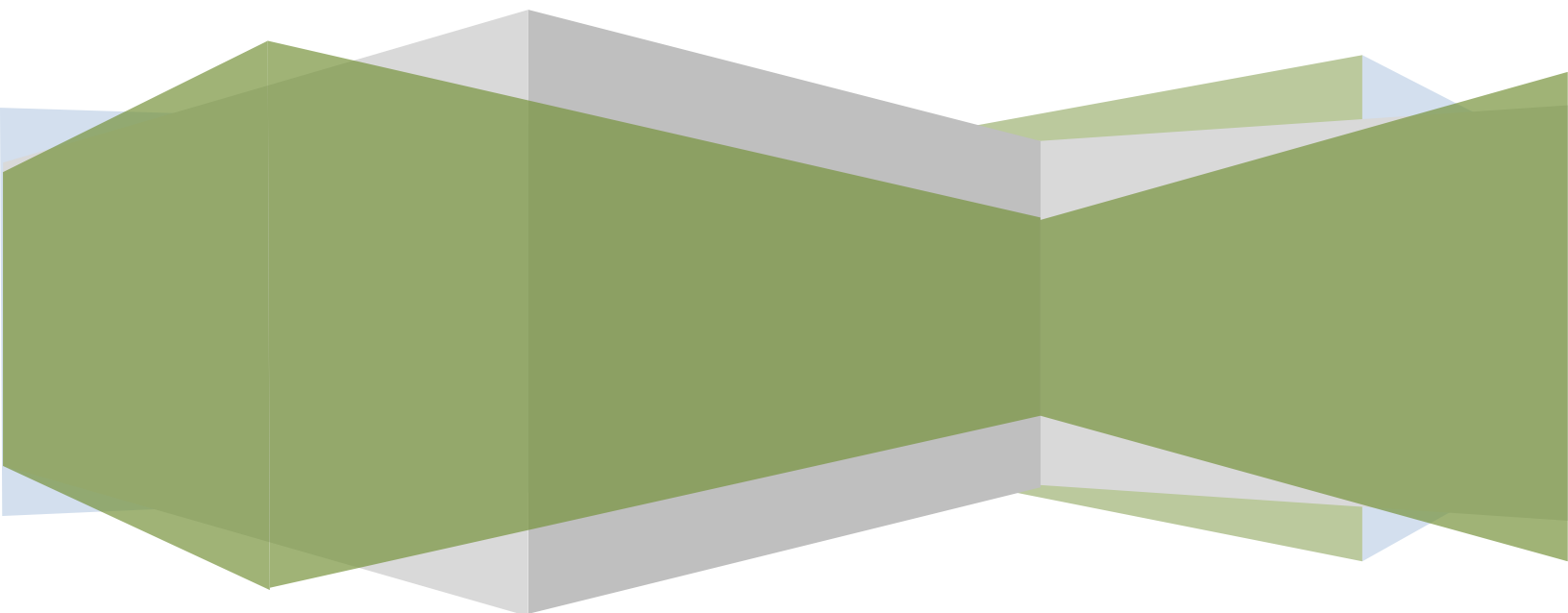




# Financial Education Services

## Compensation Plan Overview





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**FES PROTECTION PLAN: SET-UP FEE**

The set-up fee for FES Protection Plan customers is \$99. During the enrollment process, agents have the option of reducing the setup fee to \$49 or waiving the set-up fee entirely. Discounting or waiving the set-up fee is offered as a friends and family discount or multiple sale discount.

The enrolling agent will have the option of keeping a direct commission or having it pay out to the placement sponsor, if they decide to place that sale under an agent on their team.

Sales that include the set-up fee must be placed by the following Monday by 5:00 PM, EST or the direct commission will automatically pay out to the enrolling agent.

**OPTION 1: RESIDUAL**

If you have waived the set-up fee and choose the Residual option, you will receive the \$12 commission the following week and every month thereafter, as long as the customer has made their payment.

When a set-up fee is charged, and the agent has selected the residual pay option, the \$12 monthly commission will be withheld for the first three months. When the customer makes the fourth payment, the residual commission for that month and the previous three months will be released, paying the total of \$48 to the agent. The residual commission will be \$12 monthly thereafter.

