 9.0% | 7.8% | 9.0% | | |
| Commission - Gross Margin | Insufficient Data | | | | | |
| Monthly Draw Against Commission | \$1,200 | \$25,000 | \$7,061 | \$4,408 | | |
| Commissions Vary By Target (Markup: Profits: Sales Volume) 26.5% of Representatives | | | | | | |

| WEB - Heatset | Low | High | Average | Median | | |
|-------------------------------------------------------------------------------------|-------------------|----------|---------|---------|--|--|
| Commission - Gross Sales | 2.0% | 11.0% | 8.5% | 11.0% | | |
| Commission - VA | 2.0% | 9.0% | 5.9% | 5.5% | | |
| Commission - Gross Margin | Insufficient Data | | | | | |
| Monthly Draw Against Commission | \$1,200 | \$17,000 | \$5,058 | \$4,166 | | |
| Commissions Vary By Target (Markun: Profits: Sales Volume) 21 6% of Representatives | | | | | | |

| SHEETFED | Low | High | Average | Median | | |
|-------------------------------------------------------------------------------------|-------------------|----------|---------|---------|--|--|
| Commission - Gross Sales | 3.0% | 12.5% | 8.4% | 8.5% | | |
| Commission - VA | 4.6% | 14.0% | 9.2% | 9.5% | | |
| Commission - Gross Margin | Insufficient Data | | | | | |
| Monthly Draw Against Commission | \$500 | \$24,600 | \$4,773 | \$4,163 | | |
| Commissions Vary By Target (Markup: Profits: Sales Volume) 24.2% of Representatives | | | | | | |

Sales Compensation - Commission (Continued)

| DIGITAL | Low | High | Average | Median | | |
|-------------------------------------------------------------------------------------|-------------------|----------|---------|---------|--|--|
| Commission - Gross Sales | 3.0% | 12.5% | 8.4% | 8.7% | | |
| Commission - VA | 2.0% | 14.0% | 8.3% | 8.5% | | |
| Commission - Gross Margin | Insufficient Data | | | | | |
| Monthly Draw Against Commission | \$750 | \$24,600 | \$5,297 | \$4,333 | | |
| Commissions Vary By Target (Markup; Profits; Sales Volume) 28.6% of Representatives | | | | | | |

| WIDE FORMAT | Low | High | Average | Median | | | |
|---------------------------------------------------------------------------------|-------|----------|---------|---------|--|--|--|
| Commission - Gross Sales | 4.0% | 16.0% | 9.6% | 10.0% | | | |
| Commission - VA | 10.0% | 25.0% | 11.7% | 10.0% | | | |
| Commission - Gross Margin | 35.0% | 50.0% | 36.4% | 35.0% | | | |
| Monthly Draw Against Commission | \$750 | \$16,541 | \$4,375 | \$3,501 | | | |
| Commission Name By Taract (Mandaus Brafits Calas Values) 24 COV of Barract in a | | | | | | | |

Commissions Vary By Target (Markup; Profits; Sales Volume) -- 34.6% of Representatives

| MAILING | Low | High | Average | Median | | | |
|-------------------------------------------------------------------------------------|------------------------------------|----------|---------|---------|--|--|--|
| Commission - Gross Sales | 3.0% | 10.0% | 7.9% | 8.0% | | | |
| Commission - VA | 5.0% | 14.0% | 9.6% | 8.5% | | | |
| Commission - Gross Margin | ı - Gross Margin Insufficient Data | | | | | | |
| Monthly Draw Against Commission | \$1,200 | \$16,417 | \$4,827 | \$4,333 | | | |
| Commissions Vary By Target (Markup; Profits; Sales Volume) 27.4% of Representatives | | | | | | | |

| FULFILLMENT | Low | High | Average | Median | |
|---------------------------------|----------------|------------|---------|---------|--|
| Commission - Gross Sales | 3.0% | 10.0% | 7.8% | 8.0% | |
| Commission - VA | 8.5% | 14.0% | 10.2% | 10.0% | |
| Commission - Gross Margin | | Insufficie | nt Data | | |
| Monthly Draw Against Commission | \$1,200 | \$17,000 | \$5,424 | \$4,333 | |
| O : : | C. C. I. V. I. | \ 24.70/ | | • | |

Commissions Vary By Target (Markup; Profits; Sales Volume) -- 21.7% of Representatives

Compensation – ALL Participants (Salary, Salary plus incentives)

This section reports data for salaried individuals, and a low, high, average as well as median. The median, which measures the data midpoint, is of critical importance since compensation varies dramatically due a variety of variables including: experience, company capabilities, and the rep's sales volume.

Since it was difficult to survey the broad range of incentive methods used for salary based employees, the survey requested the individual's base salary as well as the total compensation. For example, in the first table, \$52,000 was the <u>median</u> compensation for individuals paid by a Salary + Commission (Gross Sales) method. The median for Total Compensation was \$87,514; thus, the reader can see the "spread" between a sales rep's base salary and what was earned through incentives.

