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# EXP REALTY DUE DILIGENCE GUIDE

Everything you need to know about eXp Realty  
[expluxury.com](https://expluxury.com) [exprealty.com](https://exprealty.com)

**exp**<sup>®</sup>  
REALTY  
BROKERAGE





## WELCOME

This is your eXp Realty due diligence booklet. At the back, you'll find a few lined pages. This is where you can write down any questions you have.

We look forward to answering your questions and taking you through your due diligence on becoming a shareholder at eXp Realty.

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# HUMBLE BEGINNINGS TO MULTIBILLION DOLLAR LEGACY

- \_\_\_\_\_ Glenn Stanford’s Story
- \_\_\_\_\_ Why eXp Was Founded
- \_\_\_\_\_ Built For Agents Not Franchise Owners
- \_\_\_\_\_ Explosive Growth

## WHO IS THE GENIUS THAT CREATED EXP?

Glenn Sanford is a Canadian tech guru and Founder of eXp. He was an early pioneer in internet lead generation and opened his own brokerage with multiple offices. When the market crashed in 2008, Glenn quickly needed a way to reduce overhead of his traditional brick and mortar model.

He realized that many offices were sitting empty because high-speed internet allowed agents to work from home, yet agents still had high splits and fees to pay for 3 levels of brick and mortar. He also noted that employees that worked at the regional and headquarter levels enjoyed perks such as pension plans, stock bonuses, health care etc., all funded by agents at the bottom who had little to no benefits. Glenn set out to reverse the pyramid by eliminating 3 levels of office space and then built the most agent-centric model the industry has ever seen.

We are all familiar with tech disrupting traditional models. Blockbuster once had 9,000 brick and mortar locations and was bankrupted by Netflix. Airbnb and Amazon are other examples of how tech disrupters have reshaped entire industries and think of the convenience of tap to pay. The real estate franchise industry resembles the Blockbuster model and by eliminating millions of dollars in overhead, eXp gives back to agents in unprecedented ways.

So how did we go from 2,500 agents in 2017  
to 86,000+ in 24 countries in 6.5 years?

3 words...

**Agent. Value. Proposition.**

## 2 BUCKET VS. 5 BUCKET SYSTEM

Real estate is a stressful 2 bucket income stream.  
You make money through Sellers and Buyers.

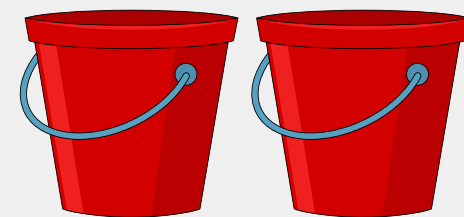
Here we have a 5 bucket model! Our 3 extra  
buckets are **Stock, Dividends & Revenue Share**.

These extra buckets compound year after year and  
this passive income continues after you retire from  
selling and they also become a **WILLABLE** asset to  
your family.



# At eXp, we work with you to create a Business Asset vs. a Career with No Pension

## Traditional Brokerage 2 Buckets of Income



Listings

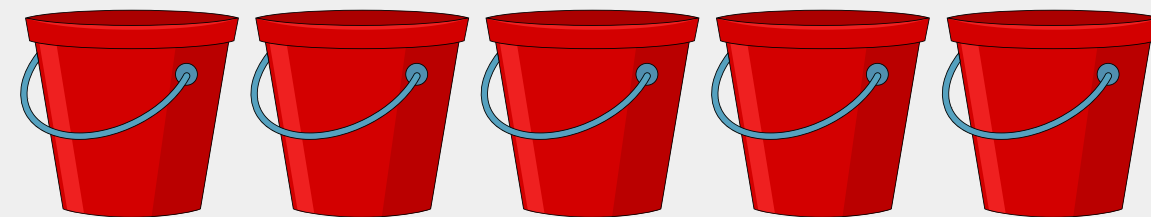
Sales



If you aren't selling, you aren't earning commission income..

What is your current retirement exit strategy?

