

Annuity Calculations

Tier 1 1 Success Share for every \$25 in paid premium	Tier 2 1 Success Share for every \$30 in paid premium			
American Equity Athene EquiTrust Fidelity & Guaranty	Great American Lincoln Financial North American	American General American National Legacy	Mutual of Omaha National Western Principal	Reliance Standard Sentinel Security Life Symetra

The following are credited at 1 Success Share for every \$75 in paid premium

- All Single Premium Immediate Annuities
- All Deferred Income Annuities
- All Multi-Year Guarantee Annuities
- All annuities with a surrender of 5 years and less
- All applications on annuitants/owners age 80 and older
- All replacements
- EquiTrust subsequent deposits for policies in the previous calendar year

Life Calculations

Tier 1 1 Success Share for every \$1.00 in paid premium	Tier 2 1 Success Share for every \$1.25 in paid premium			
American General Ameritas John Hancock Legal & General (Banner) Lincoln Financial	Mutual of Omaha Pacific Life Principal Prudential	Allianz Life American National Americo Assurity Life AXA Brighthouse Financial	Cincinnati Life Columbus Life Fidelity & Guaranty Minnesota Life National Western North American	Protective Sagicor SBLI Symetra Transamerica
<ul style="list-style-type: none">• Single premium products are credited at 1 Success Share for every \$25 in paid premium.• The ratio for all Final Expense products is 1 Success Share for every \$2 in paid premium.• Success Shares are not credited on non-commissionable policy fees.				

Long-Term Care, Disability and Critical Illness Calculations

Tier 1 1 Success Share for every \$1.50 in paid premium	Tier 2 1 Success Share for every \$2.00 in paid premium	Tier 3 1 Success Share for every \$8.00 in paid premium
Genworth Illinois Mutual Principal	American General (accident) Assurity Life Mutual of Omaha Transamerica	Petersen International Underwriters

Linked Benefits Calculations

Tier 1 1 Success Share for every \$35.00 in paid premium	
OneAmerica Lincoln Financial	Minnesota Life

Medicare Supplement Calculations

Tier 1 1 Success Share for every \$15.00 in paid premium (years 1-6)			
Aetna American National American Retirement Bankers Fidelity	Central States Indemnity Cigna CSI Life Liberty Bankers Life	Loyal American Manhattan Life Medico Mutual of Omaha Companies	Standard Life Thrivent

You are obligated to follow Company policies, applicable insurance laws, and evaluate our entire product portfolio when making sales recommendations to address clients' needs. This obligation is not lessened in any manner because you may have an opportunity to win our incentive trip based upon sales of eligible policies.