After 70 days, if the sale has not been placed under another agent, it will no longer appear in the holding tank, will become an automatic Opt Out and a \$12 Direct Commission will begin to be paid.

**OPTION 2: SPONSOR PLACEMENT**

Agents have 70 days to place their FES Protection Plan customers to trigger a CAB Bonus or enhance their organizational structure for title requirements. If the sale is placed, the \$12 residual commission will start paying out upon receipt of the customer’s fourth payment.

Enrolling Agents who choose to place these customers will relinquish Direct Commission for their customer’s first three payments. If the placed customer becomes an Agent, they will automatically be placed back under the Enrolling Agent. At this time, the Enrolling Agent now has another 60 days to place the Agent, but must also replace the customer where the sale was originally placed if it falls within the 70-day time period. If the customer is not replaced, a retraction will be taken.

Sales for new agents who are within the 70-Day CAB qualification period will not appear in the holding tank until the CAB is generated.

**FES PROTECTION PLAN: PERSONAL SALES VOLUME**

**Personal Sales Volume** is the total dollar amount of commissionable services sold by an agent. With a FES Protection Plan Customer Sale, your Direct Commission is based on the \$89 payment, while receiving the benefit of an increased PSV. The \$200/\$100 PSV on your \$89 sale will help you achieve and maintain your Titles and Promotions, while allowing you to trigger your CAB Bonuses faster.

First 3 Payments: FES Protection Plan Customer Memberships		
Customer Payment	Direct Commission	Personal Sales Volume (PSV)
Customer’s First \$89 Payment	\$12.00	\$200.00
Customer’s Second \$89 Payment	\$12.00	\$100.00
Customer’s Third \$89 Payment	\$12.00	\$100.00

## Direct Commission

Direct commission is paid for all product sales to the sales agent that directly submitted the sale, whether or not they are Active at the time of sale. Commissions are paid Thursday for the previous week's business, beginning Sunday through Saturday at midnight.

Product	FES Protection Plan \$99 Set Up + \$89/M	FES Protection Plan Discount Set Up Fee \$49 + \$89/M	FES Protection Plan \$89 / Monthly	Corporate Account FES Protection Plan***
<b>Price</b>	<b>\$188   \$89/Month</b>	<b>\$138   \$89/Month</b>	<b>\$89/Month</b>	<b>\$49/Month</b>
Direct	\$100.00*	\$50.00*	\$12.00**	\$6.00
Level 1	\$3.00	\$3.00	\$3.00	\$2.00
Level 2	\$3.00	\$3.00	\$3.00	\$2.00
Level 3	\$3.00	\$3.00	\$3.00	\$2.00
Level 4	\$3.00	\$3.00	\$3.00	\$2.00
Level 5	\$2.50	\$2.50	\$2.50	\$1.25
Level 6	\$2.25	\$2.25	\$2.25	\$1.00

\*One-time direct payout

\*\*Direct payout on the FES Protection Plan only applies to Personal Customer Sales.

\*\*\* FES Protection Plan: Corporate Financial Benefit Package commission is paid on the 4<sup>th</sup> week of each month.

Product	MyCare Plan	MyCare Plan	LifeLock	LifeLock	UltraScore
<b>Price</b>	<b>\$499</b>	<b>\$399*</b>	<b>\$99/Year</b>	<b>\$9/Month**</b>	<b>\$149</b>
Direct	\$150.00	\$100.00	\$22.00	\$1.75	\$40.00
Level 1	\$24.00	\$15.00	\$3.50	\$0.25	\$5.00
Level 2	\$19.00	\$11.00	\$3.00	\$0.20	\$4.00
Level 3	\$14.00	\$8.00	\$2.00	\$0.20	\$3.00
Level 4	\$9.00	\$7.00	\$1.00	\$0.10	\$3.00
Level 5	\$9.00	\$7.00	\$1.00	\$0.10	\$3.00
Level 6	\$5.00	\$4.00	\$0.75	\$0.10	\$2.00

\* \$399: Promotional price for multiple sales.

