



# Advances and how they affect your statement

## Understanding your commission statement

Some of the most common commission questions we receive revolve around advances. The pointers below are designed to help make advances easier to understand so you can get the most out of your partnership with Cigna Healthcare Supplemental Benefits (CSB).

### What is an advance?

An advance is a payment of commissions before the policy premium has been collected, as long as the policyholder makes payments by monthly bank draft.



Advance commissions can be paid 6, 9, 12 or 15 months before premiums are collected, depending on the underwriting company, plan and agent selection.



Advances are paid on the business day following policy activation and typically show on bankstatements within 72 hours.



Advances are considered a loan.



Advances are not paid for policies sold to an agent's family member(s).



Cigna may charge interest on advances depending on the underwriting company.

### What is a secured advance?

This is an advance that has been paid to the agent for a policy that is active. The balance of the secured advance will decrease as premiums for the policy are collected and commission is generated, as long as the policyholder makes payments by monthly bank draft.

### What is an unsecured debt?

An advance becomes unsecured when a policy is terminated or canceled before the balance of the advanced commission has been earned.



Unsecured debt balances are paid down using any available earned commissions, bonuses, and new advance payments.

## What are some common advance statement codes?



**77777777** – Manual adjustment for advance transactions such as bonuses or licensing fees



**State abbreviations**



**Agent number**



**RF** – Renewal fees



**NF** – New appointment fees

### Advanced statement codes

New appointment fee • NFNE|SR012345  
State abbreviation (Nebraska) •  
Agent number •



### Want to learn more?

You can learn about commissions anytime, anywhere on [CignaforBrokers](#).

Reach out to our **Agent Resource Center (ARC)** with any questions or comments Monday through Friday, 8:00 AM to 5:30 PM CT, at **877.454.0923**, and get ready to earn more with CSB.