

Compensation Guidelines



UNITED FIRST FINANCIAL ...
Initiates ... a “New Perspective” ...
of ... Innovation, Creativity & Change ...
announcing ... an Exciting, New “Progressive Compensation” Plan

Our New Perspective Concept ... Where Innovation, Creativity & Change Are Not a One Time Initiative but Rather a Continuous, Every Day Event to Lead to the Creation of a Major Entity ... to Lead Our Marketplace!”

Why Change?

- We listened to the **Entrepreneur**—you.
- We focused on **objectivity** in changing the compensation plan without bias.
- We listened to leaders in our sales force

We **objectively** eliminated the paradigm of resistance to change by the nay sayer, and we engineered a new comp plan designed for a partnership in rapid growth to create a **Major Entity** ... for the company and **for each associate at all levels!**

What It Is ... & What It's Not ...

It's a plan ...

- that allows not a few to reach the top, but rather allows the masses to rise up!
- that doesn't have unreachable goals.
- that allows everyone in the sales force—currently contracted or new recruits—to move up quickly with a can do attitude!
- where an independent distributor can develop 6 levels of Branch Managers to become a joint CEO of his or her own company providing stability.
- where all company bonus pools are attainable by everyone.
- with a New Perspective that brings a full package approach to all levels in the Field Force, driving your qualification toward additional Bonus Pools!

As your business matures, new Branch Managers will be motivated to build and attain **minimum branch manager pool production requirements**, creating your own growth to **set yourself financially free**.

Why It Works

The new compensation plan works because:

- when the little guy wins, everyone wins BIG!
- if you want success, give success.
- if you want wealth, give wealth with an opportunity that is reachable by all.
- if you want the possibility for awesome growth, the New Perspective of UFirst assures you:
You have found ...

the Right Place at the Right Time!

So let's **Strike at a Decisive Point of Change—“Now”**—and leave the narration of the past ... behind!

***We assure you ... with Your Commitment
each of you are in for the
“Time of Your Life”***

UNITED FIRST FINANCIAL – PROGRESSIVE COMPENSATION

1. Agent Compensation

Agent Compensation is based upon distribution of \$2500 from each sale, shared across the organization.

Agent Level	Requirements to Reach This Level	Commission
Branch Manager	9 sales, 3 of which must be personal (Cumulative: 35 sales, 13 personal)	\$1,575.00
Director	8 sales, 3 of which must be personal (Cumulative: 26 sales, 10 personal)	1,350.00
Division Manager	7 sales, 3 of which must be personal (Cumulative: 18 sales, 7 personal)	1,237.50
District Manager	6 sales, 2 of which must be personal (Cumulative: 11 sales, 4 personal)	1,125.00
Senior Associate	5 sales, 2 of which must be training sales (Cumulative: 5 sales, 2 personal)	1,012.50
Associate		900.00

2. Branch Manager Training Compensation - Levels

Compensation Per Sale	Branch Manager Levels
\$225	Level 1 – Branch Manager
125	Level 2 – Branch Manager
125	Level 3 – Branch Manager
75	Level 4 – Branch Manager
75	Level 5 – Branch Manager
75	Level 6 – Branch Manager

3. Bonus Pools

From each sale, \$225 is divided among the pools, distributed as shown here. (See Section 9, below.)

Amt	Pool name	Qualifications to participate
\$60	Personal Producer	3 personal sales
65	Branch Manager	15 sales (from personal and base shop only)
40	Sr. Branch Mgr	2 level-1 Branch Managers, 20 sales from 1 st level Branch Managers (no personal base shop included)
30	Executive Branch Mgr	4 level-1 Branch Managers, 35 sales from 1 st level Branch Managers (no personal base shop included)
30	Sr. Exec. Branch Mgr	6 level-1 Branch Managers, 75 sales from 1 st to 6 th Branch Manager Levels (no personal base shop included)

4. Compensation Qualifications

Before any sales are credited for commission or pool payments, at any level in the organization, the following must be true and complete:

- Agent must be in Active status.
 - Enrollment fee submitted and cleared.
 - All required enrollment forms (including W-9) completed and submitted.
 - UFirst training complete with a score of 95% or higher.
- Agent and customer information complete and all signatures in place with the Activation Documents package.
- Payment for the Money Merge Account™ account clears the bank.
- Customer activates their Money Merge Account program.

5. Fast Start Promotion to Senior Associate Opportunity

Rather than completing the required 5 qualifying sales, a new agent just joining United First Financial can be promoted to Senior Associate if he or she makes:

- One closed, completed, and submitted training sale within 45 days of enrolling as an agent.
- OR -
- Two closed, completed, and submitted training sales within 60 days of enrolling as an agent.

