

2025 Snapshot of your Affiliated Incentive Programs¹

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

Full Time Earnings (Proprietary Credits)

Agent Class	Minimum Life Requirement	Total Requirement
A-I	5,500	45,000
A & B-I	7,000	57,500
B & C	8,500	62,500
D & E	11,000	90,000

President's Club Base Trip (Club Credits)

Agent Class	Total Requirement	Min. Life
A-I	90,000	22,000
A & B-I	115,000	27,500
B & C	125,000	35,000
D & E	180,000	45,000

Paid policy count requirement for President's Club is 6 policies annually.⁵

President's Club Additional Nights (Club Credits)

Agent Class	Total Requirement	Min. Life
A-I	215,000	44,000
A & B-I	285,000	55,000
B & C	365,000	70,000
D & E	500,000	90,000

Chairman's Club Croatia 2025 (Club Credits)

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	360,000

CIQ Allowance (Annual)

Tiers	Proprietary Credits	% Payouts
Tier 0	0–179,999	0%
Tier 1	180,000–299,999	3%
Tier 2	300,000–499,999	4%
Tier 3	500,000–799,999	5%
Tier 4	800,000–1,199,999	6%
Tier 5	1,200,000+	7%

CIQ Allowance (Quarterly)

Tiers	Proprietary Credits	Payouts
Tier 0	0–59,999	0
Tier 1	60,000–99,999	\$350
Tier 2	100,000–174,999	\$1,000
Tier 3	175,000–349,999	\$2,500
Tier 4	350,000–599,999	\$4,500
Tier 5	600,000+	\$7,500

CIQ tiers 5 & 6 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%
5-Year Multi-Year Guaranteed Annuity Premium (SPDA)	3%
3-Year Multi-Year Guaranteed Annuity Premium (SPDA)	1.5%
All GDC	75%
3-Year Multi-Year Guaranteed Annuity Premium (SPDA) — <i>Chairman's Club Only</i>	3%
All GDC — <i>Chairman's Club Only</i>	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

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

² New Hire is 10/1/2024 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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