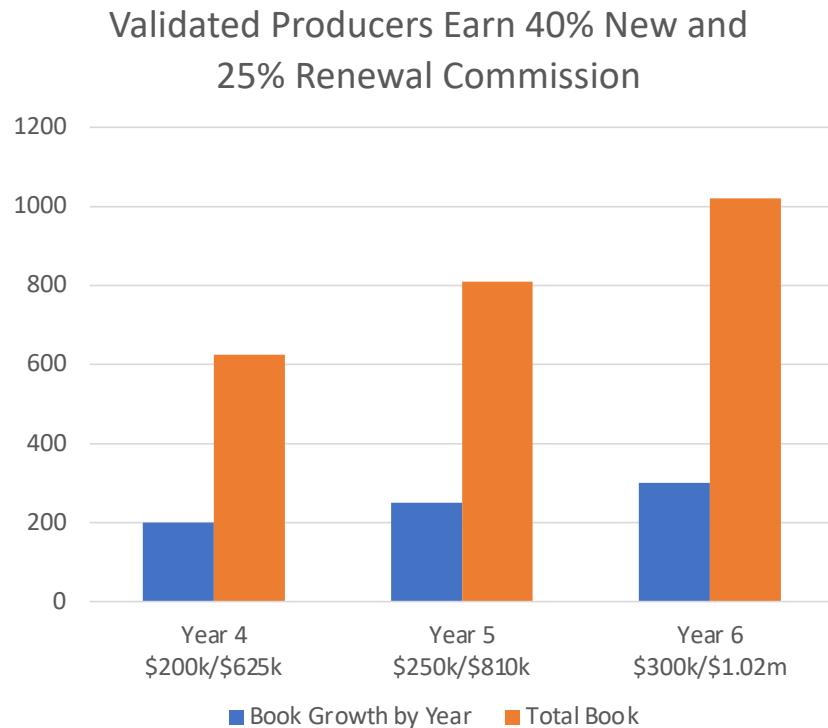


Validation – The Benefits of Straight Commission



Assumptions

- Book of Business Start of Year 4 - \$450k
- Renewal Commission - \$112.5k
- Book of Business End of Year 4- \$625k
- **Year Four Compensation - \$192.5k**
- Book of Business End of Year 5 - \$810k
- **Year Five Compensation - \$262.5k**
- Book of Business End of Year 6 - \$1.02m
- **Year Six Compensation - \$345k**