

**FAMILY
FIRST
LIFE**



**BONUS
PROGRAM**

BONUSABLE PREMIUM

* Americo	100%
MoO	100%
Trans	100%
Foresters	100%
CFG	100%
* GAFG	100%
* Athene	2.5%

* All Americo products except HMS 100
* GAFG premium is calculated using the target premium
* 10K Max credit per GAFG policy
* 100K Max credit per Athene annuity

50% CREDIT RULE

If your top VP downline leg accounts for 50% or more of your "Bonusable Premium" you will receive 50% credit for that VP's volume

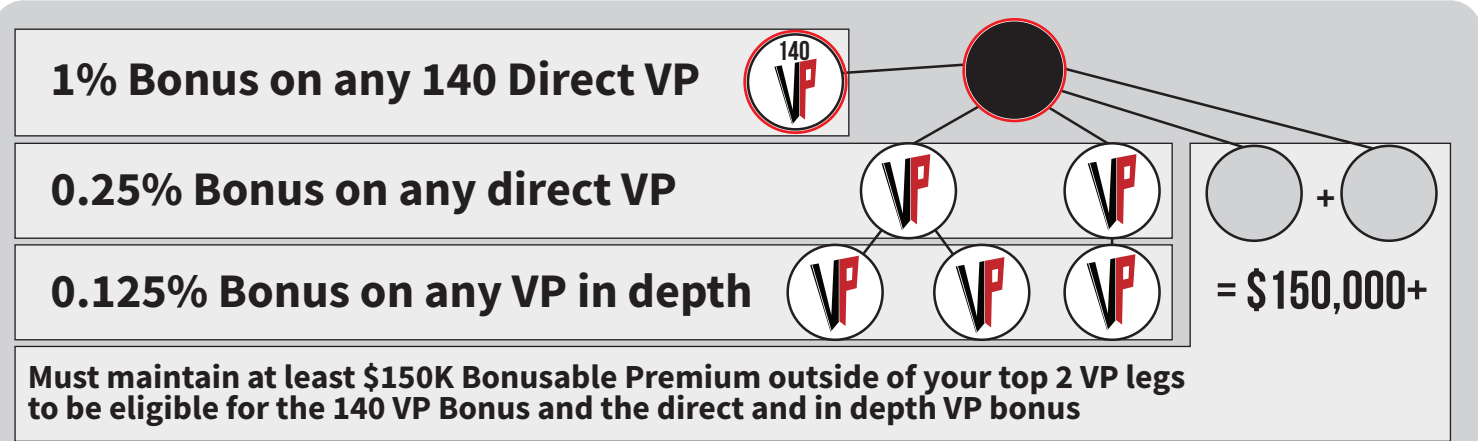
FOR EXAMPLE:
 \$500,000 = Bonusable Premium
 \$300,000 = Top VP Downline leg
 \$150,000 = 50% Credit
 \$350,000 = Actual Bonusable Premium

BONUS PERCENTAGE BY VOLUME

\$150K	.25%	\$600K	2.50%
\$200K	.50%	\$700K	2.75%
\$250K	.75%	\$800K	3.00%
\$300K	1.00%	\$900K	4.00%
\$350K	1.25%	\$1.00M	4.50%
\$375K	1.50%	\$1.25M	4.75%
*\$400K	1.75%	\$1.50M	5.00%
\$450K	2.00%	\$2.00M	6.00%
\$500K	2.25%	\$3.00M	7.00%

*50% Credit rule starts at \$400K

DOWNLINE VICE PRESIDENT BONUS BREAKDOWN



PERSISTENCY

Your VP Bonus will be equal to your 6 month persistency %

FOR EXAMPLE:
 \$10,000 VP Bonus
 94% 6 mon persistency
 =\$9,400 VP Bonus

AMERICO PERCENTAGE

AMERICO BONUS %
 50% = 100%
 45% = 90%
 40% = 80%
 <40% = 70%

If your "Bonusable Premium" contains less than 50% Americo production you will receive a reduced bonus.

IP OUTSIDE OF TOP 2 VPS

Your Bonusable Premium outside of your top 2 VPs will determine what percentage of the bonus will be paid.

150K = 100%
100K = 75%
50K = 50%
<50K = 25%

The minimum a VP with \$1M of Bonusable Premium can receive as a bonus is \$5,000

*Any VP receiving a bonus must be in good standing with FFL.
FFL Reserves the right to subtract any lead debt, carrier debt, or any outstanding balance that was rolled to FFL from the VP Bonus