

2026 FAMILY FIRST LIFE Vice President BONUS PROGRAM

BONUS POOL STRUCTURE

TOTAL BONUS POOL

Indexed at 4.5% of the monthly annual premium volume.

DISTRIBUTION OF FUNDS - *The total pool is allocated as follows:*

GENERAL BONUS POOL

Constitutes 75% of the total bonus pool, accessible to all qualified bonus recipients.

145 BONUS POOL

Accounts for the remaining 25% of the pool, earmarked for specific bonus payouts.

BONUS PROGRAM COMPUTING ELEMENTS

THE PROGRAM IS STRUCTURED AROUND SIX KEY ELEMENTS WITH A **TOTAL POTENTIAL OF 50 POINTS**

GROWTH

Bonusable premium growth utilized to determine the amount of bonusable premium used to compute bonusable premium points.	% OF GROWTH	CREDIT
	>=1.0%	100%
	>=.75%	85%
	>=.50%	70%
	>=.25%	55%
	>=0.0%	40%
	<0.0%	20%

BONUSABLE PREMIUM

Maximum 30 points

Determined by agent's percentage of bonusable premiums from the total corporate bonusable premium.

This includes the 1st leg rule.

Represents 60% (30 points) of the total points. Breakdown can be found in the glossary.

DIRECT LEG

Maximum 5 points

Calculated by dividing the total number of direct producing legs by six.

	# OF DIRECT LEG				
	6	12	18	24	30
\$150K	0.1	0.2	0.3	0.4	0.5
\$200K	0.2	0.3	0.45	0.6	0.75
\$300K	0.3	0.6	0.9	1.2	1.5
\$500K	0.4	0.8	1.2	1.6	2
\$750K	0.5	1	1.5	2	2.5
\$1M	0.6	1.2	1.8	2.4	3
\$1.25M	0.7	1.4	2.1	2.8	3.5
\$1.5M	0.8	1.6	2.4	3.2	4
\$1.75M	0.9	1.8	2.7	3.6	4.5
\$2M	1	2	3	4	5

	# OF NET DIRECT WRITERS				
	1	2	3	4	5
\$150K	0.1	0.2	0.3	0.4	0.5
\$200K	0.2	0.3	0.45	0.6	0.75
\$300K	0.3	0.6	0.9	1.2	1.5
\$500K	0.4	0.8	1.2	1.6	2
\$750K	0.5	1	1.5	2	2.5
\$1M	0.6	1.2	1.8	2.4	3
\$1.25M	0.7	1.4	2.1	2.8	3.5
\$1.5M	0.8	1.6	2.4	3.2	4
\$1.75M	0.9	1.8	2.7	3.6	4.5
\$2M	1	2	3	4	5

NET DIRECT WRITERS

Maximum 5 points

Based on the difference between the current month's direct writers and the maximum over the past 12 months.

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BONUS PROGRAM EXAMPLE

INTRODUCTION OF EXAMPLE:

- **Focus:** Agent #5
- **Corporate Monthly Life Annualized Premium (AP):** \$10 million
- **Bonus Pool:** 4.5% of Life AP resulting in \$450,000
- General bonus pool (75% of Bonus Pool): \$337,500
- 145 bonus pool (25% of Bonus Pool): \$112,500

ELIGIBILITY CALCULATION:

- Bonusable premium calculated for each producer. We will define this amount as eligible Bonusable Premium.
- Bonus premium growth: Comparison of current month eligible Bonusable Premium against the maximum eligible Bonusable Premium over the last 12 months.
- For Agent #5: Growth at 0.8%, qualifying for 85% of the eligible Bonusable Premium (\$700,000) resulting in the amount of \$595,000. This amount we will define as the Qualified Bonusable Premium.

AGENT 5'S PROFILE:

- **145 Volume:** \$100,000
- **Direct Non-VP:** 0
- **Direct Writing Legs:** 25
- **Net Direct Writers:** 3
- **Persistency:** 50.99%

POINTS CALCULATION:

- **Bonusable Premium Points:**
 - **% of Corporate BP:** Qualified Bonusable Premium as a percentage of corporate bonus premium ($\$595,000 / \$3,765,000.00 = 15.80\%$)
 - **% of Maximum % of Corporate BP :**
 $\% \text{ of Corporate BP} / \text{Maximum}(\% \text{ of Corporate BP}) = 15.80\% / 21.25\% = .7435$
 - **Bonusable Premium Points =** $.7435 \times 30 = 22.3$
- **Direct Non-VP:** Referencing the points table they would receive 0 points. A minimum of two is required to receive 1 point.
- **Direct Legs:** Number of direct legs divided by 6. $25 / 6 = 4.2$
- **Net Direct Writers:** For the value of 3, they would receive 3 points based on the points table.
- **Persistency:** With an average short term and long term persistency value of 50.99% they would receive 0 points based on the points table.