\*\*LifeLock monthly commissions are limited to one year.

## Split Payment Guidelines

Customers can enroll in MyCare Plan on an installment plan for \$499 or \$399 (promotional price/group discount). This option is only available to customers using a credit card, debit card or checking account as their payment method. Half the payment will be due at the time of enrollment and the balance on the due date.

The second payment will be charged to the same account that was used for the initial payment when the due date arrives and will include a small service fee. MyCare Plan document preparation and printing will begin as soon as the second payment is obtained.

Split Payment : MyCare Plan				
Sale Amount	Payment Option	First Payment	Second Payment	Total Payment
\$499	30 Days	\$250.00	\$260.00	\$510.00*
\$399	30 Days	\$200.00	\$210.00	\$410.00*

\*\$11.00 Service Fee Added

- Customers enrolling in the Split Payment option must be entered through your Business Office.
- To view the status of Split Payment customers, log into your Business Office and click on **Customer List** under the **Reports** tab.

Commission on the second payment will be the same amount as the first payment. Agents will receive half of the commission the following week after the first payment is received. The commission balance will be paid when the second payment is processed. If payments are declined, the client's service will be suspended, and commission will be delayed until the payment issues are resolved.

**Note:** On a Split Payment, the amount paid will count towards volume.

**Example:** If a customer opts for the \$499 Split Payment and pays an initial payment of \$250, only \$250 will count towards the Personal/Group Volume. When both payments are made, the volume counted will be \$510.

Split Payment Commission		
Price	\$499 Installment Plan	\$399 Installment Plan
Direct	\$75.00	\$50.00
Level 1	\$12.00	\$7.50
Level 2	\$9.50	\$5.50
Level 3	\$7.00	\$4.00
Level 4	\$4.50	\$3.50
Level 5	\$4.50	\$3.50
Level 6	\$2.50	\$2.00

# Level Overrides

To receive Level Overrides on levels 1-6, agents must be Active and meet the eligibility requirements located to the left. If an agent is inactive, the override will roll up to the next active agent. Level Overrides are paid based on your current Paid As title.

Level Override Qualifications	
Level 1	Eligible Upline Agent
Level 2	Two Active Agents*
Level 3	Field Trainer
Level 4	Senior Field Trainer
Level 5	Sales Director
Level 6	Regional Sales Director and Above

\*Agent must have at least two Personally Sponsored Agents in Active Status.

# Customer Acquisition Bonus (CAB)

A Customer Acquisition Bonus (CAB) is a commission paid when a new agent produces the required amount of Sales Revenue within 70 days of entering the business. The CAB is paid to the enrolling agent and eligible upline. There are three types of CAB's: Initial, Remaining and Total. The amount of the CAB earned is contingent on the Paid As Title and is paid on your lineage organization only.

- If a new agent's enrollment fee is declined, no CAB will be paid.
- The initial CAB for new agents with a FES Protection Plan Membership is contingent on receipt of three consecutive monthly FES Protection Plan payments. If three payments are not received, the company reserves the right to retrieve a percentage of the CAB. If only one payment is received, a 50% CAB retraction will apply. If only two payments are received, a 25% retraction will apply.
- When placing an agent, the CAB payout's roll up from the Enrolling Sponsor.
- See following page for FES Protection Plan Membership CAB payouts.

Standard Agents will only receive direct commission for product sales. They are not eligible to receive CAB Bonuses, Level Overrides, Infinity Bonuses or any other compensation.

