

Remuneration Guidelines (Effective July 1, 2014)

APFA to Representative

(Rep 25% contract) – 14 to 30 days

As a REPRESENTATIVE you can possibly earn **\$832 per month**.

- Complete and understand the content of your own Financial Needs Analysis (FNA) with your Field Trainer
- Submit CAFS Independent Business Application
- Observe 6 qualified Financial Needs Analysis (FNA) presentations
- Become "active" attend weekly training sessions
- Complete Competency requirements

*POTENTIAL MONTHLY EARNINGS

Personal Sales	APFA Overrides	Direct REP
\$555	\$277	\$0

Representative to Senior Representative

(Senior Rep 35% contract) – 30 to 45 days

As a SENIOR REPRESENTATIVE you can possibly earn **\$2,553 per month**.

- Recruit (3) Direct APFA's
- Attend either a Fast Start Night, Retreat or Super Saturday

*POTENTIAL MONTHLY EARNINGS

Personal Sales	APFA Overrides	Direct REP
\$777	\$1,554	\$222

Senior Representative to Sales Leader

(Sales leader 50% contract) – 30 to 60 days

As a SALES LEADER you can possibly earn **\$4,218 per month**.

- Maintain "active" status: attend all weekly training sessions
- Submit \$2,500 in gross Term Life Premium in the qualifying month

*POTENTIAL MONTHLY EARNINGS

Personal Sales	APFA Overrides	Direct REP
\$1,110	\$2,220	\$888

Sales Leader to Manager

(Manager 60% Contract) – 2 to 3 months

As a MANAGER you can possibly earn **\$5,663 per month**.

- Recruit (3) more Direct APFA's who complete their personal FNA's
- Total (6) Direct Recruits of which (5) should be active
- Promote (1) Sales Leader
- Attend weekly training sessions
- Submit \$5,000 in Team Gross Term Life Premium in qualifying month
- Must be fully compliant

*POTENTIAL MONTHLY EARNINGS

Personal Sales	APFA Overrides	Direct REP
\$1,332	\$2,665	\$1,666

Manager to Regional Manager

(Regional Manager 70% Contract) – 2 to 3 months

As a REGIONAL MANAGER you can possibly earn **\$6,665 per month**.

- Recruit (3) more Direct APFA's who complete their personal FNA's
- Total (9) Direct Recruits of which (7) should be active
- Promote minimum (3) Sales Leaders
- Attend weekly training sessions
- Submit \$7,500 in Team Gross Term Life Premium in qualifying month
- Must be fully compliant

*POTENTIAL MONTHLY EARNINGS

Personal Sales	APFA Overrides	Direct REP
\$1,555	\$3,110	\$2,000

Regional Manager to Associate

(Associate contract 90% plus 7 bonuses) 6 to 12 months

As an ASSOCIATE you can possibly earn **\$10,663 per month** plus participate in an added **7 BONUS OVERRIDES**.

- Recruit (3) more Direct APFA's who complete their personal FNA's
- Total (12) Direct Recruits of which (9) should be active
- 6 of the 12 active directs must be Sales Leaders
- Maintain "active" status, attend all weekly training sessions
- Be fully compliant
- **2 month qualification. MINIMUM GUIDELINES.**
 - ✓ 20 recruits per month
 - ✓ 20 FNA's per month
 - ✓ \$15,000 Gross Team Premium
- Go full-time at Charles Alexander. Have acceptable persistency.
- Provide promoting Associate with strong replacement for "Ownership Exchange"

*POTENTIAL MONTHLY EARNINGS

Personal Sales	APFA Overrides	Direct REP
\$2,000	\$3,998	\$4,665

*Potential monthly earnings based on 2 Personal Sales, 2 APFA Overrides and 2 Personal Sales of each Direct PFA recruited. Commissions are based on the Total Remuneration of an Average FNA as calculated by CAFS. PFA Remuneration Scales are subject to change. Figures above are provided as an example only and should not be considered as a true indication of earnings potential. Nor is it implied that each level of promotion will attract an exact remuneration figure as shown. Remuneration is based on personal effort both in personal sales and recruiting.

