



## FINANCIAL SECURITY ASSOCIATES AGGREGATE REWARDS GRID – Life Insurance Agent Rewards

Annual Premium	\$15,000	\$25,000	\$50,000	\$75,000
<b>OPTION 1: CASH BONUS!!</b>	10%	15%	20%	25%
<b>OPTION 2: MARKETING DOLLARS!!</b>	15%	22.5%	30%	37.5%
<b>BRAND DEVELOPMENT MICRO-SITE QUOTE TOOL</b>	✓	✓	✓	✓
<b>CLIENT PROSPECTING W/ DIRECT MAIL &amp; SEMINAR SETTING</b>		✓	✓	✓
<b>FREE TABLET</b>				✓

\* Percentage of FSA's total remaining override. Life, DI & LTC Premium count towards qualification. 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.

### Rules\*\* for Agent Rewards Qualification:

1. FSA will count premium placed and paid in ALL life, DI and LTC carriers towards qualification for Rewards Bonus.
2. Bonus will only be paid out on premium placed and paid for eligible carriers and products.\*\*
3. Agents must be in good standing with all carrier contracts, must not have a debit balance & must maintain placement ration of at least 70% and persistency of at least 90%.
4. When production levels as specified above are reached, Bonus will be paid retro-active to the first dollar Bonus will continue to be paid on future premium for the balance of the current year on a quarterly basis.
5. Minimum of 6 policies in all lines of business is required.
6. Agents are responsible for providing FSA with production reports for business that is submitted direct to carriers and must be received by February 15th of the following year.
7. Single Premium Life premium counts towards qualification based on commission amount and is not eligible for bonus. UL & Whole life qualification based on actual annual premium up to target; no excess premium qualifies.
8. When total annual production reaches qualification for the next contract level, contract level will be adjusted on the company level for the following calendar year, and that level's Bonus agreement will apply.
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.

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