## eXp Model 5 Buckets of Income



Listings

Sales

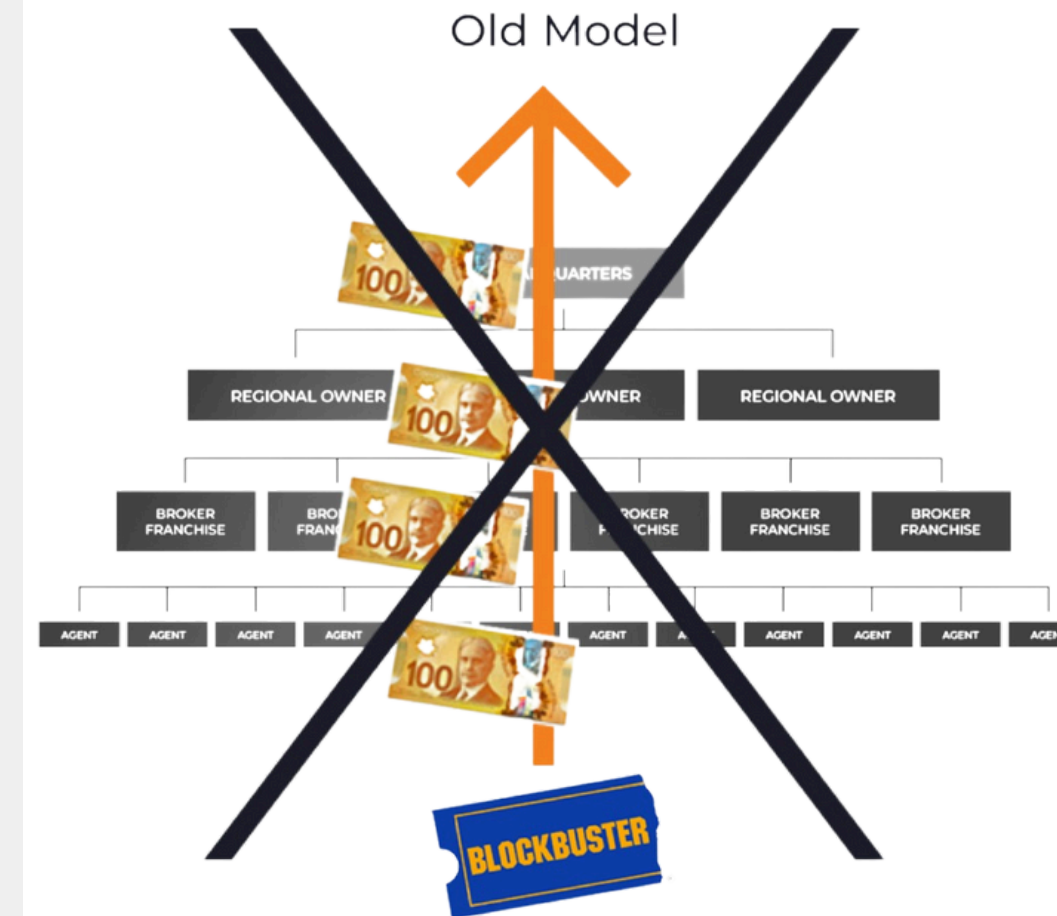
Stocks

Dividends

Rev Share



## WILLABLE ASSETS



## eXp Model



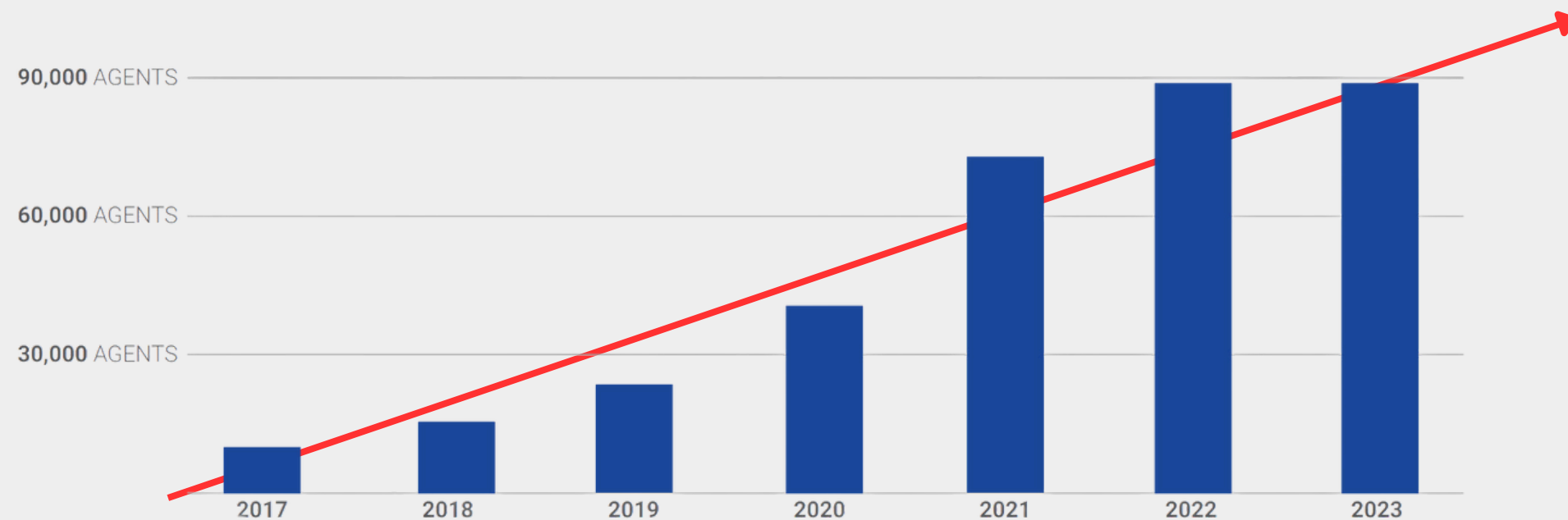
50% of revenue paid to agents!

## NETFLIX

JOIN THE FASTEST GROWING

# RESIDENTIAL REAL ESTATE

BROKERAGE ON THE PLANET



- Ranked No. 350 on the Deloitte Technology Fast 500
- 369% revenue growth over a three-year period.
- No. 7 on Glassdoor's 50 Best Places to Work Canada List
- In 2024 eXp Realty expects to realize an estimated \$6.8 million per quarter or \$20.4 million in annualized profits.

## Industry Accolades:

- 48 agents & teams named to the 2023 RealTrends + Tom Ferry's The Thousand List
- 14 agents and 4 teams on the AREAA A-List 2023 Top Producers List
- No. 1 growth leader across agent count, volume, and transactions at RealTrends, T3, Power Broker

