



Agent Flow Incentive

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

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

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

Agent Flow Credit Levels

Hit these levels and get your bonus.

QUARTERLY		ANNUAL	
Agent Flow Credits	Bonus	Agent Flow Credits	Bonus
0–14,999	\$0	0–79,999	\$0
15,000–24,999	\$500	80,000–124,999	\$5,000
25,000–74,999	\$1,000	125,000–174,999	\$7,000
75,000–99,999	\$2,500	175,000–224,999	\$10,000
100,000–149,999	\$7,000	225,000–299,999	\$12,000
150,000+	\$10,000	300,000+	\$15,000

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ELIGIBLE PREMIUM

Premium Type	Credit Weighting
Flow and PIP Annuity Premium ²	25%

Agent Flow at Work for Agent Joe Cashola

PREMIUMS SOLD EACH QUARTER	AGENT FLOW CREDITS EARNED
\$200,000 of Annuity Flow at 25% crediting rate	50,000
Total Agent Flow Credits Earned in each Quarter: 50,000	
Total Agent Flow Credits Earned in Calendar Year: 200,000	

QUARTERLY BONUSES EARNED

1st Quarter	\$1,000
2nd Quarter	\$1,000
3rd Quarter	\$1,000
4th Quarter	\$1,000
Total Agent Flow Quarter Bonus Earned:	\$4,000
Total Agent Flow Annual Bonus Earned:	\$10,000
Total Bonus:	\$14,000

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 Paid by salary reduction/deduction payments and /or monthly bank draft. Subject to Premium Increase Program (PIP) rules and eligibility. See PIP Flyer for more information.

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 Flow or Premium Increase annuity 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 Flow bonus program to the extent their agency allows.
4. Definitions, Limitations, and Exclusions:
 - Definitions
 - 1st Year Annualized Flow Premium: The expected premium, subject to the limitations herein, to be received in the first policy year when considering the amount of initial payment, payment modes, special payment patterns and any other factors National Life Group deems relevant.
 - Qualified Flow Increase: This occurs to the extent premium paid on any salary reduction/deduction and bank draft when annualized exceeds the highest anticipated flexible premiums to be paid into the policy during a prior policy year. Subject to PIP rules and details.
 - Limitations
 - Annuity sales in excess of \$100,000 in first year annualized flow on a single life.
 - Exclusions
 - Mutual funds, and variable annuity products are excluded. Only annuity sales count towards qualification.
5. We reserve the right to adjust Agent Flow 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.
6. Producers with annual annuity policy persistency of less than 95% and/or annualized flexible premium annual persistency of less than 82.5% during an incentive period may not be eligible to receive a bonus. Persistency is measured using the prior seven (7) year period for both policy and premium persistency.
7. 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.
8. 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.
9. 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 Flow bonus program. National Life Group reserves the right to determine eligibility based on company records. Any amount payable under the Agent Flow bonus program is subject to offset for any indebtedness owed to any company of the National Life Group.
10. We reserve the right to modify or terminate the Agent Flow bonus program in all regards for calendar year 2026 and thereafter.
11. 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 Flow bonus program, contact:
The National Life Group Sales Desk at 1-800-906-3310**