



2025 Snapshot of your Affiliated Incentive Programs¹

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.⁵

Chairman's Club (Club Credits) Croatia 2025

| Tiers | Total Requirement |
|--------------------------------|-------------------|
| Base Trip | 625,000 |
| Business Class Air | 1,400,000 |
| Producer New Hire ² | 475,000 |

For Croatia Qualifications, 40,000 club credits from proprietary life sales and a policy count of 6.⁵

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.³

Affiliated Crediting Factors:

| Premium Type | Credit Weighting |
|--|------------------|
| 1st Year Target/Term/Whole Life ⁴ | 100% |
| 1st Year Excess Life Premium | 3% |
| Flow and PIP Annuity Premium | 25% |
| Fixed Indexed Annuity Premium (SPDA) | 5% |
| Multi-Year Guaranteed Annuity Premium (SPDA) | 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)

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

² New Hire is 10/1/2025 or later.

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

⁴ 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.

⁵ Credits may be adjusted if needed to comply with the Massachusetts Fiduciary Rule.

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