# CELEBRATING eXp ACHIEVEMENTS

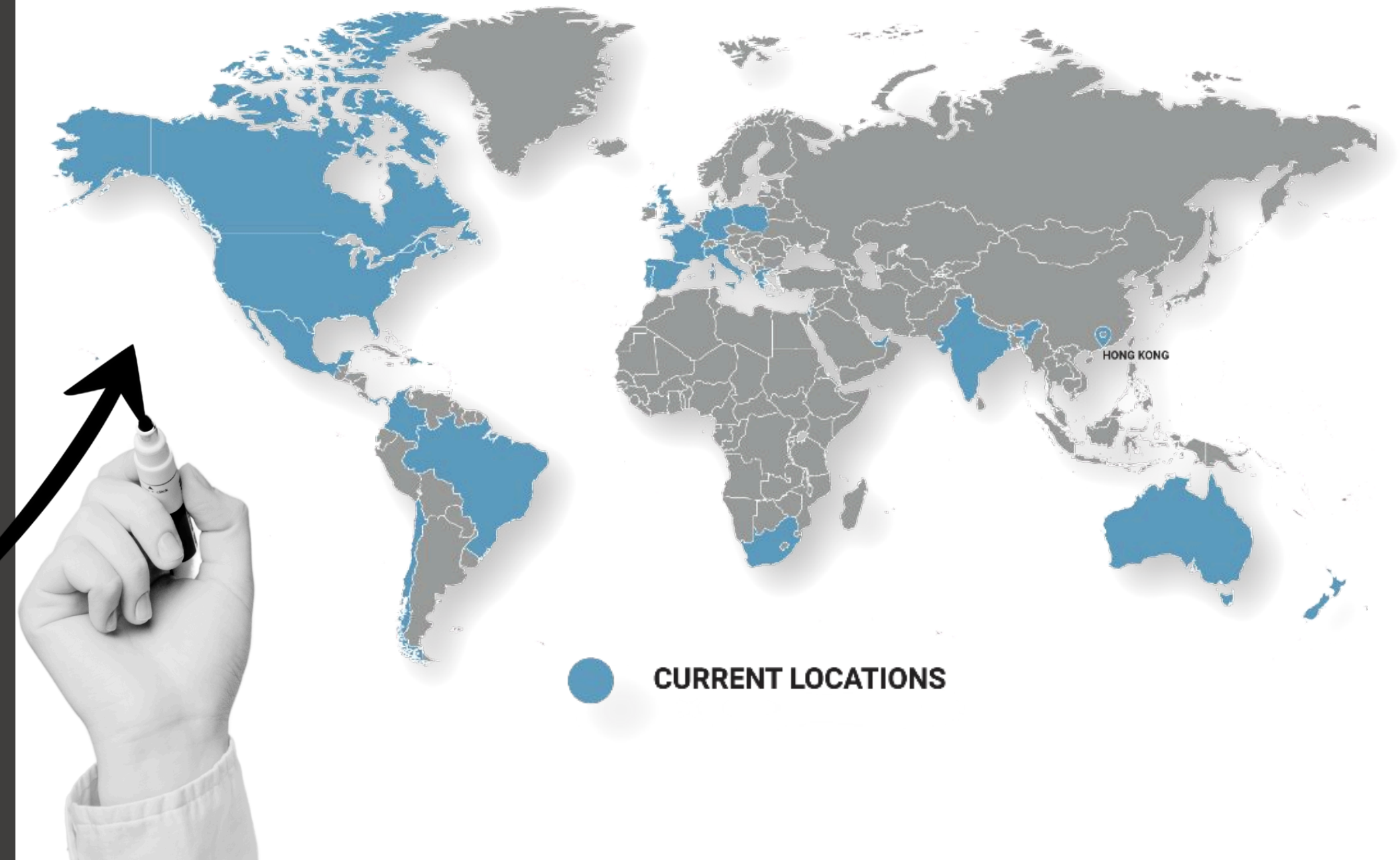




# eXplosive GROWTH

eXp operates in 24 international markets and is the **largest independent real estate company globally**, with over 86,000 agents across the **United States, Canada, the United Kingdom, Australia, South Africa, India, Mexico, Portugal, France, Puerto Rico, Brazil, Italy, Hong Kong, Colombia, Spain, Israel, Panama, Germany, the Dominican Republic, Greece, New Zealand, Chile, Poland, and Dubai**, with plans to open in 3 more countries by the end of 2024! Within the coming years, eXp is focused on more than doubling **the country count and introducing 500,000 agents to eXp**.

eXp offers outstanding growth opportunities for agents, allowing them to engage and share best practices across our company, build teams that transcend borders, and participate in daily, live online gatherings. Additionally, eXp agents benefit from a **robust referral network**, enhancing their professional reach and success. Thanks to the continuously scaling presence and the publicly traded parent company, eXp World Holdings, real estate professionals at eXp have the unique opportunity to earn equity awards for achieving production goals and contributing to the company's overall growth.



## FIND YOUR FREEDOM IN EXP WORLD, OUR METAVERSE POWERED BY VIRBELA

- Work from anywhere with access to training, support and community
- Access real-time support from dedicated staff
- No desk fees or overhead costs
- No expensive leases means we can invest in you and your technology



EXP OFFERS

# HEALTH COVERAGE

TO CANADIAN AGENTS

Having quality health care coverage is now more critical than ever. eXp Realty Canada is pleased to offer quality health, life and dental care benefit options to its agents through Northern Financial Group.

[Visit the Website](#)



# LEASING VS. OWNING

Our **value proposition** is **ownership without the need for capital**. Instead of staying in a traditional brokerage system for 5, 10, or even 20+ years, where you **rent** your brokerage and receive no pension or severance package when you're done, eXp allows you to become an **owner** and **build an asset** over time. Agents understand the importance of building equity, so why rent your brokerage when you can own?

*Think about it..*



**Provincial Broker Of Record**

**Managing Brokers**

**Geographically Located**

**Transaction Specialists**

**Payouts Team**

**Onboarding Team**

**eXp Care Desk 24/7**

## HOW WE OPERATE + LOGISTICS

When you join eXp, you'll be supported by a dedicated managing broker who is both **local** and **highly experienced**. Our brokers are hired specifically to look after you, providing assistance with everything from clauses and legal questions, to serving as a soundboard for your ideas.