## Customer Acquisition Bonus (CAB)

### Direct Personal Sponsorship : Total Payout \$550

<b>FES Protection Plan Membership:</b>			
<b>Paid As Title</b>	<b>Initial</b>	<b>Remaining</b>	<b>Total</b>
Agent	\$40.00	\$60.00	\$100.00
Field Trainer	\$60.00	\$100.00	\$160.00
Senior Field Trainer	\$90.00	\$150.00	\$240.00
Sales Director	\$140.00	\$240.00	\$380.00
Regional Sales Director	\$160.00	\$270.00	\$430.00
Executive Sales Director	\$170.00	\$305.00	\$475.00
Vice President	\$175.00	\$325.00	\$500.00
Regional Vice President	\$177.00	\$333.00	\$510.00
Executive Vice President	\$179.00	\$341.00	\$520.00
Senior Vice President	\$181.00	\$349.00	\$530.00
Senior Regional Vice President	\$183.00	\$357.00	\$540.00
Senior Executive Vice President	\$185.00	\$365.00	\$550.00

### Override : Total Payout \$550

<b>FES Protection Plan Membership:</b>			
<b>Paid As Title</b>	<b>Initial</b>	<b>Remaining</b>	<b>Total</b>
Agent	\$0.00	\$0.00	\$0.00
Field Trainer	\$20.00	\$40.00	\$60.00
Senior Field Trainer	\$30.00	\$50.00	\$80.00
Sales Director	\$50.00	\$90.00	\$140.00
Regional Sales Director	\$20.00	\$30.00	\$50.00
Executive Sales Director	\$10.00	\$35.00	\$45.00
Vice President	\$5.00	\$20.00	\$25.00
Regional Vice President	\$2.00	\$8.00	\$10.00
Executive Vice President	\$2.00	\$8.00	\$10.00
Senior Vice President	\$2.00	\$8.00	\$10.00
Senior Regional Vice President	\$2.00	\$8.00	\$10.00
Senior Executive Vice President	\$2.00	\$8.00	\$10.00

#### Initial CAB Upon Enrollment at \$288

**Initial CAB:** Partial CAB payouts.

- New agent comes into the business as an FES Protection Plan Member.

**Remaining CAB:** Balance of available CAB pays out after initial CAB has been paid.

- New agent accumulates a total of two FES Protection Plan payments within their first 70 days.\*
- \*Does not include their own FES Protection Plan.

**Total CAB:** All qualifications are met in the same week that the agent enrolls.

## Direct Deposit and Commission Checks

Each Direct Deposit and Commission Check will incur a \$4 accounting and banking fee.

The minimum amount of payout for a commission check is \$35. Your commission will be posted in your Business Office, held until the minimum amount has been reached. Once the \$35 minimum has been achieved, your check will be deposited/mailed out on the next commission payout date.

## Bonus Volume

Bonus Volume is a non-monitory bonus which counts towards Group Volume.

<p align="center"><b>FES Protection Plan Membership</b> (Agent and/or Customer)</p>	<p align="center"><b>315</b> : One Time Bonus (Agent) <b>200</b> : One Time Bonus (Customer - Upon 3rd Payment)</p>
<p align="center"><b>Secured Card</b></p>	<p align="center"><b>50</b> : One Time Bonus</p>
<p align="center"><b>Smart Credit</b></p>	<p align="center"><b>15</b>: Monthly Bonus (Basic Package- \$12.95) <b>20</b> : Monthly Bonus (Premium Package- \$14.95)</p>
<p align="center"><b>Credit My Rent</b></p>	<p align="center">CMR enrollment price may vary per customer. These options are to benefit the consumer. See chart on Page 8 for Bonus Volume details.</p>
<p align="center"><b>International Bancard: Merchant Services</b></p>	<p align="center">Equal to Your One Time Total Commission Payout</p>



## Credit My Rent Commission & Bonus Volume

Credit My Rent Product	Product Price	Commission	Bonus Volume
Enrollment Only Individual	\$25.00	\$5.00	25
Enrollment Only with Spouse	\$50.00	\$10.00	50
Enrollment + 12 Month Rental History Individual	\$85.00	\$15.00	85
Enrollment w/ Spouse + 12 Month History	\$110.00	\$20.00	110
Enrollment + 24 Month History	\$145.00	\$25.00	145
Enrollment w/Spouse + 24 Month History	\$170.00	\$30.00	170
Monthly Individual	\$6.95	--	10
Monthly with Spouse	\$9.95	--	10

## International Bancard: Merchant Services

The payment structure for International Bancard (Credit Card Processing) differs from all other FES services. Once a deal becomes final, commissions will be paid based on 1% of the new client's first month of volume - a one-time payout to the direct representatives with no level overrides.