| WEB - Cold | Low | High | Average | Median |
|-------------------------------------------------|----------|-----------|-----------|----------|
| Salary Only | \$32,000 | \$100,000 | \$73,967 | \$70,285 |
| Salary + Commission (Gross Sales) - TOTAL Comp | \$32,308 | \$247,029 | \$89,613 | \$87,514 |
| Salary + Commission (Gross Sales) - Base Salary | \$32,308 | \$125,000 | \$59,814 | \$52,000 |
| Salary + Commission (VA Sales) - TOTAL Comp | \$15,000 | \$265,150 | \$92,716 | \$74,526 |
| Salary + Commission (VA Sales) - Base Salary | \$15,000 | \$138,456 | \$62,826 | \$37,250 |
| WEB - Heatset | Low | High | Average | Median |
| Salary Only | \$32,000 | \$206,500 | \$89,822 | \$71,625 |
| Salary + Commission (Gross Sales) - TOTAL Comp | \$35,468 | \$216,759 | \$111,700 | \$90,027 |
| Salary + Commission (Gross Sales) - Base Salary | \$15,000 | \$150,000 | \$80,094 | \$70,096 |
| Salary + Commission (VA Sales) - TOTAL Comp | \$40,000 | \$481,790 | \$116,638 | \$87,000 |
| Salary + Commission (VA Sales) - Base Salary | \$34,750 | \$138,450 | \$57,031 | \$50,000 |
| SHEETFED | Low | High | Average | Median |
| Salary Only | \$17,500 | \$240,000 | \$95,605 | \$82,716 |
| Salary + Commission (Gross Sales) - TOTAL Comp | \$22,700 | \$285,000 | \$74,701 | \$65,000 |
| Salary + Commission (Gross Sales) - Base Salary | \$10,000 | \$100,000 | \$44,200 | \$40,000 |
| Salary + Commission (VA Sales) - TOTAL Comp | \$28,681 | \$265,160 | \$96,616 | \$70,000 |
| Salary + Commission (VA Sales) - Base Salary | \$12,600 | \$150,000 | \$66,956 | \$60,000 |

Compensation – Salary Based (Continued)

| DIGITAL | Low | High | Average | Median | | | | |
|-------------------------------------------------|-------------------|-------------|-----------|-----------|--|--|--|--|
| Salary Only | \$40,500 | \$240,000 | \$116,320 | \$115,746 | | | | |
| Salary + Commission (Gross Sales) - TOTAL Comp | \$20,541 | \$260,795 | \$81,262 | \$61,245 | | | | |
| Salary + Commission (Gross Sales) - Base Salary | \$10,000 | \$180,000 | \$50,387 | \$45,000 | | | | |
| Salary + Commission (VA Sales) - TOTAL Comp | | Insufficien | t Data | | | | | |
| Salary + Commission (VA Sales) - Base Salary | | Insufficien | t Data | | | | | |
| WIDE FORMAT | Low | High | Average | Median | | | | |
| Salary Only | \$40,500 | \$240,000 | \$112,005 | \$80,000 | | | | |
| Salary + Commission (Gross Sales) - TOTAL Comp | \$24,000 | \$451,299 | \$93,077 | \$59,998 | | | | |
| Salary + Commission (Gross Sales) - Base Salary | \$10,000 | \$87,000 | \$36,670 | \$30,000 | | | | |
| Salary + Commission (VA Sales) - TOTAL Comp | Insufficient Data | | | | | | | |
| Salary + Commission (VA Sales) - Base Salary | | Insufficien | t Data | | | | | |
| MAILING | Low | High | Average | Median | | | | |
| Salary Only | \$40,500 | \$240,000 | \$114,718 | \$111,400 | | | | |
| Salary + Commission (Gross Sales) - TOTAL Comp | \$20,541 | \$285,000 | \$97,243 | \$67,500 | | | | |
| Salary + Commission (Gross Sales) - Base Salary | \$12,000 | \$75,000 | \$37,075 | \$30,000 | | | | |
| Salary + Commission (VA Sales) - TOTAL Comp | \$40,000 | \$174,700 | \$79,850 | \$70,000 | | | | |
| Salary + Commission (VA Sales) - Base Salary | \$20,000 | \$100,000 | \$58,050 | \$55,000 | | | | |
| FULFILLMENT | Low | High | Average | Median | | | | |
| Salary Only | \$40,500 | \$240,000 | \$112,177 | \$104,800 | | | | |
| Salary + Commission (Gross Sales) - TOTAL Comp | | Insufficien | t Data | | | | | |
| Salary + Commission (Gross Sales) - Base Salary | | Insufficien | t Data | | | | | |
| Salary + Commission (VA Sales) - TOTAL Comp | \$40,000 | \$174,700 | \$79,850 | \$70,000 | | | | |
| Salary + Commission (VA Sales) - Base Salary | \$20,000 | \$100,000 | \$58,050 | \$55,000 | | | | |

Regional Reporting

In order to capture any difference in compensation methods by region of the United States, survey results are also reported by region. For the purpose of this study, regions are defined as follows:

North Central -- WI, MI, IL, IN, OH, ND, MN, SD, IA, NE North East -- ME, NH, DE, VT, MA, CT, RI, NY, NJ, PA, DC, MD South Central -- OK, TX, LA, AR, KS, MO South East -- WV, VA, NC, SC, GA, FL, MS, AL, KY, TN West -- AZ, NM, CO, UT, ID, MT, WY, NV, AK, WA, OR, CA, HI

The first sets of tables report method of compensation used by production process.

Sales Compensation — REGIONAL (By Method)

North Central Region

| • | Salary Only | Salary + Commission | Salary + Commission Value Added | Salary + Commission Gross Margin | Commission Gross Sales | Commission VA Sales | Commission Gross Margin | Commissions Vary By Target |
|-------------|----------------|------------------------|---------------------------------------|----------------------------------------|---------------------------|------------------------|-------------------------------|----------------------------------|
| Web (Cold) | 10.5% | 33.3% | 17.5% | 1.8% | 19.3% | 17.5% | | 41.8% |
| Web (Heat) | 18.7% | 7.5% | 17.8% | | 6.5% | 49.5% | | 24.1% |
| Sheetfed | 15.1% | 12.7% | 18.7% | | 29.5% | 22.9% | 1.2% | 19.9% |
| Digital | 13.7% | 27.4% | 0.8% | 7.3% | 24.2% | 26.6% | | 30.8% |
| Wide Format | 22.2% | 22.2% | 13.3% | | 35.6% | 6.7% | | 40.0% |
| Mailing | 19.4% | 14.5% | 9.7% | | 32.3% | 24.2% | | 28.0% |
| Fulfillment | 20.7% | 3.4% | 10.3% | | 39.7% | 25.9% | | 30.4% |

