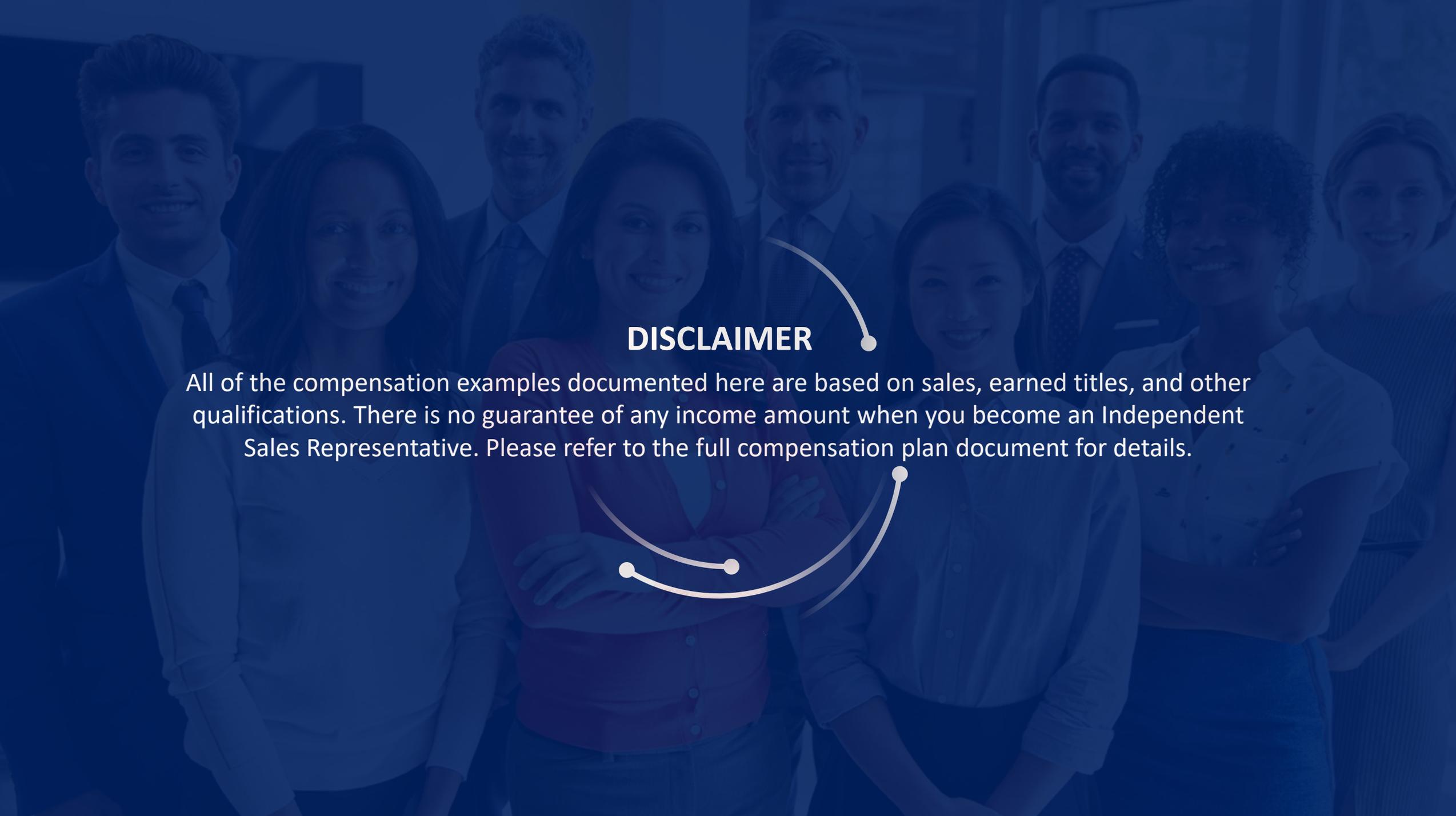


COMPENSATION PLAN OVERVIEW





DISCLAIMER

All of the compensation examples documented here are based on sales, earned titles, and other qualifications. There is no guarantee of any income amount when you become an Independent Sales Representative. Please refer to the full compensation plan document for details.

