

NMC FIELD SERVICES, INC.
COMPENSATION PLAN

Any terms not expressly defined herein, shall have the meaning set forth in the Independent Sales Representative Agreement (the "**Agreement**").

A. Compensation Types.

An ISR may be eligible for three "Compensation Types." The achieved "Rep Title" and "Leader Title" among other factors, will determine the amount of compensation an ISR may receive for each Compensation Type. The following "Compensation Types" are used in the Compensation Plan: Personal Sales Commissions, Leader Overwrite Commissions and Recruiter Bonus.

1. Personal Sales Commissions. An ISR may earn Commissions on members sold directly by the ISR. The Commission rate for an ISR's Personal Sales will depend on the ISR's applicable Rep Title as set forth in the Schedule S1.
2. Leader Overwrite Commission. An ISR may earn Commissions on members sold by Sub-ISRs in the ISR's Team. The Commission rate on a Sub-ISR's sales will depend on the ISR's applicable Leader Title as set forth in the Schedule S3.
3. Recruiter Bonus. An ISR may earn a Recruiter Bonus on members sold by Sub-ISRs in the ISR's Team. The Recruiter Bonus rate on a Sub-ISR's sales will depend on the ISR's applicable Rep or Leader Title and the number of steps away the Original selling ISR's is from the Recruiting ISR as set forth in the Schedule S5.

B. REP TITLE.

An ISR may earn a "Rep Title". The following "Rep Titles" are used in the Compensation Plan: 1 Star, 2 Star, 3 Star, 4 Star, 5 Star, 6 Star and 7 Star. The Rep Title among other factors, will determine the amount of compensation an ISR may receive.

1. Rep Title Requirements. Achievement to a particular Title is determined in the method set forth below:
 - a. 1 Star. An individual earns the Title of 1 Star Rep when the following criteria are met: 1) he or she executes the Agreement, which is accepted by NMC Field Services, Inc. ("**NMC Field Services**"), and 2) produces the sale of at least one member in the last 12 months.
 - b. 2 Star. An ISR earns the Title of 2 Star when the following criteria are met: 1) produces total sales of at least \$250 NBAV in the last 12 months.
 - c. 3 Star. An ISR earns the Title of 3 Star when the following criteria are met: 1) produces total sales of at least \$3,000 NBAV in the last 12 months.
 - d. 4 Star. An ISR earns the Title of 4 Star when the following criteria are met: 1) produces total sales of at least \$7,000 NBAV in the last 12 months.
 - e. 5 Star. An ISR earns the Title of 5 Star when the following criteria are met: 1) produces total sales of at least \$6,000 NBAV in the last eight weeks, and 2) has Personal Dues in Force of \$6,000.

- f. 6 Star. An ISR earns the Title of 6 Star when the following criteria are met: 1) produces total sales of at least \$12,000 NBAV in the last eight weeks, and 2) has Personal Dues in Force of \$70,000.
 - g. 7 Star. An ISR earns the Title of 7 Star when the following criteria are met: 1) produces total sales of at least \$24,000 NBAV in the last eight weeks, and 2) has Personal Dues in Force of \$70,000.
2. Earning a Rep Title. ISRs qualify for a Rep Title each week of Submission. Where Rep Title is used to determine compensation, the ISR's qualified Rep Title during the submission week will be used.

C. LEADER TITLE.

An ISR may earn a "Leader Title". The following "Leader Titles" are used in the Compensation Plan: Division Sales Leader 1, Division Sales Leader 2, Regional Sales Leader 3, Regional Sales Leader 4, Executive Sales Leader 5 and Executive Sales Leader 6. The Leader Title of an ISR, among other factors, will determine the amount of Commissions an ISR may receive.

- 1. Leader Title Requirements. Achievement to a particular Title is determined in the method set forth below:
 - a. Division Sales Leader 1 (DSL-1). An individual earns a Division Sales Leader 1 Title when the following criteria are met: 1) his or her Team produces total sales of at least \$8,000 Team NBAV in the last eight weeks, and 2) his or her Team has Team Dues in Force of \$4,500, and 3) two Direct ISRs of Rep Title equal to or greater than 1 Star on his or her team.
 - b. Division Sales Leader 2 (DSL-2). An individual earns a Division Sales Leader 2 when the following criteria are met: 1) his or her Team produces total sales of at least \$20,000 Team NBAV in the last eight weeks, and 2) his or her Team has Team Dues in Force of \$20,000, and 3) has at least one Leader Leg on his or her team.
 - c. Regional Sales Leader 3 (RSL-3). An individual earns a Regional Sales Leader 3 when the following criteria are met: 1) his or her Team produces total sales of at least \$60,000 Team NBAV in the last eight weeks, and 2) his or her Team has Team Dues in Force of \$20,000, and 3) has at least two Leader Legs on his or her team.
 - d. Regional Sales Leader 4 (RSL-4). An individual earns a Regional Sales Leader 4 when the following criteria are met: 1) his or her Team produces total sales of at least \$120,000 Team NBAV in the last eight weeks, and 2) his or her Team has Team Dues in Force of \$100,000, and 3) has at least two DSL-2 Leader Legs or has Direct Leader Legs totaling a Leader Rank of 6 on his or her team.
 - e. Executive Sales Leader 5 (ESL-5). An individual earns a Executive Sales Leader 5 when the following criteria are met: 1) his or her Team produces total sales of at least \$240,000 Team NBAV in the last eight weeks, and 2) his or her Team has Team Dues in Force of \$200,000, and 3) has at least three DSL-2 Leader Legs or has Direct Leader Legs totaling a Leader Rank of 9 on his or her team.
 - f. Executive Sales Leader 6 (ESL-6). An individual earns a Executive Sales Leader 6 when the following criteria are met: 1) his or her Team produces total sales of at least \$480,000 Team NBAV in the last eight weeks, and 2) his or her Team has Team Dues in Force of \$200,000,

and 3) has at least three RSL-3 Leader Legs or has Direct Leader Legs totaling a Leader Rank of 14 on his or her team.

2. Earning a Leader Title. ISRs qualify for a Leader Title each week of Submission. Where Leader Title is used to determine compensation, the ISR's qualified Leader Title from the previous Submission week will be used.

D. COMMISSIONS.

1. Commission Rates. The amount and type of Commission an ISR will receive will depend upon the ISR's Rep Title in the Compensation Plan and/or his or her Leader Title. The Commission for Personal Sales Compensation are set forth on Schedule S1; the Commission for Leader Overwrites are set forth on Schedule S3. The Schedules may be amended from time to time by NMC Field Services, in its sole discretion.

2. Types of Commissions.

- (a) First Year Commissions. Prior to expiration or termination of the Agreement without cause pursuant to Independent Sales Representative Agreement Section 19(a) of the Agreement, a Credit for First Year Commissions will be paid in accordance with First Year Commission rates set forth in the applicable Schedule. After expiration or termination of the Agreement without cause and subject to the provisions of Section D.6, the following will apply to First Year Commissions:

- (i) where an ISR has at least 1 Vested Year, NMC Field Services will Credit ISR's Account with First Year Commissions, including the ISR's month of expiration or termination; or

- (ii) where an ISR has less than 1 Vested Year, NMC Field Services will Credit the ISR's Account with First Year Commissions, including the ISR's month of expiration or termination to the extent of the Debit Balance.

- (b) Renewal Commissions. Prior to expiration or termination of the Agreement without cause, NMC Field Services will Credit an ISR's Account with Renewal Commissions as set forth in the applicable Schedule. After expiration or termination of the Agreement without cause, NMC Field Services will Credit Renewal Commissions at the Renewal Commission rate set forth in the applicable Schedule, subject to the provisions of Section D.6. NMC Field Services will Credit an ISR's Account monthly, beginning the month of expiration or termination, with Renewal Commissions for 12 consecutive months for each Vested Year accumulated by ISR.

