



Earn up to \$10,000! Finish 2024 strong. Introducing the Fourth Quarter 2024 SIWL Agent Bonus Program

Here's a chance to earn up to \$10,000 in bonuses on your SimpliNow Legacy® simplified issue whole life (SIWL) sales!

You're automatically enrolled in the Fourth Quarter 2024 SIWL Agent Bonus Program that offers a total fourth quarter 2024 bonus of up to \$10,000! The program runs from October 1, 2024 through December 31, 2024 ("Bonus Period").

It's easier than ever to qualify! 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 \$250. Keep selling and your bonus grows – after 20 Issued Policies sold during the Bonus Period, you'll have qualified for a total of \$10,000! [See Additional Rules for Bonus Qualification on page 2.](#)

Bonus Period: October 1, 2024 through December 31, 2024

2024 Bonus Tiers	Paid SIWL Applications*	Tier Payout Bonus	Total Cumulative Bonus
1	5	\$250	\$250
2	10	\$2,500	\$2,750
3	15	\$3,500	\$6,250
4	20	\$3,750	\$10,000

* 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, completed your required AML (Anti-Money Laundering) training, and can access the SIWL/GIWL eApp under "Start the Application" section in Connex.

Take advantage of this amazing chance to boost your sales and bonuses today! Be sure to review the program rules on page 2.

2024 Fourth Quarter Agent Bonus Program Rules

Bonus Period: October 1, 2024 through December 31, 2024

Bonus Promotion: Tier 1: \$250 bonus for 5 SIWL paid applications
Tier 2: \$2,500 bonus for 10 SIWL paid applications
Tier 3: \$3,500 bonus for 15 SIWL paid applications
Tier 4: \$3,750 bonus for 20 SIWL paid applications

Total maximum bonus for Bonus Period = \$10,000

Additional Rules for Bonus Qualification:

- Call center agents and agents who receive a split commission for sales are not eligible.
- 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 forward-dated for issue beyond the program end date of December 31, 2024 will not be eligible.
- Maximum payout per individual eligible agent for the Bonus Period is \$10,000.
- Any SIWL policy written and issued on or after July 1, 2024 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 Q3 and lapses in Q4; 10 SIWL policies sold in Q4; Bonus for Q4 calculated using 9 policies).
- 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.
- Eligible agents appointed at multiple approved agencies qualifying sales will be eligible. 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.



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. 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, ICC21-21447 and 21447. Rider Numbers: ICC21-21468, 21468, ICC21-21469, 21469, ICC21-21470 and 21470. **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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