



The SILAC® Inner Circle is an exclusive program focused on **appreciating you.**

We are committed to growing your business by making it easier to do business with us.

## HOW DOES THE INNER CIRCLE PROGRAM WORK?

You qualify for Inner Circle once you have \$2,500,000 of qualified issued premium within a calendar year, according to the program rules.

*Once qualified, you gain access to Inner Circle benefits.*

Your membership continues through the end of the following year.

Please see page 2 for more information.

As an Inner Circle member, you unlock access to exclusive benefits that include:

### BONUS PROGRAM

Earn more money on your qualified issued premium!

ISSUED PREMIUM (\$M)	BONUS PERCENTAGE
\$0.00-2.49	0.00%
\$2.5-4.99	0.50%
\$5.0-7.49	1.00%
\$7.5-9.99	1.50%
\$10+	2.00%

The bonus paid is based on total issued premium according to the product weights of: FIA = 100% and MYGA = 50%.

### CURATED SWAG

Expect the unexpected with amazing gifting experiences throughout the duration of your membership!

### THE SILAC EXPERIENCE

The Inner Circle service team provides you with an elevated level of service.

An Inner Circle representative can assist with all service needs such as contracting, commissions, new and pending business, policyowner services and more. You can reach the Inner Circle service team by phone or email:

**800-352-5150** [InnerCircle@SILACins.com](mailto:InnerCircle@SILACins.com)

✉ Be sure to add [InnerCircle@SILACins.com](mailto:InnerCircle@SILACins.com) to your email inbox safe senders' list!

FOR FULL RULES AND DISCLOSURES, PLEASE SEE PAGE 3.



## FREQUENTLY ASKED QUESTIONS

### HOW DO I QUALIFY FOR THE INNER CIRCLE?

You must have \$2,500,000 of qualified issued premium during the qualification period.

### WHAT IS THE QUALIFICATION PERIOD?

Applications must be submitted 1/1/2025 to 12/31/2025 and issued by 1/14/2026 including additional premium.

### WHAT PREMIUM IS CONSIDERED QUALIFYING PREMIUM?

Applications submitted in a prior qualification period but not issued during that qualification period must be issued by 1/14/2026 to qualify for the current qualification period. Anything issued after 1/14/2026 will be considered for future programs. Any premium counted towards a prior qualification period will not be counted for the current qualification period. Once you achieve a new tier, the bonus is paid retroactive back to the first dollar within the calendar year.

### HOW LONG IS MY MEMBERSHIP?

Your membership continues through the end of the following calendar year.

### CAN I SPLIT MY MEMBERSHIP WITH ANOTHER AGENT?

No, all agents must individually qualify for the Inner Circle program.

### HOW DO I KNOW MY REQUESTS WILL BE PROCESSED FASTER THAN A NON-INNER CIRCLE MEMBER?

Our systems recognize and prioritize your service requests sent through email, agent portal document upload and electronic applications. You may also email [InnerCircle@SILACins.com](mailto:InnerCircle@SILACins.com) for expedited processing.

### HOW DOES THE TOP OF QUEUE WORK WITH THE SILAC EXPERIENCE?

When you call into our service lines, our phone system will automatically route your call to the Inner Circle service team. You will need to complete the member form listing all phone numbers you routinely use to call our service teams. Once we receive the completed form, your phone numbers are programmed into our system, and your calls are recognized and prioritized as an Inner Circle member. You will be greeted by an Inner Circle service representative who can assist with all your service needs.

### HOW DOES THE BONUS PROGRAM WORK?

The bonus paid is based on total qualified issued premium according to the product weights of 100% for FIA and 50% for MYGA premium.

### DOES ADDITIONAL PREMIUM QUALIFY?

Yes, additional premium applied during the current qualification period will count, assuming it's applied by 1/14/2026.

### DOES MYGA RENEWAL PREMIUM QUALIFY

No, MYGA renewal premium does not count towards Inner Circle qualifying premium.

### ARE CHARGE BACKS FACTORED INTO THE QUALIFICATION CRITERIA?

Yes, any premium associated with a charge back will be deducted from your qualifying premium.

### DO SPLIT CASES COUNT?

Yes, split cases count towards Inner Circle qualification. For any split policy, the qualified issued premium will follow the split percentage indicated on the application.

- CONTINUED ON PAGE 3 -



### WHAT PREMIUM DOES NOT COUNT TOWARDS QUALIFICATION?

Any premium submitted and issued during a prior qualification period will not be counted towards the current qualification period.

### HOW DO I FIND OUT WHAT MY TOTAL QUALIFIED ISSUED PREMIUM IS AND WHAT BONUS TIER I QUALIFY FOR?

You can call or email the Inner Circle team, and they will provide you with that information. The Inner Circle team can help you with all service needs.

### CAN A QUALIFIER BE REMOVED FROM THE INNER CIRCLE?

If necessary, a qualifier may be removed from the program.

### DOES MY SILAC SALES TEAM STAY THE SAME?

Yes, your Sales Team contact will remain the same.

### WHAT IS THE PLAYERS CIRCLE?

The Player Circle is a part of the Inner Circle program but has different qualification requirements. Please see the current Players Circle flyer for more details.

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 Inner Circle benefits. Applications must be submitted 1/1/2025-12/31/2025 and issued by 1/14/2026 to qualify. Additional FIA premiums received in the qualifying year will count towards Inner Circle and Players Circle agent programs. MYGA renewal premium will not count towards Inner Circle 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 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.