- (c) Pickup Commissions. ISR may realize additional Commissions through the collection of NMCA Member renewal Commissionable Dues. Prior to the date of expiration of an annual NMCA Membership, NMC Field Services may, at its sole discretion, distribute a Pickup Notice of an Expiring Member. If on or before the NMCA Membership expiration date, ISR submits to NMCA the Pickup Notice on the Expiring Member, along with the applicable renewal dues, ISR may receive a one-time pickup Commission calculated as a percentage of the renewal Commissionable Dues. A Pickup Notice may not be combined with the "NMCA Membership upgrade program" described in Section D.2(d) below to increase Commissions beyond a total gross of 20% less the applicable Renewal Commission offset. If the ISR submitted the original application of the Expiring Member (the "**Original ISR**"), the ISR will receive a pickup Commission of 20% of the renewal Commissionable Dues less any applicable Renewal Commission to which ISR may otherwise be entitled on renewal Commissionable Dues. If the ISR is not the Original ISR, the ISR will receive a pickup Commission of 20% of the renewal Commissionable Dues. The

renewal of an NMCA Membership resulting from a Pickup Notice submitted by an ISR other than an Original ISR will have no effect upon Renewal Commission eligibility regarding the NMCA Membership.

(d) Upgrade Commission. The Membership Upgrade Program is only available to the Original ISR for the NMCA Membership subsequently upgraded. Such ISR may earn an additional Commission by assisting a NMCA Member who has had a NMCA Membership for 12 or more consecutive months and desires to upgrade to a higher level NMCA Membership. If an eligible ISR submits to NMCA an upgrade application along with the applicable incremental dues increase (other than in conjunction with the "Pickup Program"), the ISR will receive a onetime upgrade Commission of 20% of the new Commissionable Dues over the 12 months following the upgrade including the month of upgrade, less any applicable Renewal Commission to which ISR may be entitled on renewal Commissionable Dues. No upgrade Commissions will be paid on an upgrade during the first 12 months of a NMCA Membership.

(e) Overwrite Commissions. Prior to expiration or termination of the Agreement without cause, an ISR who has earned a Leader Title may receive a Credit for overwrite Commissions on NMCA Memberships issued on applications submitted by such Leader's Sub-ISRs as long as he or she holds such Title. Overwrite Commissions are paid in accordance with the Schedule S3. After expiration or termination of the Agreement without cause, NMC Field Services will credit overwrite Commissions at the overwrite Commission rate set forth in the Schedule S3, subject to the provisions of Section D.6.

3. Minimum Account Requirement. Upon expiration or termination of the Agreement without cause, if an ISR's First Year Commissions and any Renewal Commissions, as projected by NMC Field Services in its sole discretion, do not satisfy ISR's Debit Balance then ISR's Debit Balance and any Note become immediately due and payable without demand and no future Commissions will be paid.

4. Fifty Dollar Minimum. Following expiration or termination of the Agreement without cause all rights to Commissions and resulting Credit or payments to ISR's Account, regardless of Vested Year accumulation, may cease at such time as ISR's Commissions are less than \$50.00 in any Monthly Account Statement.

5. Commissions Upon Death or Permanent Disability. If the Agreement is terminated due to an ISR's death or total and permanent disability as defined in the Agreement, NMC Field Services will Credit the ISR's Account with ISR's First Year Commissions and Renewal Commissions for a period not to exceed 10-years beginning on the date of the ISR's death or disability, subject to the terms of the Compensation Plan. In the event of an ISR's total and permanent disability, payment will be made to the ISR. In the event of an ISR's death, payment will be to the then current designated beneficiary of the ISR as reflected on the ISR's beneficiary designation form in the records of NMC Field Services.

6. Termination of Commissions. Notwithstanding anything in the Compensation Plan to the contrary, in no event will an ISR, regardless of Title or Vested Years be entitled to Commissions upon the occurrence of the following events:

(a) Termination of the Agreement with cause;

(b) After expiration or termination of the Agreement without cause, an ISR breaches Independent Sales Representative Agreement Sections 19(b)(vi) or Independent Sales Representative Agreement 19(b)(vii) of the Agreement; or

(c) Upon the occurrence of an event described above in Section D.3. or Section D. 4.

Except as expressly set forth in this Compensation Plan, an ISR is not entitled to any additional Commissions, including Renewal Commissions, after expiration or termination of this Agreement.

E. MONTHLY ACCOUNT Statement. NMC will generate a Monthly Account Statement within 30 business days after the end of each month. NMC Field Services will segregate within the Monthly Account Statement the ISR's financial transactions regarding each applicable Commission. NMC Field Services will provide ISR with a password to access ISR's Monthly Account Statement via NMC Field Services' website, or at its sole discretion send a copy of the Monthly Account Statement to the ISR via mail or electronic transmission. Any objections to the Monthly Account Statement must be made in writing and delivered to NMC Field Services within 15 days of the posting of the Monthly Account Statement .

F. VESTED YEAR. The Vested Year calculation is used by NMC Field Services when determining what if, any, Commission is due an ISR after expiration or termination of the Agreement without cause and varies depending upon an ISR's Personal Sales or an ISR's Team Sales if ISR earned a Leader Title. An ISR can earn a Vested Year at any Title the ISR obtained during the year. Vested Year requirements for each Title and Personal Sales are set forth in Schedule S6.

G. ADVANCES.

1. Right to Advance. The Advance Program allows an ISR, at the ISR's election and upon NMC Field Services' approval, to receive Advances from NMC Field Services. When determining whether to make an Advance on any Submission, NMC Field Services will assess the financial risk associated with an ISR's Account to determine the rate of Advance, if any, and to be assured that the ISR's Submissions will generate future Commissions sufficient to repay Advances and interest. NMC Field Services may decline any Advance request in its sole discretion.

2. Advancing.

(a) Advance Rate. For Personal Sales Commissions, Advances will be made at rates determined by NMC Field Services, in its sole discretion, within the applicable earned Rep Title. Advance Rates for Personal Sales Commissions are set forth in Schedule S2. For Leader Overwrite Commissions, Advances will be made at rates determined by NMC Field Services, in its sole discretion, within the applicable Leader Title. Advance Rates for Leader Overwrite Commissions are set forth in Schedule S4. Advances will not exceed the applicable rates set out in the applicable schedule and may be significantly lower. NMC Field Services will not Advance on more than 5 Members in any one-group application Submission. A group Submission consists of NMCA Membership applications for 2 or more named applicants within a single business entity or family, or 2 or more NMCA Membership dues being drafted, or having been drafted on the same bank account, or paid on the same credit or debit card.

No Advance will be made to an ISR on an application for a NMCA Membership that is paid by a check, ACH, or credit or debit card held in an ISR's name or for the ISR's benefit. NMC Field Services will Advance only one time on an NMCA Membership.

(b) Calculation of Advances. Advances to an ISR will be made to the ISR the week following NMC Field Services' receipt and approval of the ISR's Submission. The Advance amount for a weekly Submission will be calculated by applying the Advance rate determined by NMC Field Services for the Submission that week to the first month's Commissionable Dues. NMC Field Services reserves the right, in its sole discretion, to reduce Advance rates or discontinue Advancing to any ISR at any time.

