

CAP Commission Strategy Executive Report

Prepared from CAP simulation data comparing Scenario 1 (2026 Platinum Plan #5 - 80%) with Scenario 2 (New 2026 Platinum Plan #5 - 80%).

Scenario A: Current Plan**Scenario B:** Proposed Plan**Report date:** 2026-04-09

Net To Company increases by \$340,407 while Agent Commission changes by \$-180,668.

Scenario A
Current Plan**Scenario B**
Proposed Plan**Data source**
New_2026 Platinum Plan 5 - 80.csv**Report date**
2026-04-09

Executive Snapshot

Net To Company Increase
\$340,407**Agent Commission Change**
\$-180,668**Base Company Split Change**
\$81,944**Off-the-Top Capture Change**
\$132,296

List Side	\$70,849
Sell Side	\$61,447

OTB List Side Change
\$54,711**OTB Sell Side Change**
\$71,457

Scenario Design Notes

CAP_Report_Current_Plan_vs_Proposed_Plan_2026-04-09_New_2026_Platinum_Plan_5_80

Glossary of Key Terms

This glossary explains the report terminology so broker owners can interpret the analysis pages consistently.

Net Company Earnings

Net Company Commission Amount

Delta

The difference between Scenario A (current plan) and Scenario B (proposed plan). A positive delta indicates an increase; a negative delta indicates a decrease.

Gross Income Less Referrals

Gross Commission Income Less Referrals

OTB Amount

Off-the-Bottom Deduction Amount

OTT Listing Side

Off-the-Top Listing Deduction Amount

OTT Selling Side

Off-the-Top Selling Deduction Amount

Role Played

Listing or Selling Side Role Played

Reporting Branch

Branch Number

Sale Price

Sale Price Volume

Agent Check Amount

Agents Commission Check Amount

Associate Name

Associate Name

Units

Number of Units

Gross Commission Income

Gross Commission Income

Referral Share Amt

Referral Commission Share Amount

Plan Name

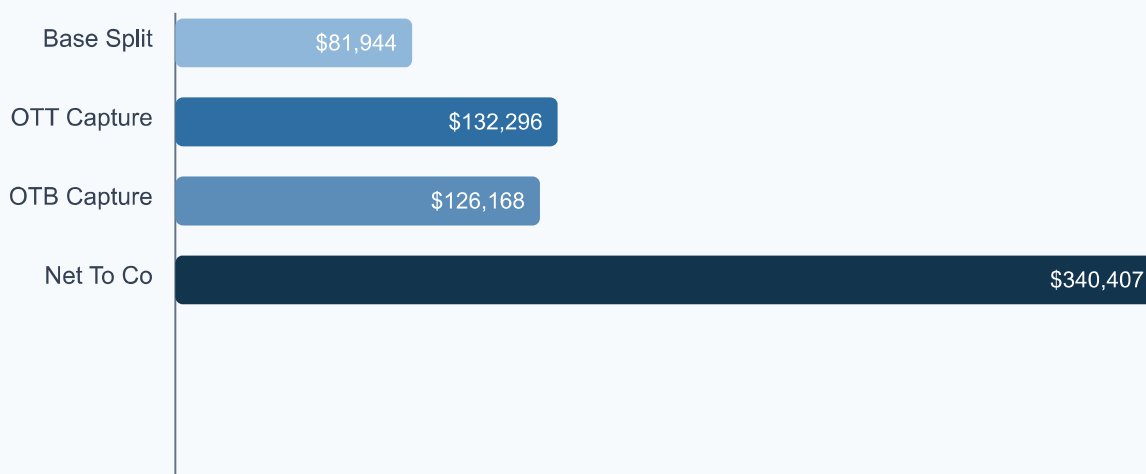
Commission Plan Name

Portioned Commission

Agent Commission Portion Amount

Executive Summary

Executive Gain Drivers



Scenario A	Current Plan
Scenario B	Proposed Plan
Net To Company Increase	\$340,407
Agent Commission Change	\$-180,668
Base Company Split Change	\$81,944
Off-the-Top Capture	\$132,296
List Side	\$70,849
Sell Side	\$61,447
Off-the-Bottom Capture	\$126,168
List Side	\$54,711
Sell Side	\$71,457

Key Takeaways

- The chart highlights the primary drivers of company dollar change.
- Net To Company reflects the combined impact of split and capture adjustments.
- Use the next page for narrative interpretation and strategic context.

