

2026 Producer Commission Bonus Program

Ibexis' 2026 Producer Commission Bonus Program is an opportunity to reward the producers who are at the core of our business with additional compensation to help enhance their practices.

How It Works: Producers earn additional basis points on total FIA issued premium through the end of the calendar year 2026. The additional compensation payments will be made quarterly beginning May 1st and are applied retroactively to dollar one, less any previous payments made. Producers will earn additional commissions according to the following thresholds in addition to any regular commissions earned.

	Total FIA Premium	FIA 5-year	FIA 7 & 10-year
Level 1	\$2M - \$4,999,999	25 basis points	50 basis points
Level 2	\$5M - \$9,999,999	50 basis points	100 basis points
Level 3	\$10,000,000+	75 basis points	150 basis points

Example: Producer John Smith submits four FIA 10 applications with a total premium of \$2,000,000. He receives an additional 50bp or \$10,000 in commission because he has reached the first production tier with issued applications. He then writes another \$3,000,000 of FIA 10 to total \$5,000,000 premium. He earns \$30,000 (\$3,000,000 @ 100bp) on this case as it moves him up to the next tier. Additional compensation is retroactive to day 1. He will be paid an additional bonus on his initial qualifying production of \$2,000,000 at 50bp (the difference between tier 1 and tier 2) which equates to \$10,000. In total, John Smith earns \$50,000 on his \$5,000,000 premium.

Contact our Sales Team at **888-717-1003** to learn more.

All policies issued by Ibexis Life & Annuity Insurance Company® ("Ibexis"). The 2026 Producer Commission Bonus Program ("Program") is a bonus plan for eligible appointed agents of Ibexis. Eligible appointed agents include individuals who represent Ibexis as writing agents working directly with the customer and not with respect to business written as an upline agent. Payments for qualifying licensed- only agents will be paid to the upline. Additionally, agents appointed under a bank or broker dealer may not be eligible.

In consideration of production-based incentives, top priority should be given to your clients' financial circumstances, objectives, and needs. Incentive programs should not be used as the basis for determining suitable products for your clients. This is an overview of the Program, which remains subject to terms and conditions promulgated by Ibexis. Ibexis retains the right to unilaterally remedy any ambiguities and resolve any disputes relating to the Program, and to amend or terminate the Program in whole or in part at any time.