

FAMILY FIRST LIFE SOLIDITY AGENT COMP GUIDE BY CARRIER



F FFL PROMOTIONAL GUIDELINES

BUILDER CONTRACTS

145%	\$750,000 20 ISSUED-PAID LEGS AT \$10,000 EACH	TOTAL HIERARCHY ISSUED PAID	
140%	\$500,000 15 ISSUED-PAID LEGS AT \$10,000 EACH	TOTAL HIERARCHY ISSUED PAID	
135%	\$400,000 10 ISSUED-PAID LEGS AT \$10,000 EACH	TOTAL HIERARCHY ISSUED PAID	
130%	\$300,000 7 ISSUED-PAID LEGS AT \$10,000 EACH	TOTAL HIERARCHY ISSUED PAID	
125%	\$200,000 5 ISSUED-PAID LEGS AT \$10,000 EACH	TOTAL HIERARCHY ISSUED PAID	

PRODUCER CONTRACTS

	120% \$40,000 PERSONAL PRODUCTION ISSUED PAID
	115% \$35,000 PERSONAL PRODUCTION ISSUED PAID
	110% \$30,000 PERSONAL PRODUCTION ISSUED PAID
	105% \$25,000 PERSONAL PRODUCTION ISSUED PAID
	100% \$20,000 PERSONAL PRODUCTION ISSUED PAID
	95% \$15,000 PERSONAL PRODUCTION ISSUED PAID
	90% \$10,000 PERSONAL PRODUCTION ISSUED PAID
	85% \$5,000 PERSONAL PRODUCTION ISSUED PAID
	80% STARTING CONTRACT

BUILDER CONTRACTS

	\$150,000 TOTAL HIERARCHY ISSUED PAID	
	\$125,000 TOTAL HIERARCHY ISSUED PAID	
	\$100,000 TOTAL HIERARCHY ISSUED PAID	
	\$75,000 TOTAL HIERARCHY ISSUED PAID	
	\$50,000 TOTAL HIERARCHY ISSUED PAID	
	\$40,000 TOTAL HIERARCHY ISSUED PAID	
	\$30,000 TOTAL HIERARCHY ISSUED PAID	
	\$20,000 TOTAL HIERARCHY ISSUED PAID	

To qualify for a new contract level an agent must hit the required production for two consecutive months. FFL Production months end on the last Thursday of each month. For producer contracts only your personal production numbers will count toward your promotion. To maintain your compensation level, you must achieve the required production once every three months minimally.

For builder contracts your personal production and your total hierarchy's production will count toward your promotion. The 50% Max Rule does apply to all builder contracts. If one of your direct legs counts for over 50% of your entire hierarchies production you will only receive 50% credit for that leg. These contracts represent your FFL contract commission

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FAMILY FIRST LIFE COMP GUIDE

FFL CONTRACT	AMERICO		MUTUAL OF OMAHA							AIG	TRANSAMERICA
	HMS125	EAGLE PREMIER	TERM LIFE EXPRESS	FINAL EXPENSE	UL	CHILDREN'S WHOLE LIFE	IULE	TERM LIFE ANSWERS	ACCIDENTAL DEATH	GWL	FE
145	145%	135%	145%	125%	125%	100%	130%	110%	130%	-	-
140	140%	135%	140%	125%	125%	100%	130%	110%	130%	80%	125%
135	135%	130%	135%	120%	120%	97%	125%	105%	125%	70%	120%
130	130%	125%	130%	115%	115%	95%	120%	100%	120%	70%	115%
125	125%	120%	125%	110%	110%	92%	115%	95%	115%	60%	110%
120	120%	115%	120%	105%	105%	90%	110%	90%	110%	60%	105%
115	115%	110%	115%	100%	100%	85%	105%	85%	105%	55%	100%
110	110%	105%	110%	95%	95%	80%	100%	80%	100%	55%	95%
105	105%	100%	105%	90%	90%	75%	95%	75%	95%	50%	90%
100	100%	95%	100%	86%	85%	70%	90%	70%	90%	50%	85%
95	95%	90%	95%	82%	80%	65%	85%	65%	85%	50%	80%
90	90%	85%	90%	78%	75%	60%	80%	60%	80%	50%	85%
85	85%	80%	85%	74%	70%	55%	75%	55%	75%	45%	70%
80	80%	75%	80%	70%	65%	50%	70%	50%	70%	45%	65%
75	75%	70%	75%	65%	60%	45%	65%	45%	65%	45%	60%
70	70%	65%	70%	61%	55%	40%	60%	40%	60%	45%	55%
65	65%	60%	65%	57%	50%	35%	55%	35%	55%	45%	55%