UCESPP Membership

\$199 Agent Fee

\$89/month Protection Plan, which includes:



Budgeting



Financial Lockbox



Credit Restoration



Identity Monitoring



Credit Builder



Net Worth



Credit Attorney



Savings Goal



Credit Monitoring



Will & Trust



Debt Payoff



YFL Family Mint



FESPP Plus Membership

\$199 Agent Fee

Products equal to or greater than \$89/month



\$49.00 - FES Cellular (1 Phone Line)

\$98.00 - FES Cellular (2 Phone Lines)



\$20.00 - FES Travel



\$25.00 - MyHealthCare2Go

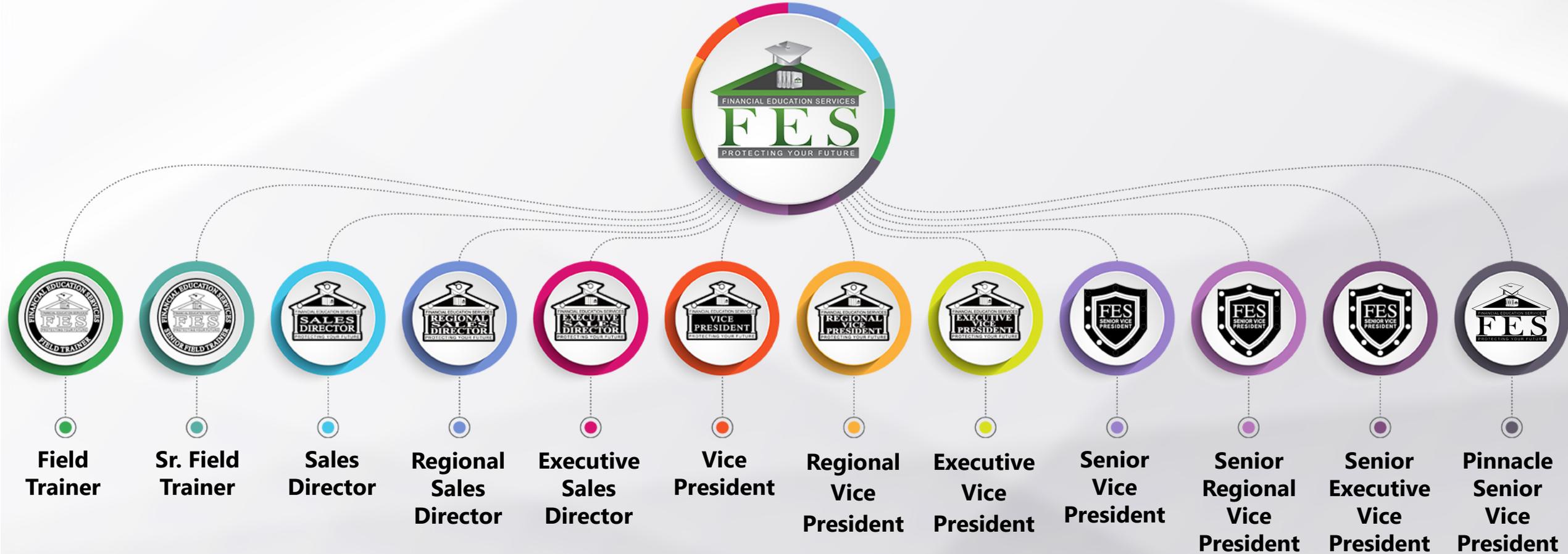
Standard Membership

\$249 Agent Fee

A standard agent can sell any Protection Plan product, but will only receive direct commission for product sales. They are not eligible to receive CAB Bonuses, Level Overrides, Infinity Bonuses or any other type of compensation. Please see the Compensation Plan for full details.

Agent Titles

An agent's title determines their pay and bonuses. Title requirements can be found in the full version of the compensation plan.



Direct Commission

This is commission you are paid when you enroll a customer for any of the services.

The standard pricing is the \$99 setup fee with the first \$89 monthly payment. The customer pays \$188 to get started and \$89 per month. The direct commission with this option is \$100



Standard Pricing

Agents can also offer a discounted setup fee for \$49. With this option, customers will pay \$138 to start and \$89 monthly. If you wish to offer this discount, we recommend using it when enrolling family members together or in group settings. The direct commission with this option is \$50



Discounted Setup Fee

The third option is to waive the setup fee entirely, which should only be when enrolling family members or close friends. With this option, you will receive a \$12 commission for each \$89 monthly payment.