TOTAL POINTS AND BONUS PAYOUT CALCULATION:

- **Total Bonus Points:** Summation of points from computing elements. $22.3 + 4.2 + 3 + 0 + 0 = 29.5$
- **Bonus Pool Payout:** Agent's points (29.5) divided by total corporate bonus points (254.4), multiplied by the general bonus pool $\$337,500.00 = \$39,115.61$.
- **145 Bonus Payout:** Agent's 145 volume (\$100,000) divided by corporate 145 volume (\$780,000.00), then multiplied by the 145 bonus pool (\$112,500.00) = \$14,423.08.
- **Total Bonus Payout:** Sum of bonus pool payout (\$39,115.61) and 145 bonus payout (\$14,423.08) = \$53,538.69.

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GLOSSARY

Monthly Annual Premium: Total Life annualized premium for a specific month.

Bonus Pool: Funds reserved monthly for manager bonuses, calculated as 4.5% of the monthly annualized premium.

General Bonus Pool: 75% of the Bonus Pool, allocated for all eligible bonus recipients.

145 Bonus Pool: 25% of the Bonus Pool, designated for individuals who promoted direct downlines to a 145 compensation level.

BP Growth Rate: Comparison of the current month's bonusable premium to the highest value over the past 12 months.

Eligible Bonusable Premium (EBP): Bonus premium credited to a producer, considering production across carriers and 1st leg rule.

Qualified Bonusable Premium: Determined by applying the growth rate to the Eligible Bonusable Premium (EBP). For bonus eligibility, a minimum of \$150,000 in Qualified Bonusable Premium is required.

Corporate Bonusable Premium (CBP): Total of all qualified bonusable premiums.

Bonusable Premium Bonus Points: Points associated with the bonusable premium element.

Corporate BP Bonus Points: Total of all individual Bonusable Premium Bonus Points.

Direct Legs: The total number of direct producing legs within a month. Points are calculated by dividing the number of legs by 6, with a cap of 5 points as the maximum achievable.

Net Direct Writers: Difference between the current and maximum number of direct writers over the past 12 months, with points as per the points table.

of Direct Non-VP: Count of non-direct VPs with a team volume of at least \$10,000, with points as per the points table.

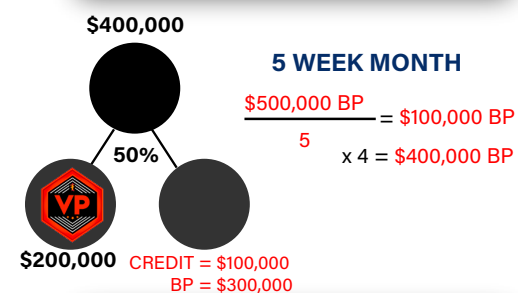
Persistency: Persistency score is an average between short term and long-term persistency values for all producing agents in the downline.

Points Table: Defines the relationship between levels and points for specific computing elements.

BONUSABLE CARRIER %		
	LIFE	IUL
AMERICAN AMICABLE	100%	100%
AMERICO	100%	100%
CHUBB	-	-
COREBRIDGE	100%	-
INSTABRAIN	100%	-
MUTUAL OF OMAHA	100%	100%
TRANSAMERICA	100%	100%
NORTH AMERICAN	50%	50%
F&G	25%	100%
NLG	25%	100%
ANICO	-	50%
COLUMBUS	-	50%
COLUMBIAN	25%	-
ETHOS	100%	100%
FORESTERS	25%	-
OCCIDENTAL	25%	-
ROYAL NEIGHBORS	25%	-
ANNUITY	2.5%	-

1ST LEG RULE	
FIRST LEG %	FIRST LEG CREDIT
<=50%	100%
>50%	50%
>=60%	40%
>=70%	30%
>=80%	20%
>=85%	10%
>=90%	5%
>=96%	2%
>=97%	1%
>=98%	0%

EXAMPLE



145 BONUS BREAKDOWN

Bonus on any 145 Direct VP. Must maintain at least \$150k Bonusable Premium outside of your top 2 VP legs to be eligible for the 145 VP Bonus.

145 eligible volume credit based on 1st leg percentage. See 1st Leg Rule for percentages.

LIFE AP	\$10,000,000.00
BONUS POOL	\$450,000.00
GENERAL BONUS POOL	\$337,500.00
145 BONUS POOL	\$112,500.00
CORPORATE BP	\$3,765,000.00
CORPORATE 145 VOLUME	\$780,000.00
CORPORATE BONUS POINTS	254.4

