

# Life Is Beautiful

## 2002 Exclusive Agency Division

In 2002, Net Life Production credits will be doubled for Agents, Unit Managers and Branch Managers for the following contests, reports, Recruiting Bonuses, standards and organizations. These credits will be accounted for according to the following guidelines:

<b>President's Council</b> .....	2x	<b>Leads 2.25x</b> Lead credit is 18% of Life Premium, rather than 8% of health
<b>Honor Club</b> .....	2x	
<b>President's Club</b> .....	2x	<b>Z Account 2x</b> Z Account Credits for entire month's Life NET AP doubles-only when Branch exceeds \$20,000 Net Life each month
<b>Rookie Agent, UM, BM</b> .....	2x	
<b>Top FYA Award, UM, BM,</b> .....	2x	<b>Recruiting Bonus 2x</b> For Unit Managers and Branch Mangers, 2x Life AP for each \$10,000 producer
<b>6 Month Div. Contest</b> .....	2x	
<b>Weekly Sales Report</b> .....	2x	
<b>Minimum Standards</b> .....	2x	

## Life Income Opportunities

### Agent Sales\*

Net Monthly Premium	1st Year at 2 APPS NET/WK	1st Year at 4 APPS NET/WK	1st Year at 6 APPS NET/WK	1st Year at 8 APPS NET/WK
\$25	\$23,400	\$46,800	\$70,200	\$93,600
35	32,760	65,520	98,280	131,040
50	46,800	93,600	140,400	187,200
75	70,200	140,400	210,600	280,800
100	93,600	187,200	280,800	374,400

### Unit Manger Override\*

(Unit Manager gets these overrides on top of personal Agent commissions)

Annual Income From Six (6) Producers/WK, each Agent Averaging:

Net Monthly Premium	2 APPS/WK	4 APPS/WK	6 APPS/WK	8 APPS/WK
\$25	\$22,464	\$44,928	\$67,392	\$89,856
35	31,450	62,900	94,350	125,800
50	44,928	89,856	134,784	179,712
75	67,392	134,784	202,176	269,568
100	89,856	179,712	269,568	359,424

\*Lapse not included.