

CIQ can boost your paycheck 5 times a year, provide a monthly health subsidy, and an asset based compensation allowance.

CIQ is our quarterly cash incentive. Earn extra cash five times a year: four quarterly and one annual payout opportunity. Even if you only qualify for one quarter, you can still qualify for the annual payout.

Annual Top Two (4 & 5) Tiers Earn:

- Monthly Health Subsidy
- Asset Based Compensation Allowance
- Recognized as leading CIQ producers

CIQ Credit Levels

Hit these levels and get your bonus.

Quarterly*

TIER	CIQ CREDITS	PAYOUT
0	0–64,999	0
1	65,000–114,999	\$500
2	115,000–199,999	\$1,000
3	200,000–374,999	\$2,500
4	375,000–649,999	\$4,500
5	650,000+	\$7,500

Annual*

TIER	CIQ CREDITS	% PAYOUT
0	0–199,999	0%
1	200,000–324,999	3%
2	325,000–549,999	4%
3	550,000–874,999	5%
4	875,000–1,299,999	6%
5	1,300,000+	7%

Eligible Proprietary Premium

PREMIUM TYPE	CREDIT WEIGHTING
1st Year Target/Term Whole Life ¹	100%
1st Year Target Excess Life Premium	3%
Flow and PIP Annuity Premium	25%
Fixed Indexed Annuity Premium (SPDA)	5%
5-Year Multiyear Guaranteed Annuity Premium (SPDA)	3%
3-Year Multiyear Guaranteed Annuity Premium (SPDA)	1.5%

Quarterly Production

CIQ at Work

QUARTERLY PREMIUM SOLD	CIQ CREDITS EARNED
\$115,000 of Fixed Life at 100%	115,000
\$30,000 of Excess Life at 3%	900
\$75,000 of Annuity Flow at 25%	18,750
\$250,000 5-Year Multiyear Guaranteed Annuity Premium at 3%	7,500
\$100,000 Fixed Indexed Annuity at 5%	5,000
Total CIQ Credits Earned in each Quarter:	147,150
Total CIQ Credits Earned in Calendar Year:	588,600

Bonuses Earned Each Year

1st Quarter	\$1,000
2nd Quarter	\$1,000
3rd Quarter	\$1,000
4th Quarter	\$1,000
Total CIQ Quarterly Bonus Earned:	\$4,000
Total CIQ Annual Bonus Earned:	\$29,430
Total \$ Earned in Bonuses Each Year:	\$33,430

Note: Assumes annual premium sold remains constant.

*Minimum of 2 qualifying policies per quarter to receive quarterly bonus and 6 qualifying policies to receive annual bonus.

Program Rules & Requirements

1. This program is available to full-time affiliated producers only.
2. Credits are based upon the total of your qualifying sales credits from the sale of NL & LSW Life and Annuity Sales. Each individual producer must meet the qualification requirements, stated on page 1 regardless of the date contracted, applying the Premium Weightings described on page one. You are required to achieve a minimum of two (2) qualifying policies per quarter to receive a quarterly bonus and six (6) qualifying policies per year to receive an annual bonus, split policy counts will be based on agent's application percentage. Qualifying policies include life and proprietary annuities.
3. Exclusions: We reserve the right to adjust CIQ credits to the extent we deem necessary for policy size, family or controlled business, annuity sales that are the result of internal exchanges, poor persistency or for any circumstances which we determine are not consistent with the intention of this program.
4. Credits are awarded in the year in which the policy is paid. No credits are given for sales that are "Not Taken." A deduction of credits may occur in the current or subsequent year if the premium on which an award is based is not collected, is refunded for any reason, and/or the commission on a policy is wholly or partially charged back. The company will use its records to determine qualifications and make all judgments regarding applicable business.
5. Credits may not be transferred to another producer.
6. Limitations:
 - Annuity sales in excess of \$2,000,000 of SPDA premium on a single life or \$100,000 in first year annualized flow on a single life.
 - Single sum payments into existing Fixed Indexed Annuity policies during the first 5 policy years will receive 5% credit per premium dollar. Thereafter, any single sum payment will receive no credit.
7. You must be a producer actively writing with National Life Group, eligible to participate, and in good standing as of the date of payment to receive a bonus. If an agent is terminated for cause under any agent agreement with any company of National Life Group, then the agent will not be eligible for any payout from the CIQ bonus program. National Life Group reserves the right to determine eligibility based on company records. Any amount payable under the CIQ bonus program is subject to offset for any indebtedness owed to any company of the National Life Group.
8. We reserve the right to modify or terminate the CIQ bonus program in all regards for calendar year 2026 and thereafter.
9. Awards are taxable according to IRS Rules and a 1099 will be issued, to the extent applicable.

Asset Based Comp & Health Insurance for top CIQ qualifiers

1. Asset-based compensation allowance is related to the values of inforce business. It is based on the net cash surrender values of proprietary life insurance and National Life deferred annuity contracts which were written while the producer was either a member of the PPG Program or achieved tier 4 or 5 of the Annual CIQ Program. Agents must have achieved PPG or reached the tiers 4 or 5 of the annual CIQ Program for a minimum of five (5) program years in order to be eligible for the Asset-Based Compensation Allowance. The producer must also be a full time agent in good standing at the time of the payout. The Asset Based Compensation Allowance shall be calculated as follows:
 - With respect to proprietary life insurance products, the allowance shall be 20 basis points for agents who finish at 1,300,000 or more in annual CIQ credits as of December 31, 2026. 10 basis points for agents who finish between 875,000 and 1,299,999 in annual CIQ Credits. The allowance will be based on the total value of all policies written after June 30, 1998, while the producer was a member of the PPG or finished in the highest 2 annual CIQ Tiers.
 - With respect to National Life annuity contracts, the bonus shall be five (5) basis points on the total value of all annuities written after June 30, 1998, while the producer was a member of the PPG or finished in the highest 2 annual CIQ Tiers. Values are calculated as of December 31 for each year production requirements are met.
2. For 2026, Affiliated's contribution to CIGNA Health Care Premium (medical & dental) and/or an HSA Account will be:

TIER	ANNUAL CIQ CREDITS	CONTRIBUTION
4	875,000–1,299,999	Up to \$275 per month
5	1,300,000 or more	Up to \$550 per month

For Tier 4 and Tier 5 CIQ qualifiers the Company shall contribute toward the portion of group health insurance premiums currently paid by the producer an additional amount which shall equal the lesser of the producer's share of the premium, including a Health Savings Account contribution, up to the maximum limit shown above.

For producers who do not participate in the National Life sponsored CIGNA health plan; upon receipt of proof of health coverage (medical & dental) through another health carrier the Company will provide the same dollar contribution as noted above.

**For more information on the CIQ bonus program, contact:
The National Life Group Sales Desk at 1-800-906-3310**

¹ 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.

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