North East Region

| | Salary Only | Salary + Commission | Salary + Commission Value Added | Salary + Commission Gross Margin | Commission Gross Sales | Commission VA Sales | Commission Gross Margin | Commissions Vary By Target |
|-------------|----------------|------------------------|---------------------------------------|----------------------------------------|---------------------------|------------------------|-------------------------------|----------------------------------|
| Web (Cold) | 15.4% | 15.4% | 46.2% | | 23.1% | | | |
| Web (Heat) | | 66.7% | | | 33.3% | | | |
| Sheetfed | 14.5% | 15.4% | | 6.0% | 53.8% | 10.3% | | 42.0% |
| Digital | 8.4% | 11.2% | | 6.5% | 59.8% | 11.2% | 2.8% | 46.9% |
| Wide Format | 10.1% | 5.6% | 3.4% | 7.9% | 69.7% | 3.4% | | 46.3% |
| Mailing | 10.3% | 5.1% | | 9.0% | 71.8% | 3.8% | | 38.6% |
| Fulfillment | 10.7% | 1.3% | | 9.3% | 74.7% | 4.0% | | 20.9% |

South Central Region

| | Salary Only | Salary + Commission | Salary + Commission Value Added | Salary + Commission Gross Margin | Commission Gross Sales | Commission VA Sales | Commission Gross Margin | Commissions Vary By Target |
|-------------|----------------|------------------------|---------------------------------------|----------------------------------------|---------------------------|------------------------|-------------------------------|----------------------------------|
| Web (Cold) | | | | | | | | |
| Web (Heat) | 6.9% | | 6.9% | | 69.0% | 13.8% | 3.4% | 3.7% |
| Sheetfed | 2.8% | 7.0% | 5.6% | 5.6% | 56.3% | 21.1% | 1.4% | 17.4% |
| Digital | 1.5% | 8.8% | 5.9% | 5.9% | 69.1% | 7.4% | 1.5% | 23.9% |
| Wide Format | 2.0% | | | 7.8% | 68.6% | | 21.6% | 44.0% |
| Mailing | 2.4% | | 9.8% | 9.8% | 46.3% | 29.3% | 2.4% | 30.0% |
| Fulfillment | 3.3% | | 13.3% | | 63.3% | 16.7% | 3.3% | 27.6% |

South Eastern Region

| | Salary Only | Salary + Commission | Salary + Commission Value Added | Salary + Commission Gross Margin | Commission Gross Sales | Commission VA Sales | Commission Gross Margin | Commissions Vary By Target |
|-------------|----------------|------------------------|---------------------------------------|----------------------------------------|---------------------------|------------------------|-------------------------------|----------------------------------|
| Web (Cold) | | | 100.0% | | | | | |
| Web (Heat) | | | | | 14.3% | 85.7% | | 85.7% |
| Sheetfed | 9.3% | 14.0% | 30.2% | | 23.3% | 23.3% | | 28.2% |
| Digital | 4.0% | 44.0% | | | 36.0% | 16.0% | | 4.2% |
| Wide Format | 7.1% | 50.0% | | | 7.1% | 35.7% | | 7.7% |
| Mailing | 0.0% | 56.3% | | | 12.5% | 31.3% | | |
| Fulfillment | | | | | 66.7% | 33.3% | | |

Western Region

| | Salary Only | Salary + Commission | Salary + Commission Value Added | Salary + Commission Gross Margin | Commission Gross Sales | Commission VA Sales | Commission Gross Margin | Commissions Vary By Target |
|-------------|----------------|------------------------|---------------------------------------|----------------------------------------|---------------------------|------------------------|-------------------------------|----------------------------------|
| Web (Cold) | 20.0% | 20.0% | | | 60.0% | | | |
| Web (Heat) | 41.7% | 4.2% | 41.7% | | 12.5% | | | 71.4% |
| Sheetfed | 23.9% | 19.7% | 15.5% | | 38.0% | 2.8% | | 44.4% |
| Digital | 13.0% | 23.9% | 2.2% | | 54.3% | 6.5% | | 35.0% |
| Wide Format | | 57.9% | | | 42.1% | | | |
| Mailing | 21.4% | 7.1% | | | 71.4% | | | 36.4% |
| Fulfillment | 23.5% | 5.9% | | | 70.6% | | | 69.2% |

Sales Compensation — REGIONAL (Commission)

Because of the diversity of plans, and relatively low participation in several regions, only Sheetfed and Digital categories were reported.

SHEETFED

| North Central Region | Low | High | Average | Median | | | |
|---------------------------------------|--------------------|------------|----------------|---------|--|--|--|
| Commission - Gross Sales | 3.0% | 10.0% | 7.0% | 7.0% | | | |
| Commission - VA | 4.6% | 10.0% | 8.2% | 8.5% | | | |
| Commission - Gross Margin | Insufficient Data | | | | | | |
| Monthly Draw Against Commission | \$500 | \$25,000 | \$5,558 | \$4,200 | | | |
| Commissions Vary By Target (Markun: F | Profits: Sales Vol | ume) 21 2% | of Representat | ives | | | |

