

# YOUR 2019 QOL BONUS



## Highlights

- Bonus will be equal to 20% of total Net Annualized Weighted Premium in excess of \$30,000
- Per case maximum: \$100,000 of Net Annualized Weighted Premium
- Minimum number of life insurance policies to be eligible for Bonus: 7 (covering 7 different individuals)

## Life and A&H Weighted Premium Rates

QoL Term	<b>100 %</b>	QoL UL/IUL/GUL Excess	<b>10 %</b>
QoL UL/IUL/GUL Target	<b>100 %</b>		

## Potential Bonus Amount

Total Annual Paid Net Weighted Premium *	Potential Bonus Amount
\$ 30,000	<b>\$ 0</b>
\$ 60,000	<b>\$ 6,000</b>
\$ 100,000	<b>\$ 14,000</b>
\$ 150,000	<b>\$ 24,000</b>
\$ 300,000	<b>\$ 54,000</b>



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\* The per case maximum is \$100,000 of net annualized weighted premium. Please see examples on following page.

			QoL BONUS			
A	B	C	D	E	F	
<b>EXAMPLE 1</b> Multiple LIFE cases, none with Weighted Premium larger than \$100,000  <b>MINIMUM LIVES MET? YES</b>	# of cases	Weighted Premium per case	# of cases x Weighted Premium per case (A x B)	Total Net Weighted Premium for <b>Bonus</b>	Total D - \$30K	<b>Bonus</b> (20% x E)
	20	\$5,000	\$100,000	\$100,000		
<b>TOTAL</b>			\$100,000	\$100,000	\$70,000	<b>\$14,000</b>

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			QoL BONUS			
A	B	C	D	E	F	
<b>EXAMPLE 2</b> Multiple LIFE cases including one with Weighted Premium larger than \$100,000  <b>MINIMUM LIVES MET? YES</b>	# of cases	Weighted Premium per case	# of cases x Weighted Premium per case (A x B)	Total Net Weighted Premium for <b>Bonus</b>	Total D - \$30K	(20% x E)
	12	\$4,000	\$48,000	\$48,000		
	1	\$150,000	+ \$150,000	+ \$100,000 <i>per case maximum</i>		
<b>TOTAL</b>			\$198,000	\$148,000	\$118,000	<b>\$23,600</b>

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## AIG Partners Group

AIG Partners Group includes financial professionals appointed with American General Life Insurance Company (AGL). Policies are issued by AGL, which is responsible for financial obligations of insurance products and is a member of American International Group, Inc. (AIG). Only AIG Partners Group agents that are appointed with the AGL through the AIG Partners Group distribution channel are eligible for this QoL bonus.

The 2019 QoL Bonus is based upon the annualized premium attributable to policies placed in force from January 1, 2019 through December 31, 2019, each multiplied by the applicable rate for the product ("Weighted Premium Rate"), less applicable chargebacks and subject to the per case maximums discussed herein ("Annualized Net Weighted Premium"). The company reserves the right to make any and all decisions regarding case eligibility and QoL Bonus qualification. Qualifiers must be appointed with the company as an AIG Partners Group agent and in good standing at the time of the award. Policies written on the agent's own life or the lives of family members may be excluded from the bonus calculation. Bonus to be paid in January 2020. If an agent, whose production would otherwise generate a QoL Bonus, should have outstanding commission debt at the time of the QoL Bonus payout, the QoL Bonus shall first be used to reduce the outstanding debt and the balance, if any, shall be paid to the agent. AGL reserves the right to change or terminate this QoL bonus program at any time without prior notice.

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