



Premium Power Pay

2026 SPDA INCENTIVE

Plug into the Premium Power Pay and supercharge your sales to new heights with our quarterly incentive program!

Earn bonus commission on single premium dollars paid to National Life annuities based on the following weightings.

- All Fixed Indexed Annuities — 100% of premium paid
- All Multi-Year Guaranteed Annuities — 50% of premium paid

Bonuses will be paid after the end of quarter based on premiums paid and applied during the quarter.

The more that pays the more you earn!

Quarterly Production Requirement	Bonus Commission
\$650,000–\$1,374,999	0.50%
\$1,375,000–\$2,199,999	0.75%
\$2,200,000–\$3,024,999	1.00%
\$3,025,000–\$3,849,999	1.25%
\$3,850,000+	1.50%

Example: Quarterly single (lump sum) — FIA premium: \$1,500,000
 + MYGA premium \$1,000,000 / 2 = \$500,000
 Total weighted premium \$2,000,000 X 0.75% = \$15,000 in bonus commission

Incentive Dates: Quarter 1 (January 1, 2026 to March 31, 2026); Quarter 2 (April 1, 2026 to June 30, 2026); Quarter 3 (July 1, 2026 to September 30, 2026); Quarter 4 (October 1, 2026 to December 31, 2026)

Policy Eligibility:

- All single premium deferred annuities ("SPDA") and MYGAs: policies paid and issued within the applicable quarter.
- All flexible premium deferred annuities ("FPDA"): single premiums paid into a FPDA policy within the first policy year, premium must be applied to the policy within the applicable quarter

Agent Eligibility: All agents actively writing and in good standing with National Life Group as of the date of bonus payment. Bonuses earned by agents contracted as Non Commission Agents (NCA) will be paid to their agency and disbursed following agency agreements.

National Life Group® is a trade name of National Life Insurance Company (NLIC), Montpelier, VT, Life Insurance Company of the Southwest (LSW), Addison, TX and their affiliates. Each company of National Life Group is solely responsible for its own financial condition and contractual obligations. Life Insurance Company of the Southwest is not an authorized insurer in New York and does not conduct insurance business in New York.