



**FAMILY
FIRST
LIFE**



**BONUS
PROGRAM**

BONUSABLE PREMIUM

Americo	100%
MoO	75%
Hancock	75%
Am Am	75%
* GAFG	100%
* Athene	2.5%

*GAFG premium is calculated using the target premium
*10K Max credit per GAFG policy
*100K Max credit per Athene annuity

50% CREDIT RULE

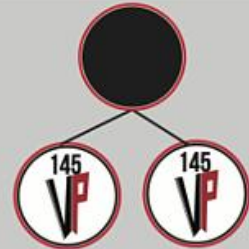
If your top VP downline leg accounts for 50% or more of your "Bonusable Premium" you will receive 50% credit for that VP's volume

FOR EXAMPLE:

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

145% BONUS BREAKDOWN

**1% Bonus on any
145 Direct VP**



*Must maintain at least \$150K Bonusable Premium outside of your top 2 VP legs to be eligible for the 145 VP Bonus

BONUS PERCENTAGE BY VOLUME

\$150,000 = 1.00%	\$350,000 = 2.00%	\$600,000 = 3.00%	\$1,000,000 = 4.00%
\$200,000 = 1.25%	*\$400,000 = 2.25%	\$700,000 = 3.25%	\$2,000,000 = 5.00%
\$250,000 = 1.50%	\$450,000 = 2.50%	\$800,000 = 3.50%	\$3,000,000 = 6.00%
\$300,000 = 1.75%	\$500,000 = 2.75%	\$900,000 = 3.75%	\$4,000,000 = 7.00%

* 50% Credit Rule Starts At \$400K

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 %

AMERICO BONUS %

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

If your total monthly volume 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.

400K-999K	1M-1.99M	2M-2.99M	3M-3.99M	4M AND ABOVE
150K = 100%	300K = 100%	400K = 100%	500K = 100%	700K = 100%
100K = 75%	250K = 75%	300K = 75%	400K = 75%	600K = 75%
50K = 50%	200K = 50%	250K = 50%	350K = 50%	500K = 50%
<50K = 25%	150K = 25%	200K = 25%	300K = 25%	400K = 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