



## Earn up to \$7,000 with the First Quarter 2026 SIWL Agent Bonus Program

Here's a chance to earn up to \$7,000 in bonuses on your SimpliNow Legacy® simplified issue whole life (SIWL) sales!

**You're automatically enrolled in the First Quarter 2026 SIWL Agent Bonus Program that offers a total first quarter 2026 bonus of up to \$7,000!** The program runs from January 1, 2026 through March 31, 2026 ("Bonus Period").

Just sell any combination of five **SimpliNow Legacy Max** (level death benefit) or **SimpliNow Legacy** (graded death benefit) SIWL policies ("Issued Policies") during the Bonus Period and qualify to receive \$500. Keep selling and your bonus grows – after 25 Issued Policies sold during the Bonus Period, you'll have qualified for a total of \$7,000! [See Additional Rules for Bonus Qualification on page 2.](#)

**Bonus period: January 1, 2026 through March 31, 2026**

2026 Bonus Tiers	Paid SIWL Applications*	Tier Payout Bonus	Total Cumulative Bonus
1	5	\$500	\$500
2	15	\$1,500	\$2,000
3	20	\$2,000	\$4,000
4	25	\$3,000	\$7,000

\* See language in Additional Rules for Bonus Qualification, especially for effects of policy lapses/terminations.

This bonus program was designed for agents who sell SimpliNow Legacy Max and SimpliNow Legacy – whether you're a brand-new agent or a top producer! Just make sure you're registered on Connex, have completed your required AML (Anti-Money Laundering) training, and can access the SIWL/GIWL eApp under "Start the Application" section in Connex.

**Be sure to take advantage of this amazing opportunity!  
Review the program rules and eligibility on page 2.**

## 2026 First Quarter Agent Bonus Program Rules

### Bonus period

January 1, 2026 through March 31, 2026

### Bonus promotion

**Tier 1:** \$500 bonus for 5 SIWL paid applications

**Tier 2:** \$1,500 bonus for 15 SIWL paid applications

**Tier 3:** \$2,000 bonus for 20 SIWL paid applications

**Tier 4:** \$3,000 bonus for 25 SIWL paid applications

Total maximum bonus for Bonus Period = \$7,000

### Additional rules for bonus qualification:

- Call center agents and agents are not eligible.
- Agent who receive a split commission for sales are eligible. For agents sales with splitting compensation, credit for the policy will be added based on the defined compensation percentage split. Net policy count is tracked by policy and is NOT rounded up for counting purposes.  
For example: Agents A and B agree to an 80/20 split compensation. They sell 18 net policies during the bonus plan period, the agents would credit 14.4 and 3.6 net policies. If payout thresholds were at 5, 15, 20, and 25 net policies, agent A would qualify for the bonus at the 5 net policy payout threshold. Agent B would not qualify for a bonus.
- Eligibility is limited to Issued Policies during the Bonus Period, net of not-taken policies and other chargebacks resulting in the termination of an SIWL policy. Policies forwarded for issue beyond the program end date of March 31, 2026 will not be eligible.
- Maximum payout per individual eligible agent for the Bonus Period is \$7,000.
- Any SIWL policy written and issued on or after October 1, 2025 that lapses or otherwise terminates (except by the death of the insured) during the Bonus Period, or at any time up to the date of payment, will be netted-out of Bonus Period production for purposes of calculating the Bonus. (Example: 1 SIWL policy sold in Q4 2025, and lapses in Q1 2026; 15 policies SIWL policies sold in Q1 2026, bonus for Q1 2026 calculated using 14 policies.)
- For a policy where agent compensation is split among 2 or more agents, bonus credit for the policy will be assigned based on the compensation percentage split reported by the selling agent. Net policy count is tracked by policy. An agent's policy count is NOT rounded up for net policy counting purposes. 14.5 policies will not rounded to 15 and will not qualify for a bonus payout at the 15 net policy threshold but will qualify for the bonus payment at the next lower tier. Example, agents A and B agree to an 80/20 split compensation. They sell 18 net policies during the bonus plan period, the agents would be credited with 14.4 and 3.6 net policies respectively. If payout thresholds were at 5, 15, 20, and 25 net policies, agent A would qualify for the bonus at the 5 net policy bonus payout threshold, and Agent B would not qualify for a bonus.
- A policy written by an agent on the agent or the agent's immediate family members and any policy for which the agent is the premium payer is not an Issued Policy and does not count toward qualifying production for purposes of this program. "Immediate family" shall mean a child, spouse, mother, father, grandparent, sister or brother of agent or agent's Spouse/Domestic Partner.
- Program is open to all agents appointed with American General Life Insurance Company who are at least 18 years of age. Eligibility is limited to individuals contracted by AGL at the agent level and is based on the agent's personal production. The company will credit qualifying policies to the qualifying agent based on the writing agent's tax ID number regardless of the source through which the business is submitted. All agents otherwise qualifying for a bonus payment under this program must have an active contract with AGL throughout the program period, and they must be in good standing with AGL on the date of any payment to be eligible for such payment under the program.
- The qualifying sales of eligible agents appointed through multiple approved agencies will be eligible under the program. Sales in each agency will earn qualifying credits. Payment will be determined at the agency level. The maximum cumulative bonus will not exceed the declared maximum for any single agent.
- Payments due will be paid to qualifying agents within 35 days following the end of each calendar month during the Bonus Period.
- The value of the payments will be treated as compensation to the agent, 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 sales incentive program, including, at its own discretion, the determination of commission and the determination of an agent's qualification for payment.
- AGL is the sole judge and determiner as to 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. 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 the agent's continued obligation to provide insurance products to help meet the needs of agent's 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.

**SimpliNow Legacy Max** provides a 100% of face amount death benefit beginning on policy day one when inforce.

**SimpliNow Legacy** provides a limited death benefit in the first two years of the policy. Should death occur in the first two years, the death benefit will be equal to 110% of the premiums paid. In the event of suicide within the defined suicide exclusion period, the death benefit is limited to a refund of premiums only.



This is not a preneed insurance contract or agreement. Benefits are payable to the beneficiary or beneficiaries as directed by the owner of the 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.

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, 21445-5, and 21445-10; ICC21-21447, 21447, 21447-5, 21447-10, and 21447-35. Rider Numbers: ICC21-21468, 21468 and 21468-10; ICC21-21469, 21469, and 21447-10; ICC21-21470, 21470 21470-5, 21470-10, 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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