| North East Region | Low | High | Average | ge Median | | | |
|-------------------------------------------------------------------------------------|-------------------|----------|---------|-----------|--|--|--|
| Commission - Gross Sales | 7.0% | 10.0% | 8.2% | 8.0% | | | |
| Commission - VA | 9.5% | 10.0% | 9.6% | 9.5% | | | |
| Commission - Gross Margin | Insufficient Data | | | | | | |
| Monthly Draw Against Commission | \$1,266 | \$16,541 | \$5,415 | \$4,659 | | | |
| Commissions Vary By Target (Markup; Profits; Sales Volume) 28.0% of Representatives | | | | | | | |

| South Central Region | Low | High | Average | erage Median | | | | |
|-------------------------------------------------------------------------------------|---------------------------------------------|---------|---------|--------------|--|--|--|--|
| Commission - Gross Sales | 5.0% | 11.0% | 9.9% | 10.5% | | | | |
| Commission - VA | 7.0% | 14.0% | 10.3% | 8.0% | | | | |
| Commission - Gross Margin | Commission - Gross Margin Insufficient Data | | | | | | | |
| Monthly Draw Against Commission | \$750 | \$9,000 | \$3,492 | \$3,293 | | | | |
| Commissions Vary By Target (Markup; Profits; Sales Volume) 17.4% of Representatives | | | | | | | | |

| South East Region | Low | High | Average | Median | | | |
|-------------------------------------------------------------------------------------|-------------------|----------|---------|------------------|--|--|--|
| Commission - Gross Sales | 7.0% | 12.0% | 9.6% | 10.0% | | | |
| Commission - VA | 10.8% | 11.4% | 11.0% | 11.0% | | | |
| Commission - Gross Margin | Insufficient Data | | | | | | |
| Monthly Draw Against Commission | \$2,167 | \$16,667 | \$6,181 | \$4 <i>,</i> 377 | | | |
| Commissions Vary By Target (Markun: Profits: Sales Volume) 28.2% of Representatives | | | | | | | |

Commissions vary by rarget (Markup, Froms, Sales Volume) -- 20.2% of Representatives

| Western Region | Low | High | Average | Median | | | |
|-------------------------------------------------------------------------------------|-------------------|----------|---------|---------|--|--|--|
| Commission - Gross Sales | 7.0% | 15.0% | 9.5% | 10.0% | | | |
| Commission - VA | Insufficient Data | | | | | | |
| Commission - Gross Margin | Insufficient Data | | | | | | |
| Monthly Draw Against Commission | \$1,666 | \$19,583 | \$6,174 | \$4,000 | | | |
| Commissions Vary By Target (Markup; Profits; Sales Volume) 42.9% of Representatives | | | | | | | |

DIGITAL

| North Central Region | Low | High | Average | Median | | |
|-------------------------------------------------------------------------------------|-------------------|----------|---------|---------|--|--|
| Commission - Gross Sales | 3.0% | 10.0% | 7.5% | 7.5% | | |
| Commission - VA | 2.0% | 10.0% | 7.5% | 8.5% | | |
| Commission - Gross Margin | Insufficient Data | | | | | |
| Monthly Draw Against Commission | \$500 | \$25,000 | \$5,558 | \$4,200 | | |
| Commissions Vary By Target (Markup: Profits: Sales Volume) 21.2% of Representatives | | | | | | |

| North East Region | Low | High | Average | Median | | | |
|-------------------------------------------------------------------------------------|-------------------|----------|---------|---------|--|--|--|
| Commission - Gross Sales | 7.0% | 10.0% | 8.2% | 8.0% | | | |
| Commission - VA | 9.5% | 10.0% | 9.6% | 9.5% | | | |
| Commission - Gross Margin | Insufficient Data | | | | | | |
| Monthly Draw Against Commission | \$1,266 | \$16,541 | \$5,415 | \$4,659 | | | |
| Commissions Vary By Target (Markup; Profits; Sales Volume) 28.0% of Representatives | | | | | | | |

| South Central Region | Low | High | Average | Median | | |
|-------------------------------------------------------------------------------------|-------------------|---------|---------|---------|--|--|
| Commission - Gross Sales | 5.0% | 11.0% | 9.4% | 10.0% | | |
| Commission - VA | Insufficient Data | | | | | |
| Commission - Gross Margin | Insufficient Data | | | | | |
| Monthly Draw Against Commission | \$750 | \$9,000 | \$3,492 | \$3,293 | | |
| Commissions Vary By Target (Markup; Profits; Sales Volume) 17.4% of Representatives | | | | | | |

| South East Region | Low | High | Average | Median | | |
|---------------------------------|-------------------|----------|---------|---------|--|--|
| Commission - Gross Sales | 5.0% | 10.0% | 6.2% | 5.0% | | |
| Commission - VA | 10.8% | 11.4% | 11.0% | 10.9% | | |
| Commission - Gross Margin | Insufficient Data | | | | | |
| Monthly Draw Against Commission | \$2,167 | \$16,667 | \$6,181 | \$4,377 | | |
| | | | | _ | | |

Commissions Vary By Target (Markup; Profits; Sales Volume) -- 28.2% of Representatives

| Western Region | Low | High | Average | Median | | |
|-------------------------------------------------------------------------------------|-------------------|----------|---------|---------|--|--|
| Commission - Gross Sales | 7.0% | 15.0% | 9.8% | 10.0% | | |
| Commission - VA | Insufficient Data | | | | | |
| Commission - Gross Margin | Insufficient Data | | | | | |
| Monthly Draw Against Commission | \$1,666 | \$19,583 | \$6,174 | \$4,000 | | |
| Commissions Vary By Target (Markup: Profits: Sales Volume) 42.9% of Representatives | | | | | | |

Sales Compensation — REGIONAL (Salary, Salary plus incentives)