You can reach any of our brokers by text or phone call. We have multiple managing brokers available seven days a week, ensuring that you always have someone ready to help. If you have a question, we've got you covered.

Additionally, our **24/7 eXpert Care Desk** is staffed with knowledgeable personnel who can point you in the right direction. Don't forget, you'll also have ongoing support from the agent who introduced you to eXp!



# WEALTH BUILDING PILLAR #1

- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_

Production Chat  
Tools Available  
eXp Coaching  
Expansion Coaching  
Expansion Partners



## ICON AGENTS

eXp has one of the finest training and coaching platforms mostly ran by our ICON agents who are our top producers. Imagine learning from the best of the best across North America and having them open their playbooks.

### SHARING THEIR TIPS AND TRICKS AND EVEN SEEING THEIR LISTING PRESENTATIONS?

*We combine the training with a free tech platform for lead generation called KVCore with ample training and resources to help you get your first leads within the first week of joining!*

*Receive \$16,000 worth of EXPI stock when you hit ICON (last trading day of month). You can hit ICON every single year and continue to build. The perfect retirement plan.*



# ICON AWARD

## ICON AGENTS

Icon agents can earn back their full cap in company equity. Yes, a total of **\$16,000 awarded back every single year for doing what you're already doing.**

## 2 WAYS OF HITTING ICON

- 1 \$500K in GCI and a minimum 10 deals
- 2 Cap out (\$80K in GCI) + 20 transactions (deals or leases)

## ICON AGENTS RECEIVE

- Membership to the private ICON Agent Workplace group
- ICON badge in eXp World
- Inclusion in the monthly ICON Mastermind
- Inclusion in ICON agent eXp Life article
- ICON logos for marketing purposes
- Company recognition via an announcement posted in Workplace and recognition in the Friday Leadership Meeting
- ICON frame available to use in Workplace
- Recognition at the annual eXpCON Awards Gala
- ICON Production Trophy
- Invitation to ICONic events at both Shareholder Summit and EXPCON events
- Recognition in SUCCESS Magazine



\*Note there are vesting requirements.

# WEALTH BUILDING PILLAR #2

EXP  
WORLD  
HOLDINGS

Explore unique opportunities  
to earn **additional** income streams

## Equity Awards Through Incentive Program

**\$270 CAD** of \$EXPI stock  
for first transaction closing

**\$540 CAD** of \$EXPI stock  
when agents cap

**\$540 CAD** of \$EXPI stock  
for directly attracting  
another agent after the  
agent closes their first  
transaction

## Agent Equity Commission Program

Voluntarily enroll to receive  
5% of net commissions  
from closed transactions  
at a **5% discount** effective  
March 1, 2024.

~65% of agents and  
brokers participate  
in the program

## ICON Award

Top agents receive up to  
**\$16,000** in stock upon  
the achievement of  
certain production and  
cultural goals within  
their anniversary year



# Earn more with our competitive commission structure.

## COMMISSION & CAP

**80/20** commission split to \$16,000 Cap (\$80,000 GCI). Once achieved, you receive a **100%** commission split for the remainder of the year.

Agents in our marketplace with an average price of \$850,000 will cap within **4-5 transactions**. A \$285 transaction fee on transactions 1-20 after capping is reduced to \$75 on the remaining transactions thereafter for the reminder of the year.

## STANDARD COSTS<sup>2</sup>

- \$199** start-up fee
- \$139/month** cloud brokerage fee
- \$29** broker review fee<sup>3</sup>
- \$17** commercial insurance fee<sup>4</sup> (Western Canada) in some provinces

<sup>2</sup> Canada compensation model.  
<sup>3</sup> Per transaction.  
<sup>4</sup> Per transaction.

