

Maximize your compensation with our Broker Bonus Program.

You only need three new accounts and \$50,000 in new account net sales premium to qualify! Once you've reached \$50,000 in new account net sales premium and three new accounts, any combination of premium from new and existing accounts will be included in the bonus calculation. Complete program guidelines appear on reverse.

When will I get my bonus?

Bonuses are paid out after the end of each quarter. Specific payout dates are available in the compensation section of our secure brokers-only website. Changes in bonus rates are retroactive to the first dollar of eligible net sales premium. All bonuses and prizes are taxable. This information will be included in your IRS Form 1099 information and is subject to Colonial Life's compensation disclosure policy.



Broker Bonus Program Earnings Potential

| Prerequisites | Net Sales Premium | # New Accounts | Bonus Rate | Earnings Potential |
|--|-----------------------|----------------|------------|---------------------|
| \$50,000 in new account net sales premium and 3 new accounts | \$50,000 - \$249,999 | 3 + | 1.00% | \$500 - \$2,500 |
| \$50,000 in new account net sales premium and 3 new accounts | \$250,000 - \$499,999 | 3 + | 2.00% | \$5,000 - \$10,000 |
| \$50,000 in new account net sales premium and 3 new accounts | \$500,000 - \$999,999 | 3 + | 3.00% | \$15,000 - \$30,000 |
| \$50,000 in new account net sales premium and 3 new accounts | \$1,000,000 + | 3 + | 4.00% | \$40,000 + |



Program Guidelines

- The Broker Bonus Program period runs from the first business day in January to the last business day in December. Net sales premium must be processed during this time period to be included in the calculation of this bonus. Net sales premium is total annualized sales premium less any sales premium written on policies that never pay their first month's premium.
- Eligible accounts are those in which a broker earns at least the Standard Broker Commission, or multiple brokers who split the broker role commission earn at least the Standard Broker Commission combined. If more than one broker is assigned to the account, net sales premium from the account is allocated proportionately based on each broker's commission split.
- A new account must have a minimum of \$2,500 in net sales premium at the time the bonus is calculated. If multiple brokers split the broker role commission, the new account credit will also be allocated proportionately based on each broker's commission split.
- Net sales premium as a percentage of gross sales premium must be equal to or greater than 85 percent.
- Net sales premium is only counted while a broker is on an eligible broker contract. Direct Marketing Partner (DMP) and Special Case Agency (SCA) contracts are not eligible for the Broker Bonus Program. A broker must have an active and valid Colonial Life broker contract at the time of the payment to receive a bonus payout. A bonus will not be paid to brokers when the principal, family member or business partner of the principal has a Colonial Life sales representative or sales manager contract.
- If an account lapses, Colonial Life may deduct the account's premium from the broker's net sales premium total. Colonial Life may also charge back payments against commissions, bonuses or other compensation.
- Sales premium for any account is limited to the first \$1 million in net sales premium per calendar year.
- Colonial Life reserves the right at any time to modify or eliminate this bonus if the company determines that it is in the company's best interest to do so.

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