In addition to the commission, Bonus Volume will be paid to the upline at the same 1% rate.

### Example:

Monthly Credit Card Processing Volume	1% Commission	Bonus Volume (Paid to Upline)
\$75,000.00	\$750.00	750
\$125,000.00	\$1,250.00	1,250
\$500,000.00	\$5,000.00	5,000

1% commission will apply to all processing volume up to \$500,000.00 per month. Deals over \$500,000.00 per month are subject to a different commission structure based on the negotiated fee with the credit card processor.

## Title Qualifications & Infinity Bonus

Position	Monthly Group Volume	Agent Requirements	Team (Leg) Requirements	Infinity Bonus
Field Trainer	\$1,600.00	2 Personally Sponsored Active Agents	<b>2 Separate Legs:</b> w/Minimum \$400 Per Leg	N/A
Senior Field Trainer	\$5,000.00	2 Personally Sponsored Active Agents	<b>2 Separate Legs:</b> w/Minimum \$500 Per Leg & Minimum 2 Active FT- 1 Must Be Lineage	N/A
Sales Director	\$10,000.00	3 Personally Sponsored Active Agents	<b>3 Separate Legs:</b> w/Minimum \$1000 Per Leg & Minimum 3 Active FT- 2 Must Be Lineage	0.5% Lineage GV
Regional Sales Director	\$25,000.00	3 Personally Sponsored Active Agents	<b>3 Separate Legs:</b> w/Minimum \$2000 Per Leg & Minimum 3 Active SFT- 2 Must Be Lineage	0.75% Lineage GV
Executive Sales Director	\$50,000.00	4 Personally Sponsored Active Agents	<b>4 Separate Legs:</b> w/Minimum \$4000 Per Leg & Minimum 2 Active SD- 1 Must Be Lineage	1 % Lineage GV
Vice President	\$100,000.00	4 Personally Sponsored Active Agents	<b>4 Separate Legs:</b> w/Minimum \$10,000 Per Leg & Minimum 3 Active SD- 1 Per Leg, 2 Must Be Lineage	1.5 % Lineage GV
Regional Vice President	\$250,000.00	5 Personally Sponsored Active Agents	<b>5 Separate Legs:</b> ♦ <b>3 Separate Legs:</b> Each w/ 1 Active RSD- ➤ 2 Must Be Lineage ♦ <b>1 Leg:</b> w/ 1 Active SD ♦ <b>1 Leg:</b> w/ \$10,000 in Volume	1.75% Lineage GV
Executive Vice President	\$500,000.00	5 Personally Sponsored Active Agents	<b>5 Separate Legs:</b> ♦ <b>3 Separate Legs:</b> Each w/ 1 Active ESD- ➤ 1 Must Be Lineage ♦ <b>1 Leg:</b> w/ 1 Active RSD ♦ <b>1 Leg:</b> w/ 1 Active SD	2% Lineage GV
Senior Vice President	\$1,000,000.00	6 Personally Sponsored Active Agents	<b>5 Separate Legs:</b> ♦ <b>3 PSL Separate Legs:</b> Each w/ 1 Active VP ♦ <b>1 Leg:</b> w/ 1 Active ESD ♦ <b>1 Leg:</b> w/ 1 Active RSD	2.25% Lineage GV
Senior Regional Vice President	\$2,500,000.00	6 Personally Sponsored Active Agents	<b>5 Separate Legs:</b> ♦ <b>3 PSL Separate Legs:</b> Each w/ 1 Active RVP ♦ <b>2 Separate Legs:</b> Each w/ 1 Active VP	2.5% Lineage GV
Senior Executive Vice President	\$5,000,000.00	7 Personally Sponsored Active Agents	<b>5 Separate Legs:</b> ♦ <b>3 PSL Separate Legs:</b> Each w/ 1 Active SVP ♦ <b>2 Separate Legs:</b> Each w/ 1 Active RVP	2.75% Lineage GV

Agents who do not meet the qualifications for their Paid As title at month end will be given a Grace period the following month, during which they will continue to be paid at that title. However, if at the end of the Grace month they do not meet their title qualifications, they will be Paid As the title for which they are qualified.