3. Pickup Program Advance. If, in compliance with the Compensation Plan, an ISR on or before a NMCA Membership expiration date submits to NMCA a Pickup Notice along with the applicable renewal dues, the ISR may receive a one-time pickup Advance. A pickup Advance will be made to the ISR the week following receipt by NMCA of the Pickup Notice and renewal dues. The applicable pickup Advance rate for each pickup will be determined by, and in the sole discretion of, NMC Field Services and will be based upon the ISR's Rep Title at the time of receipt by NMC Field Services of the renewal dues as well as the status of the ISR's Account. The pickup Advance amount will be calculated by applying the Advance rate to the first month's Commissionable Dues.

4. Repayment of Advances. Each ISR promises to repay with interest any Advance received by an ISR as set forth in the Note. Each ISR agrees to and will enter into a Note which will grant NMC Field Services a first lien and prior security interest in the collateral set forth in the Note.

5. Overwrite Advancing. NMC Field Services may make overwrite Advances on a given Submission to an ISR who has earned a Leader Title at rates determined by and at the sole discretion of NMC Field Services. Overwrite Advances will be based, in part, on the Leader's Title, membership payment information, and the Quality Multiplier of the Sub-ISR originating the Submission in accordance with the Schedule S4. NMC Field Services reserves the right to reduce the Advance rates based upon the financial risk associated with such Leader's Account, which will include guaranteed Sub-ISR Accounts. NMC Field Services will only make an overwrite Advance when there is a corresponding Advance made to such Sub-ISR. Overwrite Advances will be made the week following NMC Field Services' receipt of such Leader's Sub-ISR's Submission. The overwrite Advance will be calculated by applying the applicable Advance rate on a given Submission to the first month's Commissionable Dues. Each Leader must repay, with interest, any overwrite Advance received in addition to any other Advances made to such Leader any Sub-ISR's Account guaranteed by him or her.

7. Overwrite Repayment. Each Leader, in recognition of his or her guarantee of Sub-ISR Debit Balances, agrees to retire and pay in full a Sub-ISR Loss Account upon demand by NMC Field Services, by payment in cash.

8. Sub-ISR's Debit Balance. As an alternative to Section 7 above, a Leader may make written request to NMC Field Services for use of the Contingency Account and tender the applicable Contingency Account Usage Fee with each request. NMC Field Services will determine, at NMC Field Services' sole discretion, whether a Loss Account will be charged to the Contingency Account. Should NMC Field Services grant such request, the determination will be made in writing and contain the terms under which a Contingency Account is to be used. Should NMC Field Services decline such Leader's request, the Contingency Account Usage Fee will be refunded.

H. RECRUITER BONUS.

An ISR may be eligible for a Recruiter Bonus. The achieved Rep Title of the ISR, the achieved Leader Title of the ISR, and the achieved Rep Title of the Originating ISR among other factors, will determine the eligibility and amount of Bonus an ISR may receive. NMC Field Services may decline any Recruiter Bonus in its sole discretion.

1. ISR Eligibility. ISR may be eligible to earn a Recruiter Bonus on the sales of Direct ISRs and other Sub ISRs in ISR's hierarchy if ISR has earned a Rep Title of 2 Star or greater or have earned a Leader Title of Division Sales Leader 1 (DSL-1) or greater.
2. Eligible Transactions. A Recruiter Bonus is earned on the collection of Member dues payments. The following conditions must be met in order for a transaction to be eligible for a Recruiter Bonus: 1) The collected Member dues payment must be payment for one of the first 12 months of Membership; and 2) the Member sale must have been made by an Original ISR directly recruited by ISR, or a Sub ISR not more than 4 Hierarchy Levels from the ISR; 3) the

Original ISR must have an earned Rep Title less than 6 Star at the time of sale; and 4) the member sale must have been made by the Original ISR while Original ISR was in his or her first 12 months eligibility to sell.

3. Recruiter Bonus Rates. The amount of the Recruiter Bonus an ISR will receive will depend upon the ISR's Rep Title and the Hierarchy Level of the Original ISR. The Recruiter Bonus Rates are set forth on Schedule 5; The Schedules may be amended from time to time by NMC Field Services, in its sole discretion.
4. Calculation of Recruiter Bonus. A Recruiter Bonus is earned on the collection of Member dues payments on eligible transactions. Each time an eligible dues payment is received, ISR will earn an amount equal to the collected dues amount multiplied by the appropriate Recruiter Bonus Rate.
5. Payment of Recruiter Bonus. NMC will pay ISR all earned Recruiter Bonuses within 30 business days after the end of each month in which the Recruiter Bonus was earned under the following conditions: 1) the earned Recruiter Bonus to be paid is greater than \$10. If the Recruiter Bonus is less than \$10, the Recruiter Bonus will remain in an earned status until the earned amount is greater than or equal to \$10; and 3) ISR has a Rep Title of 2 Star or greater.
6. Termination of Recruiter Bonus. Notwithstanding anything in the Compensation Plan to the contrary, in no event will an ISR, regardless of Title or Vested Years be entitled to Recruiter Bonus upon expiration or termination of the Agreement with or without cause.

I. GUARANTEE. If an ISR has been promoted to a Title which would allow he or she to earn overwrite Commissions, he or she will be required to guarantee payment of any Debit Balance of Sub-ISRs under him or her in the Hierarchy pursuant to the procedures set forth in this Section, which guarantee will be an "Advance Obligation" under the Note. In the event a Sub-ISR is transferred below another ISR or Sub-ISR, ISR's guarantee of the Debit Balance will terminate for all Submissions after the effective date of the transfer.

J. BENEFIT PLANS. ISRs may be eligible to participate in the "Wealth-In-Numbers" Plan dated January 1, 2007, as amended from time to time by NMC Field Services and other wealth accumulation or other benefit plans of NMC Field Services or its affiliates.

K. AMENDMENT. The Compensation Plan may be amended at any time in NMC Field Services' sole discretion, effective upon publication or transmittal of such amendment in any NMC Field Services publication, literature or website.

L. DEFINITIONS.

- (a) Affinity Program. The Program to provide an "Affinity Program Payment" to certain organizations that endorse NMCA Memberships.
- (b) AV or Annualized Volume. An amount equal to one year of membership dues.
- (c) Calendar Year. 12:00:01 a.m., January 1 to 11:59:59 p.m. December 31.
- (d) Commission. Credit on First Year Commissionable Dues, and, if applicable, Renewal Commissions, Service Commissions and such other Commissions set forth in this Compensation Plan.
- (e) Commissionable Dues. NMCA Member dues, less any "Affinity Program Payment," collected and not refunded by NMCA. Enrollment fees are not Commissionable Dues.

(f) Contingency Account. An internal account to which is posted Commissions of Sub-ISR's not qualified to receive Commissions after expiration or termination of the Sub-ISR's Agreement. Contingency Accounts are the sole property of NMC Field Services.

(g) Contingency Account Usage Fee. The amount, determined at the sole discretion of NMC Field Services, due NMC Field Services in cash from an ISR, for the use of the Contingency Account expressed as a percentage of the Sub-ISR's Debit Balance for which the request is made is:

- (a) Division Sales Leader 1 the Contingent Account Usage Fee is 4.0%
- (b) Division Sales Leader 2, the Contingent Account Usage Fee is 8.0%
- (c) Regional Sales Leader 3 the Contingent Account Usage Fee is 12.0%
- (d) Regional Sales Leader 4 the Contingent Account Usage Fee is 16.0%
- (e) Executive Sales Leader 5 the Contingent Account Usage Fee is 20.0%
- (f) Executive Sales Leader 6 the Contingent Account Usage Fee is 20.0%

(h) Direct ISR. Any ISR in the Hierarchy at an immediate descending level to another ISR of any Title.

(i) Direct Leader. The first leader in a Leader Leg.

(j) Dues in Force. Total annual dues paid to NMCA from all of the members sold by ISR that are still active.

