

Multi-Year Guaranteed Annuity (MYGA) Renewal Commission Program Specifications

Effective December 20, 2025



- **Effective date:** MYGA contracts with renewal contract anniversaries¹ of December 20, 2025, and later.
- **Renewal commission date:** Renewal commission is paid 60 days following the MYGA renewal contract anniversary (the end of the 30-day window, plus 30 days). Renewal commission is paid based on the new money commission rates at time of renewal.
- **Renewal commission base:** Renewal commission is paid based on the Accumulation Value as of 60 days following the renewal contract anniversary, coinciding with the “Renewal Commission Date.”
- **Renewal commission age:** Renewal commission is paid based on the attained age of the Annuitant at renewal contract anniversary. If Annuitant’s attained age at renewal contract anniversary is equal to or greater than age 91, no commission will be paid.
- **Renewal commission application status:** Renewal commission is paid based on the original type of application submission.
 - Original application was paper = Renewal commission based on paper application commission rates
 - Original application was eApplication = Renewal commission based on current eApplication commission rates
- **Renewal commission chargebacks:** The renewal commission chargeback period begins on the renewal contract anniversary.
 - Renewal commission chargeback will not apply at death.
 - 100% commission chargeback will apply if the contract is surrendered in the first 6 months of the renewal period; 50% commission chargeback will apply in months 7-12 of the renewal period.
- **Renewal commission duration:** Renewal commissions will cease when the MYGA contract enters annual renewable term periods.
- **Renewal commission producer and upline appointment status:** This program only applies to producers and uplines that are active at the time of the renewal commission payout. If a producer has been terminated prior to the date of the renewal, no renewal commissions will be paid to the producer or the upline.
- **Action required:** None. No email communication, paperwork or signature is required from the client, producer, or upline at time of contract renewal to participate in the MYGA renewal commission program. Renewal commission will be paid automatically if the contract renews and is in force 60 days after contract renewal anniversary.
- **Program availability:** MYGA renewal commission program may be amended or terminated at any time, regardless of program availability at time of initial application.

¹Applies to contract anniversaries on which a contract owner is able to choose whether to begin a new rate guarantee and surrender charge period.

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