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BONUS PROGRAM

PRODUCER	ELIGIBLE BP	BP GROWTH	QUALIFIED BP	145 VOLUME	DIRECT NON VP	DIRECT LEG	NET DIRECT WRITERS	PERSISTENCY	% OF CORPORATE BP
AGENT 1	\$1,200,000	0.02%	\$600,000.00	\$100,000.00	5	35	5	81.44%	15.94%
AGENT 2	\$1,000,000	-0.80%	\$0	\$80,000.00	6	18	4	69.23%	0.00%
AGENT 3	\$900,000	0.55%	\$630,000	\$0.00	8	16	4	62.27%	16.73%
AGENT 4	\$800,000	1.50%	\$800,000	\$200,000.00	9	33	1	86.83%	21.25%
AGENT 5	\$700,000	0.80%	\$595,000	\$100,000.00	0	25	3	50.99%	15.80%
AGENT 6	\$600,000	0.40%	\$360,000	\$50,000.00	4	23	3	79.43%	9.56%
AGENT 7	\$500,000	-0.63%	\$0	\$80,000.00	7	13	0	52.15%	0.00%
AGENT 8	\$400,000	0.63%	\$280,000	\$120,000.00	2	33	5	73.07%	7.44%
AGENT 9	\$300,000	1.20%	\$300,000	\$50,000.00	10	13	4	77.88%	7.97%
AGENT 10	\$200,000	1.50%	\$200,000	\$0.00	7	4	2	94.00%	5.31%
TOTAL			\$3,765,000.00	\$780,500.00					

PRODUCER	POINTS BP BONUS	POINTS DIRECT LEG	POINTS NET DIRECT WRITERS	POINTS DIRECT NON VP	POINTS PERSISTENCY	POINTS TOTAL	BONUS POOL PAYOUT	145 BONUS PAYOUT	TOTAL BONUS PAYOUT
AGENT 1	22.5	5.0	5.0	2	4	38.5	\$51,085.26	\$14,423.08	\$65,508.34
AGENT 2	0.0	3.0	4.0	3	0.5	10.5	\$13,932.34	\$11,538.46	\$25,470.81
AGENT 3	23.6	2.7	4.0	4	0	34.3	\$45,501.27	\$0.00	\$45,501.27
AGENT 4	30.0	5.0	1.0	4	5	45.0	\$59,710.05	\$28,846.15	\$88,556.20
AGENT 5	22.3	4.2	3.0	0	0	29.5	\$39,115.61	\$14,423.08	\$53,538.69
AGENT 6	13.5	3.8	3.0	2	3.5	25.8	\$34,277.99	\$7,211.54	\$41,489.53
AGENT 7	0.0	2.2	0.0	3	0	5.2	\$6,855.60	\$11,538.46	\$18,394.06
AGENT 8	10.5	5.0	5.0	1	1	22.5	\$29,855.02	\$17,307.69	\$47,162.72
AGENT 9	11.3	2.2	4.0	5	2.5	24.9	\$33,061.68	\$7,211.54	\$40,273.21
AGENT 10	7.5	0.7	2.0	3	5	18.2	\$24,105.17	\$0.00	\$24,105.17
TOTAL							\$337,500.00	\$112,500.00	\$450,000.00

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BONUS PROGRAM

OF DIRECT NON-VP

Maximum 5 points

Calculated from
Non-VP direct teams
with team volume of
at least \$10,000.

	# OF DIRECT NON-VP				
	1	2	3	4	5
\$150K	0.1	0.2	0.3	0.4	0.5
\$200K	0.2	0.3	0.45	0.6	0.75
\$300K	0.3	0.6	0.9	1.2	1.5
\$500K	0.4	0.8	1.2	1.6	2
\$750K	0.5	1	1.5	2	2.5
\$1M	0.6	1.2	1.8	2.4	3
\$1.25M	0.7	1.4	2.1	2.8	3.5
\$1.5M	0.8	1.6	2.4	3.2	4
\$1.75M	0.9	1.8	2.7	3.6	4.5
\$2M	1	2	3	4	5

PERSISTENCY PERCENTAGE

	68%	72%	76%	82%	85%
\$150K	0.1	0.2	0.3	0.4	0.5
\$200K	0.2	0.3	0.45	0.6	0.75
\$300K	0.3	0.6	0.9	1.2	1.5
\$500K	0.4	0.8	1.2	1.6	2
\$750K	0.5	1	1.5	2	2.5
\$1M	0.6	1.2	1.8	2.4	3
\$1.25M	0.7	1.4	2.1	2.8	3.5
\$1.5M	0.8	1.6	2.4	3.2	4
\$1.75M	0.9	1.8	2.7	3.6	4.5
\$2M	1	2	3	4	5

PERSISTENCY

Maximum 5 points

Assessed using
short-term (6 months)
and long-term
(12-14 months)
persistency metrics

GENERAL BONUS CALCULATION

Agent's total bonus points is the **sum of all points from the five computing elements.**

The share of the General Bonus Pool is determined by agent's points relative to the total corporate bonus points.

145 BONUS CALCULATION

Based on the agent's **total direct 145 eligible volume** compared to the **total 145 corporate volume.**

The agent's portion of the 145 reserves is derived from this comparison.

TOTAL PAYOUT

The agent's **final payout** is the combination of bonuses from the **General Bonus Pool and the 145 Bonus Pool.**