



Earn up to \$2500 extra on your SimpliNow Legacy® sales!

Final Expense Agent Bonus Program

Get a maximum bonus of \$2500 on your SimpliNow Legacy simplified issue whole life sales!

The Final Expense Agent Bonus Program runs from January 1 to December 31, 2023 and you're automatically enrolled.

Just sell SimpliNow Legacy Max (level death benefit) or SimpliNow Legacy (graded death benefit) and receive a bonus after writing one qualifying application. Write ten applications and earn \$2500!

Tier 1	\$25 bonus for 1 paid SIWL application
Tier 2	\$250 bonus for 3 paid SIWL applications*
Tier 3	\$2500 bonus for 10 paid SIWL applications*

^{*}Net of tiers already paid.

Prepare to sell and earn your bonus today.

Make sure you've registered on Connext, completed your required AML training, and can access the SIWL eApp under "Start Your Application" section in Connext.

Check out our

<u>Agent Site</u> for how-to videos and more!

Kick off your SimpliNow Legacy sales!

Be sure to review the following list of program rules.

Final Expense Agent Bonus Program

Bonus Period:

January 1, 2023 to December 31, 2023

Bonus Promotion:

- Tier 1: \$25 Bonus for 1 SIWL paid application
- Tier 2: \$250 Bonus for 3 SIWL paid applications*
- Tier 3: \$2500 Bonus for 10 SIWL paid applications*

*Net of tiers already paid.

Additional Rules:

- Eligibility is limited to applications, paid and inforce during the bonus period, and net of not-takens. Forward dated policies past the program end date of December 31, 2023 will not be eligible.
- Maximum payout is \$2500.
- Lapsed policies during the program period and up to the date of payment will not be eligible for additional bonus payment under the program rules.
- Business written on self or immediate family members does not count toward qualifying production. Immediate family shall mean a child, spouse, mother, father, sister or brother of You or Your Spouse/Domestic Partner.
- Program is open to all producers appointed with American General Life Insurance Company who are at least 18 years of age. Eligibility is limited to individuals contracted at the Producer's level and is based solely on the Producer's personal production. The company will issue qualifying payment per qualifying producer based on the producer's tax ID number regardless of what source through which the business is submitted. All qualifying producers must have an active contract with AGL throughout the program period; and they must otherwise be in good standing with AGL to be eligible for the program.

- Payments will be paid weekly once qualifications are met.
- The value of the payments will be treated as compensation to the producer and customary tax reporting will apply. AGL will file Form 1099 with the Internal Revenue Service to report the value of the commission and recipients assume any federal and state tax liability.
- AGL will be the final judge on all issues pertaining to the incentive program, including, at its own discretion, the determination of commission and the determination of a producer's qualifications for payment.
- AGL is the sole arbiter of the criteria as defined above and no other methods, calculations or exceptions will be accepted.
- AGL reserves the right to change, deny or terminate the incentive program at any time without prior notice. There will be no exceptions and all decisions pertaining to incentive programs, and any issues not covered by these guidelines will be determined solely by AGL.
- Nothing about this program or any compensation arrangement derogates from Agency's continued obligation to provide insurance products to help meet the needs of its customers as required by law and Insurer's underwriting rules.
- No substitutions will be made by AGL and no other compensation will be provided in lieu of incentive payment.



This is not a preneed insurance contract or agreement. Benefits are payable to the beneficiary or beneficiaries as directed by the owner of policy. Premiums paid may exceed amount of coverage. For an estimate of the year the premiums may exceed the amount of coverage, divide the face amount by the annual premium. In the event of suicide, the death benefit is limited to a refund of premiums paid less any outstanding loan amount.

THIS POLICY DOES NOT GUARANTEE THAT ITS PROCEEDS WILL BE SUFFICIENT TO PAY FOR ANY PARTICULAR SERVICES OR MERCHANDISE AT TIME OF NEED OR THAT SERVICES OR MERCHANDISE SHALL BE PROVIDED BY ANY PARTICULAR PROVIDER.

Policies issued by American General Life Insurance Company (AGL), Houston, TX. Policy Forms: ICC21-21445, 21445-5, 21445-10, 21445-35, 21445-42, ICC21-21447, 21447-5, 21447-10, 21447-35 and 21447-42. Rider Numbers: ICC21-21468, 21468-5, 21468-10, ICC21-21469, 21469-5, 21469-10, ICC21-21470, 21470, 21470-5, 21470-35 and 21470-42. AGL does not solicit, issue or deliver policies or contracts in the state of New York. Guarantees are backed by the claims-paying ability of the issuing insurance company and each company is responsible for the financial obligations of its products. Products may not be available in all states and features may vary by state.

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