

Your 2024 QoL BONUS

Highlights

- 20% Bonus on eligible premium in excess of \$33,000
- Minimum number of life insurance policies to be eligible for Bonus: 7 lives
- Per case maximum of \$100,000 of Paid Net-Weighted First-Year Life Premium*



QoL Bonus Guidelines

• Production credit based on Paid Net-Weighted First-Year Life Premium* from January 1, 2024 - December 31, 2024

o Term100%
o UL/IUL/GUL up to and including Target100%

o UL/IUL/GUL Excess of Target10%

- * Paid Net-Weighted First-Year Life Premium equals American General Life Insurance Company (AGL) annualized target first-year premium plus 10% of excess premium paid during the first year in excess of target. To be counted toward qualification, the policy must have initial premium applied to put the policy in force
- Bonus to be paid in January 2025
- Policies written on the agent's own life, or the lives of family members shall be excluded from the bonus calculation
- Only agents actively contracted and appointed by and in good standing with AGL at the time of the award are eligible
- The company reserves the right to make any and all decisions regarding case eligibility, participation and qualification with respect to the QoL Bonus program including unsatisfactory persistency and placement
- AGL reserves the right to change or terminate this QoL bonus program at any time without prior notice

Potential Bonus Amount

Total Annual Paid Net Weighted Premium*	Potential Bonus Amount
\$33,000	\$0
\$60,000	\$5,400
\$100,000	\$13,400
\$150,000	\$23,400
\$300,000	\$53,400

EXAMPLE 1					Q _o L BONUS	
	Α	В	С	D	E	F
Multiple LIFE cases, none with Weighted Premium larger than \$100,000	# of cases	Weighted Premium per case	# of cases x Weighted Premium per case (A x B)	Total Net Weighted Premium for Bonus	Total D - \$30K	Bonus (20% x E)
MINIMUM LIVES MET? YES	20	\$5,000	\$100,000	\$100,000		
TOTAL			\$100,000	\$100,000	\$67,000	\$13,400

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EXAMPLE 2					Q _o L BONUS	
	Α	В	С	D	E	F
Multiple LIFE cases including one with Weighted Premium larger than \$100,000	# of cases	Weighted Premium per case	# of cases x Weighted Premium per case (A x B)	Total Net Weighted Premium for Bonus	Total D - \$30K	(20% x E)
	12	\$4,000	\$48,000	\$48,000		
MINIMUM LIVES MET? YES	1	\$150,000	+ \$150,000	+ \$100,000 per case maximum		
TOTAL			\$198,000	\$148,000	\$115,000	\$23,000
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