



CSL
Marketing



Writing Agent Bonus For Fixed Indexed Annuities



We are paying a 1%
commission bonus
on all
Fixed Indexed Annuity
premium above
\$300,000 in 2023.

Qualifying Period - Cases must be submitted and issued between 1/1/2023 and 12/31/2023. Eligibility is based on the effective date of the annuity contracts issued by Clear Spring Life and Annuity Company.

Additional Premium on cases issued prior to 1/1/2023 does not qualify.

Eligibility - All premium above \$300,000 on fixed indexed annuities issued will be eligible for bonus dollars. Proportional bonuses will be paid as the premium crosses \$300,000.

Example: Prior production = \$280,000. If the next case issued is for \$100,000 then \$80,000 is the amount that the bonus will be based on.

If two or more contracts are issued on the same date, we will assume the highest premium is first.

All writing agents will need to requalify for the bonus in 2023. This bonus program is for 2023 only and any qualification levels will not carry over to any 2024 bonus program.

Once the \$300,000 threshold is met, bonus payments will be made and will be taxable in 2023.

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

Bonuses are paid to the writing agent or the next level up if written by a Licensed Only ("LO") agent. An LO Agent must write \$300,000 to qualify for the bonus to go to the next level up. Chargebacks of the bonus will apply to Not-Takens, Deaths, Surrenders and Withdrawals. Not-Taken sales refer to those contracts that are cancelled by the customer within the 30-day free-look period. A chargeback may reduce the writing agent back below the \$300,000 threshold and they would have to requalify for future bonuses.

IMPORTANT INFORMATION

This material is for informational or educational purposes only, and is not a recommendation to buy, sell, hold or rollover any asset. It does not take into account the specific financial circumstances, investment objectives, risk tolerance, or needs of any specific person. In providing this information, Clear Spring Life Marketing, LLC ("CSL Marketing") (d/b/a Clear Spring Life Insurance Marketing, LLC in California) is not acting as your fiduciary as defined by the Department of Labor.

Clear Spring Life and Annuity Company, whose office is located at 10555 Group 1001 Way, Zionsville, Indiana issues the fixed indexed annuity products eligible to receive the commission bonus provided by CSL Marketing. The products and/or certain product features may not be available in all states. Clear Spring Life and Annuity Company is not licensed in New York.

This material is intended for insurance agent use only and is not intended for use with the public.

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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