SHEETFED

| North Central Region | Low | High | Average | Median |
|-------------------------------------------------|-------------------|-------------|-----------|-----------|
| Salary Only | \$32,000 | \$240,000 | \$105,919 | \$78,000 |
| Salary + Commission (Gross Sales) - TOTAL Comp | \$24,000 | \$285,000 | \$88,052 | \$78,572 |
| Salary + Commission (Gross Sales) - Base Salary | \$24,000 | \$50,000 | \$32,000 | \$30,000 |
| Salary + Commission (VA Sales) - TOTAL Comp | \$29,450 | \$226,000 | \$99,330 | \$70,000 |
| Salary + Commission (VA Sales) - Base Salary | \$30,000 | \$100,000 | \$68,417 | \$63,500 |
| North East Region | Low | High | Average | Median |
| Salary Only | \$40,500 | \$143,400 | \$93,070 | \$100,400 |
| Salary + Commission (Gross Sales) - TOTAL Comp | \$24,000 | \$285,000 | \$88,052 | \$78,572 |
| Salary + Commission (Gross Sales) - Base Salary | | Insufficier | nt Data | |
| Salary + Commission (VA Sales) - TOTAL Comp | \$15,000 | \$265,150 | \$75,363 | \$58,397 |
| Salary + Commission (VA Sales) - Base Salary | | Insufficier | nt Data | |
| Western Region | Low | High | Average | Median |
| Salary Only | \$41,865 | \$155,612 | \$91,728 | \$82,176 |
| Salary + Commission (Gross Sales) - TOTAL Comp | \$38,000 | \$100,000 | \$63,001 | \$59,998 |
| Salary + Commission (Gross Sales) - Base Salary | Insufficient Data | | | |
| Salary + Commission (VA Sales) - TOTAL Comp | Insufficient Data | | | |
| Salary + Commission (VA Sales) - Base Salary | Insufficient Data | | | |

DIGITAL

| North Central Region | Low | High | Average | Median | |
|-------------------------------------------------|-------------------|------------|-----------|-----------|--|
| Salary Only | \$60,000 | \$240,000 | \$150,387 | \$156,000 | |
| Salary + Commission (Gross Sales) - TOTAL Comp | \$24,000 | \$285,000 | \$84,077 | \$71,238 | |
| Salary + Commission (Gross Sales) - Base Salary | \$24,000 | \$50,000 | \$32,000 | \$30,000 | |
| Salary + Commission (VA Sales) - TOTAL Comp | | Insufficie | nt Data | | |
| Salary + Commission (VA Sales) - Base Salary | | Insufficie | nt Data | | |
| North East Region | Low | High | Average | Median | |
| Salary Only | \$40,500 | \$120,000 | \$74,100 | \$73,300 | |
| Salary + Commission (Gross Sales) - TOTAL Comp | \$21,644 | \$150,000 | \$70,751 | \$61,245 | |
| Salary + Commission (Gross Sales) - Base Salary | | Insufficie | nt Data | | |
| Salary + Commission (VA Sales) - TOTAL Comp | | Insufficie | nt Data | | |
| Salary + Commission (VA Sales) - Base Salary | | Insufficie | nt Data | | |
| South East Region | Low | High | Average | Median | |
| Salary Only | | Insufficie | nt Data | | |
| Salary + Commission (Gross Sales) - TOTAL Comp | \$20,541 | \$260,795 | \$101,741 | \$57,410 | |
| Salary + Commission (Gross Sales) - Base Salary | | Insufficie | nt Data | | |
| Salary + Commission (VA Sales) - TOTAL Comp | | Insufficie | nt Data | | |
| Salary + Commission (VA Sales) - Base Salary | | Insufficie | nt Data | | |
| Western Region | Low | High | Average | Median | |
| Salary Only | \$51,200 | \$130,000 | \$92,400 | \$93,615 | |
| Salary + Commission (Gross Sales) - TOTAL Comp | \$38,000 | \$90,027 | \$58,820 | \$54,000 | |
| Salary + Commission (Gross Sales) - Base Salary | | Insufficie | nt Data | | |
| Salary + Commission (VA Sales) - TOTAL Comp | Insufficient Data | | | | |
| Salary + Commission (VA Sales) - Base Salary | Insufficient Data | | | | |

Policies & Benefits (By Size Company)

| | All | | 6 L W L | | |
|----------------------------------------------------------------|----------------------------|-------|----------------|-------------------------|-------|
| Pricing | Participating Companies | <5 | Sales Volume - | in ivillions 16 - 30 | 30+ |
| Percentage of Sales Rep who prepare their own estimates/quotes | 33.5% | 42.9% | 23.1% | 42.9% | 21.1% |
| The Rep is allowed to modify quotes at his/her discretion | 50.3% | 42.9% | 55.8% | 62.9% | 31.6% |
| % price variance permitted prior to management approval (avg.) | 15.9% | 20.0% | 11.9% | 18.0% | 12.5% |
| Collections | | | | | |
| Percentage of sales plans that commission will be reduced/lost | | | | | |
| due to slow or non-payment | 38.7% | 26.5% | 53.8% | 31.4% | 42.1% |
| Commission reductions begin at X days. | | | | | |
| Minimum # of days | 30 | 75 | 60 | 60 | 30 |
| Maximum # of Days | 180 | 120 | 180 | 120 | 120 |
| Average # of Days | 93 | 96 | 95 | 95 | 78 |
| Commissions are lost when accounts become this age. | | | | | |
| Minimum # of days | 30 | 90 | 30 | 90 | 120 |
| Maximum # of Days | 210 | 210 | 180 | 180 | 150 |
| Average # of Days | 126 | 125 | 124 | 128 | 140 |
| Commission Structure | | | | | |
| Point at when commission is considered earned: | | | | | |
| At Sale | 12.9% | 12.2% | 7.7% | 17.1% | 21.1% |
| At Delivery of product | 0.6% | 2.0% | | | |
| Upon Invoice | 43.2% | 34.7% | 46.2% | 57.1% | 31.6% |
| Upon payment | 33.5% | 38.8% | 40.4% | 17.1% | 31.6% |
| Other/No Response | 9.7% | 12.2% | 5.8% | 8.6% | 15.8% |

