



We are paying a 1% commission bonus on all Fixed Indexed Annuity premium above \$300,000 in 2026.

## Writing Agent Bonus for Fixed Indexed Annuities



### Qualifying Period

To qualify for the 2026 bonus program, annuity cases must be submitted and issued between January 1, 2026, and December 31, 2026. Eligibility is determined based on the effective date of annuity contracts issued by Clear Spring Life and Annuity Company. Additional premium applied to contracts issued prior to January 1, 2026 does not qualify toward this program. All writing agents must requalify in 2026. This bonus program applies only to calendar year 2026, and no production or qualification levels will carry over into any 2027 bonus program.



### Eligibility

Each individual writing agent must independently issue a minimum of \$300,000 in fixed indexed annuity premium during the qualifying period to become eligible for bonus payments.

- Premium written by multiple agents may not be combined to meet the \$300,000 qualification threshold.
- Qualification is based solely on the production of the individual agent.

Once an agent reaches the \$300,000 threshold, all premium in excess of \$300,000 on eligible fixed indexed annuities will qualify for bonus dollars.

Bonus payments will be taxable in 2026.



### Bonus Calculation

Bonuses are paid proportionally as premium crosses the \$300,000 threshold.

Example:

- Prior eligible production: \$280,000
- Next issued case: \$100,000
- Bonus-eligible premium: \$80,000

If two or more contracts are issued on the same date, the contract with the highest premium will be applied first for threshold calculation purposes.



### Payment and Chargebacks

Bonuses are paid to the writing agent, or to the next level up if the business is written by a Licensed Only (“LO”) agent.

- An LO agent must independently issue \$300,000 in qualifying premium for the bonus to be paid to the next level up.

Bonus payments are subject to chargebacks for Not-Takens, Deaths, Surrenders, and Withdrawals.

- Not-Taken sales are defined as contracts cancelled by the customer during the 30-day free-look period.

A chargeback may reduce an agent’s production below the \$300,000 qualification threshold. If this occurs, the agent must requalify before earning additional bonus payments.

This bonus is not applicable where prohibited by state law or regulation.

#### IMPORTANT INFORMATION

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CSL Marketing reserves the right to terminate or change the terms of the program at any time at its sole discretion and will make all determinations as to eligibility.

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