

YOUR 2020 QoL BONUS



Highlights

- Bonus will be equal to 20% of total Net Annualized Weighted Premium in excess of \$30,000
- Per case maximum: \$100,000 of Net Annualized Weighted Premium
- Minimum number of life insurance policies to be eligible for Bonus: 7 (covering 7 different individuals)

Life and A&H Weighted Premium Rates

QoL Term	100 %	QoL UL/IUL/GUL Excess	10 %
QoL UL/IUL/GUL Target	100 %		

Potential Bonus Amount

Total Annual Paid Net Weighted Premium *	Potential Bonus Amount
\$ 30,000	\$ 0
\$ 60,000	\$ 6,000
\$ 100,000	\$ 14,000
\$ 150,000	\$ 24,000
\$ 300,000	\$ 54,000

* The per case maximum is \$100,000 of net annualized weighted premium. Please see examples on following page.

QoL Bonus Guidelines

The 2020 QoL Bonus is based upon the annualized premium attributable to policies placed in force from January 1, 2020 through December 31, 2020, each multiplied by the applicable rate for the product ("Weighted Premium Rate"), less applicable chargebacks and subject to the per case maximums discussed herein ("Annualized Net Weighted Premium"). The company reserves the right to make any and all decisions regarding case eligibility and QoL Bonus qualification. Qualifiers must be appointed with the company as an AIG Partners Group agent and in good standing at the time of the award. Policies written on the agent's own life or the lives of family members may be excluded from the bonus calculation. Bonus to be paid in January 2021. If an agent, whose production would otherwise generate a QoL Bonus, should have outstanding debt at the time of the QoL Bonus payout, the QoL Bonus shall first be used to reduce the outstanding debt and the balance, if any, shall be paid to the agent. AGL reserves the right to change or terminate this QoL bonus program at any time without prior notice. Only AIG Partners Group agents that are appointed with the AGL through the AIG Partners Group distribution channel are eligible for this QoL bonus.

Other Details:

- AIG Min Placement Rate Definition: Must place in force 50% or higher of policies applied for to qualify for this program. If the agency or agent has a placement rate below 49.99%, they will not qualify.
- Placement rate and persistency tracking available to MGAs on Connex website. Contact your MGA or the Partners Group sales desk with any questions.
- At our discretion we reserve the right to exclude participation and qualification in QoL Bonus program for agents and MGAs with poor persistency.



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EXAMPLE 1

Multiple LIFE cases,
none with Weighted
Premium larger
than \$100,000

**MINIMUM
LIVES MET? YES**

	A	B	C	QoL BONUS		
				D	E	F
	# of cases	Weighted Premium per case	# of cases x Weighted Premium per case (A x B)	Total Net Weighted Premium for Bonus	Total D - \$30K	Bonus (20% x E)
	20	\$5,000	\$100,000	\$100,000		
TOTAL			\$100,000	\$100,000	\$70,000	\$14,000

2020 QoL Bonus

EXAMPLE 2

Multiple LIFE cases
including one with
Weighted Premium
larger than \$100,000

**MINIMUM
LIVES MET? YES**

	A	B	C	QoL BONUS		
				D	E	F
	# of cases	Weighted Premium per case	# of cases x Weighted Premium per case (A x B)	Total Net Weighted Premium for Bonus	Total D - \$30K	(20% x E)
	12	\$4,000	\$48,000	\$48,000		
	1	\$150,000	+ \$150,000	+ \$100,000 per case maximum		
TOTAL			\$198,000	\$148,000	\$118,000	\$23,600

2020 QoL Bonus



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For more information visit aig.com/PGRewards

AIG Partners Group includes financial professionals appointed with American General Life Insurance Company (AGL). Policies are issued by AGL, which is responsible for financial obligations of insurance products and is a member of American International Group, Inc. (AIG).

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