Executive Risk Flags

MEDIUM CONCENTRATION

- Top 5 producers account for 43% of total company impact (\$144,994).
- No producers fall into the \$500k+ band based on Scenario 1 agent commission, so this band contributes 0% of total gain (\$0).
- Largest single producer impact: Boehmig K. Mark at \$46,234.
- Largest commission change: Boehmig K. Mark at \$-25,651.

What This Means

What changed

The simulated plan lifts company economics materially. Net To Company rises from \$1,112,305 to \$1,452,712 even though sale price volume and gross commission less referrals are slightly lower. That means the improvement comes from plan mechanics, not from stronger market activity.

Where the money comes from

The Net To Company increase is driven by three primary components: base company split (\$81,944), off-the-top capture (\$132,296), and off-the-bottom capture (\$126,168). These items reconcile to the reported Net To Company increase of \$340,407. The majority of the improvement comes from capture mechanics rather than split changes, indicating that plan structure is the primary driver of financial impact.

Risk and recommendation

The upside is attractive, but the impact is concentrated among the highest producers. The \$500k+ producer band accounts for \$0 of the company gain, so implementation should include a retention and communication plan for top agents. On balance, the financial case favors the simulated plan.

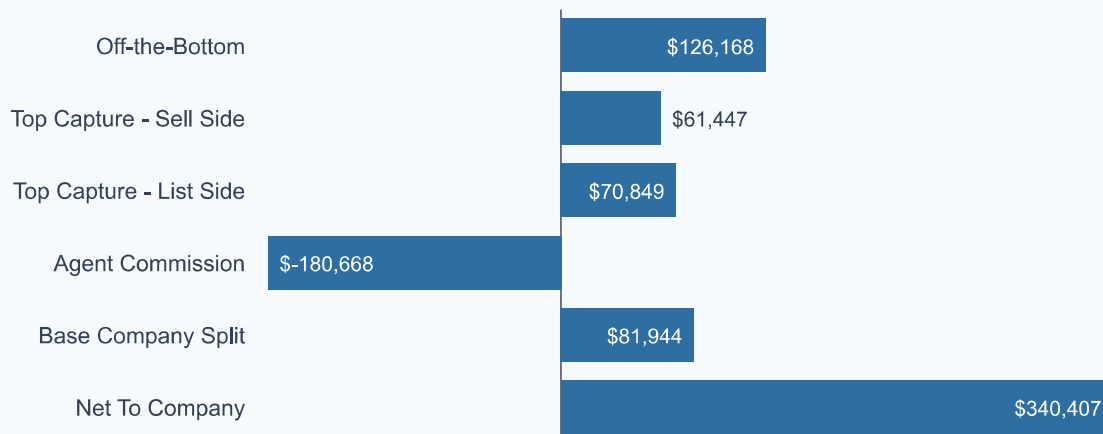
How to read the package

Report 1 shows the overall financial comparison. Report 2 highlights the main economic drivers. Report 3 ranks producer impact. Report 4 shows who is affected by producer band. Report 5 shows where the impact is concentrated by branch and role.

Report 1 - Executive Dashboard

Metric	Current Plan	Proposed Plan	Net Difference	% Change
Transactions	282	289	7	2.5%
Associates	38	38	0	0.0%
Units	259	266	7	2.7%
Sale Price Volume	\$168,888,631	\$171,785,431	\$2,896,800	1.7%
Gross Commission Less Referrals	\$4,416,082	\$4,492,281	\$76,199	1.7%
Net To Company	\$1,112,305	\$1,452,712	\$340,407	30.6%
Base Company Split	\$773,109	\$855,054	\$81,944	10.6%
Agent Commission	\$3,216,387	\$3,035,719	\$-180,668	-5.6%
Top Capture - List Side	\$0	\$70,849	\$70,849	-
Top Capture - Sell Side	\$0	\$61,447	\$61,447	-
Bottom Capture	\$339,195	\$465,363	\$126,168	37.2%

