

## Writing Agent Bonus For Fixed Indexed Annuities

We are paying a 1% commission bonus on all Fixed Indexed Annuity premium above \$300,000 in 2022.

Qualifying Period - Cases must be issued between 1/1/2022 and 12/31/2022. Eligibility is based on the effective date of the annuity contracts issued by Guggenheim Life and Annuity Company.

Additional Premium on cases issued prior to 1/1/2022 do not qualify. Once the \$300,000 threshold is met, bonus payments will be made and will be taxable in 2022.

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.

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.

All writing agents will need to requalify for the bonus in 2022. This bonus program is for 2022 only and any qualification levels will not carry over to any 2023 bonus program.

If two or more contracts are issued on the same date, we will assume the highest premium is first. This bonus is not applicable where prohibited by state law or regulation.

### IMPORTANT INFORMATION

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GL Marketing, LLC 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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