

American Life

Accelerate your business growth in 2025 with American Life

Get off to a fast start with **2X credits**
for **1Q25** FIA production!

2025 American Life FIA Production Tier	\$4,000,000 - \$6,999,999	\$7,000,000 - \$8,999,999	\$9,000,000 - \$24,999,999	\$25,000,000 +
Commission Enhancement	0.25%	1.00%	1.50%	2.00%

Important Details

- Agents must be at street level or below to be eligible.¹
- In order for business to qualify for the Program, policies must be issued between 1/1/2025 and 12/31/2025. Please note for each qualifying tier, commission enhancements are paid retroactively to the first dollar issued in 2025.
- To qualify for 1Q25 double credits, business must be issued by 3/31/2025. Transfer business must be in good order by 3/31/2025 and funded by 4/30/2025. 2X credits apply solely to tier qualification. Commission Enhancement payments will be determined based on actual production.
- Program tier qualifications are based on net premium production, commission splits, withdrawals, free-look cancellations, reversals, surrenders, and charge-backs.
- As a reminder, all sales must be suitable for the applicant based on his/her financial situation & objectives.
- It is each agent's responsibility to verify that additional commission payments from this program are allowed by their firm and to provide all applicable client disclosures which may be necessary under state or federal regulations.
- The commission enhancement payment will be calculated at the end of the 2025 calendar year. The payment will be made in February 2026 and reported for the 2026 tax year.

American Life reserves the right to update, revise and/or discontinue this compensation program at any time.

¹For calculation purposes, agent hierarchy levels as of 12/31/25 will be used for calculating all commission enhancement payments. In the event there is a Level 2 and/or Level 3 agent that rolls up to a Level 4 agent, then for tiering qualification and commission enhancement calculation purposes, the premium will be split in the same proportion that American Life pays commission on American Select FIA 10-year ages 0-74.

For financial professional use only. Not for use with the general public.