Scenario 2 minus Scenario 1 - Key Component Deltas

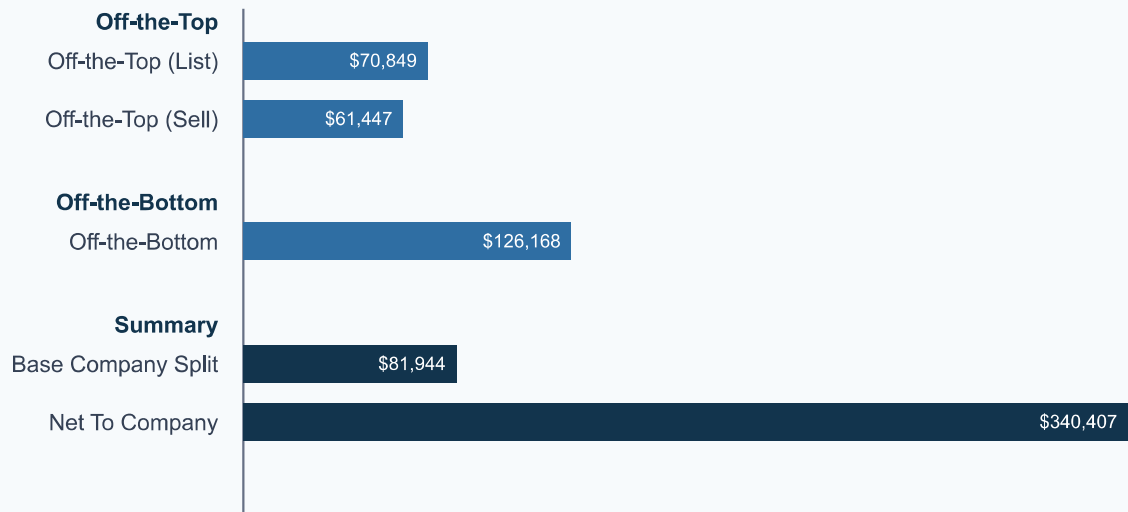


- Net To Company improves by \$340,407 under the simulated plan.
- See Discovery Summary at the end of this report for deeper interpretation.

Report 2 - Earnings Component Bridge

Component	Current Plan	Proposed Plan	Net Difference
Net To Company	\$1,112,305	\$1,452,712	\$340,407
Base Company Split	\$773,109	\$855,054	\$81,944
Agent Commission	\$3,216,387	\$3,035,719	\$-180,668
Off-the-Top Capture (List)	\$0	\$70,849	\$70,849
Off-the-Top Capture (Sell)	\$0	\$61,447	\$61,447
Off-the-Bottom Capture	\$339,195	\$465,363	\$126,168

Capture Drivers of the Plan Change



- The bridge shows the company gain comes from split and capture changes rather than volume.
- See Discovery Summary at the end of this report for deeper interpretation.

