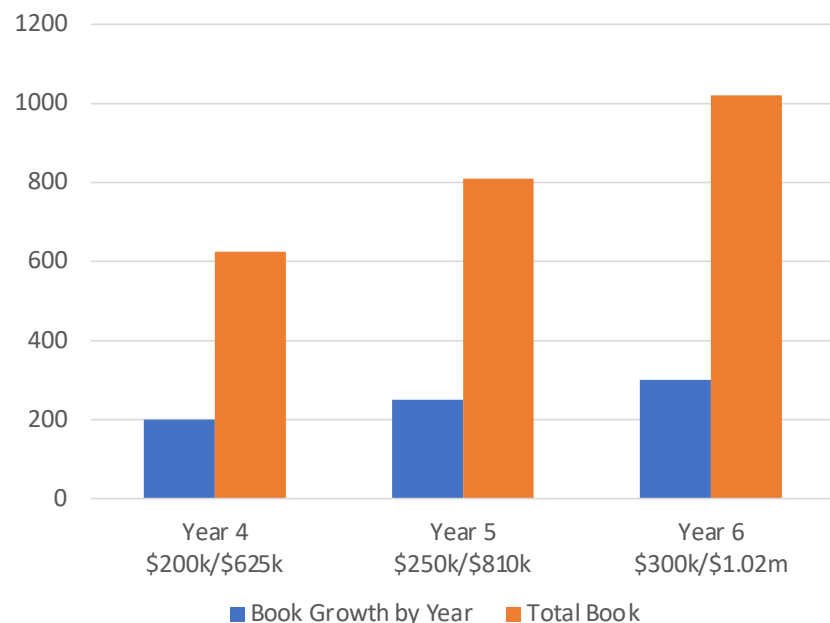


Validation – The Benefits of Straight Commission

Validated Producers Earn 40% New and
25% Renewal 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