

American Life

Make your FIA sales count. Twice.

Earn **double credit** toward your 2026 **commission enhancement** level on your 1Q26 FIA sales with American Life.

2026 American Life FIA Production	\$3,000,000 - \$8,999,999	\$9,000,000 - \$24,999,999	\$25,000,000 +
Bonus	0.25%	1.50%	2.00%

Important Details

- Agents must be at street level or below to be eligible.¹
- In order for business to qualify for the Program, policies must be issued between 1/1/2026 and 12/31/2026. Please note for each qualifying tier, commission enhancements are paid retroactively to the first dollar issued in 2026.
- To qualify for 1Q26 double credits, business must be issued by 3/31/2026. 2X credits apply solely for tier qualification purposes. Commission Enhancement payments will be determined based on actual 2026 FIA production which will be calculated on 1/31/2027.
- Program tier qualifications are based on net premium production, commission splits, withdrawals, free-look cancellations, reversals, surrenders, and charge-backs.
- As a reminder, all sales must be suitable for the applicant based on his/her financial situation & objectives.
- It is each agent's responsibility to verify that additional commission payments from this program are allowed by their firm and to provide all applicable client disclosures which may be necessary under state or federal regulations.
- The Commission Enhancement payment will be made in February 2027 and reported for the 2027 tax year.

American Life reserves the right to update, revise and/or discontinue this compensation program at any time.

1. For calculation purposes, agent hierarchy levels as of 12/31/26 will be used for calculating all commission enhancement payments. In the event there is a Level 2 and/or Level 3 agent that rolls up to a Level 4 agent, then for tiering qualification and commission enhancement calculation purposes, the premium will be split in the same proportion that American Life pays commission on American Select FIA 10-year ages 0-74. Production by a Level 1 agent will automatically roll up to their Level 4 agent.

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