Waived Setup Fee



\$99



\$49



\$0

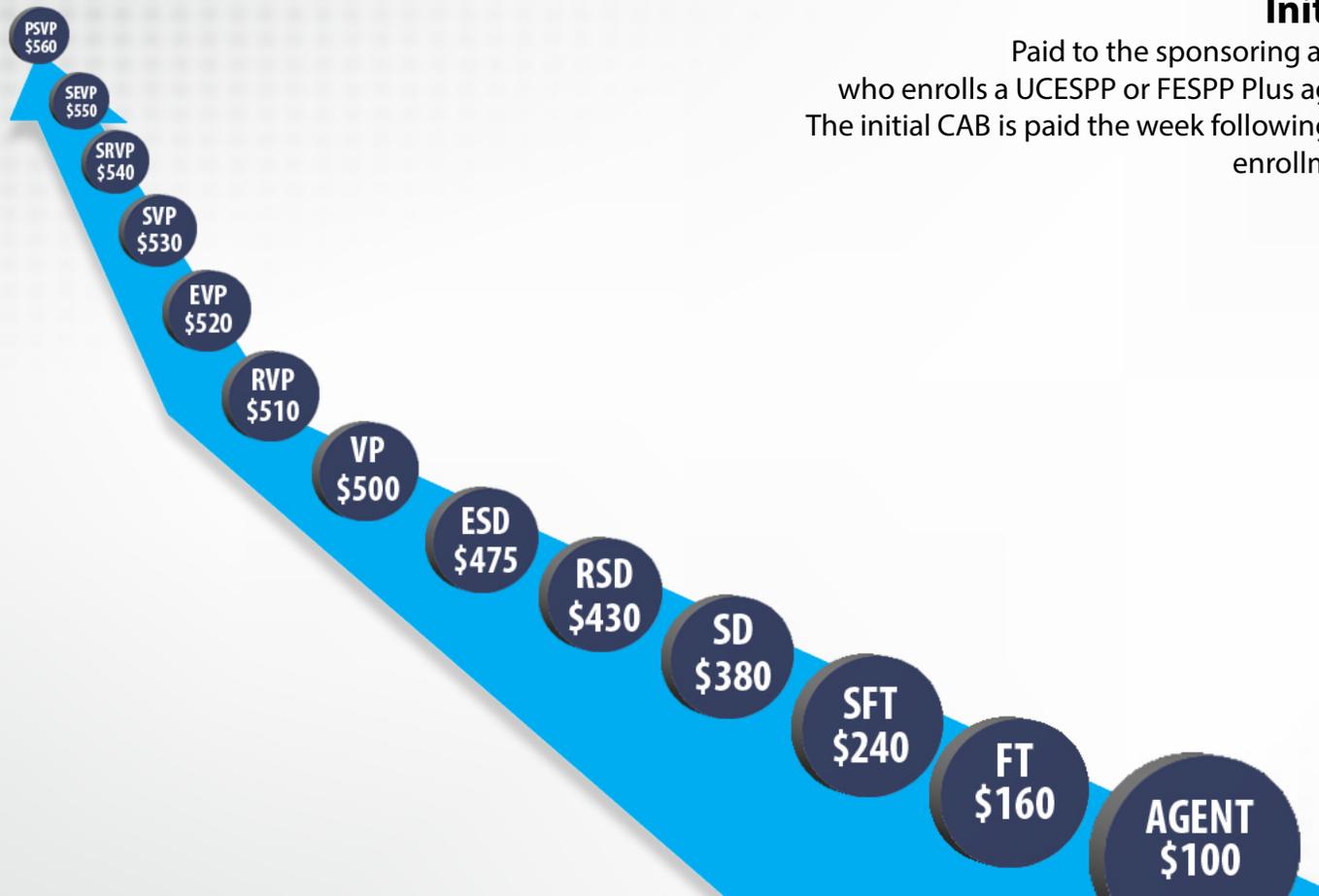
AGENT



Additional level bonus commission amounts can be found in the full compensation plan.

Customer Acquisition Bonuses (CABs):

The Customer Acquisition Bonus (CAB) is generated by new agent enrollments and Protection Plan customer sales. This commission is paid when new agents enroll and accumulate a total of \$178 or more in Personal Sales Volume within their first 70 days in the business. CABs payout amounts are based on your title. This is commission you are paid when you enroll a customer for any of the services.