# and earn more than real estate stock

*Earn equity in eXp World Holdings (\$EXPI), where driving revenue for eXp means driving revenue for your business.*



### Global Cloud-Based Real Estate Brokerage

- Real estate tech company
- Operating virtually across six continents
- Delivers a unique agent value proposition, including an attractive commission structure, revenue share, and equity
- Cost advantages of a virtual workplace vs. traditional “brick-and-mortar”



### Enterprise Metaverse Platform

- Powers the eXp operating model and community
- Enables companies to operate entirely remotely
- Hundreds of global enterprise customers utilize the virtual world platform, including Stanford Graduate School of Business, Fujitsu, DXC Technology, PwC



### Ecosystem of Personal Development Resources & Media

- 125-year-old multi-platform media company and leader in personal and professional development
- Enhanced content, resources and training to inspire, motivate and educate
- Coaching and Health with immersive technology providing more access and impact

# REVENUE SHARE 2.0

- Full Commission Entire Career
- 7 Tiers
- Agents Referrals
- Benefits of Revenue Share

## Unlock Financial Freedom

Revenue share is a **brilliant concept** and in essence eXp **redirects the funds in a traditional model that is being paid to landlords, utility companies, property taxes, repairs and maintenance etc. back to the agent owners.** By simply referring the eXp value proposition (without any geographical restrictions) you can start receiving monthly passive income from the company revenue.

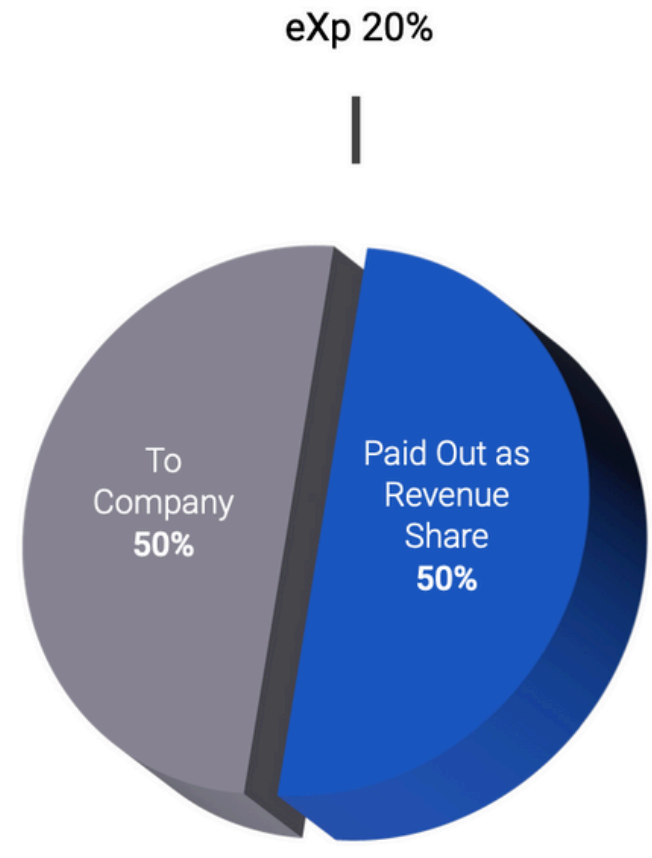
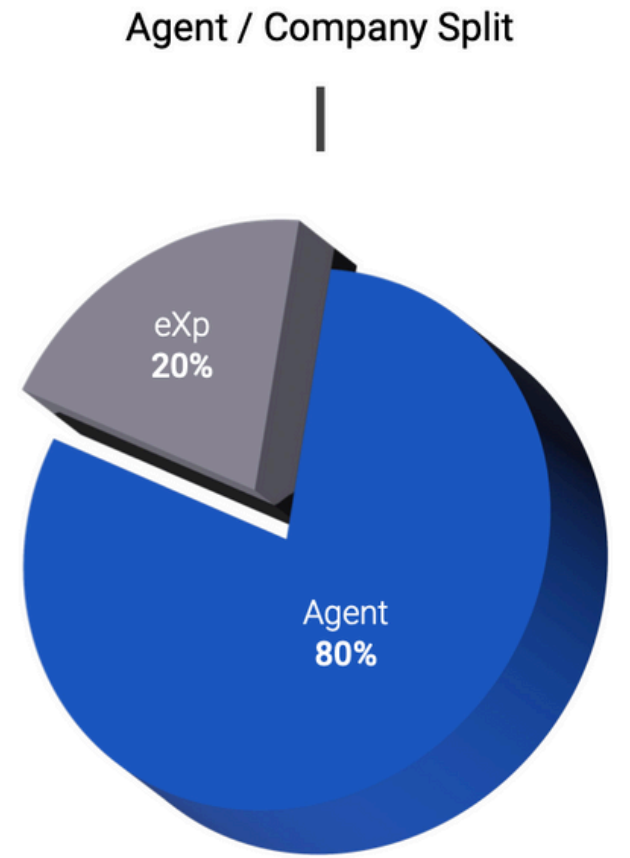
**THIS IS DONE THROUGH A 7-TIER SYSTEM AND IS TRACKED GLOBALLY IN REAL TIME!**