Additionally:

- Although counted as a sale for qualification for promotion, the first two sales are actually training sales, paid as ½ sales for compensation purposes.
- This Fast Start Promotion program is a continuous opportunity of the Progressive Compensation Plan – it is not a special promotion.

6. Fast Start Promotion to Branch Manager

An Agent can be promoted to Branch Manager if he or she makes 25 sales, including 10 personal sales, in any rolling 90-day period.

7. Special Fast Start Promotion to Senior Associate for Entire Field Force

During the period from September 1 through October 31, 2007, rather than completing the required 5 qualifying sales, a currently-enrolled Associate Agent can be promoted to Senior Associate on the Fast Start Promotion schedule (see paragraph 4, above) if he or she makes:

- One closed, completed, and submitted sale within 45 days between September 1 and October 31, 2007.
- OR -
- Two closed, completed, and submitted sales within 60 days between September 1 and October 31, 2007.

Additionally:

- All active or inactive associates can qualify.
- If not done within this time frame, agent must complete 5 sales to be promoted to Senior Associate.
- Although counted as a sale for qualification for promotion, the first two sales are actually training sales, paid as ½ sales for compensation purposes.
- This is a one-time promotional program.

8. Training Sales – 2 Training Sales

- New Agent's first two sales must be training sales.
- First two training sales will automatically be a 50/50 split.
- New Agent will receive \$450.
- Trainer will receive \$450 plus their override.
 - Trainer will receive credit for ½ sale.
 - Trainee (new Agent) will receive promotion credit for a training sale. Nevertheless, the first two sales are actually ½ sales for compensation purposes.

9. Bonus Pool Qualifications & Policies

Qualifications

Out of the \$2500 commissionable earnings from each Money Merge Account™ sale, \$225 goes toward the independent agent bonus pools.

The bonus pools are divided as follows:

\$60 – Personal Producer Pool

- Any level of agent may qualify.
- Requires 3 personal sales within month.

\$65 – Branch Manager Pool

- Agent must be Branch Manager.
- Requires 15 sales from personal and base shop only within the month.

\$40 – Senior Branch Manager Pool

- Agent must have two first-level Branch Managers.
- Requires 20 sales from 1st level Branch Managers within the month.
- No personal base shop included.
- Any one leg cannot be responsible for more than 50% of the 20 required sales.

\$30 – Executive Branch Manager Pool

- Agent must have four first-level Branch Managers.
- Requires 35 sales from 1st level Branch Managers within the month.
- No personal base included.
- Any one leg cannot be responsible for more than 50% of the 35 required sales.

\$30 – Senior Executive Branch Manager Pool

- Agent must have six first-level Branch Managers.
- Requires 75 sales in one month from 1st to 6th Branch Manager levels within the month.
- No personal base shop included.
- Any one leg cannot be responsible for more than 50% of the 75 required sales.

Policies

- Bonus Pool guidelines are flexible; they are designed to encourage agents and to stimulate sales.
- Bonus Pool guidelines are subject to periodical review and change with a 60-day notice by United First Financial.

10. Guidelines to Qualify for Bonus Pools

- After December 31, 2007, no one agent, corporation or LLC may receive over 50% of a particular pool.
- If less than 50% of a particular pool is paid out, that overage is rolled over to the following month and the buildup is then paid out if requirements are met, to utilize 100% of the pool.
- This overage continues to move to the following month until it is paid out.
- Money Merge Account™ application packet must be received and verified as complete within the particular month.
 - A month is defined as the number of business days within each calendar month.
 - If the last day of the month falls on a non-business day, the last working day shall be considered the last day.

11. Incomplete Applications

- A file will remain incomplete until the agent or client has submitted any missing information according to the requirements set forth in the Money Merge Account Activation documents.
- The sale will not be considered “finalized” for any purposes until all the documentation has been submitted and determined to be complete by client services.
- No commission shall be paid on the sale until the application is complete and the new account has been activated.
- No allocation shall be accrued to the bonus pools until the account has been activated.

12. Hierarchy Changes

There will be no hierarchy changes.

- Be grateful to the person who introduced you to the company; they introduced you to an incredible opportunity.
- Changes can be a double-edged sword:
 - Would you rather work with someone who has a proven track record, or someone who is new to the company?
 - You’re new to the company -- when you sponsor someone, do you want them to go around you to work with someone who might be more experienced?
- When the “Top Earners” started with the company, they didn’t have any support material – they simply went out and explained the concept, saw a lot of people, and made it happen. They had no upline support, no Webinars, no VIP trainings, no Boot Camps, no 24/7 online training, etc.; did they know what they were doing in the beginning?
- Even if you have no support from your upline, there is plenty of adequate training available to you.
- Be a self starter, go out and make it happen!

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Additional study material to be added!

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