Initial:

Paid to the sponsoring agent who enrolls a UCESPP or FESPP Plus agent. The initial CAB is paid the week following the enrollment.



Total:

The total CAB is paid when a new agent meets all qualifications to trigger the full CAB within the same commission period.



Remaining:

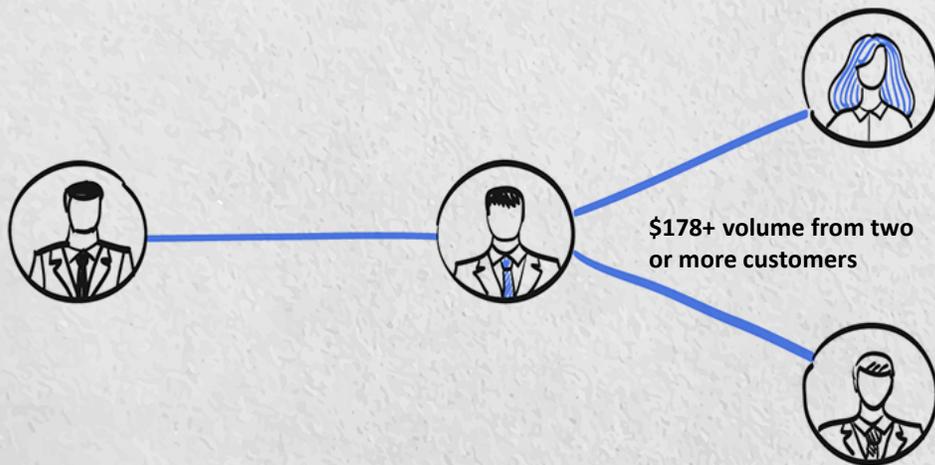
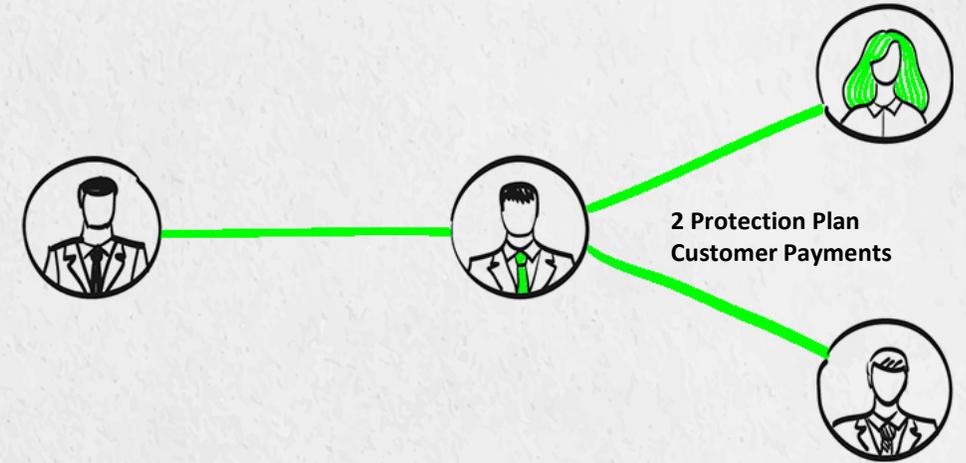
After the initial CAB has paid out, the Remaining CAB is paid when the new agent either accumulates 2 UCES PP customer payments OR \$178 in retail volume for PP Plus sales coming from 2 or more customers.



Triggering a CAB

UCES PP Customers:

- Using UCESPP Customers, the CAB is triggered by 2 payments accumulated under the new agent within their first 70 days.
- This requirement can be met with either 2 customers, both of whom have made one payment or one customer who has made 2 payments.
- These customers can be placed or personally enrolled by the new agent



FES PP Plus Customers:

- The newly enrolled agent must accumulate at least \$178 in retail volume within their first 70 days.
- This volume must come from at least 2 Protection Plan Plus customers. Any combination of products can be used.
- These customers can be placed or personally enrolled by the new agent.

Infinity Bonus

The infinity bonus is a percentage of your lineage volume* and is paid monthly to agents beginning at the level of Sales Director.