FT – ESD = 1 Month Grace | VP – SEVP = 2 Month Grace

## Infinity Bonus

The FES Infinity Bonus is designed to recognize and reward outstanding sales achievement by agents who excel at building active, successful organizations. This monthly bonus is paid when an agent achieves the Paid As position of Sales Director or above. Bonuses will be paid monthly during the second week of each month for the previous month. The Infinity Bonus is paid on lineage volume only.

You must maintain Group Volume and activity requirements at the Paid As title. Agents must be Active the entire qualifying month to receive the Infinity Bonus. If the same title is achieved in the same Team (leg), the Infinity Bonus will be divided up based on the volume generated by each individual title holder.

### Title Qualification & Infinity Bonus Eligibility Requirements:

- All positions are Paid As titles.
- Group Volume is based on the qualifying month.
- For all positions, qualifying agents with titles must be Active for leg minimum requirements.
- You must maintain Group Volume and activity requirements at the Paid As title. Agents must be active the entire qualifying month to receive the Infinity Bonus.
- See Page 9 for Infinity Bonus percentage table.

## Generation Bonuses

Generation Overrides are paid on sales from levels 7 and below. Two levels of Generation Overrides will pay to those with Paid As titles of Executive Sales Director and above.

Position	Level 1	Level 2
Executive Sales Director	1 %	0.5%
Vice President	1.5 %	1 %
Regional Vice President	1.75 %	1.25 %
Executive Vice President	2%	1.5%
Senior Vice President	2.25%	1.75%
Senior Regional Vice President	2.5%	2%
Senior Executive Vice President	2.75%	2.25%

## Medallion Club Qualifications & Rewards

Level	Personal PPM (Agents and/or Customers)	Agent Lineage PPM Required	Max PPM Used From Each PSA	Additional Requirements	Reward
Bronze	2	10	7 (70%)	N/A	Club Membership Card
Bronze Elite	2	25	15 (60%)	N/A	Customized 16oz Hot & Cold Tumbler
Silver	3	50	25 (50%)	N/A	Custom Embossed Business Card Holder
Silver Elite	3	75	35 (45%)	N/A	Custom Inscribed Pen
Gold	4	100	40 (40%)	N/A	Custom Embossed Portfolio
Gold Elite	4	150	60 (40%)	N/A	Custom Embossed Travel Wallet & 2 Embossed Luggage Tags
Platinum	5	200	80 (40%)	N/A	Custom Embossed Light Leather Jacket
Platinum Elite	5	250	100 (40%)	N/A	Choice of Custom Embossed Leather Rolling Briefcase or Leather Backpack
Diamond	6	350	125 (35%)	Must maintain qualification for 3 consecutive months	Shinola Watch
Diamond Elite	6	450	160 (35%)	Must have attended 1 Annual Convention and must maintain qualification for 3 consecutive months.	<b>Founders Day:</b> One day with one or both Founders: Includes Travel, Accommodations, Activities, Dining, Custom Framed Photo

- **You must be an Active FES Protection Plan Member to be eligible for the Medallion Club.**
- Each level receives one reward per agency. Medallion Club Members may purchase an additional reward at their highest level or any previous levels earned for themselves and/or their spouse or business partner.
- Medallion Club Members who achieve multiple levels during one (1) volume month only receive their highest earned level.
- Diamond Medallion Club Members who achieve Diamond Elite level during their three (3) month qualifying period will only receive the Diamond Elite reward, unless R&R Club Status is achieved (see below).
- Medallion Club Members who achieve R&R Club status during the qualification period of Diamond and Diamond Elite will forgo the rewards at these levels and receive their R&R Club benefit.

