



FINANCIAL SECURITY ASSOCIATES AGGREGATE REWARDS GRID – Agent Annuity Sales Incentive Plan

20 BPTS \$500,000 in annual premium	35 BPTS \$1 million in annual premium	50 BPTS \$1.5 million in annual premium	65 BPTS \$2 million in annual premium	80 BPTS \$2.5 million in annual premium	1.00% \$3 million in annual premium
--	--	--	--	--	--

Rules for Agents:

1. FSA will count premium placed and paid in ALL annuity carriers towards qualification for Bonus. (25% of SPIA premium counts towards qualification, but is not eligible for bonus)
2. Bonus will only be paid out on premium placed and paid for eligible carriers and products.*
3. Agent must maintain persistency of at least 90% in order to qualify.**
4. Agent must place a minimum of 6 policies in all lines of business combined
5. Agents must submit paid production reports for a given year by Feb. 15 of the following year.
6. Bonus checks will be issued by Feb. 28 of the following year.
7. Agents contracting later in the year may be entitled to Bonus based on monthly run rate of paid premium, to be determined by FSA.
8. All applications must be submitted to FSA's Raleigh office in order to qualify.
9. Participation in the Bonus Program is at the discretion of FSA. Commissions and Bonuses are based on current products and payouts and are subject to change, should carriers change their offerings.

* Includes certain fixed indexed, MYGA and traditional annuities in eligible carriers. Carrier eligibility is determined by FSA and is subject to change based on overall production and changes by the carriers to product and/or compensation.

** Agent must be in good standing with all carrier appointments and with FSA and must not have a debit balance.

