

QUARTERLY 3-5-8 ANNUITY SALES INCENTIVE 2026

Introducing The Quarterly 3-5-8 Annuity Series Incentive, featuring a March Kickoff. While the official quarter runs April through June, we are including every dollar of paid premium from March in your Q2 total. This gives you an extra 31 days to climb the tiers:

- The 3-Year Series: Short-term flexibility for your clients.
- The 5-Year Series: The balanced growth sweet spot.
- The 8-Year Series: Maximum accumulations and your highest bonus tier.

The clock starts NOW. Don't wait until April to start your engines. Use March to lock in your "Head Start" and ensure you hit your peak payout by June 30th.

Qualifying Amount	8 Year Annuity Bonus Factor	5 Year Annuity Bonus Factor	3 Year Annuity Bonus Factor
\$200,000 and up	0.25%	0.17%	0.10%
\$500,000 and up	0.50%	0.33%	0.20%
\$1 million and up	0.75%	0.50%	0.30%

Guidelines for 3-5-8 Annuity Sales Incentive

- Minimum of 3 new annuity applications submitted and issued. Maximum initial deposit per application cannot exceed \$500,000.
- Qualifying amount = sales with new money (internal transfer not eligible), less withdrawals and surrenders from agent's existing book of business with PRCUA. Limited Annuity Offers do not qualify for the Quarterly Sales Bonus.
- Includes only certificates issued during the earning period that are active and in force by the last day of the earning period. Cases pending incoming funds or transfers at last day of earning period do not qualify but may be eligible for the following earning period.
- All certificates where funds are returned as NSF, withdrawn/cancelled, or PRCUA internal transfers are not eligible.
- Agents must be in good standing and have no debit balances with PRCUA.
- Eligible qualifiers are responsible for taxes and will receive a 1099.

Earning periods:

March 1 to June 30	Paid mid-July
July 1 to September 30	Paid mid-October
October 1 to December 31	Paid mid-January



Contact the PRCUA Sales Department at **(800)772-8632 EXT. 2755** or **sales@prcu.org**
FOR AGENT USE ONLY PRCUA reserves the right to modify, amend or cancel this incentive program at any time without prior notice.