## R&R Club Qualifications & Rewards

Level	Personal PPM (Agents and/or Customers)	Agents Lineage PPM Required	Company PPM Required	*Max PPM Used From Each PSA	Reward
1	7	500	10,000	35 %	Up To \$600 Car Payment Must Be Audi- Max 3 Yrs Old*
2	10	1,000	15,000	30 %	\$10,000 One-Time Bonus - 3 Consecutive Months
3	13	2,500	20,000	30 %	\$1,500 Expense Allowance (Must Continue to Fulfill Level 1 Qualification)
4	16	5,000	30,000	25 %	\$25,000 One-Time Bonus 4 Consecutive Months
5	20	7,500	40,000	25 %	\$50,000 One-Time Bonus 6 Consecutive Months
6	25	10,000	50,000	20 %	\$5,000 Monthly House Payment Paid Directly To Mortgage Co.
7	30	20,000	70,000	20 %	Matching Monthly Retirement Bonus Up To \$25,000* 3 Consecutive Months
8	35	30,000	90,000	20 %	\$100,000 Bonus for 12 Months 3 Consecutive Months
9	40	40,000	110,000	15 %	\$100,000 Lifetime Monthly Bonus 3 Consecutive Months
10	45	50,000	125,000	15 %	\$250,000 Bonus for 12 Months* 3 Consecutive Months
Pinnacle	50	75,000	150,000	15 %	\$250,000 Lifetime Monthly Bonus* 3 Consecutive Months

\*This percentage stands for maximum percentage of FES Protection Plan Memberships allowed under any one Personally Sponsored Agent and their lineage team.

\*The company matches your monthly earnings up to \$25,000.

\*You receive these monthly or lifetime bonuses each time you are qualified at the appropriate level.

\*Must attend the FES Convention each year

**Active:** An agent must have a minimum of \$399 in Personal Sales Volume every 70 days or be enrolled in the FES Protection Plan to be eligible to receive Level and Generation Overrides and CAB and Field Training Bonuses.

**Bonus Volume (BV):** Volume given for selling certain products and services that do not pay monetary commissions.

**Commission:** Any money earned from Financial Education Services.

**Customer Acquisition Bonus (CAB):** When a qualified agent enrolls a new agent who produces a minimum of \$340 Personal Sales Volume within their first 70 days of entering the business, the Enrolling Sponsor and the qualifying upline agents will each receive CAB bonuses.

**Direct:** Refers to any agent that you personally enroll or the commission that you will receive as the selling agent.

**Direct Commission:** Money earned from personally submitted customer enrollments.

**Enrolling Sponsor:** The agent that is responsible for introducing and bringing in the new agent.

**Genealogy:** All agents within an organization, including the upline and all agents beneath them.

**Grace Period:** Agents who do not meet the qualifications for their Paid As title at month end will fall into a 30 or 60 day (depending on their title) Grace period to re-qualify for their title.

**Group Volume (GV):** The total dollar amount of commissionable services sold by a group, including the agent's personal volume.

**Holding Tank:** Another name for your Customer Placement / Sponsor Placement Report

**Level:** The vertical position an agent holds below another specified agent in a given leg.

**Level Override:** Commission earned from sales that take place on the various levels of an agent's organization.

**Organization:** The agents that an agent personally sponsors plus all of the agents they sponsor and any agents that were placed within their team. Example- An agent sponsors Joe, he sponsors Tom, who sponsors Mary and Jean. All of these agents are considered in that agent's organization.

**Paid As (Title):** Agents that have earned the various title designations according to the qualifications.

**Personal Volume (PV):** The total dollar amount of commissionable services sold by an agent. This amount does not include agent enrollment fees.

**Placement:** The agent who received the new agent into their organizations, only after it was placed beneath them by the Enrolling Sponsor. Placement can only take place within the first 60 days.

**Roll Up:** Commission is paid to qualified, eligible agents. When the intended agent fails to meet the minimum qualification requirements, the commission is passed to the next Active, eligible agent in the upline.

**Team (Leg):** All of the agents located beneath an agent, for whom a specific agent is the direct upline. Each Personally Sponsored Agent on your first level is part of your total organization and is a separate "team/leg"; you and your entire organization are one "team/leg" to your sponsor.

**Upline:** An agent's sponsor and all of the agents in the genealogy above an agent.