



# THE EQUIS SYSTEM

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PROMOTION  
& BONUS  
GUIDELINES

### ✓ UNIQUE WRITERS QUALIFICATION

- A **qualified** Unique Writer (UW a.k.a ER) is an agent that has issued paid 3 policies. The policies can be issued over any time frame and once the Unique Writer is qualified, they are qualified in perpetuity. Unreported business and Guaranteed Issued products do not count toward qualification.

### ✓ PROMOTION GUIDELINES

- Qualified premium is "Issued Paid Premium" for **TWO** consecutive months (for DM positions and above).
- \$5,000 maximum credit per application on life insurance products.
- No credit for unreported business.**
- 5% credit to a maximum of \$5,000 per annuity application.
- Must maintain company acceptable placement and persistency while being in good standing at the time of promotion.
- To qualify as a Director, Regional Managers must be direct to the qualifying Director (1st generation).
- As a recognized SM, DM, or RM, during bonus or promotion calculations, no more than 50% of the paid production value may come from any one leg within the hierarchy.
- With the exception of ER2, no other promotion levels can be skipped.

### ✓ PREMIUM QUALIFICATION

Qualified premium is 100% of Issued Paid APV with the following exceptions:

- Annuities are credited at 5% of face amount of annuity.
- All life and annuity cases are capped at \$5,000 for bonus and promotion calculations.
- Guaranteed Issued products, unreported, and non-bonusable business are **NOT** eligible for promotion or bonus credit.
- IULs & ULs are credited up to Commissionable Target Premium only, and capped at \$5,000 for bonus and promotion calculations.

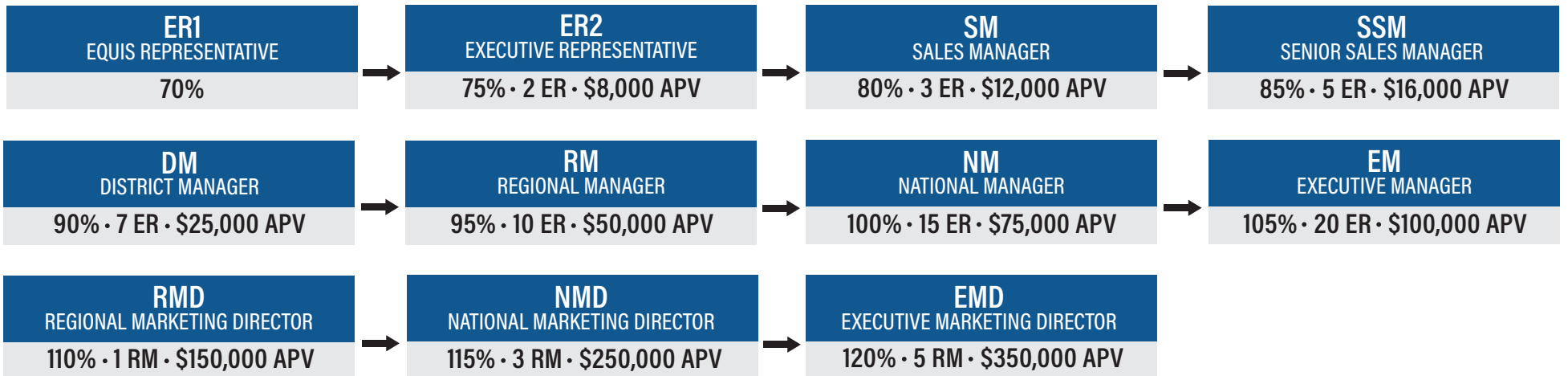
### ✓ REGIONAL MANAGER QUALIFICATION

- A qualified Regional Manager (RM) will have a minimum of \$50,000 Issued Paid business and 10 qualified Unique Writers (ERs) for two consecutive months.
- Once a RM qualifies, the RM must re-qualify at least one month each 6-month period based on the qualifications above. The 6-month period runs from January to June and July to December.
- An RM will lose his/her qualification and title if he/she fails to re-qualify each 6 month period. **However, an RM will not lose his/her compensation level.**

### ✓ PERSONAL PRODUCER COMPENSATION PROMOTIONS

BASED ON ISSUED PAID APV FOR 3 CONSECUTIVE MONTHS

70%	
75%	\$7,500 APV
80%	\$10,000 APV
85%	\$12,500 APV
90%	\$15,000 APV
95%	\$17,500 APV
100%	\$20,000 APV
105%	\$25,000 APV
110%	\$30,000 APV