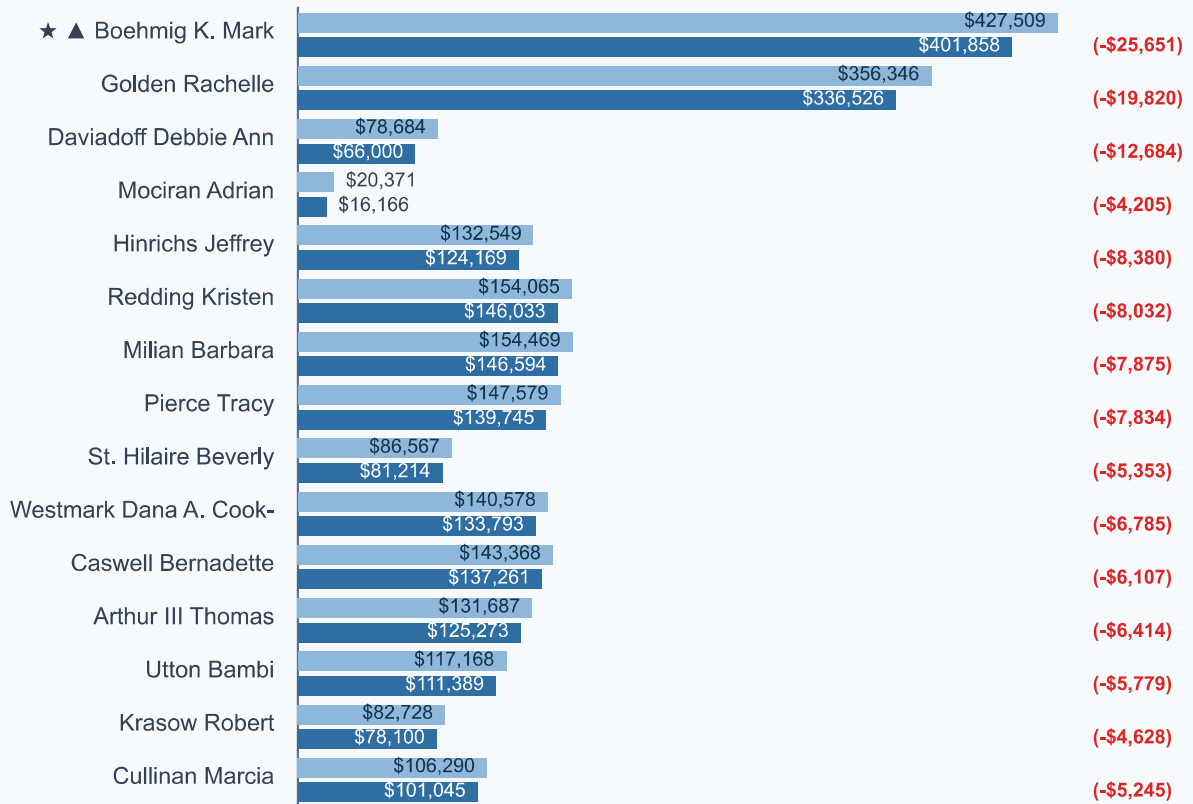
Report 3 - Producer Impact Ranking

Associate	Scenario 1 Net to Company	Scenario 2 Net to Company	Net to Company Delta	Agent Commission Delta
★ ▲ Boehmig K. Mark	\$130,446	\$176,680	\$46,234	\$-25,651
Golden Rachelle	\$96,238	\$128,910	\$32,671	\$-19,819
Daviadoff Debbie Ann	\$84,330	\$113,375	\$29,045	\$-12,685
Mociran Adrian	\$16,408	\$35,600	\$19,192	\$-4,206
Hinrichs Jeffrey	\$45,720	\$63,573	\$17,852	\$-8,380
Redding Kristen	\$53,966	\$68,339	\$14,373	\$-8,032
Milian Barbara	\$54,498	\$68,385	\$13,886	\$-7,874
Pierce Tracy	\$51,861	\$65,069	\$13,209	\$-7,834
St. Hilaire Beverly	\$30,538	\$43,315	\$12,777	\$-5,353
Westmark Dana A. Cook-	\$45,597	\$57,383	\$11,786	\$-6,786
Caswell Bernadette	\$38,818	\$49,462	\$10,644	\$-6,107
Arthur III Thomas	\$46,735	\$57,366	\$10,631	\$-6,413
Utton Bambi	\$41,167	\$50,746	\$9,579	\$-5,779
Krasow Robert	\$29,642	\$38,650	\$9,008	\$-4,628
Cullinan Marcia	\$37,363	\$46,057	\$8,694	\$-5,245
Total	\$803,329	\$1,062,910	\$259,581	\$-134,793

Report 3 - Producer Impact Ranking

Top Producer Agent Commission Comparison

Scenario 1 Agent Commission Scenario 2 Agent Commission

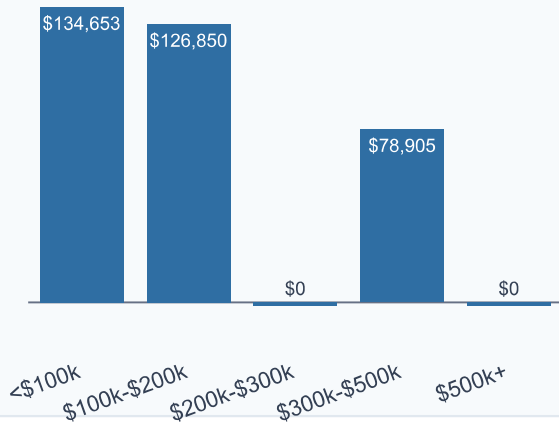


- ★ marks the highest Net To Company impact; ▲ marks the largest agent commission change.
- Top producers account for a disproportionate share of the company gain.
- See Discovery Summary at the end of this report for deeper interpretation.

