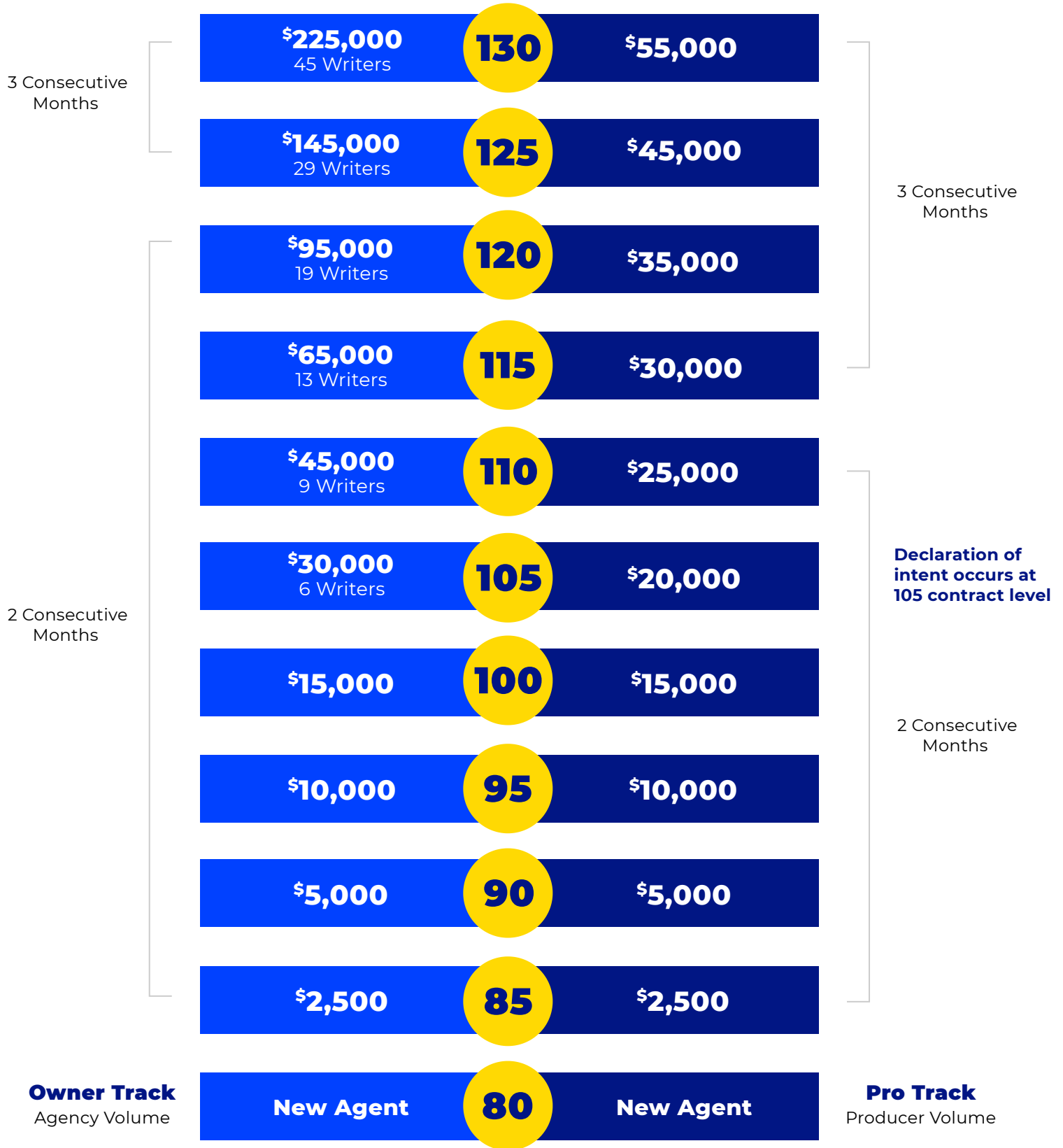


# Promotion Guidelines



Production requirements are based on Net Placed Premium. For the Pro Track, Net Placed Premium is based on personal production only. For Owner track, both agency and personal production count towards a promotion. Symmetry agents can qualify for contract promotions based on the Owner or Producer qualifications. Net Placed Premium must be met each qualifying month. A \$150 or higher Paid Premium Per Lead is required for each qualifying month. Maximum credit per sale is \$7,500. No more than 50% of the required premium for a promotion can come from a single leg of downline business. The Unique Writer minimum is required for at least the final qualifying month. A 60%, 90-day, rolling net placed average is required for any promotions. Any debt to SFG or your direct upline must be cleared before a promotion will be applied. Commission raises can only be earned five percentage points at a time. Skipping levels is not permitted. Agents promoting to 125 using the Pro Track qualifying premium are required to forfeit their downline upon promotion.

Symmetry contract levels represent core carriers and products. Some products will be less. Check Symmetry Comp Grid or Carrier for details.