COMMISSION PROMOTIONAL — GUIDELINES —

AGENT	90%	NEW AGENT STARTING COMMISSION
	95%	\$5,000 PER MONTH AGENCY ISSUED BUSINESS
	100%	\$10,000 PER MONTH AGENCY ISSUED BUSINESS
AGENCY OWNER	105%	\$25,000 PER MONTH AGENCY ISSUED BUSINESS
	110%	\$50,000 PER MONTH AGENCY ISSUED BUSINESS
	115%	\$100,000 PER MONTH AGENCY ISSUED BUSINESS
PRESIDENT	120%	\$150,000 PER MONTH AGENCY ISSUED BUSINESS
	125%	\$200,000 PER MONTH AGENCY ISSUED BUSINESS
	130%	\$250,000 PER MONTH AGENCY ISSUED BUSINESS
PARTNER	> 135%	\$400,000 PER MONTH AGENCY ISSUED BUSINESS
	140%	\$500,000 PER MONTH AGENCY ISSUED BUSINESS
SENIOR PARTNER	145%	\$1,000,000 PER MONTH AGENCY ISSUED BUSINESS
	150%	\$2,000,000 PER MONTH AGENCY ISSUED BUSINESS