



National Life
Group®

Incentives 2027

YOUR PATH OF ACHIEVEMENT



CHAIRMAN'S CLUB

Starting at **700,000** Club Credits

PRESIDENT'S CLUB

Starting at **100,000** Club Credits

DIAMOND CLUB

400,000 Proprietary Credits

CIQ (Cash Incentive Quarterly)

Starting at **65,000** Proprietary Credits

How do I qualify for trips?

Sales Credits

Sales Credits are the basis for the calculation of Club Credits. This chart outlines the sales crediting rates by premium type.

Sales Crediting rate chart by premium type:

Premium Type	Credit Weighting
1st Year Target/Term Whole Life ¹	100%
1st Year Excess Life Premium	3%
Flow and PIP Annuity Premium	25%
Flow and PIP Annuity Premium — <i>Chairman's Club Only</i>	40%
Fixed Indexed Annuity Premium (SPDA)	5%
5-Year Multiyear Guaranteed Annuity Premium (SPDA)	3%
3-Year Multiyear Guaranteed Annuity Premium (SPDA)	1.5%
All GDC	75%

Club Credits

Sales Credits from the sale of Proprietary² Life & Annuity Sales. Club credits determine qualification for President's Club and Chairman's Club.⁴

Qualification Requirements

President's Club 2027

Qualification period runs from January 1 through December 31, 2026.

Class	Calendar Years of Service	Base Trip		Additional Nights	
		Total Club Credits	Minimum Life Requirement	Total Club Credits	Minimum Life Requirement
A-I	Calendar Year 2025 Inexperienced	100,000	25,000	200,000	50,000
A & B-I	Calendar Year 2025 Experienced & 2nd Calendar Year Inexperienced	125,000	30,000	250,000	60,000
B & C	2nd Year Experienced & 3rd Calendar Year	140,000	40,000	280,000	80,000
D & E	4th Calendar Year Under Contract and Beyond	200,000	50,000	400,000	100,000

Full-Time Agent Earnings

Requirement is the calendar year production requirement based on Proprietary Credits,² which are necessary to maintain full-time classification and the benefits associated with a full-time agent status.

Agent Class	Minimum Life Requirement	Total Requirement
A-I	7,500	50,000 ³
A & B-I	9,375	62,500 ³
B & C	10,500	70,000
D & E	15,000	100,000

Chairman's Club (Club Credits) Greece 2026

Tiers	Total Requirement
Base Trip	700,000
Business Class Air	1,750,000
Producer New Hire	525,000
Business Class Air New Hire	1,300,000

For Greece Qualifications, program (July 1, 2025 – June 30, 2026) must include the following: 60,000 club credits from proprietary life sales and a policy count of 6.

For full qualification details please log in to the agent portal at NationalLife.com

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Work your contract and qualify for this additional incentive:

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.**

For full qualification details please log in to the agent portal at NationalLife.com

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Become a 2027 Diamond Club Member

Diamond Club is an enterprise-wide agent recognition program comprised of our top producers. Members of this elite group are the best of the best, and we celebrate their achievement throughout the year with exclusive member benefits.

PREMIUM WEIGHTINGS

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

Production from fixed life and annuity business only, excludes variable life and sponsored products. 2027 membership based on 2026 year production.³

Qualification Requirements:

400,000 Credits

Member Benefits

- Perks at President's Club: suites for the top 5 during the conference, exclusive check-in experience, special recognition in program and throughout conference (if applicable)
- LinkedIn Diamond Club Award template
- Crystal Diamond Club Award
- National Life will pay 50% of the agent's basic MDRT annual membership dues (100% for top 5 per channel; does not include fees for Court of the Table and Top of the Table)
- Exclusive 800# to get top priority when calling the sales desk
- Dedicated Diamond Club case manager and team for life business in 2027
- Exclusive service and dedicated support to expedite annuity transfers

Full Time Agent Benefits

For Information on Group Insurance (health, life, LTD, dental), Pension Plan/401(k), and FICA, please contact the National Life Benefits Service Center at 802-229-3066 or Michele Granitz at 802-229-7161.

¹ Based upon the total of your personal paid 1st year annualized target life sales. Credits are based on the lesser of the Commissionable Target Premium (CTP) or the Anticipated Annualized Premium (AAP).

² Proprietary production includes production from National Life Insurance Company (NLIC), Life Insurance Company of the Southwest (LSW). Proprietary credits are sales credits based on proprietary production.

³ New hires will have a zero production requirement during their first 3 months under contract. Validation requirements will begin in the 4th month under contract, values shown represent the requirement for the remaining 9 months. Agents hired October 1 through December 31 will have up to a 15 month A to A-I class year. Validation requirements will begin in the 4th calendar month under contract.

⁴ All business through ESI will be credited equally weighted at 75% of GDC to comply with Regulation Best Interest Requirements. Credits may be adjusted if needed to comply with the Massachusetts Fiduciary Rule.

⁵ 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, 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.

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