

EQUITRUST REWARDS

2025 agent tiered compensation plan



QUALIFYING FOR THE TIERED COMPENSATION PLAN

The 2025 EquiTrust Rewards tiered compensation plan includes two tiers. Writing agents qualify by submitting EquiTrust **fixed index annuity** (FIA) or **life insurance** business at the PGA level or below in calendar year 2025. 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.

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.



Agents who qualified in 2024 will be evaluated on a quarterly basis and must be on a \$5 million run rate each quarter to receive the additional compensation. Agents in the \$10 million tier must submit the full \$10 million **in 2025** 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) agents are eligible, with the exception of LOs appointed through a broker-dealer or bank. For qualifying LO agents, the additional compensation is paid through normal commission arrangements.



For split-agent cases, production credit is based on the commission split selected on the application.



Payments are applied retroactively on all 2025 eligible business once an agent achieves the production requirement. The additional compensation earned under the plan is paid quarterly at the end of the month in April 2025, July 2025, October 2025 and January 2026 for each preceding quarter's production.

Eligible products — SmartBoost™ Index, Bridge®, MarketPower Bonus Index®, MarketTen Bonus Index®, MarketEdge Bonus Index™, MarketValue Index®, MarketSeven Index®, MarketFive Index™, MarketForce Bonus Index®, MarketMax Index™, MarketEarly Income Index™, MarketFuture Income Index™ and WealthMax Bonus Life®. Premium for contracts that are free-looked or surrendered is excluded. The writing agent 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.