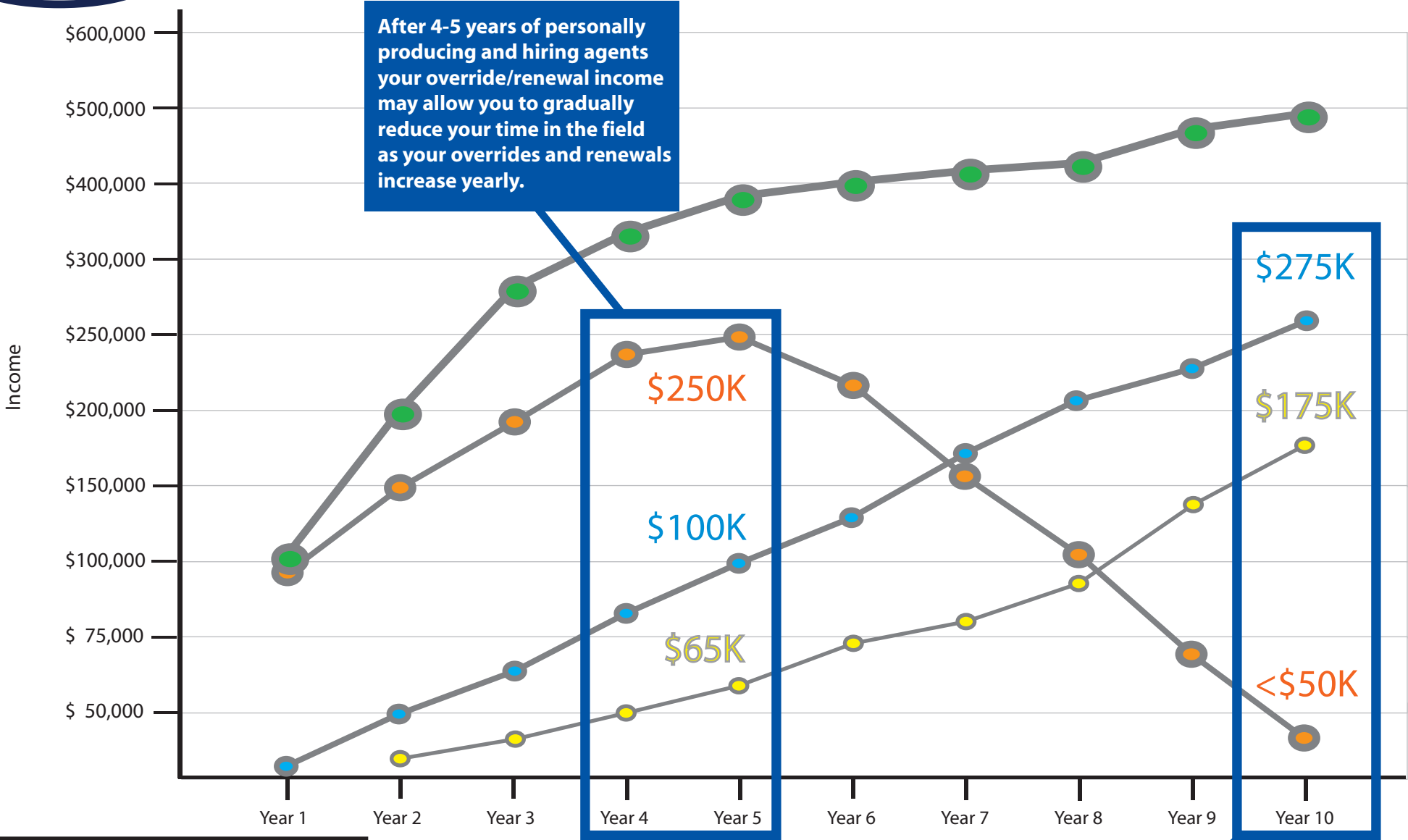




The graph below shows what we believe a hard-working agent should be able to achieve with Family First Life over a 10-year period. There is no guarantee that an agent will reach these income levels, but again we believe these levels are attainable. The income levels reflected below are "gross" projections and do not reflect the amounts an agent will spend on leads, travel, chargebacks, etc. associated with the "gross" income levels set forth below.



After 4-5 years of personally producing and hiring agents your override/renewal income may allow you to gradually reduce your time in the field as your overrides and renewals increase yearly.

\$250K
\$100K
\$65K

\$275K
\$175K
<\$50K

- Total Income
- Personal Production Income
- Override Income
- Renewal Income

After 10 years with Family First Life you should be able to retire from the personal production aspect of our business due to the override and renewal income that you have coming in.