PAID AS TITLE	MINIMUM VOLUME REQUIREMENTS FOR TITLE	PERCENTAGE OF MONTHLY LINEAGE VOLUME
Sales Director	\$10,000.00	1/2%
Regional Sales Director	\$25,000.00	3/4%
Executive Sales Director	\$50,000.00	1%
Vice President	\$100,000.00	1.50%
Regional Vice President	\$250,000.00	1.75%
Executive Vice President	\$500,000.00	2%
Senior Vice President	\$1,000,000.00	2.25%
Senior Regional V.P.	\$2,500,000.00	2.50%
Senior Executive V.P.	\$5,000,000.00	2.75%
Pinnacle Senior V.P.	\$10,000,000.00	3%

*Lineage volume is volume coming from those legs that are directly enrolled to you, not from a placed leg.

Qualify For Free/Rebate

Agents from either program can qualify for product benefits, but what they receive depends on which program they enrolled with.



FESPP Plus agents who close the month with 5 UCESPP members OR 5 FESPP Plus members will get a **credit of \$89.**

By the end of the 4-4-5 month, you must have five personally-sponsored active Protection Plan members under you to qualify.



UCESPP agents who close the month with 5 UCESPP members OR 5 FESPP Plus members will get the following **month free.**

FES Medallion Club



Road To R&R Club

BRONZE



CUSTOMIZED POP SOCKET



3 MEDALLION CLUB + 2 FES WRISTBANDS

SILVER



CUSTOMIZED TUMBLER



CUSTOMIZED BUSINESS CARD HOLDER

GOLD



CUSTOMIZED PEN



CUSTOMIZED PORTFOLIO

PLATINUM



CUSTOMIZED TRAVEL WALLET



CUSTOMIZED LUGGAGE TAGS

CRYSTAL



CUSTOMIZED LIGHT LEATHER JACKET



DIAMOND



CHOICE OF: CUSTOMIZED LEATHER BACKPACK

OR



CUSTOMIZED LEATHER ROLLING BRIEFCASE

PINNACLE



SHINOLA WATCH (UP TO \$550)



