

2024 Workforce Benefits Supplemental Compensation Program

Tier	Sold Cases	Supplemental Compensation
0	2	3.0%
1	5	4.0%
2	10	5.0%
3	20	6.0%

Important Dates

- **Qualification Period**

New business with effective dates between January 1, 2024, and December 31, 2024.

- **Payment Dates**

Payment will be based on 2024 Workforce Benefits* Annualized New Business Premium and will be paid by Pacific Life as a one-time payment by March 15, 2025.

* Workforce Benefits products include: Dental, Vision, Group Life and AD&D, Accident, Critical Illness, and Hospital Indemnity.



Qualification

○ Licensing and Appointment

In order to be eligible for qualification and payment under the Supplemental Compensation Program, the broker must be appropriately licensed and appointed and comply with all applicable laws and regulations, including without limitation, those that apply to disclosure of compensation.

○ Supplemental Compensation Cap per Case

Supplemental Compensation will be capped at \$200,000 for any one case.

○ Split Premium

If two or more brokers split base compensation, the Annualized New Business Premium will be apportioned using the same apportionment used to apportion the base compensation (excludes General Agent).

○ Broker of Record

This program will be administered at the Broker of Record level by default. Pacific Life will aggregate activity to the local office level automatically if the Brokerage Firm provides the necessary details to fully document this structure.

○ Persistency

A new business coverage must be inforce through January 1, 2025 in order to be counted towards qualification for Supplemental Compensation.

○ This program does not apply to General Agents.

This brochure provides a general overview of the supplemental compensation program. It is not a complete statement of rights, benefits, limitations, or exclusions of the program. This program is subject to the terms and conditions of the Non-Variable Producer Agreement (“Agreement”) in the 2024 Workforce Benefits Broker Compensation Schedule. Pursuant to the Agreement, Pacific Life has the right to terminate or amend this supplemental compensation program at its sole discretion. Final determination of qualification and payment, including but not limited to requests to aggregate activity, rests solely with Pacific Life. Compensation under this program is subject to and will be disclosed and reported where required under federal and/or state law.

Pacific Life refers to Pacific Life Insurance Company and its subsidiary Pacific Life & Annuity Company. Insurance products can be issued in all states, except New York, by Pacific Life Insurance Company and in all states by Pacific Life & Annuity Company. Product availability and features may vary by state. Each insurance company is solely responsible for the financial obligations accruing under the products it issues.

The home office for Pacific Life & Annuity Company is located in Phoenix, Arizona. The home office for Pacific Life Insurance Company is located in Omaha, Nebraska.

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