



**American Income**  
life insurance company

**OPPORTUNITY**  
UNLIMITED



# COMPENSATION AND INCENTIVES



## OPPORTUNITY TO... **SUCCEED**

As an independent contractor at American Income Life Insurance Company (AIL), go as far as your desire, discipline, determination, and commitment will take you. Lucrative compensation, bonuses, and travel incentives plus residual income from lifetime vested renewals provide an opportunity to achieve an income you might not have thought possible.

## PAY EXAMPLE

### Annual Life Premium (ALP) Calculation

<b>\$66.67</b>	Total Life Premium per Month
<b>x</b>	<b>12</b> Months
<b>\$800</b>	ALP

### Weekly Production

<b>\$2,400</b>	ALP (3 Average Sales)
<b>x</b>	<b>60%</b> 1 <sup>st</sup> Year Commission Rate
<b>\$1,440</b>	Annualized Commission
<b>x</b>	<b>65%</b> Advance Rate
<b>\$936</b>	Advance on Friday
<b>+</b>	<b>\$330</b> Weekly Average Bonus*
<b>\$1,266</b>	Total per Week

### Monthly Bonus Paid Weekly

MTD Net ALP	Bonus Percentage
\$2,000 – \$3,999.99	10%
\$4,000 – \$9,999.99	20%
\$10,000 – \$19,999.99	22%
\$20,000 – \$29,999.99	24%
\$30,000+	30%

\* Weekly average bonus is based on the producer writing \$2,400 ALP per week for 4 weeks.

### Agent Career Path

	Year 1	Year 2	Year 3	Year 4–7	Year 8–10	Year 11–15
<b>Total Compensation</b>	<b>\$63,839</b>	<b>\$71,986</b>	<b>\$92,587</b>	<b>\$124,004</b>	<b>\$241,838</b>	<b>\$407,202</b>
<b>Total First Year Commission*</b>	\$46,800	\$49,041	\$60,067	\$75,185	\$141,199	\$237,359
<b>World's Greatest Bonus*</b>	\$17,039	\$18,145	\$22,225	\$27,819	\$52,244	\$87,823
<b>Renewal Commission**</b>	\$ —	\$4,800	\$10,296	\$21,000	\$48,396	\$82,020

Total compensation reflects actual averages for all contracted agents of AIL/NILICO.

Income from revenue streams may vary based on contract.

Based on internal company records. For illustrative purposes only. Compensation is performance-based.



## ADDITIONAL REVENUE STREAMS

- Legacy Bonus\*\*
- SA/GA Training Bonus\*
- Leadership Bonus\*
- Reinstatement Bonus\*\*

\* Paid Weekly

\*\* Paid Monthly

# OPPORTUNITY TO... LEAD

AIL has built a reputation within our industry for having a culture of leadership development. We seek individuals who have a 'growth mindset' and aspire to lead others. From there we immerse you in an environment of continuous development that brings with it the possibility of increased earnings potential. Promotions are merit-based from within, and there are abundant opportunities for advancement.



## INDIVIDUAL PRODUCER

**SUPERVISING AGENT** 3–6 MONTHS

**GENERAL AGENT** 6–12 MONTHS

**MASTER GENERAL AGENT** 12–18 MONTHS

**REGIONAL GENERAL AGENT** 18–36 MONTHS

**STATE GENERAL AGENT** SELECTED BY COMPANY TOP LEADERSHIP

## Senior Management Career Path

	Year 1	Year 2	Year 3	Year 4-7	Year 8-10	Year 11-15
<b>Total Compensation</b>	<b>\$91,504</b>	<b>\$109,524</b>	<b>\$157,426</b>	<b>\$209,899</b>	<b>\$388,331</b>	<b>\$653,548</b>
<b>Total First Year Commission*</b>	\$46,800	\$49,041	\$72,198	\$74,523	\$154,306	\$273,665
<b>Leadership Bonuses*</b>	\$27,665	\$32,042	\$50,619	\$76,773	\$144,349	\$243,730
<b>World's Greatest Bonus*</b>	\$17,039	\$18,145	\$13,609	\$10,207	\$7,655	\$5,741
<b>Renewal Commission**</b>	\$ —	\$10,296	\$21,000	\$48,396	\$82,020	\$130,412

Total compensation reflects actual averages for all MGAs, RGAs, and SGAs of AIL/NILICO.

Income from revenue streams may vary based on contract.

Leadership bonus amounts include Leadership Bonus, Growth Bonus and Legacy Bonus.

Based on internal company records. For illustrative purposes only. Compensation is performance-based.

\* Paid Weekly

\*\* Paid Monthly

OPPORTUNITY TO...

# BUILD FOR YOUR FUTURE

Your sales add up and over time, and can create a revenue stream of thousands of dollars each month before other new sales ever occur. You are fully vested in only 10 years to receive lifetime renewal income as long as premiums continue to be paid on the policies you've sold.

## RENEWAL COMPENSATION

Year 1  
\$ —

Year 2  
\$10,296

Year 3  
\$21,000

Year 4–7  
\$48,396

Year 8–10  
\$82,020

Year 11–15  
\$130,412

Based on internal company records. For illustrative purposes only. Compensation is performance-based.

## EARN MONEY TOWARD HEALTH INSURANCE\*

Our compensation program offers qualifying agents the opportunity to earn additional commissions to use toward health insurance coverage of their choice. Agents with no dependents can receive **\$2,900 – \$7,200 annually** and agents with dependents can receive **\$5,800 – \$12,300 annually**.

\*Amounts vary by tenure and collective bargaining agreement.





# OPPORTUNITY FOR... **INCENTIVES**

Incentive opportunities at AIL/NILICO are frequent, generous, and FUN! Contests encourage friendly competition for financial incentives, merchandise, and luxurious trips. Additional bonus opportunities sweeten the deal and offer a chance to earn even more money. Qualify to attend our annual Convention to party with some of your closest friends!

Past destinations have included:

- **Mediterranean Cruise**
- **Paris, France**
- **Miami, FL**
- **Las Vegas, NV**
- **Puerto Rico**
- **Alaskan Cruise**



# OPPORTUNITY TO... GIVE BACK

Through our *Make Tomorrow Better* program of charitable giving, we are able to touch communities we visit for meetings and conventions and try to leave them better than before we came. We partner with local charities and support them financially as well as engaging in hands-on volunteer projects to benefit worthy organizations.

Total Donations for the  
Last Five Years  
**\$6.4 Million**

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2020 Donations  
**\$1.3 Million**

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## Sources:

Company Annual Statements and Internal Business Records  
2018 OPEIU 277 Collective Bargaining Agreement  
2017 Unifor 247 Collective Bargaining Agreement  
2019 UFCW 1518 Collective Bargaining Agreement





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American-Income-Life



AILifeTV

## About American Income Life Insurance Company:

- In business for more than 60 years
- Serving working families in the United States, Canada and New Zealand
- American Income and its New York subsidiary, National Income Life, have combined assets of more than \$5 billion and more than \$74 billion of life insurance in force for working families.
- A (Excellent) Financial Strength Rating from A.M. Best Company insurance industry analysts (rating as of 7/21).
- Wholly owned subsidiary of Globe Life Inc.



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