

2026 SILAC[®] AGENT LOYALTY PROGRAMS

Earn more money on qualifying premium,
gain expedited processing times, qualify
for once-in-a-lifetime trips, and more!



AGENT BONUS SCHEDULE:

Qualifying Premium	Bonus
\$10,000,000+	2.00%
\$7,500,000-\$9,999,999	1.50%
\$5,000,000-\$7,499,999	1.00%
\$2,500,000-\$4,999,999	0.50%
\$500,000-\$2,499,999	0.25%
\$0-\$499,999	0.00%

The bonus paid is based on total qualifying premium according to the percentage weights of: FIA = 100% and MYGA = 50%, and goes back to the first dollar of premium.



\$10 Million qualifying premium

- » Agent Bonus of **2.00%**
- » Players Circle & Ember Trips
- » Ember SILAC Experience - Processing *within hours*
- » Curated Gifting Opportunities
- » Our top agents & marketers collaborate to provide expertise on new ideas & innovation for the industry



\$2.5-10 Million qualifying premium

- » Agent Bonus of **0.50%-1.50%**
- » Eligible to Qualify for Players Circle Trip
- » Inner Circle SILAC Experience - Processing *within one business day*
- » Curated Gifting Opportunities



\$1-2.5 Million qualifying premium

- » Agent Bonus of **0.25%**
- » Horizon SILAC Experience - Processing *within 2-4 business days*
- » Curated Gifting Opportunities

For complete program details, please visit www.SILACins.com/agentloyalty

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All writing agents are eligible to qualify. Qualifying agents must have an active contract with SILAC Insurance Company[®] and be in good standing to receive any SILAC agent program benefits. Applications must be submitted from 1/1/2026 to 12/31/2026 and issued by 1/13/2027 to qualify. Additional FIA premiums applied in the qualification period will count towards the Horizon, Inner Circle, Ember, and Players Circle agent programs. MYGA renewal premium will not count towards the Horizon, Inner Circle, Ember, and Players Circle agent programs. Split cases are permitted. The issued premium allocated to each agent for qualification purposes will match the agreed percentage split. Free looks and cancellations will be subtracted from issued premium. All chargeback rules apply and all decisions by SILAC are final. SILAC will be the sole authority in determining qualifying participants and reserves the exclusive right to determine qualifiers. SILAC Insurance Company reserves the exclusive right to make determinations of agents qualified to participate in the program. SILAC reserves the right to modify or cancel the program and to terminate issued premium credits towards the program at any time, for any reason, without notice. Under current tax laws and regulations, gross income includes amounts received as prizes or awards. Accordingly, the prizes and awards will be treated as additional compensation for purposes of any applicable tax reporting. SILAC[®] is licensed as SILAC Life Insurance Company in the state of California, license #6244-8. Product availability may vary by state. In Idaho, policy form is ELCFIA-ID.