

2026 Supplemental FIA Compensation

Rewarding Your Success in 2026

We value the hard work and dedication of trusted financial professionals like you. That's why once again in 2026, we're continuing to reward your FIA production with enhanced compensation opportunities!*

Grandfathering Advantage Continues

► **No reset, just rewards—start 2026 at a higher tier!**

The production amount you achieved in 2025 will automatically carry over to 2026.

Example

If you reached \$12M in FIA production in 2025, you'll begin 2026 at that same level—no need to requalify!**

Take advantage of this opportunity to secure your 2026 starting position at the highest possible level.

Total FIA Premium*	2026 Additional Compensation
\$2,000,000 to \$2,999,999	0.25%
\$3,000,000 to \$3,999,999	0.50%
\$4,000,000 to \$4,999,999	0.75%
\$5,000,000+	1.00%

How the program works

You'll earn supplemental commissions in addition to your regular commissions, paid quarterly for FIA production between January 1 and December 31, 2026.

- Commissions are cumulative and retroactive!
- Payouts will be based on initial premium only (not additions) and sent within six weeks after the end of each quarter.

Example

Record \$3M in FIA sales during the first quarter: Receive 0.50% commission payment.

Add \$2M in FIA sales in the fourth quarter (\$5M total): Receive 1.00% on the \$2M and an additional 0.50% on the original \$3M from the first quarter.

Please contact your IMO to determine your eligibility for this program

+ Call our sales team at 800-535-8110
if you have questions about this program.

*Supplemental FIA Compensation is only available to street level financial professionals. All premium refunds (regardless of when the premium refund is made) are subject to commission chargebacks – see your financial professional contract and FIA commission schedules for complete details. Guaranty Income Life may modify or change future commission rates at any time with 30 days' notice.

**Guaranty Income Life reserves the right to reduce your additional compensation level to match the level of production you have obtained in 2026 if your run rate after June 30, 2026 is not consistent with the level you were grandfathered in at.

2026 Supplemental FIA Compensation may change at any time and may be discontinued immediately if required by a change in law or regulation. All decisions are final and are at the sole discretion of Guaranty Income Life Insurance Company.