| | All | Sales Volume In Millions | | | |
|----------------------------------------------------------------------|-----------|--------------------------|--------|---------|--------|
| Commissions are paid at this frequency: | Companies | <5 | 6 - 15 | 16 - 30 | 30+ |
| Monthly | 54.84% | 57.1% | 55.8% | 60.0% | 36.8% |
| Quarterly | 18.71% | 6.1% | 23.1% | 20.0% | 36.8% |
| Other/No Response | 26.45% | 36.73% | 21.15% | 20.00% | 26.32% |
| Incentives for salaried reps are paid at this frequency: | | | | | |
| Monthly | 10.97% | 18.4% | 5.8% | 8.6% | 10.5% |
| Quarterly | 15.48% | 12.2% | 9.6% | 22.9% | 26.3% |
| Semi-Annual | 0.00% | | | | |
| Annual | 21.29% | 20.4% | 15.4% | 31.4% | 21.1% |
| Other/No Response | 52.26% | 48.98% | 69.23% | 37.14% | 42.11% |
| % of anticipated commission which is used to create draw. Minimum % | 7.0% | 25.0% | 10.0% | 9.0% | 7.0% |
| Maximum % | 100.0% | 100.0% | 100.0% | 100.0% | 75.0% |
| Average % | 68.0% | 66.1% | 75.4% | 68.2% | 52.0% |
| Companies Responding | 33.55% | 26.5% | 30.8% | 48.6% | 31.6% |
| Company Benefits Percentage of Individuals provided with: | | | | | |
| Health Insurance (Individual) | 89.0% | 85.7% | 88.5% | 94.3% | 89.5% |
| Minimum % Paid by Company | 10.0% | 38.0% | 10.0% | 50.0% | 40.0% |
| Maximum % Paid By Company | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% |
| Average % Paid By Company | 73.1% | 74.1% | 67.9% | 79.8% | 71.7% |
| Median % Paid By Company | 75.0% | 77.5% | 70.0% | 80.0% | 70.0% |

| | | All _ | Sales Volume In Million | | In Millions | lions | |
|------------------------------------|---------------------------|-----------|-------------------------|------------|-------------|--------|--|
| | _ | Companies | <\$5 | \$6 - \$15 | \$16 - \$30 | \$30+ | |
| Dental Insurance (Individual) | | 54.8% | 49.0% | 53.8% | 48.6% | 84.2% | |
| | Minimum % Paid by Company | 10.0% | 45.0% | 10.0% | 50.0% | 36.0% | |
| | Maximum % Paid By Company | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | |
| | Average % Paid By Company | 74.1% | 78.8% | 67.9% | 79.8% | 71.9% | |
| | Median % Paid By Company | 75.0% | 77.5% | 70.0% | 80.0% | 70.0% | |
| Percentage of Individuals provide | d with: | | | | | | |
| Vision Insurance (Individual) | | 31.6% | 34.7% | 30.8% | 34.3% | 21.1% | |
| | Minimum % Paid by Company | 50.0% | 50.0% | 50.0% | 60.0% | 50.0% | |
| | Maximum % Paid By Company | 100.0% | 100.0% | 100.0% | 100.0% | 80.0% | |
| | Average % Paid By Company | 83.1% | 86.4% | 80.0% | 87.4% | 68.8% | |
| | Median % Paid By Company | 85.0% | 100.0% | 82.5% | 95.0% | 72.5% | |
| Short-Term Disability Insurance (I | ndividual) | 36.13% | 22.4% | 30.8% | 57.1% | 47.4% | |
| | Minimum % Paid by Company | 30.0% | 50.0% | 30.0% | 60.0% | 50.0% | |
| | Maximum % Paid By Company | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | |
| | Average % Paid By Company | 94.3% | 92.5% | 94.7% | 94.8% | 94.4% | |
| | Median % Paid By Company | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | |
| Long-Term Disability Insurance (Ir | ndividual) | 38.71% | 22.4% | 40.4% | 45.7% | 63.2% | |
| | Minimum % Paid by Company | 50.0% | 50.0% | 100.0% | 60.0% | 100.0% | |
| | Maximum % Paid By Company | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | |
| | Average % Paid By Company | 98.0% | 92.5% | 100.0% | 97.5% | 100.0% | |
| | Median % Paid By Company | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | |
| AD&D Insurance (Individual) | | 43.87% | 28.6% | 38.5% | 60.0% | 68.4% | |
| | Minimum % Paid by Company | 10.0% | 50.0% | 10.0% | 75.0% | 65.0% | |
| | Maximum % Paid By Company | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | |
| | Average % Paid By Company | 96.6% | 94.1% | 95.5% | 98.8% | 97.3% | |
| | Median % Paid By Company | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | |

