

2026 financial professional tiered compensation plan

QUALIFYING FOR THE TIERED COMPENSATION PLAN

The 2026 EquiTrust Rewards tiered compensation plan includes three tiers. Writing financial professionals qualify by submitting EquiTrust **fixed index annuity** (FIA) or **life insurance** business at the PGA level or below in calendar year 2026. Qualifications and additional percentage commission for each tier are:

Tier 1 — \$5 million in qualifying production to receive an additional 1.0% commission on eligible premium.

Tier 2 — \$10 million in qualifying production to receive another 0.5% for a total of 1.5% additional commission on eligible premium.

Tier 3 — \$15 million in qualifying production to receive another 0.5% for a total of 2.0% additional commission on eligible premium.

PROVISIONS OF THE PLAN



Eligible business includes fixed index annuity (FIA) and life insurance production with contract effective dates between January 1, 2025 and December 31, 2025.



- Financial professionals in tier 1 who qualified in 2025 will be evaluated on a quarterly basis and must be on a \$5 million run rate each quarter to receive the additional compensation.
- Financial professionals in tier 2 who qualified in 2025 will be evaluated on a quarterly basis and must be on a \$10 million run rate each quarter to remain in this tier.
- Financial professionals in tier 3 must submit the full \$15 million in 2026 to receive the additional compensation.



Only first-year premium counts toward qualification and additional compensation under the plan.



Internal replacements that meet our guidelines and criteria are eligible.



Licensed Only (LO) financial professionals are eligible, with the exception of LOs appointed through a broker-dealer or bank. For qualifying LO financial professionals, the additional compensation is paid through normal commission arrangements.



This program is for individual financial professionals only. Combining production at the agency level is not allowed.



For cases split between financial professionals, production credit is based on the commission split selected on the application.



Payments are applied retroactively on all 2026 eligible business once a financial professional achieves the production requirement. The additional compensation earned under the plan is paid quarterly at the end of the month in April 2026, July 2026, October 2026 and January 2027 for each preceding quarter's production.

PROGRAM CARRYOVER EXAMPLE

Based on \$10 million in 2025; need \$2.5 million run rate in 2026

Financial professionals who qualified in 2025 remain in this carry-over program by meeting the \$5 million or \$10 million quarterly run rate, depending on tier. Not meeting the run rate in any quarter removes the financial professional from the program; re-entry requires meeting the full qualification level. Quarterly payments resume upon requalification, with a true-up taking place when the financial professional has requalified for the program.

Quarter	Production	Commission	Tiered comp status
1	\$2.5 million	\$37,500	1.5% carry over at 1.5% on run rate
2	\$1 million	\$0	0.0% missed run rate
3	\$1.5 million	\$12,500	1.0% retro back to dollar one for net of 1.0%
4	\$5 million	\$100,000	1.5% retro back to dollar one for net of 1.5%
End of year	\$10 million	\$150,000	1.5% all in



866-598-3694 • Sales.Support@EquiTrust.com • Agents.EquiTrust.com

Eligible products — Bridge®, MarketEdge Bonus Index™, MarketEarly Income Index™, MarketFive Index™, MarketPower Bonus Index®, MarketSeven Index®, MarketTen Bonus Index®, MarketValue Index®, SmartBoost™ Index and WealthMax Bonus Life®. Premium for contracts that are free-looked or surrendered is excluded. The writing financial professional must have an active contract with EquiTrust and be in good standing to be eligible. EquiTrust reserves the right to modify or terminate this plan at any time. Products underwritten, issued and distributed by EquiTrust Life Insurance Company, West Des Moines, Iowa. For financial professional use only.