FAMILY FIRST LIFE COMP GUIDE

FFL CONTRACT	COLUMBIAN FINANCIAL GROUP		Royal Neighbors of America® LIFE INSURANCE and ANNUITIES				Accordia Life		PROSPERITY LIFE GROUP®		Foresters Financial		National Life Group®
	SAFESHIELD TERM	FE	TERM	ROYAL LEGACY SPWL	SECURE LIFE UL	SI WHOLE LIFE	IUL	TERM	Whole LIFE	Prime Term	Strong foundation	Planright	Universal LIFE
145	-	-	-	-	-	-	-	-	-	-	-	-	-
140	120%	120%	120%	16%	125%	125%	110%	110%	125%	105%	120%	120%	110%
135	115%	115%	115%	15%	120%	120%	105%	105%	120%	100%	115%	115%	105%
130	110%	110%	110%	14%	112%	110%	100%	100%	115%	95%	110%	110%	100%
125	105%	105%	100%	13%	105%	100%	95%	95%	110%	90%	105%	105%	95%
120	100%	102.5%	100%	13%	105%	100%	90%	90%	105%	80%	100%	100%	90%
115	95%	100%	100%	13%	105%	100%	85%	85%	100%	80%	95%	95%	85%
110	90%	97.5%	95%	13%	100%	95%	80%	80%	95%	70%	90%	90%	80%
105	85%	95%	90%	12%	95%	90%	75%	75%	90%	70%	85%	85%	75%
100	80%	90%	85%	11%	90%	85%	70%	70%	85%	70%	80%	80%	70%
95	75%	85%	80%	10%	85%	80%	65%	65%	80%	60%	75%	75%	65%
90	70%	80%	75%	9%	80%	75%	60%	60%	75%	60%	70%	70%	60%
85	65%	75%	50%	7%	50%	45%	55%	55%	70%	60%	65%	65%	55%
80	60%	70%	50%	7%	50%	45%	50%	50%	65%	40%	60%	60%	50%
75	55%	65%	50%	7%	50%	45%	45%	45%	60%	40%	55%	60%	45%
70	50%	60%	50%	7%	50%	45%	40%	40%	50%	40%	50%	60%	40%
65	50%	60%	50%	7%	50%	45%	40%	40%	50%	40%	45%	60%	40%

FAMILY FIRST LIFE COMP GUIDE

FFL CONTRACT										
	FE	EZ TERM	SECURE LIFE	HOME PROTECTOR	OBA	TERM MADE SIMPLE	FX	SI	FX	Whole LIFE
145	125%	100%	140%	145%	105%	130	-	145%	125%	-
140	125%	100%	140%	140%	105%	130	100%	140%	125%	144%
135	120%	95%	135%	135%	100%	125	95%	135%	120%	137%
130	115%	90%	130%	130%	95%	120%	90%	130%	115%	130%
125	110%	85%	125%	125%	90%	115%	85%	125%	110%	125%
120	105%	80%	120%	120%	85%	110%	85%	120%	105%	120%
115	100%	75%	115%	115%	80%	105%	85%	115%	100%	115%
110	95%	70%	110%	110%	75%	100%	80%	110%	95%	107.5
105	90%	65%	105%	105%	70%	95%	80%	105%	90%	100%
100	85%	60%	100%	100%	65%	90%	80%	100%	85%	92.5%
95	80%	55%	95%	95%	60%	85%	80%	95%	80%	85%
90	75%	50%	90%	90%	55%	80%	75%	90%	75%	77.5%
85	70%	45%	85%	85%	50%	75%	75%	85%	70%	70%
80	65%	40%	80%	80%	45%	70%	75%	80%	65%	70%
75	60%	35%	75%	75%	40%	65%	75%	75%	60%	70%
70	55%	30%	70%	70%	35%	60%	75%	70%	55%	70%
65	50%	25%	65%	65%	35%	55%	75%	65%	50%	70%


FAMILY FIRST LIFE COMP GUIDE

FFL CONTRACT					
	FX	GIWL	WHOLE LIFE	ACCIDENTAL	TERM
145	-	-	-	-	-
140	110%	70%	120%	100%	110%
135	105%	65%	115%	95%	105%
130	100%	60%	110%	90%	100%
125	95%	55%	105%	85%	95%
120	90%	50%	100%	80%	90%
115	85%	45%	95%	75%	85%
110	80%	40%	90%	70%	80%
105	75%	35%	85%	65%	75%
100	70%	30%	80%	60%	70%
95	65%	25%	75%	55%	65%
90	60%	25%	70%	50%	60%
85	55%	25%	65%	50%	55%
80	50%	25%	60%	50%	50%
75	45%	25%	55%	45%	45%
70	45%	25%	55%	45%	45%
65	45%	25%	55%	45%	45%

