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Thinking

# 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:

<b>2021 FIA SALES</b>	<b>= \$5M</b>	<b>2021 FIA SALES</b>	<b>= \$10M</b>
<b>ELIGIBLE COMMISSION</b>	<b>= \$350,000</b>	<b>ELIGIBLE COMMISSION</b>	<b>= \$700,000</b>
<b>COMMISSION BONUS (12%)</b>	<b>+ \$42,000</b>	<b>COMMISSION BONUS (16%)</b>	<b>+ \$112,000</b>
<b>TOTAL COMMISSION</b>	<b>= \$392,000</b>	<b>TOTAL COMMISSION</b>	<b>= \$812,000</b>

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

"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.

The Power Producer DCP is unfunded. Your account value is a "bookkeeping" account that is subject to risk of forfeiture in the event of insolvency or bankruptcy of the F&G Life Insurance Company ("Company"), or such other claims as may be made by the general creditors of the Company. The Power Producer DCP is a deferred bonus compensation plan for eligible appointed agents of the 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. Terms are as stated in the Power Producer plan document, which Fidelity & Guaranty Life may amend, limit or terminate at any time.

