



# 2024 Snapshot of your Affiliated Incentive Programs<sup>1</sup>

## Full Time Earnings (Proprietary Credits)

Agent Class	Minimum Life Requirement	Total Requirement
A-I	5,000	40,000
A & B-I	6,500	52,500
B & C	7,000	57,500
D & E	10,000	82,500

## President's Club (Club Credits)

Agent Class	Total Requirement	Min. Life
A-I	80,000	20,000
A & B-I	105,000	25,000
B & C	115,000	30,000
D & E	165,000	40,000

Paid policy count requirement for President's Club is 6 policies annually.<sup>5</sup>

## Chairman's Club (Club Credits) French Riviera 2024

Tiers	Total Requirement
Base Trip	550,000
Business Class Air	1,100,000
Producer New Hire <sup>2</sup>	440,000

For French Riviera Qualifications, 40,000 club credits from proprietary life sales and a policy count of 6.<sup>5</sup> Annuity credit weightings for Chairman's Club are 40% for Flow and PIP Annuity Premium and 5% for Single Premium Annuities

## Diamond Club (Proprietary Credits)

Agent Class	Proprietary Credits
n/a	325,000

## Agent Class Key – Affiliated Full Time Agent Classes

A-I	1st year of hire, Inexperienced Agent
A	1st year of hire, Experienced Agent
B-I	2nd year of hire, Inexperienced Agent
B	2nd year of hire, Experienced Agent
C	3rd year of hire
D	4th year of hire
E	5th year of hire and beyond

## CIQ Allowance (Annual)

Tiers	Proprietary Credits	% Payouts
Tier 0	0-129,999	0
Tier 1	130,000 - 199,999	1%
Tier 2	200,000 - 264,999	3%
Tier 3	265,000 - 399,999	4%
Tier 4	400,000 - 524,999	5%
Tier 5	525,000+	6%

## CIQ Allowance (Quarterly)

Proprietary Credits	Payouts
0 – 49,999	0
50,000 – 76,999	\$300
77,000 – 142,999	\$600
143,000 – 439,999	\$1,500
440,000+	\$3,000

CIQ tiers 4 & 5 are eligible for health subsidy and asset based compensation allowance.

Paid policy count requirement for CIQ is 2 per quarter, 6 annual.<sup>3</sup>

## Affiliated Crediting Factors:

Product Type	Credit Weighting
1st Year Target/Term/Whole Life <sup>4</sup>	100%
1st Year Excess Life Premium	3%
Flow and PIP Annuity Premium	25%
Fixed Indexed Annuity Premium	5%
Multi-Year Guaranteed Annuity Premium	3%
All GDC	90%

Affiliated Proprietary Credits – Sales Credits from the sale of NL & LSW Life & Annuity Sales and Proprietary EFA/RIA. Mutual fund sales do not count towards Affiliated Proprietary Credits.

Affiliated Club Credits – Sales Credits from the sale of NL & LSW Life & Annuity Sales and all investment advisory fees through EFA, PLUS sales of non-proprietary VA, VL, and all business through ESI.

**For more information on your incentive programs, visit [NationalLife.com](https://www.NationalLife.com)**

<sup>1</sup> We reserve the right to terminate or modify any bonus or incentive program at anytime.

<sup>2</sup> New Hire is 10/1/2024 or later.

<sup>3</sup> Qualifying policies include life and proprietary annuities. Split policy counts will be based on agents application percentage.

<sup>4</sup> Based upon the total of your personal paid 1st year annualized target life sales. Credits are based on the lesser of the CTP or the AAP.

<sup>5</sup> Credits may be adjusted if needed to comply with the Massachusetts Fiduciary Rule.

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