

Trail Commission Option Frequently Asked Questions from Great American Life

Earning more for your sales is easy with Great American Life® fixed-indexed annuities. Simply select a trail commission option and watch your earnings grow over time! These frequently asked questions can help you get started.

Which products offer trail options?

Trail commission options are available on all **Great American Life fixed-indexed annuities**. Available commission options include No Trail, Mod 3, 25 Trail, 40 Trail, 50 Trail, 60 Trail and 75 Trail. Note that not all options are available on all products.

How are trail options structured?

- **No Trail** is a one-time lump sum payment
- **Mod 3** spreads commission payments over three years
- **25 Trail, 40 Trail, 50 Trail, 60 Trail and 75 Trail** are an upfront commission followed by level trail payments

When do I get paid?

- **Mod 3** pays an upfront commission the first contract year followed by quarterly trail payments over the next two years based on the account value.
- **25 Trail, 40 Trail, 50 Trail, 60 Trail and 75 Trail** pay an upfront commission followed by trail payments beginning in year two that are paid quarterly for the life of the contract based on the account value.

What happens if I switch IMOs or Broker Dealers?

- If you change **IMOs, your trail commissions will not change**. They will continue to pay to you as they did with your previous IMO.
- If you change **Broker Dealers, your trail will move with you** as long as both Broker Dealers are part of our Broker Dealer Agency Agreement and sign off on a Business Transfer Request letter.

Will trail commission payments stop if my clients start receiving income payments from their income rider?

No. Commission amounts are linked to the contract's account value. After rider income payments begin, trail commissions will continue to pay as long as an account value is not exhausted.

What happens to my trail commission if my Agent's Agreement is terminated for lack of production?

Your trail commission will not change. It will continue to pay as it did when you were still contracted with Great American Life.

What happens if I sell my block of business?

You may be able to assign future trail payments subject to applicable terms and conditions.

What happens to my trail commission if I die?

Your trail commission will pay pursuant to your Agent Agreement. That is generally to the person or persons you have designated to receive such in your valid last Will. If no such specific designation is made, then payments will be made to your estate.

Visit [GAconnect.com](https://www.galife.com) for trail commission calculators and examples.

Please refer to your commission schedule for your specific commission rates.