

2025 Supplemental FIA Compensation

Rewarding Your Success in 2025

We value the hard work and dedication of trusted financial professionals like you. That's why in 2025, we're continuing to reward your FIA production with enhanced compensation opportunities!*

NEW for 2025: Grandfathering Advantage

► **No reset, just rewards—kick off 2025 at a higher tier!**

The level you achieved in 2024 will automatically carry over to 2025.

Example

If you reach \$2M in FIA production in 2024 and earn the 0.75% compensation level, you'll begin 2025 at that same level—no need to requalify!**

Take advantage of this opportunity to secure your 2025 starting position at the highest possible level.

| Total FIA Premium* | 2025 Additional Compensation |
|---------------------------|------------------------------|
| \$1,000,000 - \$1,999,999 | 0.50% |
| \$2,000,000 - \$2,999,999 | 0.75% |
| \$3,000,000+ | 1.00% |

How the program works

You'll earn supplemental commissions in addition to your regular commissions, paid quarterly for FIA production between January 1 and December 31, 2025.

- Commissions are cumulative and retroactive!
- Payouts will be based on initial premium only (not additions) and sent within six weeks after the end of each quarter.

Example

Record \$1M in FIA sales during the first quarter: Receive 0.50% commission payment.

Add \$2M in FIA sales in the fourth quarter (\$3M total): Receive 1.00% on the \$2M and an additional 0.50% on the original \$1M from the first quarter.

Please contact your IMO to determine your eligibility for this program

+ Call our sales team at 800-535-8110
if you have questions about this program.

*Supplemental FIA Compensation is only available to street level financial professionals. All premium refunds (regardless of when the premium refund is made) are subject to commission chargebacks – see your financial professional contract and FIA commission schedules for complete details. Guaranty Income Life may modify or change future commission rates at any time with 30 days' notice.

**Guaranty Income Life reserves the right to reduce your additional compensation level to match the level of production you have obtained in 2025 if your run rate after June 30, 2025 is not consistent with the level you were grandfathered in at.

2025 Supplemental FIA Compensation may change at any time and may be discontinued immediately if required by a change in law or regulation. All decisions are final and are at the sole discretion of Guaranty Income Life Insurance Company.