| | All _ | Sales Volume In Millions | | | |
|----------------------------------------------------------------------------------------------------------------------------|----------------------|--------------------------|--------------|-------------|--------|
| | Companies | <\$5 | \$6 - \$15 | \$16 - \$30 | \$30+ |
| Term Life Insurance (Individual) | 58.71% | 49.0% | 59.6% | 65.7% | 68.4% |
| Minimum % Paid by Company | 10.0% | 75.0% | 10.0% | 100.0% | 65.0% |
| Maximum % Paid By Company | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% |
| Average % Paid By Company | 97.7% | 98.7% | 95.5% | 100.0% | 97.3% |
| Median % Paid By Company | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% |
| Profit Sharing/401k Plans | | | | | |
| Individuals who are eligible for 401K plans | 89.03% | 79.6% | 92.3% | 97.1% | 89.5% |
| Companies which have some form of 401K matching | 60.65% | 53.1% | 61.5% | 71.4% | 57.9% |
| Companies which provide a profit-sharing plan for sales reps | 24.52% | 12.2% | 28.8% | 37.1% | 21.1% |
| Reimbursement/Expense Policies Companies providing an auto allowance/vehicle (Less than 2.0% reported providing a vehicle) | 41.94% | 57.1% | 42.3% | 28.6% | 26.3% |
| Auto Allowance | All Participating | | Sales Volume | In Millions | |
| \$ Per Month | Companies | <5 | 6 - 15 | 16 - 30 | 30+ |
| Max | \$866 | \$75 | \$150 | \$150 | |
| Min | \$75 | \$700 | \$866 | \$600 | |
| Average | \$403 | \$350 | \$454 | \$381 | |
| Median | \$400 | \$300 | \$418 | \$400 | |
| Mileage (Small Subset) | | | | | |
| Average | \$0.55 | | | | |

| Phone Support | All | Sales Volume In Millions | | | |
|--------------------------------------------------------------------------------------------------------------------------------------|-----------|--------------------------|------------|-------------|-------|
| Percentage of Reps provided | Companies | <\$5 | \$6 - \$15 | \$16 - \$30 | \$30+ |
| with allowance/phone | 62.6% | 65.3% | 71.2% | 51.4% | 52.6% |
| Phone Provided by Company | 16.1% | 29.0% | 15.4% | 17.1% | 15.8% |
| % of Firms with Monthly Allowance | 46.5% | 36.3% | 55.8% | 34.3% | 36.8% |
| Min | \$25 | \$35 | \$30 | \$25 | \$75 |
| Max | \$200 | \$200 | \$200 | \$150 | \$150 |
| Average | \$90 | \$90 | \$87 | \$80 | \$119 |
| Median | \$100 | \$75 | \$100 | \$100 | \$125 |
| Entertainment Reimbursement % of Reps reimbursed for entertainment/business expenses | 88.4% | 79.6% | 92.3% | 91.4% | 94.7% |
| Companies which have no cap on expenses | 24.5% | 28.6% | 28.8% | 11.4% | 21.1% |
| % of companies with policies on expense reimbursement Since there were so many varied policies, no singular model could be reported. | 27.1% | 20.4% | 28.8% | 31.4% | 36.8% |

Policies & Benefits (By Region)

| _ | | | Regions | | |
|----------------------------------------------------------------|--------|--------|---------|-------|--------|
| Pricing | NC | NE | SC | SE | W |
| Percentage of Sales Rep who prepare their own estimates/quotes | 29.0% | 39.4% | 33.3% | 47.4% | 26.1% |
| The Rep is allowed to modify quotes at his/her discretion | 45.2% | 45.5% | 55.6% | 78.9% | 43.5% |
| % price variance permitted prior to management approval (avg.) | 13.3% | 10.5% | 20.7% | 12.2% | 25.7% |
| Collections | | | | | |
| Percentage of sales plans that commission will be reduced/lost | | | | | |
| due to slow or non-payment | | | | | |
| Commission reductions begin at X days. | 35.5% | 42.4% | 50.0% | 42.1% | 30.4% |
| Minimum # of days | 30 | 90 | 90 | 60 | 60 |
| Maximum # of Days | 180 | 120 | 120 | 120 | 90 |
| Average # of Days | 90 | 102 | 102 | 90 | 83 |
| Commissions are lost when accounts become this age. | | | | | |
| Minimum # of days | 90 | 30 | 120 | 90 | 90 |
| Maximum # of Days | 180 | 180 | 180 | 210 | 160 |
| Average # of Days | 126 | 108 | 140 | 150 | 122 |
| Commission Structure | | | | | |
| Point at when commission is considered earned: | | | | | |
| At Sale | 14.5% | 6.1% | 5.6% | 21.1% | 17.4% |
| At Delivery of product | | | | | 4.3% |
| Upon Invoice | 53.2% | 42.4% | 27.8% | 42.1% | 30.4% |
| Upon payment | 19.4% | 48.5% | 50.0% | 31.6% | 39.1% |
| Other/No Response | 12.9% | 3.0% | 16.7% | 5.3% | 8.7% |
| Commissions are paid at this frequency: | | | | | |
| Monthly | 51.6% | 51.5% | 72.2% | 57.9% | 52.2% |
| Quarterly | 17.7% | 21.2% | 11.1% | 36.8% | 8.7% |
| Other/No Response | 30.65% | 27.27% | 16.67% | 5.26% | 39.13% |
| | | | | | |