REST RELAXATION RETIREMENT

LEVEL 1: UP TO \$600 MONTHLY CAR PAYMENT

LEVEL 2-3: \$10K CASH BONUS
\$1500 CAR ALLOWANCE

LEVEL 4: \$25K CASH BONUS

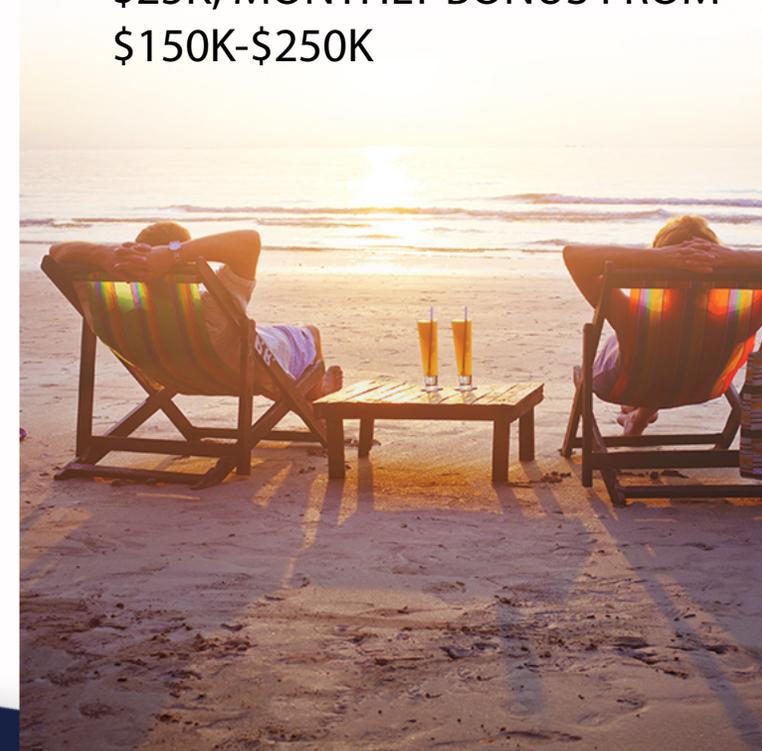


LEVEL 5: CASH BONUS W/
AUTOMOBILE UPGRADE
OPTION

LEVEL 6: \$5K MONTHLY HOUSE
PAYMENT



LEVEL 7-10: MONTHLY
RETIREMENT BONUS UP TO
\$25K, MONTHLY BONUS FROM
\$150K-\$250K

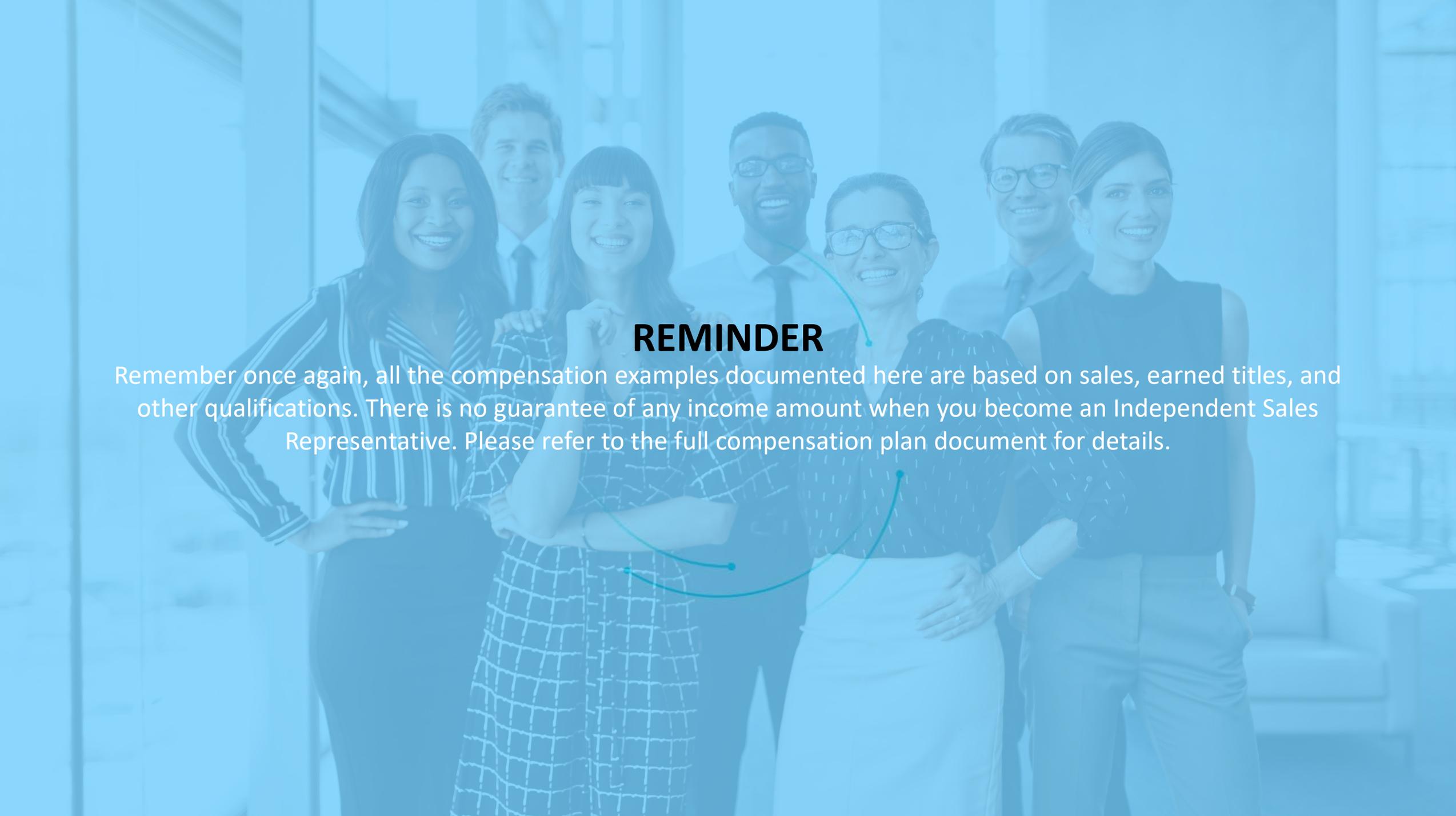


BUILDING TOWARDS REST, RELAXATION, & RETIREMENT OVER \$3.4 MILLION ANNUALLY

Specialty Trips

Agents also have the opportunity to network and enjoy many great specialty events throughout the year. Join us for the annual **FES National Convention** in Las Vegas, earn chances to win cash in our exciting **Money Ball** contest, or qualify to win a spot on the **FES Cruise!**





REMINDER

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Questions?

Contact Agent Support

248-848-9065, opt 2