

**FAMILY
FIRST
LIFE**



**BONUS
PROGRAM**

BONUSABLE PREMIUM

Americo	100%
MoO	75%
Hancock	75%
Am Am	75%
* GAFG	100%
* Athene	2.5%

*GAFG premium is calculated using the target premium
*10K Max credit per GAFG policy
*100K Max credit per Athene annuity

50% CREDIT RULE

If your top VP downline leg accounts for 50% or more of your "Bonusable Premium" you will receive 50% credit for that VP's volume


FOR EXAMPLE:
 \$500,000 = Bonusable Premium
 \$300,000 = Top VP Downline leg
 \$150,000 = 50% Credit
 \$350,000 = Actual Bonusable Premium



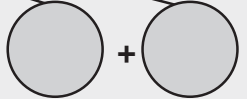
BONUS PERCENTAGE BY VOLUME




\$150K	.25%	\$600K	2.50%
\$200K	.50%	\$700K	2.75%
\$250K	.75%	\$800K	3.00%
\$300K	1.00%	\$900K	4.00%
\$350K	1.25%	\$1.00M	4.50%
\$375K	1.50%	\$1.25M	4.75%
*\$400K	1.75%	\$1.50M	5.00%
\$450K	2.00%	\$2.00M	6.00%
\$500K	2.25%	\$3.00M	7.00%

*50% Credit rule starts at \$400K

DOWNLINE VICE PRESIDENT BONUS BREAKDOWN

1% Bonus on any 140 Direct VP 

0.25% Bonus on any direct VP   

0.125% Bonus on any VP in depth   

Must maintain at least \$150K Bonusable Premium outside of your top 2 VP legs to be eligible for the 140 VP Bonus and the direct and in depth VP bonus

= \$150,000+

PERSISTENCY

Your VP Bonus will be equal to your 6 month persistency %

FOR EXAMPLE:
 \$10,000 VP Bonus
 94% 6 mon persistency
 = \$9,400 VP Bonus

AMERICICO %

AMERICICO BONUS %
 50% = 100%
 45% = 90%
 40% = 80%
 <40% = 70%

If your total monthly volume contains less than 50% Americo production you will receive a reduced bonus.

IP OUTSIDE OF TOP 2 VPS

Your Bonusable Premium outside of your top 2 VPs will determine what percentage of the bonus will be paid.

400K-999K	1M-1.99M	2M-2.99M	3M-3.99M	4M AND ABOVE
150K = 100%	300K = 100%	400K = 100%	500K = 100%	700K = 100%
100K = 75%	250K = 75%	300K = 75%	400K = 75%	600K = 75%
50K = 50%	200K = 50%	250K = 50%	350K = 50%	500K = 50%
<50K = 25%	150K = 25%	200K = 25%	300K = 25%	400K = 25%

The minimum a VP with \$1M of Bonusable Premium can receive as a bonus is \$5,000

*Any VP receiving a bonus must be in good standing with FFL.
 FFL Reserves the right to subtract any lead debt, carrier debt, or any outstanding balance that was rolled to FFL from the VP Bonus