(k) Expiring Member. An NMC Member whose annual or multi-year NMC Membership is within 90 days of expiration.

(l) First Year Commission. Credit based on Commissionable Dues for the first 12 consecutive months of a NMCA Membership.

(m) Hierarchy. The organization of all ISRs in successive ascending levels, each level having specific Commission rates.

(n) Hierarchy Level. A number indicating the successive descending levels in ISR's hierarchy. All Direct ISRs are at level 1 in an ISR's hierarchy. Those Sub ISRs of the Direct ISR are at level 2 in an ISR's hierarchy, and so on.

(o) Leader. An ISR who qualified for and maintained the Title of Division Sales Leader 1, Division Sales Leader 2, Regional Sales Leader 3, Regional Sales Leader 4, Executive Sales Leader 5 or Executive Sales Leader 6, as applicable.

(p) Leader Leg. Any leg in which there is a Leader.

(q) Leader Rank. A number indicating the successive ascending Leader Titles.

- (a) Division Sales Leader 1 is Leader Rank 1,
- (b) Division Sales Leader 2 is Leader Rank 2,
- (c) Regional Sales Leader 3 is Leader Rank 3,
- (d) Regional Sales Leader 4 is Leader Rank 4,
- (e) Executive Sales Leader 5 is Leader Rank 5, and
- (f) Executive Sales Leader 6 is Leader Rank 6.

- (r) Leg. A link to a directly recruited Sub-ISR or link to an immediate Sub-ISR.
- (s) Loss Account. The Debit Balance of a Sub-ISR following expiration or termination of the Sub-ISR's Agreement.
- (t) NBAV. An amount equal to one year of membership dues that qualifies as new business.
- (u) Original ISR. The ISR who submitted the original NMC Member's application.
- (v) Paid NBAV. Total NBAV for which ISR earned an Advance.
- (w) Personal Sales. ISR's personal sales of members shown by the ISR number and ISR's signature on the original member application.
- (x) Pickup Notice. A notice reflecting an NMC Member's name, last known address, expiration date, and applicable renewal dues amount.
- (y) Quality Multiplier. A modifier used to adjust advance amounts that is derived from the persistency of an ISR's members.
- (z) Renewal Commission. Credit which may be realized on Commissionable Dues for the 13th through the 120th consecutive month of a NMCA Membership
- (aa) Sub-ISR. Any ISR in the Hierarchy at a descending level to another ISR of any Title, for which the ISR receives overwrite Commissions and/or whose Debit Balance is guaranteed by the ISR.
- (bb) Team. A group of ISRs composed of an ISR and all of his or her Sub-ISRs.
- (cc) Team Dues in Force. Total NBAV earned from the sales by your Team, NOT including your personal sales.
- (dd) Team NBAV. An amount equal to one year of membership dues that qualifies as new business sold by ISR's Team. Team NBAV does not include personal sales by ISR.
- (ee) Paid TNBAV. Total Team NBAV for which an ISR earned Leader overwrites not including Personal NBAV.

S1 Comm Personal Sales

		<u>First Year Commissions</u>	<u>Renewal Commissions</u>
<u>Payment Mode</u>	<u>RepTitle</u>		
ACHChecking	7Star	65.0%	8.0%
	6Star	60.0%	8.0%
	5Star	55.0%	8.0%
	4Star	50.0%	5.0%
	3Star	45.0%	0.0%
	2Star	40.0%	0.0%
	1Star	40.0%	0.0%
	0Star	0.0%	0.0%
ACHSavings, Credit Card, Invoice/Annual	7Star	32.5%	4.0%
	6Star	30.0%	4.0%
	5Star	27.5%	4.0%
	4Star	25.0%	2.5%
	3Star	22.5%	0.0%
	2Star	20.0%	0.0%
	1Star	20.0%	0.0%
	0Star	0.0%	0.0%

			<u>Renewal Commissions</u>
<u>Payment Mode</u>	<u>RepTitle</u>		
Invoice/Annual	7Star		4.0%
	6Star		4.0%
	5Star		4.0%
	4Star		2.5%
	3Star		0.0%
	2Star		0.0%
	1Star		0.0%
	0Star		0.0%

S1 Comm Personal Sales Affinity

			<u>First Year</u> <u>Commissions</u>	<u>Renewal</u> <u>Commissions</u>
<u>OngoingPaymentMode</u>	<u>Affinity Type</u>	<u>RepTitle</u>		
ACHChecking	Affinity Full	7Star	59.8%	7.4%
		6Star	55.2%	7.4%
		5Star	50.6%	7.4%
		4Star	46.0%	4.6%
		3Star	41.4%	0.0%
		2Star	36.8%	0.0%
		1Star	36.8%	0.0%
		0Star	0.0%	0.0%
	Affinity Discount	7Star	54.6%	6.7%
		6Star	50.4%	6.7%
		5Star	46.2%	6.7%
		4Star	42.0%	4.2%
		3Star	37.8%	0.0%
		2Star	33.6%	0.0%
		1Star	33.6%	0.0%
		0Star	0.0%	0.0%
ACHSavings, Credit Card, Invoice/Annual	Affinity Full	7Star	29.9%	3.7%
		6Star	27.6%	3.7%
		5Star	25.3%	3.7%
		4Star	23.0%	2.3%
		3Star	20.7%	0.0%
		2Star	18.4%	0.0%
		1Star	18.4%	0.0%
		0Star	0.0%	0.0%
	Affinity Discount	7Star	27.3%	3.4%
		6Star	25.2%	3.4%
		5Star	23.1%	3.4%
		4Star	21.0%	2.1%
		3Star	18.9%	0.0%
		2Star	16.8%	0.0%
		1Star	16.8%	0.0%
		0Star	0.0%	0.0%

<u>Pickup Business</u>				<u>Renewal</u> <u>Commissions</u>
<u>Payment Mode</u>	<u>Affinity Type</u>	<u>RepTitle</u>		
Invoice/Annual	Affinity Full	7Star		3.7%
		6Star		3.7%
		5Star		3.7%
		4Star		2.3%
		3Star		0.0%
		2Star		0.0%
		1Star		0.0%
		0Star		0.0%
	Affinity Discount	7Star		3.4%
		6Star		3.4%
		5Star		3.4%
		4Star		2.1%
		3Star		0.0%
		2Star		0.0%
		1Star		0.0%
		0Star		0.0%

S2 Adv Personal

Payment Mode	RepTitle	Number Of Members On Account					Initial Payment by Money Order
		1	2	3	4	5	
ACHChecking	7Star	364.0%	345.8%	309.4%	291.2%	273.0%	65.0%
	6Star	336.0%	319.2%	285.6%	268.8%	252.0%	60.0%
	5Star	308.0%	292.6%	261.8%	246.4%	231.0%	55.0%
	4Star	280.0%	266.0%	238.0%	224.0%	210.0%	50.0%
	3Star	252.0%	239.4%	214.2%	201.6%	189.0%	45.0%
	2Star	224.0%	212.8%	190.4%	179.2%	168.0%	40.0%
	1Star	224.0%	212.8%	190.4%	179.2%	168.0%	40.0%
	0Star	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	ACHSavings, Credit Card	7Star	182.0%	172.9%	154.7%	145.6%	136.5%
6Star		168.0%	159.6%	142.8%	134.4%	126.0%	30.0%
5Star		154.0%	146.3%	130.9%	123.2%	115.5%	27.5%
4Star		140.0%	133.0%	119.0%	112.0%	105.0%	25.0%
3Star		126.0%	119.7%	107.1%	100.8%	94.5%	22.5%
2Star		112.0%	106.4%	95.2%	89.6%	84.0%	20.0%
1Star		112.0%	106.4%	95.2%	89.6%	84.0%	20.0%
0Star		0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Invoice/Annual		7Star	251.2%	251.2%	251.2%	251.2%	251.2%
	6Star	231.8%	231.8%	231.8%	231.8%	231.8%	30.0%
	5Star	212.5%	212.5%	212.5%	212.5%	212.5%	27.5%
	4Star	193.2%	193.2%	193.2%	193.2%	193.2%	25.0%
	3Star	173.9%	173.9%	173.9%	173.9%	173.9%	22.5%
	2Star	154.6%	154.6%	154.6%	154.6%	154.6%	20.0%
	1Star	154.6%	154.6%	154.6%	154.6%	154.6%	20.0%
	0Star	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

