



Agent Life Program

Agent Life is a performance-based cash bonus program that can boost your earnings 5 times a year.

Simple. Achieve a quarterly Agent Life credit goal and receive a quarterly bonus. Achieve the annual Agent Life credit goal and receive an annual bonus.

In the game. With Agent Life, you can still qualify for the annual bonus — even if you only qualify for one quarterly bonus.¹

Agent Life Credit Levels

Hit these levels and get your bonus.

QUARTERLY		ANNUAL	
Agent Life Credits	Bonus	Agent Life Credits	Bonus
0–24,999	\$0	0–149,999	\$0
25,000–99,999	\$1,000	150,000–299,999	\$7,500
100,000–199,999	\$3,500	300,000–499,999	\$12,000
200,000–374,999	\$10,000	500,000–749,999	\$20,000
375,000–499,999	\$20,000	750,000–1,249,999	\$35,000
500,000+	\$35,000	1,250,000+	\$50,000

Agent Life is a performance-based cash bonus program that can boost your earnings 5 times a year.

ELIGIBLE PREMIUM

Premium Type	Credit Weighting
1st Year Target / Term / Whole Life ²	100%
1st Year Excess Life Premiums	3%

Agent Life at Work for Agent Joe Cashola

PREMIUMS SOLD EACH QUARTER	AGENT LIFE CREDITS EARNED
\$150,000 of Fixed Life at 100% crediting rate	150,000
Total Agent Life Credits Earned in each Quarter: 150,000	
Total Agent Life Credits Earned in Calendar Year: 600,000	

QUARTERLY BONUSES EARNED

1st Quarter	\$3,500
2nd Quarter	\$3,500
3rd Quarter	\$3,500
4th Quarter	\$3,500
Total Agent Life Quarter Bonus Earned:	\$14,000
Total Agent Life Annual Bonus Earned:	\$20,000
Total Bonus:	\$34,000

¹ You're required to achieve a minimum of two (2) qualifying policies per quarter to receive a quarterly bonus and eight (8) qualifying policies per year to be eligible for an annual bonus.

² 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.

National Life Group® is a trade name of National Life Insurance Company (NLIC), Montpelier, VT, Life Insurance Company of the Southwest (LSW), Addison, TX, National Life Distribution, LLC (NLD) and their affiliates. Each company is solely responsible for its own financial condition and contractual obligations. LSW is not an authorized insurer in NY and does not conduct insurance business in NY. Incentive programs are offered by NLD. NLD also conducts business as National Life or, in some states, National Life Insurance Agency.

For Agent Use Only – Not For Use With The Public

Program Rules & Requirements

1. This program is available to individual producers only. The term “individual producer” refers to any natural person appointed as an agent of companies with the National Life Group, except for the following: a) agents contracted through organizations who have opted out, with prior written permission, from participating in the Bonus program; or b) any other agent/organization determined at a future date to be ineligible.
2. Credits are based upon the total of your qualifying life sales from 1/1/26–12/31/26. 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’re required to achieve a minimum of two (2) qualifying policies per quarter to receive a quarterly bonus and eight (8) qualifying policies per year to receive an annual bonus.
3. Licensed Only Agents (LOAs) and non-commissioned agents (NCAs) may qualify for the Agent Life bonus program to the extent their agency allows.
4. We reserve the right to adjust Agent Life credits to the extent we deem necessary for case size, family or controlled business, annuity sales that are the result of internal exchanges, or for any circumstances which we determine are not consistent with the intention of this program.
5. Producers with life policy persistency of less than 65% and placement of less than 80% during program year 2026 may not be able to receive a bonus. Persistency is measured using the 24-month persistency measurement.
6. 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 and/or the policy is fully surrendered in any year and there were single premium deposits within 12 months from the surrender date. The company will use its records to determine qualifications and make all judgments regarding applicable business.
7. If you hold a securities license, you will need to consult with your Broker-Dealer to see if you are eligible for a bonus, based on your National Life Group annuity and life sales.
8. 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 Agent Life bonus program. National Life Group reserves the right to determine eligibility based on company records. Any amount payable under the Agent Life bonus program is subject to offset for any indebtedness owed to any company of the National Life Group.
9. We reserve the right to modify or terminate the Agent Life bonus program in all regards for calendar year 2026 and thereafter.
10. Awards are taxable according to IRS Rules and a 1099 will be issued, to the extent applicable. Credits may not be transferred to another producer.

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