



Bonus PROGRAM

BONUSABLE PREMIUM

Americo	100%
Aetna	100%
MoO	100%
Hancock	100%
Am Am	100%
AIG	100%
NLG	50%
* Athene	2.5%

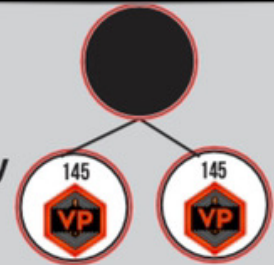
*100K Max credit per Athene annuity

FIRST LEG PERCENTAGE

50-60%	= 50%
60-70%	= 40%
70-80%	= 30%
80-90%	= 20%
90%+	= 10%

145% BONUS BREAKDOWN

1% Bonus on any 145 Direct VP



*Must maintain at least \$150K Bonusable Premium outside of your top 2 VP legs to be eligible for the 145 VP Bonus

BONUS PERCENTAGE BY VOLUME

\$150,000	= 2.00%
\$200,000	= 2.00%
\$250,000	= 2.00%
\$300,000	= 2.00%
\$350,000	= 2.00%
\$400,000	= 2.25%
\$450,000	= 2.50%
\$500,000	= 2.75%
\$600,000	= 3.00%
\$700,000	= 3.25%
\$800,000	= 3.50%
\$900,000	= 3.75%
\$1,000,000	= 4.00%
\$2,000,000	= 5.00%
\$3,000,000	= 6.00%
\$4,000,000	= 7.00%

PERSISTENCY

Your VP Bonus will be equal to your 6 month persistency %

FOR EXAMPLE:

\$10,000 VP Bonus
94% 6 mon persistency
=\$9,400 VP Bonus

AMERICO %

AMERICO BONUS %

50%	= 100%
45%	= 90%
40%	= 80%
<40%	= 70%

IF YOUR TOTAL MONTHLY VOLUME CONTAINS LESS THAN 50% AMERICO PRODUCTION YOU WILL RECEIVE A REDUCED BONUS.

*Any VP receiving a bonus must be in good standing with FFL. FFL Reserves the right to subtract any lead debt, carrier debt, or any outstanding balance that was rolled to FFL from the VP Bonus. The minimum bonus amount a VP can earn is \$2500.

COPYRIGHT © 2019 FAMILY FIRST LIFE ALL RIGHTS RESERVED

FFLVP150 Rev 070320