

BUILDING YOUR EQUIS BUSINESS

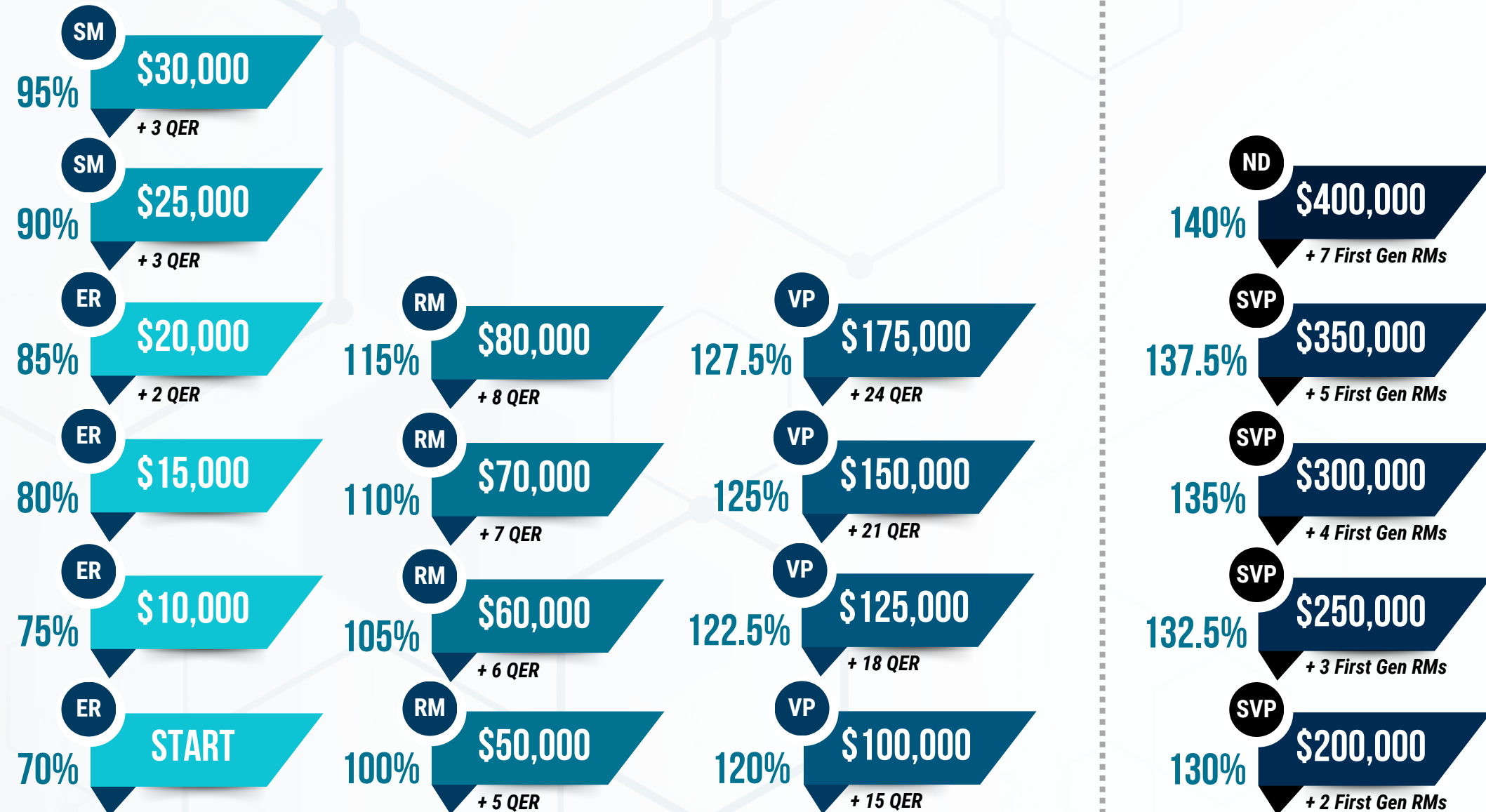
BUILDER BONUS

| | | |
|--------|-----|------------|
| 140% | ND | = \$25,000 |
| 137.5% | SVP | = \$22,000 |
| 135% | SVP | = \$20,000 |
| 132.5% | SVP | = \$17,500 |
| 130% | SVP | = \$15,000 |
| 127.5% | VP | = \$12,500 |
| 125% | VP | = \$10,000 |
| 122.5% | VP | = \$7,500 |
| 120% | VP | = \$5,000 |
| 115% | RM | = \$1,800 |
| 110% | RM | = \$1,700 |
| 105% | RM | = \$1,600 |
| 100% | RM | = \$1,500 |
| 95% | SM | = \$1,250 |
| 90% | SM | = \$1,000 |

PRODUCER BONUS

| | |
|---------------------|-----------|
| \$50,000+ | = \$3,000 |
| \$40,000 - \$49,999 | = \$2,000 |
| \$30,000 - \$39,999 | = \$1,000 |
| \$20,000 - \$29,999 | = \$750 |
| \$15,000 - \$19,999 | = \$300 |
| \$10,000 - \$14,999 | = \$200 |

Bonuses: At all Regional Manager and above levels, if \$100,000 paid bonusable APV is not met within the hierarchy for the month, a personal paid bonusable APV of \$10,000 is required. **Must maintain good standing with the company to receive a monthly bonus.**



BUILDER TRACK

PROMOTION QUALIFICATIONS:

Qualification period: All levels before the Regional Manager level have a qualification period of 1 month. At the Regional Manager level and above, the qualification period is 2 consecutive months. **Re-qualification period:** To re-qualify for a level, guidelines must be met at least 2 non-consecutive months out of each 6-month period (January – June and July – December). **Placement and persistency:** Must maintain company acceptable placement and persistency. **50% rule:** During promotion or bonus calculations, no more than 50% of the paid production value may come from any leg within the hierarchy. **Qualified Equis Representative (QER):** Agent that has 3 issued paid bonusable applications. **Paid Bonusable APV:** Paid production that meets bonus guidelines; excludes unreported, controlled, and guaranteed issue business, Foresters Your Term, LSW Term, and health, pet, children's and accidental policies. **Maximum credits on each application:** 5% up to a \$5,000 maximum credit per annuity application. **Must maintain good standing with the company to qualify for a promotion.**

PRODUCER TRACK