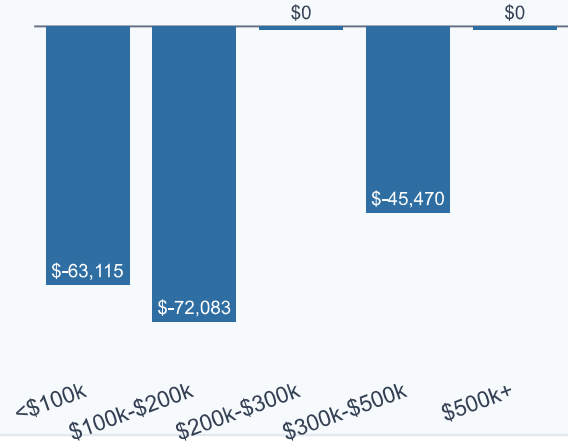
Report 4 - Producer Segment Impact

Producer Band	Associates	Contributing Associates	Net To Company Delta	Agent Commission Delta
<\$100k	25	25	\$134,653	\$-63,115
\$100k-\$200k	11	11	\$126,850	\$-72,083
\$200k-\$300k	0	0	\$0	\$0
\$300k-\$500k	2	2	\$78,905	\$-45,470
\$500k+	0	0	\$0	\$0

Net To Company Delta by Producer Band



Agent Commission Delta by Producer Band



- Higher-producing segments generate most of the company gain.
- See Discovery Summary at the end of this report for deeper interpretation.

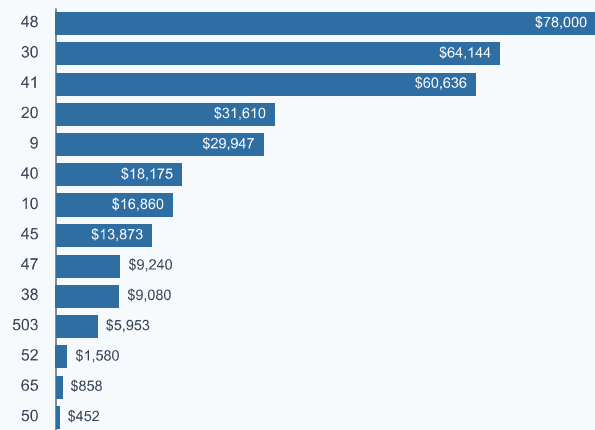
Report 5 - Branch and Role Impact

Top Branch	Net To Company Delta
48 (6 agents)	\$78,000
30 (16 agents)	\$64,144
41 (5 agents)	\$60,636
20 (6 agents)	\$31,610
9 (1 agents)	\$29,947
40 (4 agents)	\$18,175
10 (3 agents)	\$16,860
45 (2 agents)	\$13,873
47 (2 agents)	\$9,240
38 (2 agents)	\$9,080
503 (1 agents)	\$5,953
52 (1 agents)	\$1,580
65 (1 agents)	\$858
50 (1 agents)	\$452

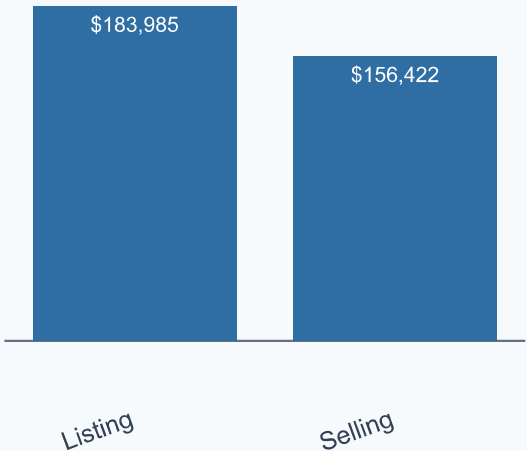
Role	Net To Company Delta	Agent Commission Delta
Listing	\$183,985	\$-96,886
Selling	\$156,422	\$-83,782

