

## 2025 Elite Producer Compensation Program (EPCP)

We’re excited to share that Corebridge Financial will continue to offer independent agents additional compensation opportunities with the Elite Producer Compensation Program (EPCP) for the 2025 calendar year. Please see important details below.

### Elite Producer Compensation Program Overview

Additional compensation is only available on fixed index annuities issued by the American General Life Insurance Company (AGL)<sup>1</sup>. Agents who qualified for the program in 2024, will carry over their **Compensation Tier** earned at the end of 2024 into the 2025 calendar year, with additional compensation paid at that level beginning with their first sale. Agents must achieve \$1,000,000 of net qualifying paid premium on commissionable fixed index annuities issued by AGL and offered through our IMO / BGA distribution partners to qualify for the program. Once qualified, agents will earn an additional compensation percentage on future sales during 2025 as follows:

Elite Producer Compensation Program Overview		
Compensation Tier*	Additional Compensation %	Applicable Net Qualifying Paid Premium Amount (in MM)
Tier 0	0.00%	\$0 - 1 MM
Tier 1	0.50%	\$1 - 3 MM
Tier 2	0.75%	\$3 - 5 MM
Tier 3	1.25%	\$5 - 10 MM
Tier 4	1.50%	\$10 MM+

\* Each tier is activated for prospective sales and is not retroactive to sales prior to qualification.

**Initial Qualification Example:** Once an agent reaches \$1 MM of net qualifying fixed index annuity premium for certain contracts issued by AGL, then the next \$2 MM will earn an additional 0.50% in compensation. Once \$3 MM of net qualifying premium has been achieved the agent will earn an additional 0.75% in compensation on future sales, etc. When an agent reaches \$10 MM or more in net qualifying fixed index annuity premium, all future qualifying sales during the program period will earn an additional 1.50% in compensation.

<sup>1</sup> Products issued by the United States Life Insurance Company in the City of New York (US Life) are not included in this program.



## Compensation Tier Details

- For agents who qualified in 2024, the **Compensation Tier** earned at the end of 2024 will carry over to the 2025 calendar year. Agents who did *not* qualify to receive an EPCP payment in 2024, will begin the 2025 calendar year at Tier 0.
- Chargebacks can impact an agent's Compensation tier qualification. For agents that qualified in 2024, the tier will not fall lower than the tier at the start of 2025.
- Corebridge reserves the right to adjust compensation tiers, rates, and/or applicable net qualifying paid premium amount at any time.

## Additional details

- Program is effective for the 2025 calendar year.
- Elite Producer Compensation Program payments will be made within 30 days following the end of the quarter via the agent's usual compensation payment method.
- Premium will be applied to each Writing Agent individually, such that commission splits will be allocated for credit toward the program individually.
- Fixed index annuity sales in New York are *excluded* from this program.
- Advisory fixed index annuity products are *excluded* from this program.
- Certain Internal exchanges will be *excluded* from this program.
- Payment of the EPCP to Solicitors will be made in accordance with the Solicitor Agreement on file with AGL. We reserve the right to review and approve individual distribution models.
- Independent Agents affiliated with firms that do not approve the program are not eligible to participate. Additionally, agents licensed as a registered representative and appointed under a bank or broker-dealer hierarchy are not eligible to participate.
- It is each agent's responsibility to verify that additional compensation payments from this program are allowed by their firm and to provide all applicable client disclosures that may be necessary under state or federal regulations.
- For qualified annuity premium transactions, it is the agent's responsibility to disclose additional compensation payments made under the Elite Producer Compensation Program as required by PTE 84-24.
- Agent's product recommendations are subject to and must comply with the applicable Standard of Care. Failure to satisfy AGL's policies and procedures and/or regulatory requirements may result in disciplinary action.
- Chargebacks of compensation payments follow the same rules outlined in the agent's contract and the applicable commission schedule for each product and will be applicable to compensation payments paid under this program.
- Freelooks, reversals, cancellations, and chargebacks can impact program qualification and/or ability to move to the next Compensation Tier, if net premium production requirements are not met.
- Tax reporting where applicable via 1099s will include any additional compensation paid during the program year.
- If an agent wishes to opt out of this program, please contact a Corebridge Financial Sales Representative to request removal from the Elite Producer Compensation Program. The agent will be removed on a go-forward basis.
- Fixed index annuities are issued by AGL, and all rights are reserved to update, revise and/or discontinue the Elite Producer Compensation program at any time.



**Important Notes:** Index annuities are not a direct investment in the stock market. They are long-term insurance products with guarantees backed by the claims-paying ability of the issuing insurance company. They provide the potential for interest to be credited based in part on the performance of the specified index, without the risk of loss of premium due to market downturns or fluctuations. Index annuities may not be suitable or appropriate for all clients. This material is general in nature, was developed for educational use only, and is not intended to provide financial, legal, fiduciary, accounting, or tax advice, nor is it intended to make any recommendations. Applicable laws and regulations are complex and subject to change. Clients should consult with their financial professional regarding their situation. For legal, accounting or tax advice, clients should consult the appropriate professional.

Early withdrawals may be subject to withdrawal charges. Withdrawals of taxable amounts are subject to ordinary income tax and, if taken prior to age 59½, an additional 10% federal tax may apply.

Index interest accounts are not a permanent part of the contract and may be removed due to circumstances beyond the control of American General Life Insurance Company. Such circumstances include, but are not limited to, the discontinuation of an index, which may occur at the end of an index term, a change in the composition or calculation of an index, the inability to license the use of an index and the inability to hedge risks associated with these index interest accounts. Special rules govern how assets in a discontinued index interest account may be reallocated. These rules may differ by state. Please see your contract for more information

**Annuities are issued by American General Life Insurance Company (AGL),** Houston, Texas. AGL is a member company of Corebridge Financial, Inc. The underwriting risks, financial and contractual obligations and support functions associated with the annuities issued by AGL are its responsibility. AGL does not solicit, issue, or deliver policies or contracts in the state of New York. Annuities and riders may vary by state and are not available in all states. This material is not intended for use in the states of Idaho and New York.

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