Initial does not match Payment Mode	RepTitle	Number Of Members On Account					Initial Payment by Money Order
		1	2	3	4	5	
ACHChecking	7Star	91.0%	86.4%	77.4%	72.8%	68.2%	65.0%
	6Star	84.0%	79.8%	71.4%	67.2%	63.0%	60.0%
	5Star	77.0%	73.1%	65.5%	61.6%	57.8%	55.0%
	4Star	70.0%	66.5%	59.5%	56.0%	52.5%	50.0%
	3Star	63.0%	59.8%	53.6%	50.4%	47.3%	45.0%
	2Star	56.0%	53.2%	47.6%	44.8%	42.0%	40.0%
	1Star	56.0%	53.2%	47.6%	44.8%	42.0%	40.0%
	0Star	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	ACHSavings, Credit Card	7Star	91.0%	86.4%	77.4%	72.8%	68.2%
6Star		84.0%	79.8%	71.4%	67.2%	63.0%	30.0%
5Star		77.0%	73.1%	65.5%	61.6%	57.8%	27.5%
4Star		70.0%	66.5%	59.5%	56.0%	52.5%	25.0%
3Star		63.0%	59.8%	53.6%	50.4%	47.3%	22.5%
2Star		56.0%	53.2%	47.6%	44.8%	42.0%	20.0%
1Star		56.0%	53.2%	47.6%	44.8%	42.0%	20.0%
0Star		0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

Pickup Business Payment Mode	RepTitle	NumberOfMembersOnAccount					Initial Payment by Money Order
		1	2	3	4	5	
Invoice/Annual	7Star	63.7%	60.5%	54.1%	51.0%	47.8%	32.5%
	6Star	58.8%	55.9%	50.0%	47.0%	44.1%	30.0%
	5Star	53.9%	51.2%	45.8%	43.1%	40.4%	27.5%
	4Star	49.0%	46.5%	41.7%	39.2%	36.7%	25.0%
	3Star	44.1%	41.9%	37.5%	35.3%	33.1%	22.5%
	2Star	39.2%	37.2%	33.3%	31.4%	29.4%	20.0%
	1Star	39.2%	37.2%	33.3%	31.4%	29.4%	20.0%
	0Star	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

Payment Mode	Membership Affinity Type	Number Of Members On Account					Initial Payment by Money Order		
		RepTitle	1	2	3	4		5	
ACHChecking	Affinity Full	7Star	334.9%	318.1%	284.6%	267.9%	251.2%	59.8%	
		6Star	309.1%	293.7%	262.8%	247.3%	231.8%	55.2%	
		5Star	283.4%	269.2%	240.9%	226.7%	212.5%	50.6%	
		4Star	257.6%	244.7%	219.0%	206.1%	193.2%	46.0%	
		3Star	231.8%	220.2%	197.1%	185.5%	173.9%	41.4%	
		2Star	206.1%	195.8%	175.2%	164.9%	154.6%	36.8%	
		1Star	206.1%	195.8%	175.2%	164.9%	154.6%	36.8%	
		0Star	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
		Affinity Discount	7Star	305.8%	290.5%	259.9%	244.6%	229.3%	54.6%
			6Star	282.2%	268.1%	239.9%	225.8%	211.7%	50.4%
	5Star		258.7%	245.8%	219.9%	207.0%	194.0%	46.2%	
	4Star		235.2%	223.4%	199.9%	188.2%	176.4%	42.0%	
	3Star		211.7%	201.1%	179.9%	169.3%	158.8%	37.8%	
	2Star		188.2%	178.8%	159.9%	150.5%	141.1%	33.6%	
	1Star		188.2%	178.8%	159.9%	150.5%	141.1%	33.6%	
	0Star		0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
	ACHSavings, Credit Card		Affinity Full	7Star	167.4%	159.1%	142.3%	134.0%	125.6%
		6Star		154.6%	146.8%	131.4%	123.6%	115.9%	27.6%
		5Star		141.7%	134.6%	120.4%	113.3%	106.3%	25.3%
4Star		128.8%		122.4%	109.5%	103.0%	96.6%	23.0%	
3Star		115.9%		110.1%	98.5%	92.7%	86.9%	20.7%	
2Star		103.0%		97.9%	87.6%	82.4%	77.3%	18.4%	
1Star		103.0%		97.9%	87.6%	82.4%	77.3%	18.4%	
0Star		0.0%		0.0%	0.0%	0.0%	0.0%	0.0%	
Affinity Discount		7Star		152.9%	145.2%	129.9%	122.3%	114.7%	27.3%
		6Star		141.1%	134.1%	120.0%	112.9%	105.8%	25.2%
		5Star	129.4%	122.9%	110.0%	103.5%	97.0%	23.1%	
		4Star	117.6%	111.7%	100.0%	94.1%	88.2%	21.0%	
		3Star	105.8%	100.5%	90.0%	84.7%	79.4%	18.9%	
		2Star	94.1%	89.4%	80.0%	75.3%	70.6%	16.8%	
		1Star	94.1%	89.4%	80.0%	75.3%	70.6%	16.8%	
		0Star	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
		Invoice/Annual	Affinity Full	7Star	231.1%	231.1%	231.1%	231.1%	231.1%
6Star				213.3%	213.3%	213.3%	213.3%	213.3%	27.6%
5Star				195.5%	195.5%	195.5%	195.5%	195.5%	25.3%
4Star	177.7%			177.7%	177.7%	177.7%	177.7%	23.0%	
3Star	160.0%			160.0%	160.0%	160.0%	160.0%	20.7%	
2Star	142.2%			142.2%	142.2%	142.2%	142.2%	18.4%	
1Star	142.2%			142.2%	142.2%	142.2%	142.2%	18.4%	
0Star	0.0%			0.0%	0.0%	0.0%	0.0%	0.0%	
Affinity Discount	7Star			211.0%	211.0%	211.0%	211.0%	211.0%	27.3%
	6Star			194.7%	194.7%	194.7%	194.7%	194.7%	25.2%
	5Star		178.5%	178.5%	178.5%	178.5%	178.5%	23.1%	
	4Star		162.3%	162.3%	162.3%	162.3%	162.3%	21.0%	
	3Star		146.1%	146.1%	146.1%	146.1%	146.1%	18.9%	
	2Star		129.8%	129.8%	129.8%	129.8%	129.8%	16.8%	
	1Star		129.8%	129.8%	129.8%	129.8%	129.8%	16.8%	
	0Star		0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	

