Finish the year strong with our Fall FIA Commission Bonus!

Available Sept. 21 – Nov. 30, 2026

Do you have a plan for making this your best year yet? Capitalize on the opportunity to earn an extra commission on ALL SILAC® fixed indexed annuity products starting Sept. 21!

FIA Term	Issue Ages	Additional Commission
5-Year	0-90	0.25%
7-Year	0-85	0.75%
7-Year	86-90	0.25%
10-Year	0-85	0.75%
14-Year	0-80	0.75%

Subject to product and issue-age availability in the applicable state

*This additional commission works perfectly with our **Agent Loyalty** programs. Together, your commission could potentially **increase by an additional 2.75%!***

What does approval date mean?

Policies are approved daily once funds are in-house and the New Business Quality Audit has been completed on an In Good Order application.

Who earns the additional commission?

The additional commission will be paid by SILAC to the writing agent. For an LOA agent, the additional commission will be paid to the LOA agent's direct upline who will then be responsible for paying the writing agent.

What premiums count?

All **initial premiums** with approval dates of 9/21/26 through 11/30/26. In addition, all **additional premiums** received from 9/21/2026 through 11/30/26 — regardless of policy issue date — will qualify.

When will the additional commission be paid?

The additional commission will be paid with the standard commission payments.

Do chargebacks apply?

Yes. Chargebacks that occur for premiums that qualified for additional commission will apply.

When does the special end?

The additional commission bonus program will end Nov. 30, 2026. SILAC reserves the right to end the additional commission at any point and will provide proper and timely notification to all Agents and IMOs.

Can the agent earn additional commission and continue to earn their Agent Bonus?

They sure can! All qualifying premiums will count toward the additional commission and Agent Loyalty programs: Ember, Inner Circle, and Horizon. Scan the QR code below or visit our website for more information on SILAC's Agent Loyalty programs.

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All recommendations remain subject to applicable suitability and best-interest requirements. Compensation must not influence the recommendation of a particular product or term. Additional commission will be paid with standard commissions. Split cases are permitted. The issued premium allocated to each producer for qualification purposes will match the agreed percentage split. Excludes free looks and cancellations. All chargeback rules apply and all decisions made by SILAC are final.

SILAC® is licensed as SILAC Life Insurance Company™ in the state of California, license #6244-8. This is a product of the insurance industry and not guaranteed by any bank, nor insured by FDIC or NCUA/NCUSIF. Product availability may vary by state. In Idaho, policy form is ELCFIA-ID. Withdrawal charges, market value adjustment, and bonus and interest recovery charges may apply to withdrawals made during the withdrawal charge period. Not a deposit. Not insured by a federal government agency. Restrictions apply. May only be offered by a licensed agent.

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SILAC INSURANCE COMPANY®

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