

# Agent Commission Schedule

Revised 6/1/2016

All commissions are paid bi-weekly on an "as earned" basis for membership services sold.

Commissions are paid on the Thursday following the end of the Commission Period for paid new-business applications and residual commissions. The Commission Period is a two-week period starting Sunday morning at 12:01 am and ending 14 days later on Saturday at midnight. For example; if Sunday is the 7th and applications are received at the office and payments processed by Saturday the 20th, then commissions for all applications submitted, with payments settling, will be paid on Thursday the 24th.

## Initial Commissions - For Seasoned Agents

Initial Commissions for seasoned agents are the combination of the Base Commission plus the Bonus Commission that the Agent qualifies for according to the schedule below. A seasoned agent is someone that signed their agent agreement more than 120 days ago.

Plan Type	Base Commission	Bonus Level 1	Bonus Level 2	Bonus Level 3	Bonus Level 4
Standard Primary Member Restoration	\$100	\$5	\$10	\$15	\$20
Standard Add-on Member Restoration	\$50	\$3	\$5	\$8	\$10
Premium Primary Member Restoration	\$160	\$10	\$20	\$30	\$40
Premium Add-on Member Restoration	\$80	\$5	\$10	\$15	\$20

## Bonus Commission Qualifications

Bonus Commissions are paid to qualifying agents on sales made during the current Commission Period. Qualification for Bonus Commissions is determined by the Total Sales Points awarded for sales made during the 6-week period consisting of the 2 Commission Periods prior to the current Commission Period plus the current Commission Period according to the following qualifications.

	Bonus Level 1	Bonus Level 2	Bonus Level 3	Bonus Level 4
Agent Sales Points	500 pts	1000 pts	1500 pts	2000 pts

For example; if an agent is awarded 1200 Sales Points over the 2 prior Commission Periods plus the current Commission Period, then the agent would qualify for Bonus Level 2 commissions in addition to the Base Commission on sales during the current Commission Period.

## Residual Commissions

Residual Commissions are paid to qualifying Agents for ongoing membership fees paid during the current Commission Period according to the following schedule below. Commission amounts are for each monthly membership fee paid.

<u>Plan Type</u>	<u>Level 1</u>	<u>Level 2</u>
<b>Standard</b> Primary Member Restoration	\$3	\$5
<b>Standard</b> Add-on Member Restoration	\$3	\$5
<b>Premium</b> Primary Member Restoration	\$5	\$10
<b>Premium</b> Add-on Member Restoration	\$5	\$10

### Qualifications to Receive Residual Commissions

Qualifying to receive residual commissions is based on one of two qualification methods.

1) Your Total Sales Points on sales made during the previous 11 Commission Periods plus the current Commission Period.

2) Your Total Sales Points for all sales made by you under your Agent Agreement.

	<u>Total Sales Points</u>		<u>Total Sales Points</u>
Level 1	6,000	Level 1	35,000
Level 2	8,000	Level 2	50,000

## Sales Points

Sales Points are awarded at the time the full initial payment has settled for a new business membership application processed. If the transaction is refunded, points will be withdrawn retroactive to the date the points were awarded.

<u>Plan Type</u>	<u>Sales Points</u>
<b>Standard</b> Primary Member Restoration	100
<b>Standard</b> Add-on Member Restoration	100
<b>Premium</b> Primary Member Restoration	150
<b>Premium</b> Add-on Member Restoration	150

# Sample Agent Commission Payouts

## Agent 1 Sales Production

Sale Type	Commission Period 1 Sales	Commission Period 2 Sales	Commission Period 3 Sales	Commission Period 4 Sales
<b>Standard</b> Primary Member Restoration	3	2	2	6
<b>Standard</b> Add-on Member Restoration	1	2	1	2
<b>Premium</b> Primary Member Restoration	1	1	1	2
<b>Premium</b> Add-on Member Restoration	0	1	0	2
<b>Total Sales Points</b>	<b>550</b>	<b>700</b>	<b>450</b>	<b>1,400</b>
<b>Base Commission</b>	<b>\$510</b>	<b>\$540</b>	<b>\$410</b>	<b>\$1,180</b>
<b>Bonus Level Qual.</b>		<small>550+700=1250</small> 2	<small>550+700+450=1700</small> 3	<small>700+450+1400=2550</small> 4
<b>Bonus Commission</b>		<b>\$60</b>	<b>\$68</b>	<b>\$260</b>
<b>Total Initial Commission</b>		<b>\$600</b>	<b>\$478</b>	<b>\$1,440</b>

## Agent 2 Sales Production

Sale Type	Commission Period 1 Sales	Commission Period 2 Sales	Commission Period 3 Sales	Commission Period 4 Sales
<b>Standard</b> Primary Member Restoration	5	2	4	2
<b>Standard</b> Add-on Member Restoration	2	1	2	1
<b>Premium</b> Primary Member Restoration	1	1	2	2
<b>Premium</b> Add-on Member Restoration	0	1	2	2
<b>Total Sales Points</b>	<b>850</b>	<b>600</b>	<b>1,200</b>	<b>900</b>
<b>Base Commission</b>	<b>\$760</b>	<b>\$490</b>	<b>\$980</b>	<b>\$730</b>
<b>Bonus Level Qual.</b>		<small>850+600=1450</small> 2	<small>850+600+1200=2650</small> 4	<small>600+1200+900=2700</small> 4
<b>Bonus Commission</b>		<b>\$55</b>	<b>\$220</b>	<b>\$170</b>
<b>Total Initial Commission</b>		<b>\$545</b>	<b>\$1,200</b>	<b>\$900</b>

## **Initial Commissions - For New Agents**

Initial commissions are calculated for new agents by including Bonus Level 4 commissions plus about three months of Level 2 Residual commissions from the commission schedule for seasoned agents. This commission payout is treated as the Base Commission during the New Agent's Starting Period. The starting period begins on the Agent Agreement date and runs through the end of the payperiod that includes the 120th day from the date of the agreement.

During this starting period, Agents are given the opportunity to build their business volume and sales points for future bonuses and residual commissions once the startup period is completed.

<u>Plan Type</u>	<u>Base Commission</u>
Standard Primary Member Restoration	\$140
Standard Add-on Member Restoration	\$70
Premium Primary Member Restoration	\$230
Premium Add-on Member Restoration	\$130

### **Bonus Commission Qualifications**

Bonus Commissions will not be paid on sales made during the New Agent Starting Period.

## **Residual Commissions**

Residual Commissions will not be paid on sales made during the New Agent Starting Period.

## **Sales Points**

Sales Points on sales made during the new agent starting period will be earned according to the schedule shown above, and be counted toward qualification for Bonus Commissions and Residual Commissions on sales made following the completion of the New Agent Starting Period.