OutgoingPaymentMode	Membership Affinity Type	RepTitle	Number Of Members On Account					Initial Payment by Money Order	
			1	2	3	4	5		
ACHChecking	Affinity Full	7Star	83.7%	79.5%	71.2%	67.0%	62.8%	59.8%	
		6Star	77.3%	73.4%	65.7%	61.8%	58.0%	55.2%	
		5Star	70.8%	67.3%	60.2%	56.7%	53.1%	50.6%	
		4Star	64.4%	61.2%	54.7%	51.5%	48.3%	46.0%	
		3Star	58.0%	55.1%	49.3%	46.4%	43.5%	41.4%	
		2Star	51.5%	48.9%	43.8%	41.2%	38.6%	36.8%	
		1Star	51.5%	48.9%	43.8%	41.2%	38.6%	36.8%	
		0Star	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
		Affinity Discount	7Star	76.4%	72.6%	65.0%	61.2%	57.3%	54.6%
			6Star	70.6%	67.0%	60.0%	56.4%	52.9%	50.4%
	5Star		64.7%	61.4%	55.0%	51.7%	48.5%	46.2%	
	4Star		58.8%	55.9%	50.0%	47.0%	44.1%	42.0%	
	3Star		52.9%	50.3%	45.0%	42.3%	39.7%	37.8%	
	2Star		47.0%	44.7%	40.0%	37.6%	35.3%	33.6%	
	1Star		47.0%	44.7%	40.0%	37.6%	35.3%	33.6%	
	0Star		0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
	ACHSavings, Credit Card		Affinity Full	7Star	83.7%	79.5%	71.2%	67.0%	62.8%
		6Star		77.3%	73.4%	65.7%	61.8%	58.0%	27.6%
		5Star		70.8%	67.3%	60.2%	56.7%	53.1%	25.3%
4Star		64.4%		61.2%	54.7%	51.5%	48.3%	23.0%	
3Star		58.0%		55.1%	49.3%	46.4%	43.5%	20.7%	
2Star		51.5%		48.9%	43.8%	41.2%	38.6%	18.4%	
1Star		51.5%		48.9%	43.8%	41.2%	38.6%	18.4%	
0Star		0.0%		0.0%	0.0%	0.0%	0.0%	0.0%	
Affinity Discount		7Star		76.4%	72.6%	65.0%	61.2%	57.3%	27.3%
		6Star		70.6%	67.0%	60.0%	56.4%	52.9%	25.2%
		5Star	64.7%	61.4%	55.0%	51.7%	48.5%	23.1%	
		4Star	58.8%	55.9%	50.0%	47.0%	44.1%	21.0%	
		3Star	52.9%	50.3%	45.0%	42.3%	39.7%	18.9%	
		2Star	47.0%	44.7%	40.0%	37.6%	35.3%	16.8%	
		1Star	47.0%	44.7%	40.0%	37.6%	35.3%	16.8%	
		0Star	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	

OutgoingPaymentMode	Membership Affinity Type	RepTitle	Number Of Members On Account					Initial Payment by Money Order	
			1	2	3	4	5		
Invoice/Annual	Affinity Full	7Star	58.6%	55.7%	49.8%	46.9%	44.0%	29.9%	
		6Star	54.1%	51.4%	46.0%	43.3%	40.6%	27.6%	
		5Star	49.6%	47.1%	42.1%	39.7%	37.2%	25.3%	
		4Star	45.1%	42.8%	38.3%	36.1%	33.8%	23.0%	
		3Star	40.6%	38.5%	34.5%	32.5%	30.4%	20.7%	
		2Star	36.1%	34.3%	30.7%	28.9%	27.0%	18.4%	
		1Star	36.1%	34.3%	30.7%	28.9%	27.0%	18.4%	
		0Star	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
		Affinity Discount	7Star	53.5%	50.8%	45.5%	42.8%	40.1%	27.3%
			6Star	49.4%	46.9%	42.0%	39.5%	37.0%	25.2%
	5Star		45.3%	43.0%	38.5%	36.2%	34.0%	23.1%	
	4Star		41.2%	39.1%	35.0%	32.9%	30.9%	21.0%	
	3Star		37.0%	35.2%	31.5%	29.6%	27.8%	18.9%	
	2Star		32.9%	31.3%	28.0%	26.3%	24.7%	16.8%	
	1Star		32.9%	31.3%	28.0%	26.3%	24.7%	16.8%	
	0Star		0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	

S3 Comm Leader

		<u>First Year</u> <u>Commissions</u>	<u>Renewal</u> <u>Commissions</u>
Payment Mode	LeaderTitle		
ACHChecking	Executive Sales Leader 6	23.0%	8.0%
	Executive Sales Leader 5	20.0%	7.0%
	Region Sales Leader 4	16.0%	5.0%
	Region Sales Leader 3	12.0%	4.0%
	Division Sales Leader 2	8.0%	2.0%
	Division Sales Leader 1	4.0%	1.0%
ACH Savings, Credit Card, Invoice/Annual	Executive Sales Leader 6	11.5%	4.0%
	Executive Sales Leader 5	10.0%	3.5%
	Region Sales Leader 4	8.0%	2.5%
	Region Sales Leader 3	6.0%	2.0%
	Division Sales Leader 2	4.0%	1.0%
	Division Sales Leader 1	2.0%	0.5%

<u>Pickup Business</u>			
			<u>Renewal</u> <u>Commissions</u>
Payment Mode	LeaderTitle		
Invoice/Annual	Executive Sales Leader 6		4.00%
	Executive Sales Leader 5		3.50%
	Region Sales Leader 4		2.50%
	Region Sales Leader 3		2.00%
	Division Sales Leader 2		1.00%
	Division Sales Leader 1		0.50%

S3 Comm Leader Affinity

			<u>First Year</u> <u>Commissions</u>	<u>Renewal</u> <u>Commissions</u>
Payment Mode	Affinity Type	LeaderTitle		
ACHChecking	Affinity Full	Executive Sales Leader 6	21.2%	7.4%
		Executive Sales Leader 5	18.4%	6.4%
		Region Sales Leader 4	14.7%	4.6%
		Region Sales Leader 3	11.0%	3.7%
		Division Sales Leader 2	7.4%	1.8%
		Division Sales Leader 1	3.7%	0.9%
	Affinity Discount	Executive Sales Leader 6	19.3%	6.7%
		Executive Sales Leader 5	16.8%	5.9%
		Region Sales Leader 4	13.4%	4.2%
		Region Sales Leader 3	10.1%	3.4%
		Division Sales Leader 2	6.7%	1.7%
		Division Sales Leader 1	3.4%	0.8%
ACH Savings, Credit Card, Invoice/Annual	Affinity Full	Executive Sales Leader 6	10.6%	3.7%
		Executive Sales Leader 5	9.2%	3.2%
		Region Sales Leader 4	7.4%	2.3%
		Region Sales Leader 3	5.5%	1.8%
		Division Sales Leader 2	3.7%	0.9%
		Division Sales Leader 1	1.8%	0.5%
	Affinity Discount	Executive Sales Leader 6	9.7%	3.4%
		Executive Sales Leader 5	8.4%	2.9%
		Region Sales Leader 4	6.7%	2.1%
		Region Sales Leader 3	5.0%	1.7%
		Division Sales Leader 2	3.4%	0.8%
		Division Sales Leader 1	1.7%	0.4%

<u>Pickup Business</u>			<u>Renewal</u> <u>Commissions</u>	
Payment Mode	Affinity Type	LeaderTitle		
Invoice/Annual	Affinity Full	Executive Sales Leader 6		3.70%
		Executive Sales Leader 5		3.20%
		Region Sales Leader 4		2.30%
		Region Sales Leader 3		1.80%
		Division Sales Leader 2		0.90%
		Division Sales Leader 1		0.50%
	Affinity Discount	Executive Sales Leader 6		3.40%
		Executive Sales Leader 5		2.90%
		Region Sales Leader 4		2.10%
		Region Sales Leader 3		1.70%
		Division Sales Leader 2		0.80%
		Division Sales Leader 1		0.40%

