

Promotion Guidelines

| | tract Level A Lead Cost | Annualized Premium | Minimum Promotable Premium & Unique Writer Minimum | Time Frame |
|-----|--|-----------------------|--|-------------------------|
| 60 | MP \$28.00 FE \$24.00 | New Agent | _ | _ |
| 65 | MP \$30.00 FE \$24.50 | ^{\$} 7,500 | \$ 4,875 — | 2 consecutive months |
| 70 | MP \$32.00 FE \$25.50 | ⁵10,000 | \$ 6,5 00 — | 2 consecutive months |
| 75 | MP \$33.00 FE \$26.50 | §15,000 | ^{\$} 9,750 — | 2 consecutive months |
| 80 | MP \$35.50 FE \$27.50 | §25,000 | \$16,250 — | 2 consecutive months |
| 85 | MP \$37.50 FE \$29.00 | °50,000 | ^{\$} 32,500 7 Unique Writers | 2 consecutive months |
| 90 | MP \$39.50 FE \$30.00 | §75,000 | [§] 48,750 11 Unique Writers | 2 consecutive months |
| 95 | MP \$42.00 FE \$33.00 | \$100,000 | ^{\$} 65,000 15 Unique Writers | 2 consecutive months |
| 100 | MP \$43.50 FE \$34.00 | \$150,000 | ^{\$} 97,500 23 Unique Writers | 3 consecutive months |
| 105 | MP \$44.00 FE \$36.00 | ^{\$} 225,000 | \$ 146,250 34 Unique Writers | 3 consecutive months |
| 110 | MP \$44.00 FE \$36.00 | \$350,000 | \$ 227,500 53 Unique Writers | 3 consecutive months |

Please check your commission schedules for all products with each carrier as actual commission amounts may vary. Minimum Promotable Premium is based on a 65% of APV requirement and must be met each qualifying month. A \$150 or higher Paid Premium Per Lead is required for each qualifying month. Maximum credit per sale is \$7,500. No more than 50% from one leg of downline business may count towards a promotion. The Unique Writer minimum is required for at least the final qualifying month. A 60%, 90 day, rolling net placed average is required for any promotions. Any debt to SFG or your direct upline must be cleared before a promotion will be applied.