

2026 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	7,500	50,000
A & B-I	9,375	62,500
B & C	10,500	70,000
D & E	15,000	100,000

President's Club Base Trip (Club Credits)

Agent Class	Total Requirement	Min. Life
A-I	100,000	25,000
A & B-I	125,000	30,000
B & C	140,000	40,000
D & E	200,000	50,000

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	200,000	50,000
A & B-I	250,000	60,000
B & C	280,000	80,000
D & E	400,000	100,000

Chairman's Club Greece 2026 (Club Credits)

Tiers	Total Requirement
Base Trip	700,000
Business Class Air	1,750,000
Producer New Hire ²	525,000
Business Class Air New Hire ²	1,300,000

For Greece Qualifications, 60,000 club credits from proprietary life sales and a policy count of 6.⁵

Diamond Club (Proprietary Credits)

Agent Class	Proprietary Credits
n/a	400,000

CIQ Allowance (Annual)

Tiers	Proprietary Credits	% Payouts
Tier 0	0–199,999	0%
Tier 1	200,000–324,999	3%
Tier 2	325,000–549,999	4%
Tier 3	550,000–874,999	5%
Tier 4	875,000–1,299,999	6%
Tier 5	1,300,000+	7%

CIQ Allowance (Quarterly)

Tiers	Proprietary Credits	Payouts
Tier 0	0–64,999	0
Tier 1	65,000–114,999	\$500
Tier 2	115,000–199,999	\$1,000
Tier 3	200,000–374,999	\$2,500
Tier 4	375,000–649,999	\$4,500
Tier 5	650,000+	\$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%
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%

Affiliated Proprietary Credits — Sales Credits from the sale of NL & LSW Life & Annuity Sales.

Affiliated Club Credits — Sales Credits from the sale of NL & LSW Life & Annuity Sales and all business through ESI.

For more information on your incentive programs, visit [NationalLife.com](https://www.NationalLife.com)

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

² New Hire is 10/1/2026 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 Commissionable Target Premium (CTP) or the Anticipated Annualized Premium (AAP).

⁵ 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.

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