## ✓ BONUS GUIDELINES

PERSONAL BONUS		MANAGER BONUS	
\$10,000 - \$14,999	= \$150	\$50,000 - 74,999	= \$750
\$15,000 - \$19,999	= \$250	\$75,000 - \$99,999	= \$1,000
\$20,000 - \$29,999	= \$500	\$100,000 - \$149,999	= \$2,000
\$30,000 - \$39,999	= \$750	\$150,000 - \$199,999	= \$3,750
\$40,000+	= \$1,000	\$200,000+	= EQUITY BONUS LEVEL 1

\*BONUSES ARE PAID ONCE A MONTH FOR THE PREVIOUS MONTH'S CALCULATIONS.

## ✓ BONUS QUALIFICATION RULES

- 70% minimum placement to receive bonus.
- Must be in good standing & have acceptable company persistency.
- 50% rule applies to Manager & Equity Bonuses.
- Guaranteed Issued & Unreported Business does not qualify.
- Qualified, Bonusable Premium only.
- Equis Financial reserves the right to determine what carriers, products, and percentages qualify for bonuses (see addendum).

### ACCEPTABLE PERSISTENCY

	PERSONAL	MANAGER
3 MONTH	91%	87%
6 MONTH	88%	84%
9 MONTH	84%	80%
13 MONTH	78%	75%

## ✓ REGIONAL MANAGER BONUS QUALIFICATION

- An RM will not re-qualify for the RM bonus if, in any month, he/she does not have at least \$50,000 Issued Paid production and 10 qualified UW. He/she may re-qualify for the RM bonus the following month based on the same \$50,000 Issued Paid production and 10 qualified UW requirement. No more than 50% of the manager's base shop's paid production value may come from any one leg.
- Must maintain company average placement (70%) and persistency (according to guidelines established by our insurance carriers) and in good company standing for bonuses.

## ✓ EQUITY BONUS QUALIFICATION - 3 WAYS TO QUALIFY

- Referring to & following the Legacy Equity Bonus System.  
**OR**
- Qualified Regional Manager Team/Baseshop producing \$200,000 APV Qualified, Issued Paid, Level 1 Only.  
**OR**
- Hierarchy Qualification:
  - LEVEL 1:** \$50,000 Baseshop APV & downline producing \$350,000 APV.  
*\*Must have 1 Qualified First Generation Regional Manager*
  - LEVEL 2:** \$50,000 Baseshop APV & downline producing \$550,000 APV.  
*\*Must have 3 Qualified First Generation Regional Managers*
  - LEVEL 3:** \$0 (No baseshop requirement) & downline producing \$1,000,000.  
*\*Must have 5 Qualified First Generation Regional Managers*

## ✓ LEGACY EQUITY BONUS GUIDELINES

The following are the qualification levels and percentages for Equis' Legacy Equity Bonus. Legacy Equity Bonus percentage is paid based on the monthly total Equis Net Issued, Bonusable Premium Paid production.

**LEVEL 1**  
\$175,000 EQUITY BONUS CREDIT = .33% OF EQUITY BONUS PRODUCTION BASIS  
*\*MUST HAVE 1 QUALIFIED RM*

**LEVEL 2**  
\$275,000 EQUITY BONUS CREDIT = .66% OF EQUITY BONUS PRODUCTION BASIS  
*\*MUST HAVE 3 QUALIFIED RMs*

**LEVEL 3**  
\$375,000 EQUITY BONUS CREDIT = 1% OF EQUITY BONUS PRODUCTION BASIS  
*\*MUST HAVE 5 QUALIFIED RMs*

Qualifying Equity Bonus Credit is calculated according to the following formula:

- 100% OF DIRECT BASESHOP PRODUCTION
- 75% OF 1ST GENERATION PRODUCTION
- 50% OF 2ND GENERATION PRODUCTION
- 25% OF 3RD GENERATION PRODUCTION
- 10% OF 4TH GENERATION PRODUCTION
- 5% OF 5TH GENERATION PRODUCTION

## ✓ EQUITY BONUS PAYOUT

LEVEL 1	LEVEL 2	LEVEL 3
0.33%	0.66%	1%

\*EQUITY BONUS RECIPIENTS DO NOT QUALIFY FOR A MANAGER BONUS, BUT DO QUALIFY FOR A PERSONAL PRODUCER BONUS IN ADDITION TO THEIR EQUITY BONUS.