



THE EQUIS SYSTEM



PROMOTION & BONUS GUIDELINES

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NOTE: GUIDELINES SUBJECT TO CHANGE AT ANY TIME AND WITHOUT NOTICE

UNIQUE WRITERS QUALIFICATION

- A qualified Unique Writer (UW) is an agent that has issued 3 policies. The policies can be issued over any time frame and once the Unique Writer is qualified, they are qualified in perpetuity. Controlled, personal, and unreported business does 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 Guaranteed Issued products.
- 5% credit to a maximum of \$5,000 per annuity application.
- Equis Representative is an agent with 3 Issued Paid Policies.
- Must maintain company acceptable placement and persistency while being in good standing at the time of promotion.
- Regional Manager at the director levels must be direct to the qualifying leader.
- In order to be considered for promotions or bonuses as a recognized SM, DM, or RM, no more than 50% of the manager's base shop's paid production value and Qualified Equis Representatives credits may come from any one leg.

UNIQUE WRITERS

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 calculation.
- Guaranteed Issued products, CONTROLLED BUSINESS, AND UNREPORTED BUSINESS are NOT eligible for promotion or bonus credit.

REGIONAL MANAGER QUALIFICATION

- A qualified Regional Manager (RM) will have a minimum of \$50,000 Issued Paid business and 10 qualified Unique Writers for two consecutive months.
- Once an RM qualifies, the RM must re-qualify at least once 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 months. However, an RM will not lose his/her compensation level.

REGIONAL MANAGER BONUS QUALIFICATION

- During the 6-month re-qualification period, each RM must maintain at least 10 qualified UW per month and \$50,000 Issued Paid production in order to qualify for the RM bonus, but must have 10 qualified UW plus \$50,000 Issued Paid production at least one month during each 6-month qualification period in order to maintain the RM status and qualify for an RM bonus.
- 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/or 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/or 10 qualified UW requirement. However, the agent will still need to re-qualify each 6-month period with \$50,000 Issued Paid production and 10 qualified UW in order to maintain RM status and qualify for the RM bonus.
- The number of qualified UW is equal to the total number of qualified UW that have a policy issued and paid during the month.
- An RM that qualifies for an RM bonus does not qualify for a Personal Production bonus, although personal production does count toward qualifying total production.
- Must maintain company average placement and persistency (according to guidelines established by our insurance carriers) for promotions.



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PROMOTION GUIDELINES

PERSONAL PRODUCER 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

PROMOTION GUIDELINES

EQUIS REPRESENTATIVE TEAM

ER1 EQUIS REPRESENTATIVE	70%		
ER2 EQUIS REPRESENTATIVE	75%	2 ER	\$8,000 APV
SM SALES MANAGER	80%	3 ER	\$12,000 APV
SSM SENIOR SALES MANAGER	85%	5 ER	\$16,000 APV
DM DISTRICT MANAGER	90%	7 ER	\$25,000 APV

EQUIS MANAGER TEAM

RM REGIONAL MANAGER	95%	10 ER	\$50,000 APV
NM NATIONAL MANAGER	100%	15 ER	\$75,000 APV
EM EXECUTIVE MANAGER	105%	20 ER	\$100,000 APV

EQUIS EXECUTIVE TEAM

RMD REGIONAL MARKETING DIRECTOR	110%	1 RM	\$150,000 APV
NMD NATIONAL MARKETING DIRECTOR	115%	3 RM	\$250,000 APV
EMD EXECUTIVE MARKETING DIRECTOR	120%	5 RM	\$350,000 APV



PLACEMENT PENALTIES

BONUS AMOUNT IS PENALIZED ACCORDING TO THE FOLLOWING SCHEDULE:

70% PLACEMENT AND ABOVE	NO PENALTY
69% PLACEMENT	5% PENALTY
68% PLACEMENT	10% PENALTY
67% PLACEMENT	15% PENALTY
66% PLACEMENT	20% PENALTY
65% PLACEMENT	25% PENALTY
64% PLACEMENT	30% PENALTY
63% PLACEMENT	35% PENALTY
62% PLACEMENT	40% PENALTY
61% PLACEMENT	45% PENALTY
60% PLACEMENT	50% PENALTY
59% PLACEMENT AND BELOW	100% PENALTY

90-day placement calculation which includes the month of the bonus calculations and the previous two months (number of applications placed divided by the number of applications submitted)



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BONUS PROGRAM

PERSONAL BONUS

\$10,000 - \$14,999 = 1.00%

\$15,000 - \$19,999 = 1.25%

\$20,000 - \$29,999 = 1.50%

\$30,000 - \$39,999 = 1.75%

\$40,000 + = 2.00%

QUALIFICATION RULES

- Manager Bonus paid at Regional Manager and above
- Minimum placement rate WITH NO PENALTY = 70%

MINIMUM PERSISTENCY

PERSONAL MANAGER

3 MONTH 91% 87%

6 MONTH 88% 84%

9 MONTH 84% 80%

13 MONTH 78% 75%

MANAGER BONUS

\$50,000 - \$74,999 = 1.00%

\$75,000 - \$99,999 = 1.20%

\$100,000 - \$149,999 = 1.25%

\$150,000 - \$199,999 = 1.40%

\$200,000 - \$249,999 = 1.45%

\$250,000 - \$299,999 = 1.50%

\$300,000 - \$399,999 = 1.55%

\$400,000 - \$499,999 = 1.60%

\$500,000 - \$599,999 = 1.65%

\$600,000 - \$699,999 = 1.70%

\$700,000 - \$799,999 = 1.75%

\$800,000 - \$899,999 = 1.80%

\$900,000 - \$999,999 = 1.85%

\$1,000,000 + = 2.00%



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EQUITY BONUS

QUALIFICATION

In order to qualify for Equis' Equity Bonus, qualifier must have the following qualified direct RMs:

LEVEL 1: 1 QUALIFIED DIRECT RM

LEVEL 2: 3 QUALIFIED DIRECT RM

LEVEL 3: 5 QUALIFIED DIRECT RM

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



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EQUITY BONUS

GUIDELINES

The following are the qualification levels and percentages for Equis' Equity Bonus

Equity Bonus percentage is paid based on the monthly total Equis Net Issued Paid production

NET ISSUED PAID PRODUCTION

TOTAL ISSUED PAID PRODUCTION
MINUS 12% CHARGEBACK DEDUCTION
MINUS EQUITY MONTHLY ISSUED PAID PRODUCTION
MULTIPLIED BY 88%
EQUALS THE EQUITY BONUS PRODUCTION BASES

LEVEL 1

\$175,000 EQUITY BONUS CREDIT =
.25% OF EQUITY BONUS PRODUCTION BASIS

LEVEL 2

\$275,000 EQUITY BONUS CREDIT =
.50% OF EQUITY BONUS PRODUCTION BASIS

LEVEL 3

\$375,000 EQUITY BONUS CREDIT =
.75% OF EQUITY BONUS PRODUCTION BASIS