Report 5 - Branch and Role Impact

Top Branch Net To Company Deltas



Net To Company Delta by Role



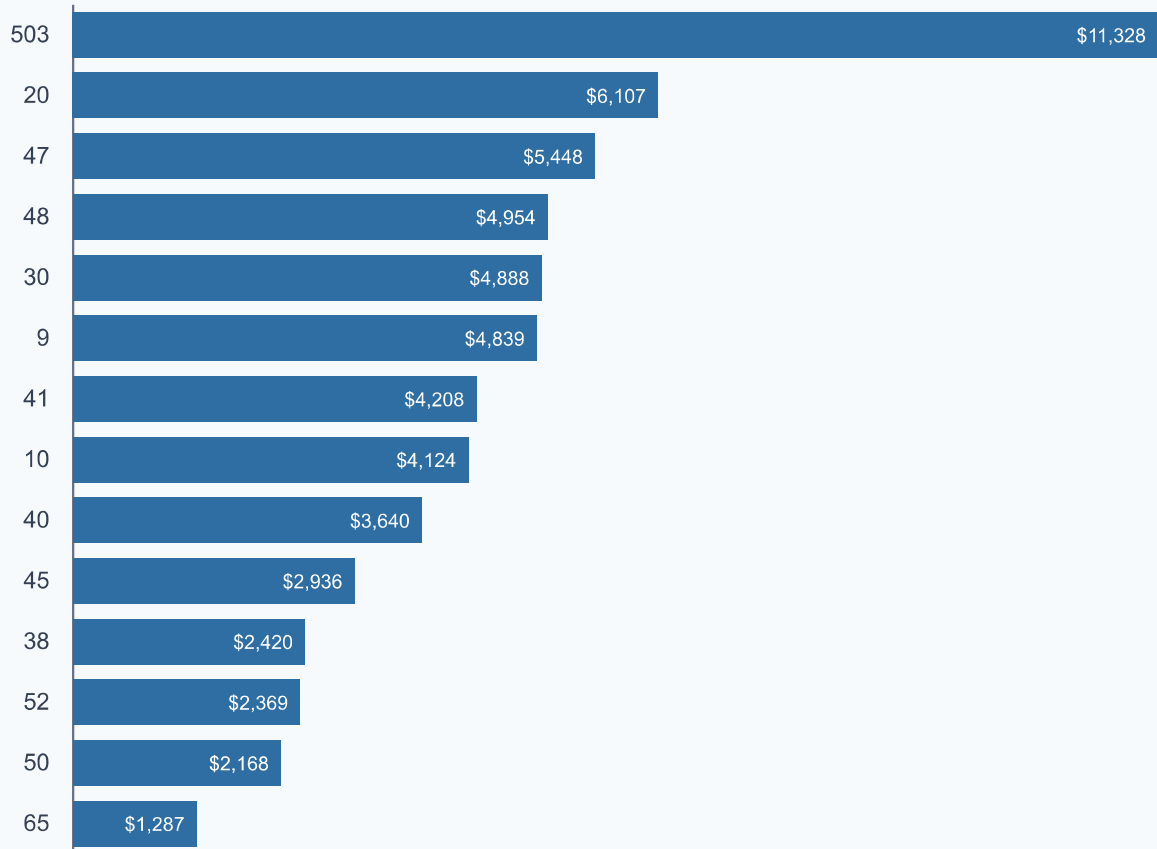
- Impact varies significantly by branch and by role.
- See Discovery Summary at the end of this report for deeper interpretation.