S4 Adv Leader

Payment Mode	LeaderTitle	Number Of Members On Account					Initial Payment
		1	2	3	4	5	by Money Order
ACHChecking	Executive Sales Leader 6	128.8%	119.1%	115.9%	109.5%	103.0%	23.0%
	Executive Sales Leader 5	112.0%	103.6%	100.8%	95.2%	89.6%	20.0%
	Region Sales Leader 4	89.6%	82.9%	80.6%	76.2%	71.7%	16.0%
	Region Sales Leader 3	67.2%	62.2%	60.5%	57.1%	53.8%	12.0%
	Division Sales Leader 2	44.8%	41.4%	40.3%	38.1%	35.8%	8.0%
	Division Sales Leader 1	22.4%	20.7%	20.2%	19.0%	17.9%	4.0%
ACH Savings, Credit Card	Executive Sales Leader 6	64.4%	59.6%	58.0%	54.7%	51.5%	11.5%
	Executive Sales Leader 5	56.0%	51.8%	50.4%	47.6%	44.8%	10.0%
	Region Sales Leader 4	44.8%	41.4%	40.3%	38.1%	35.8%	8.0%
	Region Sales Leader 3	33.6%	31.1%	30.2%	28.6%	26.9%	6.0%
	Division Sales Leader 2	22.4%	20.7%	20.2%	19.0%	17.9%	4.0%
	Division Sales Leader 1	11.2%	10.4%	10.1%	9.5%	9.0%	2.0%
Invoice/Annual	Executive Sales Leader 6	88.9%	88.9%	88.9%	88.9%	88.9%	11.5%
	Executive Sales Leader 5	77.3%	77.3%	77.3%	77.3%	77.3%	10.0%
	Region Sales Leader 4	61.8%	61.8%	61.8%	61.8%	61.8%	8.0%
	Region Sales Leader 3	46.4%	46.4%	46.4%	46.4%	46.4%	6.0%
	Division Sales Leader 2	30.9%	30.9%	30.9%	30.9%	30.9%	4.0%
	Division Sales Leader 1	15.5%	15.5%	15.5%	15.5%	15.5%	2.0%

Payment Mode	LeaderTitle	Number Of Members On Account					Initial Payment
		1	2	3	4	5	by Money Order
ACHChecking	Executive Sales Leader 6	32.2%	29.8%	29.0%	27.4%	25.8%	23.0%
	Executive Sales Leader 5	28.0%	25.9%	25.2%	23.8%	22.4%	20.0%
	Region Sales Leader 4	22.4%	20.7%	20.2%	19.0%	17.9%	16.0%
	Region Sales Leader 3	16.8%	15.5%	15.1%	14.3%	13.4%	12.0%
	Division Sales Leader 2	11.2%	10.4%	10.1%	9.5%	9.0%	8.0%
	Division Sales Leader 1	5.6%	5.2%	5.0%	4.8%	4.5%	4.0%
ACH Savings, Credit Card	Executive Sales Leader 6	32.2%	29.8%	29.0%	27.4%	25.8%	11.5%
	Executive Sales Leader 5	28.0%	25.9%	25.2%	23.8%	22.4%	10.0%
	Region Sales Leader 4	22.4%	20.7%	20.2%	19.0%	17.9%	8.0%
	Region Sales Leader 3	16.8%	15.5%	15.1%	14.3%	13.4%	6.0%
	Division Sales Leader 2	11.2%	10.4%	10.1%	9.5%	9.0%	4.0%
	Division Sales Leader 1	5.6%	5.2%	5.0%	4.8%	4.5%	2.0%

S4 Adv Leader Affinity

PaymentMode	Affinity Type	LeaderTitle	Number Of Members On Account					Initial Payment by Money Order	
			1	2	3	4	5		
ACHChecking	Affinity Full	Executive Sales Leader 6	118.5%	109.6%	106.6%	100.7%	94.8%	21.2%	
		Executive Sales Leader 5	103.0%	95.3%	92.7%	87.6%	82.4%	18.4%	
		Region Sales Leader 4	82.4%	76.2%	74.2%	70.1%	65.9%	14.7%	
		Region Sales Leader 3	61.8%	57.2%	55.6%	52.6%	49.5%	11.0%	
		Division Sales Leader 2	41.2%	38.1%	37.1%	35.0%	33.0%	7.4%	
		Division Sales Leader 1	20.6%	19.1%	18.5%	17.5%	16.5%	3.7%	
	Affinity Discount	Executive Sales Leader 6	108.2%	100.1%	97.4%	92.0%	86.6%	19.3%	
		Executive Sales Leader 5	94.1%	87.0%	84.7%	80.0%	75.3%	16.8%	
		Region Sales Leader 4	75.3%	69.6%	67.7%	64.0%	60.2%	13.4%	
		Region Sales Leader 3	56.4%	52.2%	50.8%	48.0%	45.2%	10.1%	
		Division Sales Leader 2	37.6%	34.8%	33.9%	32.0%	30.1%	6.7%	
		Division Sales Leader 1	18.8%	17.4%	16.9%	16.0%	15.1%	3.4%	
	ACH Savings, Credit Card,	Affinity Full	Executive Sales Leader 6	59.2%	54.8%	53.3%	50.4%	47.4%	10.6%
			Executive Sales Leader 5	51.5%	47.7%	46.4%	43.8%	41.2%	9.2%
Region Sales Leader 4			41.2%	38.1%	37.1%	35.0%	33.0%	7.4%	
Region Sales Leader 3			30.9%	28.6%	27.8%	26.3%	24.7%	5.5%	
Division Sales Leader 2			20.6%	19.1%	18.5%	17.5%	16.5%	3.7%	
Division Sales Leader 1			10.3%	9.5%	9.3%	8.8%	8.2%	1.8%	
Affinity Discount		Executive Sales Leader 6	54.1%	50.0%	48.7%	46.0%	43.3%	9.7%	
		Executive Sales Leader 5	47.0%	43.5%	42.3%	40.0%	37.6%	8.4%	
		Region Sales Leader 4	37.6%	34.8%	33.9%	32.0%	30.1%	6.7%	
		Region Sales Leader 3	28.2%	26.1%	25.4%	24.0%	22.6%	5.0%	
		Division Sales Leader 2	18.8%	17.4%	16.9%	16.0%	15.1%	3.4%	
		Division Sales Leader 1	9.4%	8.7%	8.5%	8.0%	7.5%	1.7%	
Invoice/Annual		Affinity Full	Executive Sales Leader 6	81.9%	81.9%	81.9%	81.9%	81.9%	10.6%
			Executive Sales Leader 5	71.1%	71.1%	71.1%	71.1%	71.1%	9.2%
	Region Sales Leader 4		57.2%	57.2%	57.2%	57.2%	57.2%	7.4%	
	Region Sales Leader 3		42.5%	42.5%	42.5%	42.5%	42.5%	5.5%	
	Division Sales Leader 2		28.6%	28.6%	28.6%	28.6%	28.6%	3.7%	
	Division Sales Leader 1		13.9%	13.9%	13.9%	13.9%	13.9%	1.8%	
	Affinity Discount	Executive Sales Leader 6	75.0%	75.0%	75.0%	75.0%	75.0%	9.7%	
		Executive Sales Leader 5	64.9%	64.9%	64.9%	64.9%	64.9%	8.4%	
		Region Sales Leader 4	51.8%	51.8%	51.8%	51.8%	51.8%	6.7%	
		Region Sales Leader 3	38.6%	38.6%	38.6%	38.6%	38.6%	5.0%	
		Division Sales Leader 2	26.3%	26.3%	26.3%	26.3%	26.3%	3.4%	
		Division Sales Leader 1	13.1%	13.1%	13.1%	13.1%	13.1%	1.7%	