| | | | Regions | | |
|----------------------------------------------------------|--------|--------|---------|--------|--------|
| Incentives for salaried reps are paid at this frequency: | NC | NE | SC | SE | W |
| Monthly | 9.7% | 15.2% | 16.7% | 10.5% | 4.3% |
| Quarterly | 12.9% | 15.2% | 11.1% | 21.1% | 21.7% |
| Semi-Annual | | | | | |
| Annual | 29.0% | 12.1% | 16.7% | 15.8% | 21.7% |
| Other/No Response | 48.39% | 57.58% | 55.56% | 52.63% | 52.17% |
| % of anticipated commission which is used to create draw | | | | | |
| Minimum % | 10.0% | 7.0% | 25.0% | 50.0% | 9.0% |
| Maximum % | 90.0% | 100.0% | 80.0% | 100.0% | 100.0% |
| Average % | 69.4% | 71.5% | 62.1% | 72.0% | 57.2% |
| Companies Responding | 37.1% | 33.3% | 38.9% | 31.6% | 21.7% |
| Company Benefits | | | | | |
| Percentage of Individuals provided with: | | | | | |
| Health Insurance (Individual) | 87.1% | 87.9% | 94.4% | 89.5% | 91.3% |
| Minimum % Paid by Company | 20.0% | 45.0% | 50.0% | 38.0% | 10.0% |
| Maximum % Paid By Company | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% |
| Average % Paid By Company | 75.9% | 71.8% | 64.0% | 69.1% | 78.3% |
| Median % Paid By Company | 77.5% | 70.0% | 51.0% | 70.0% | 80.0% |
| Dental Insurance (Individual) | 59.7% | 54.5% | 44.4% | 42.1% | 60.9% |
| Minimum % Paid by Company | 50.0% | 25.0% | 50.0% | 36.0% | 10.0% |
| Maximum % Paid By Company | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% |
| Average % Paid By Company | 76.7% | 69.8% | 70.8% | 85.1% | 68.6% |
| Median % Paid By Company | 75.0% | 72.5% | 58.0% | 100.0% | 77.5% |
| Vision Insurance (Individual) | 29.0% | 24.2% | 33.3% | 21.1% | 56.5% |
| Minimum % Paid by Company | 50.0% | 50.0% | 50.0% | 100.0% | 50.0% |
| Maximum % Paid By Company | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% |
| Average % Paid By Company | 82.2% | 81.0% | 83.5% | 100.0% | 80.4% |
| Median % Paid By Company | 80.0% | 86.5% | 100.0% | 100.0% | 85.0% |

| | | | Regions | | |
|--------------------------------------------------------------|--------|---------|---------|--------|--------|
| | NC | NE | SC | SE | W |
| Short-Term Disability Insurance (Individual) | 53.2% | 33.3% | 27.8% | 21.1% | 13.0% |
| Minimum % Paid by Company | 50.0% | 30.0% | 75.0% | 60.0% | 60.0% |
| Maximum % Paid By Company | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% |
| Average % Paid By Company | 95.8% | 93.0% | 95.0% | 90.0% | 86.7% |
| Median % Paid By Company | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% |
| Long-Term Disability Insurance (Individual) | 53.2% | 39.4% | 22.2% | 31.6% | 17.4% |
| Minimum % Paid by Company | 50.0% | 93.0% | 100.0% | 100.0% | 60.0% |
| Maximum % Paid By Company | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% |
| Average % Paid By Company | 97.7% | 99.5% | 100.0% | 100.0% | 90.0% |
| Median % Paid By Company | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% |
| AD&D Insurance (Individual) | 53.2% | 54.5% | 27.8% | 42.1% | 17.4% |
| Minimum % Paid by Company | 50.0% | 93.0% | 75.0% | 100.0% | 10.0% |
| Maximum % Paid By Company | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% |
| Average % Paid By Company | 96.7% | 99.6% | 95.0% | 100.0% | 77.5% |
| Median % Paid By Company | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% |
| Term Life Insurance (Individual) | 64.5% | 54.5% | 61.1% | 63.2% | 43.5% |
| Minimum % Paid by Company | 65.0% | 50.0% | 10.0% | 100.0% | 100.0% |
| Maximum % Paid By Company | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% |
| Average % Paid By Company | 98.5% | 96.8% | 91.8% | 100.0% | 100.0% |
| Median % Paid By Company | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% |
| | | | | | |
| Profit Sharing/401k Plans | 04.00/ | 100.00/ | 02.20/ | 70.00/ | 70.20/ |
| Individuals who are eligible for 401K plans | 91.9% | 100.0% | 83.3% | 78.9% | 78.3% |
| Companies which have some form of 401K matching | 72.6% | 54.5% | 50.0% | 68.4% | 39.1% |
| Companies which provide a profit-sharing plan for sales reps | 29.0% | 30.3% | 38.9% | 0.0% | 13.0% |

| | | | Regions | | |
|--------------------------------------------------------------------------------------------------------------------------------------------|------------------------|------------------------|------------------------|-----------------------|------------------------|
| Reimbursement/Expense Policies | NC | NE | SC | SE | w |
| Companies providing an auto allowance/vehicle (Less than 2.0% reported providing a vehicle) | 29.0% | 60.6% | 38.9% | 42.1% | 52.2% |
| Auto Allowance | | | Regions | | |
| \$ Per Month | NC | NE | SC | SE | W |
| Min | \$150 | \$150 | \$280 | \$75 | \$100 |
| Max | \$700 | \$866 | \$650 | \$650 | \$500 |
| Average | \$415 | \$406 | \$358 | \$247 | \$308 |
| Median | \$413 | \$400 | \$375 | \$225 | \$300 |
| Milege (Small Subset) | | | | | |
| Average | \$0.55 | | | | |
| Phone Support Percentage of Reps provided with allowance/phone Phone Provided by Company % of Firms with Monthly Allowance Min | 66.1% 14.5% \$30 | 63.6% 18.2% \$40 | 66.7% 22.2% \$35 | 36.8% 5.3% \$35 | 69.6% 21.7% \$25 |
| Max | \$75 | \$175 | \$100 | \$150 | \$200 |
| Average | \$86 | \$101 | \$76 | \$94 | \$95 |
| Median | \$75 | \$100 | \$88 | \$100 | \$100 |
| Entertainment Reimbursement | | | | | |
| % of Reps reimbursed for entertainment/business expenses | 93.5% | 97.0% | 88.9% | 68.4% | 82.6% |
| Companies which have no cap on expenses | 22.6% | 27.3% | 27.8% | 10.5% | 26.1% |
| % of companies with policies on expense reimbursement Since there were so many varied policies, no singular model could be reported. | 29.0% | 33.3% | 22.2% | 26.3% | 26.1% |