Personal
Sales
90%

Direct REP
Overrides
90%

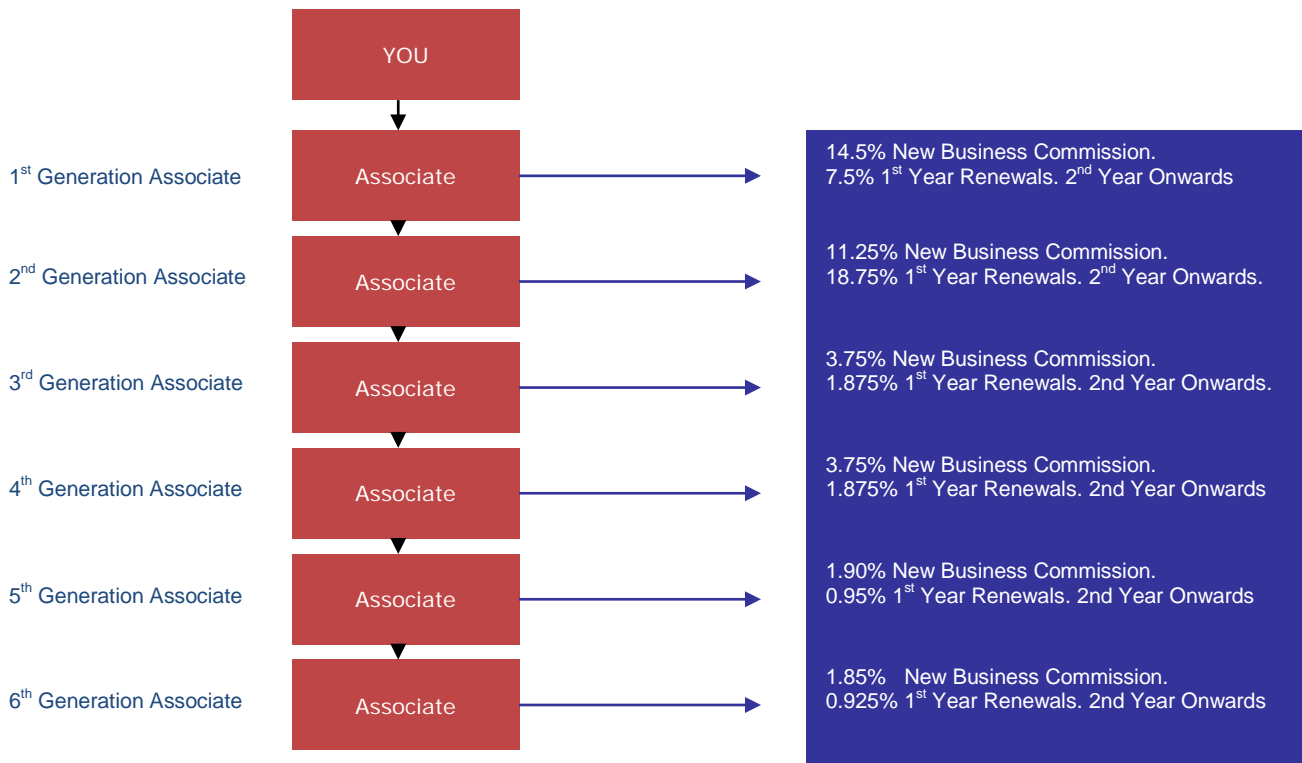
APFA
OVERRIDES
90%

* Associate
Overrides

*Executive
Bonus
System

* Associate Overrides

As an Associate You Receive Overrides On Group Volume Business Generated By Associates Under You!



* Executive Bonus System

1. Builder Bonus	New REP develops 3 insurance clients in 1 st 90 days	\$400
2. Investment Bonus	Paid in 13 th month if investment or loan business concluded with Life insurance client	\$100
3. Base Shop Bonus	\$5,000 base LIFE premium during calendar month	15%
4. Ownership Bonus	\$10,000 (minimum) base LIFE premium and \$25,000 through 1 st Generation Associates in calendar month	7.5%
5. *SA Bonus	\$10,000 (minimum) base LIFE premium and \$50,000 through 1 st Generation Associates in calendar month	7.5%
6. **SD Bonus	\$10,000 (minimum) base LIFE premium and \$100,000 through 2 nd Generation Associates in calendar month	5%
7. ***NSD Bonus	\$10,000 (minimum) base LIFE premium and \$200,000 through 3 rd Generation Associates in calendar month	2.5%

* Senior Associate Level
 ** Sales Director Level
 *** National Sales Director Level