Initial payment does not match	OngoingPaymentMode	Affinity Type	LeaderTitle	Number Of Members On Account					Initial Payment by Money Order
				1	2	3	4	5	
ACHChecking	Affinity Full	Executive Sales Leader 6	29.6%	27.4%	26.7%	25.2%	23.7%	21.2%	
		Executive Sales Leader 5	25.8%	23.8%	23.2%	21.9%	20.6%	18.4%	
		Region Sales Leader 4	20.6%	19.1%	18.5%	17.5%	16.5%	14.7%	
		Region Sales Leader 3	15.5%	14.3%	13.9%	13.1%	12.4%	11.0%	
		Division Sales Leader 2	10.3%	9.5%	9.3%	8.8%	8.2%	3.7%	
		Division Sales Leader 1	5.2%	4.8%	4.6%	4.4%	4.1%	3.7%	
	Affinity Discount	Executive Sales Leader 6	27.0%	25.0%	24.3%	23.0%	21.6%	19.3%	
		Executive Sales Leader 5	23.5%	21.8%	21.2%	20.0%	18.8%	16.8%	
		Region Sales Leader 4	18.8%	17.4%	16.9%	16.0%	15.1%	13.4%	
		Region Sales Leader 3	14.1%	13.1%	12.7%	12.0%	11.3%	10.1%	
		Division Sales Leader 2	9.4%	8.7%	8.5%	8.0%	7.5%	6.7%	
		Division Sales Leader 1	4.7%	4.4%	4.2%	4.0%	3.8%	3.4%	
	ACH Savings, Credit Card	Affinity Full	Executive Sales Leader 6	29.6%	27.4%	26.7%	25.2%	23.7%	10.6%
			Executive Sales Leader 5	25.8%	23.8%	23.2%	21.9%	20.6%	9.2%
Region Sales Leader 4			20.6%	19.1%	18.5%	17.5%	16.5%	7.4%	
Region Sales Leader 3			15.5%	14.3%	13.9%	13.1%	12.4%	5.5%	
Division Sales Leader 2			10.3%	9.5%	9.3%	8.8%	8.2%	3.7%	
Division Sales Leader 1			5.2%	4.8%	4.6%	4.4%	4.1%	1.8%	
Affinity Discount		Executive Sales Leader 6	27.0%	25.0%	24.3%	23.0%	21.6%	9.7%	
		Executive Sales Leader 5	23.5%	21.8%	21.2%	20.0%	18.8%	8.4%	
		Region Sales Leader 4	18.8%	17.4%	16.9%	16.0%	15.1%	6.7%	
		Region Sales Leader 3	14.1%	13.1%	12.7%	12.0%	11.3%	5.0%	
		Division Sales Leader 2	9.4%	8.7%	8.5%	8.0%	7.5%	3.4%	
		Division Sales Leader 1	4.7%	4.4%	4.2%	4.0%	3.8%	1.7%	

S5 Recruiter Bonus

<u>Steps Away</u>						
Payment Mode	Recruiter Title	1	2	3	4	5
ACHChecking	7Star	4.0%	2.0%	1.0%	1.0%	0.0%
	6Star	4.0%	2.0%	1.0%	1.0%	0.0%
	5Star	4.0%	2.0%	1.0%	1.0%	0.0%
	4Star	4.0%	2.0%	1.0%	1.0%	0.0%
	3Star	4.0%	2.0%	1.0%	0.0%	0.0%
	2Star	4.0%	2.0%	0.0%	0.0%	0.0%
	1Star	0.0%	0.0%	0.0%	0.0%	0.0%
	0Star	0.0%	0.0%	0.0%	0.0%	0.0%
ACHSavings, Credit Card, Invoice/Annual	7Star	2.0%	1.0%	0.5%	0.5%	0.0%
	6Star	2.0%	1.0%	0.5%	0.5%	0.0%
	5Star	2.0%	1.0%	0.5%	0.5%	0.0%
	4Star	2.0%	1.0%	0.5%	0.5%	0.0%
	3Star	2.0%	1.0%	0.5%	0.0%	0.0%
	2Star	2.0%	1.0%	0.0%	0.0%	0.0%
	1Star	0.0%	0.0%	0.0%	0.0%	0.0%
	0Star	0.0%	0.0%	0.0%	0.0%	0.0%

S5 Recruiter Bonus Affinity

Steps Away							
Payment Mode	Affinity Type	RecruiterTitle	1	2	3	4	5
ACHChecking	Affinity Full	7Star	3.7%	1.8%	0.9%	0.9%	0.0%
		6Star	3.7%	1.8%	0.9%	0.9%	0.0%
		5Star	3.7%	1.8%	0.9%	0.9%	0.0%
		4Star	3.7%	1.8%	0.9%	0.9%	0.0%
		3Star	3.7%	1.8%	0.9%	0.0%	0.0%
		2Star	3.7%	1.8%	0.0%	0.0%	0.0%
		1Star	0.0%	0.0%	0.0%	0.0%	0.0%
		0Star	0.0%	0.0%	0.0%	0.0%	0.0%
	Affinity Discount	7Star	3.4%	1.7%	0.8%	0.8%	0.0%
		6Star	3.4%	1.7%	0.8%	0.8%	0.0%
		5Star	3.4%	1.7%	0.8%	0.8%	0.0%
		4Star	3.4%	1.7%	0.8%	0.8%	0.0%
		3Star	3.4%	1.7%	0.8%	0.0%	0.0%
		2Star	3.4%	1.7%	0.0%	0.0%	0.0%
		1Star	0.0%	0.0%	0.0%	0.0%	0.0%
		0Star	0.0%	0.0%	0.0%	0.0%	0.0%
ACHSavings, Credit Card, Invoice/Annual	Affinity Full	7Star	1.8%	0.9%	0.5%	0.5%	0.0%
		6Star	1.8%	0.9%	0.5%	0.5%	0.0%
		5Star	1.8%	0.9%	0.5%	0.5%	0.0%
		4Star	1.8%	0.9%	0.5%	0.5%	0.0%
		3Star	1.8%	0.9%	0.5%	0.0%	0.0%
		2Star	1.8%	0.9%	0.0%	0.0%	0.0%
		1Star	0.0%	0.0%	0.0%	0.0%	0.0%
		0Star	0.0%	0.0%	0.0%	0.0%	0.0%
	Affinity Discount	7Star	1.7%	0.8%	0.4%	0.4%	0.0%
		6Star	1.7%	0.8%	0.4%	0.4%	0.0%
		5Star	1.7%	0.8%	0.4%	0.4%	0.0%
		4Star	1.7%	0.8%	0.4%	0.4%	0.0%
		3Star	1.7%	0.8%	0.4%	0.0%	0.0%
		2Star	1.7%	0.8%	0.0%	0.0%	0.0%
		1Star	0.0%	0.0%	0.0%	0.0%	0.0%
		0Star	0.0%	0.0%	0.0%	0.0%	0.0%

S6 Vesting

Rep Title	Required Calendar Year NBAV
7Star	\$ 12,000
6Star	\$ 12,000
5Star	\$ 12,000
4Star	\$ 12,000
3Star	\$ 12,000
2Star	\$ 12,000
1Star	\$ 12,000
0Star	\$ 12,000

Leader Title	Required Calendar Year NBAV
Executive Sales Leader 6	\$ 800,000
Executive Sales Leader 5	\$ 400,000
Region Sales Leader 4	\$ 200,000
Region Sales Leader 3	\$ 100,000
Division Sales Leader 2	\$ 50,000
Division Sales Leader 1	\$ 25,000