FAMILY FIRST LIFE COMP GUIDE

FFL CONTRACT	ETHOS					
	LGA	AMERITAS	SENIOR LIFE	TRUSTAGE TAWL	TRUSTAGE SITL	TRUSTAGE GAWL
145	100%	100%	80%	60%	55%	30%
140	97.5%	97.5%	77.5%	57.5%	52.5%	27.5%
135	95%	95%	75%	55%	50%	25%
130	92.5%	92.5%	72.5%	52.50%	47.5%	22.5%
125	90%	90%	70%	50%	45%	20%
120	87.5%	87.5%	67.5%	47.5%	42.5%	17.5%
115	85%	85%	65%	45%	40%	15%
110	82.5%	82.5%	62.5%	42.5%	37.5%	12.5%
105	80%	80%	60%	40%	35%	10%
100	77.5%	77.5%	57.5%	37.5%	32.5%	7.5%
95	75%	75%	55%	35%	30%	5%
90	72.5%	72.5%	52.5%	32.5%	27.5%	2.5%
85	70%	70%	50%	30%	25%	2.5%
80	67.5%	67.5%	47.5%	27.5%	22.5%	2.5%
75	65%	65%	45%	25%	20%	2.5%
70	62.5%	62.5%	42.5%	22.5%	17.5%	2.5%
65	60%	60%	40%	20%	15%	2.5%

FFL LEVEL	ATHENE
Green - New Agent	5.25%
Yellow - 100K	6%
Blue - 500K	6.25%
Silver - 1 Million	6.50%
Gold - 2 Million (FFL140 & 145)	6.75%

FFL LEVEL	
140	32%
135	32%
130	30%
125	30%
120	30%
115	25%
110	25%
105	25%
100 & below	20%

ANNUITY CARRIER COMMISSION GUIDE



Annual Production	Agency		Lifetime Production
Red \$75MM**	8.50%		
Royal \$50MM**	8.00%	Producer	
Black \$24MM**	7.50%	7.50%	\$10,000,000
Platinum \$12MM**	7.00%	7.00%	\$5,000,000
Gold	6.75%	6.75%	\$2,000,000
Silver	6.50%	6.50%	\$1,000,000
Blue	6.25%	6.25%	\$500,000
Yellow	6.00%	6.00%	\$100,000
Green	5.25%	5.25%	New Agent



Annual Production	Agency		Lifetime Production
Red \$75MM**	8.25%		
Royal \$50MM**	7.75%	Producer	
Black \$24MM**	7.25%	7.25%	\$10,000,000
Platinum \$12MM**	7.00%	7.00%	\$5,000,000
Gold	6.50%	6.50%	\$2,000,000
Silver	6.25%	6.25%	\$1,000,000
Blue	6.00%	6.00%	\$500,000
Yellow	5.50%	5.50%	\$100,000
Green	5.25%	5.25%	New Agent



Annual Production	Agency		Lifetime Production
Red \$75MM**	8.25%		
Royal \$50MM**	7.75%	Producer	
Black \$24MM**	7.25%	7.25%	\$10,000,000
Platinum \$12MM**	7.00%	7.00%	\$5,000,000
Gold	6.50%	6.50%	\$2,000,000
Silver	6.25%	6.25%	\$1,000,000
Blue	6.00%	6.00%	\$500,000
Yellow	5.50%	5.50%	\$100,000
Green	5.25%	5.25%	New Agent



Annual Production	Agency		Lifetime Production
Red \$75MM**	8.25%		
Royal \$50MM**	7.75%	Producer	
Black \$24MM**	7.25%	7.25%	\$10,000,000
Platinum \$12MM**	7.00%	7.00%	\$5,000,000
Gold	6.50%	6.50%	\$2,000,000
Silver	6.25%	6.25%	\$1,000,000
Blue	6.00%	6.00%	\$500,000
Yellow	5.50%	5.50%	\$100,000
Green	5.25%	5.25%	New Agent

NOTE: Products shown are base pricing for 10 year, compensation can change based on State and product type

NOTE: Agency must maintain 50% of previous year production to retain current level for following year

NOTE: Producer at PLATINUM & BLACK level must have a minimum of \$1MM issue paid in last 12 months to maintain level

** Agencies in downline count as 50% production. Agencies TWO levels deep count as 25% production

Global Atlantic FINANCIAL GROUP		Protective.		F&G ANNUITIES & LIFE		AIG		Mutual of Omaha	
FFL	Producer	FFL	Producer	FFL	Producer	FFL	Producer	FFL	Producer
140	110	140	90	140	110	140	105	140	130
135	105	135	90	135	105	135	100	135	125
130	100	130	90	130	100	130	95	130	120
125	95	125	90	125	95	125	90	125	115
120	90	120	90	120	90	120	85	120	110
115	85	115	85	115	85	115	80	115	105
110	80	110	85	110	80	110	75	110	100
105	75	105	85	105	75	105	70	105	95
100	70	100	80	100	70	100	65	100	90
95	65	95	80	95	65	95	60	95	85
90	60	90	70	90	60	90	55	90	80
85	55	85	70	85	55	85	50	85	75
80	50	80	60	80	50	80	45	80	70
75	45	75	60	75	45	75	40	75	65
70	40	70	50	70	40	70	40	70	60
65	40	65	50	65	40	65	40	65	55