

TEAM VOLUME

CONTRACT % · TEAM VOLUME · STRUCTURE REQUIREMENT

SP Senior Partner 140 / 145% \$3,000,000 3 AMB + 3 EMD + 3 SD + 5 D	JP Junior Partner 135% \$2,000,000 2 AMB + 2 EMD + 2 SD + 5 D	CH Chairman Council 130% \$1,250,000 1 AMB + 1 EMD + 1 SD + 5 D	PC Presidential Council 125% \$750,000 1 EMD + 1 NSD + 1 SD + 2 D	AMB Ambassador 120% \$500,000 1 NSD + 1 RSD + 1 SD + 1 D
EMD Executive Marketing Director 115% \$350,000 1 RSD + 1 SD + 2 D	NSD National Sales Director 110% \$200,000 1 SD + 2 D	RSD Regional Sales Director 105% \$150,000 3 Directors	SD Sales Director 100% \$100,000 TV or \$60,000 PV 2 Directors	D Director 95% \$50,000 TV or \$40,000 PV 5 Writer Minimum Max \$25K counted from personal pen

PERSONAL VOLUME

CONTRACT % · PERSONAL VOLUME

To receive a compensation increase, the producer / team must hit the required volume a total of two months (not consecutive)

EP Elite Producer 90% \$25,000	TP Top Producer 85% \$20,000	SA Senior Associate 80% \$15,000	JA Junior Associate 75% \$10,000	A Associate 70% Starting
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MONTHLY PRODUCER BONUS	
BASED ON MONTHLY ISSUED PAID LIFE VOLUME	
\$20K in Life	\$650
\$30K in Life	\$1,200
\$40K in Life	\$1,600
\$50K in Life	\$2,000
\$75K in Life	\$4,000
\$100K in Life	\$8,000
\$125K in Life	\$10,000
\$150K in Life	\$15,000
\$200K in Life	\$20,000

CARRIER BONUSABLE PREMIUM %		
CARRIER	LIFE	IUL
Am Am	100%	—
Americo	100%	100%
Corebridge	100%	—
Mutual	100%	100%
Trans Am	100%	—
N American	50%	50%
F&G	25%	75%
National	25%	75%
Simplified IUL	—	100%
ANICO	—	50%
Columbus	—	50%
Columbian	25%	—
Ethos	100%	100%
Foresters	25%	—
Occidental	25%	—
Royal	25%	—
Annuity	2.5%	—

PERSISTENCY	
CARRIER PERSISTENCY	QUALIFIED BP %
≥ 90%	100.00%
< 90%	95.00%
< 85%	85.00%
< 80%	75.00%
< 75%	65.00%
< 70%	50.00%
< 50%	0.00%

WRITER INCREASE BONUS		
WRITERS	TEAM BP	BONUS
1	\$20,000	\$500
3	\$40,000	\$750
5	\$75,000	\$1,000
Applies to the personal producer only — not their upline.		