Report 6 - Branch Productivity & Profitability Profile

Branch	Avg Sale Price	Avg Gross Comm	Avg Agent Comm	Net Per Trans	Trans / Agent	Top 5 %
503 (1 agents)	\$1,230,000	\$49,200	\$47,554	\$11,328	4.0	100%
20 (6 agents)	\$816,060	\$20,591	\$15,233	\$6,107	7.0	95%
47 (2 agents)	\$700,375	\$18,733	\$14,606	\$5,448	8.0	100%
48 (6 agents)	\$655,381	\$17,511	\$12,821	\$4,954	21.0	97%
30 (16 agents)	\$649,360	\$16,384	\$12,333	\$4,888	6.5	67%
9 (1 agents)	\$708,720	\$19,654	\$15,032	\$4,839	44.0	100%
41 (5 agents)	\$601,673	\$13,899	\$5,621	\$4,208	17.0	100%
10 (3 agents)	\$478,955	\$13,171	\$9,474	\$4,124	7.3	100%
40 (4 agents)	\$430,980	\$12,410	\$9,066	\$3,640	11.0	100%
45 (2 agents)	\$370,551	\$10,021	\$7,216	\$2,936	21.0	100%
38 (2 agents)	\$323,611	\$8,338	\$6,018	\$2,420	18.0	100%
52 (1 agents)	\$202,500	\$6,075	\$4,221	\$2,369	2.0	100%
50 (1 agents)	\$249,000	\$7,470	\$5,508	\$2,168	2.0	100%
65 (1 agents)	\$110,000	\$3,300	\$2,295	\$1,287	2.0	100%

Report 6 - Branch Productivity & Profitability Profile

Average Net To Company Per Transaction by Branch



- Branch profitability and efficiency vary materially across the network.
- See Discovery Summary at the end of this report for deeper interpretation.

Discovery Summary

Report 1 - Executive Dashboard

What the analysis shows

The proposed plan increases Net To Company by \$340,407, a 30.6% increase, despite slight declines in sale price volume and gross commission less referrals.

What this means for the business

The improvement is driven by commission structure changes rather than production growth, meaning the company is capturing more value from existing activity.

What to pay attention to

Evaluate how this structural shift in earnings distribution may be perceived by agents, especially when comparing profitability gains with commission reductions.

Report 2 - Earnings Component Bridge

What the analysis shows

The Net To Company increase is fully explained by changes in base company split, off-the-top capture, and off-the-bottom capture. The components reconcile to the total gain with normal rounding.

What this means for the business

The financial outcome is driven by plan mechanics rather than external market movement, making the result more predictable and repeatable.

What to pay attention to

Focus on which components are doing the heavy lifting. Knowing whether the gain comes primarily from split design or capture mechanisms helps assess how durable the result may be.

Report 3 - Producer Impact Ranking

What the analysis shows

A small number of top-producing agents contribute a significant portion of the total company gain, with the top five accounting for \$144,994 of the improvement.

What this means for the business

The financial impact is concentrated rather than evenly distributed across the field, which raises sensitivity around how top producers experience the simulated change.

What to pay attention to

Pay close attention to the highest-impact producers. Their response to the plan shift can materially influence whether the modeled economics translate into real-world results.

Discovery Summary

Report 4 - Producer Segment Impact

What the analysis shows

The majority of the company gain is generated by the mid-to-high production segments, especially the \$500k+ producer band, which contributes \$0 of the total improvement.

What this means for the business

The economic impact varies by production level, with higher-producing agents contributing more to the company result than lower-producing bands.

What to pay attention to

Consider how different producer segments may interpret the changes. Messaging and rollout may need to vary because the financial effect is not evenly distributed.

Report 5 - Branch and Role Impact

What the analysis shows

The impact of the simulated plan varies across branches and is more pronounced on the listing side. Branch 48 and Branch 30 together contribute \$142,144 of the total uplift.

What this means for the business

The financial effect is not uniform across the organization, so some offices and roles will experience more visible change than others.

What to pay attention to

Focus on the highest-impact branches first. Local leadership alignment matters most where the financial change is largest and where adoption may be more sensitive.

Report 6 - Branch Productivity & Profitability Profile

What the analysis shows

Branch-level performance differs significantly in profitability, efficiency, and reliance on top producers. Some branches produce stronger net to company per transaction while others show heavier concentration risk.

What this means for the business

The simulated plan may not perform uniformly across all offices because branch economics, productivity, and producer mix are materially different.

What to pay attention to

Watch for concentration risk and operational variability across offices. Branches with weaker efficiency or heavier dependence on a few agents may respond differently to the same plan change.