

Power Producer Program

Power Producer - Commission Bonus Plan

Individual annuity producers who meet the minimum production of \$3 million in FIA sales automatically participate in the Power Producer Program. The Commission Bonus Plan is additional compensation earned on an annual basis based on total FIA sales. Details include:

Program Period: January 1 - December 31, 2021

Production: All FIA paid commission

Power Producer Bonus Plan Thresholds:

- \$3M \$4.99M = 8% of eligible commission
- \$5M \$9.99M = 12% of eligible commission
- \$10M+ = 16% of eligible commission

Payment: February 2022 (applied retroactively to dollar one)

IUL, MYGA and NY product sales are excluded from the Commission Bonus Plan

Competitive compensation to help grow successful independent practices. Here's an example:

 2021 FIA SALES
 = \$5M

 ELIGIBLE COMMISSION
 = \$350,000

 COMMISSION BONUS (12%)
 + \$42,000

 TOTAL COMMISSION
 = \$392,000

 2021 FIA SALES
 = \$10M

 ELIGIBLE COMMISSION
 = \$700,000

 COMMISSION BONUS (16%)
 + \$112,000

 TOTAL COMMISSION
 = \$812,000

Visit SalesLink for our interactive Commission Bonus Plan calculator.

Additional Benefits of the Power Producer Program:

In addition to the Commission Bonus Plan, Power Producers will also have the following benefits:

- Dedicated service through our Premier Service Team
- · Dedicated sales support through our Regional Director sales team
- Invitations to Group Meetings with other top advisors

The Commission Bonus Plan ("Plan") is a bonus plan for eligible appointed agents of Fidelity & Guaranty Life Insurance Company ("Company"). Eligible appointed agents include individuals who represent the Company as writing agents working directly with the customer and not with respect to business written as an upline agent. Additionally, agents appointed under a bank or broker dealer are not eligible. This is an overview of the Plan, which remains subject to terms and conditions promulgated by the Company. The Company retains the right to remedy any ambiguities and resolve any disputes relating to the Plan, and to amend or terminate the Plan at any time.



[&]quot;F&G" refers to Fidelity & Guaranty Life Insurance Company issuing insurance in the United States outside of New York. Life insurance and annuities issued by Fidelity & Guaranty Life Insurance Company, Des Moines, IA.