Allowing agents to earn revenue for contributing to the companies growth is brilliant, especially because the **agents referred do not to be in your local market or even country!**

***RevShare is paid out every month, featuring a pay-now option sourced from company revenue. You earn a percentage of revenue when your sponsored agents close transactions. Once a sponsored agent reaches their annual commission cap and starts receiving 100% commission, revenue share stops until their cap date resets.***



# BOOST YOUR EARNINGS



EXP AGENTS CAN SPONSOR AGENTS WORLD WIDE TO JOIN THE COMPANY

	eXpansion Share Percentage	FLQA Count Needed	eXponential Share					Top % of Revenue Share Pool on Transactions in Each Tier Group	Maximum Baseline Annual Revenue Share Per Capping Agent
			0 - 4	5 - 9	10 - 14	15 - 29	30+		
TIER 1	///		17.5%	17.5%	17.5%	17.5%	17.5%	17.5%	\$1,400
TIER 2	1.0%		19.0%	19.0%	19.0%	19.0%	19.0%	20.0%	\$1,600
TIER 3	0.5%		12.0%	12.0%	12.0%	12.0%	12.0%	12.5%	\$1,000
TIER 4	0.5%		///	7.0%	7.0%	7.0%	7.0%	7.5%	\$600
TIER 5	0.5%		///	///	4.5%	4.5%	4.5%	5.0%	\$400
TIER 6	2.5%		///	///	///	10.0%	10.0%	12.5%	\$1,000
TIER 7	2.5%		///	///	///	///	22.5%	25.0%	\$2,000

\* If a sponsor attracts an agent who reaches their commission cap within the first year, the sponsor will receive a \$4,000 bonus for each agent that achieves this milestone.



## ZOOCASA

In addition eXp World Holdings recently acquired Zoocasa, a top Canadian lead gen company. Last year Zoocasa provided

**27,500** ISA qualified leads

over to our Canadian agents.



eXp Family Tree has over

**9,500** agents

from around North America Collaborating,  
sharing referrals and levelling up their  
business with top-tier speakers every week!



# JOHN KITCHENS

We are proud to benefit from the invaluable insight and expertise of John Kitchens, the **most sought-after systems and processes coach** for real estate agents aiming to build a successful business. John's coaching transforms real estate practices into thriving businesses, enabling agents to transition from production roles to becoming CEOs and leaders of their enterprises.

With **20 years in the industry, over 4,300 homes sold, and more than 15,000 one-on-one coaching sessions**, John's experience is unparalleled. He excels in breaking down goals into actionable systems and processes, ensuring success through consistency, daily disciplines, and focused habits.

John lives by his 'WHY': *to inspire and challenge people to think bigger, transforming both their lives and their businesses*. His coaching provides clarity and direction that no other coach can offer, making big things happen for real estate professionals.

Real Estate

## COLLECTIVE

### GROWTH | COLLABORATION | STRATEGY

The Real Estate Collective is a dynamic collaboration of growth-minded REALTORS®, teams, and leaders dedicated to excelling in marketing, lead generation, operations, and leadership. Their mission is to help real estate professionals realize and **accelerate their careers**, fostering a culture of collaboration over competition.

The community connects ambitious entrepreneurs with **industry-leading mentors, trainers, and top producers**, driving accelerated growth. With **innovative marketing strategies** and **expert guidance**, the partners lead the way in campaign management, content creation, and lead generation.

Leadership and mentorship are at the core of The Real Estate Collective. Experienced leaders provide guidance to help navigate and overcome real estate challenges.

The Real Estate Collective hosts **monthly Facebook mastermind sessions** featuring industry experts discussing diverse real estate topics, offering valuable insights to stay ahead in the ever-evolving world of real estate.



# The Real Estate Collective

## WHAT WE DO

### THE COLLECTIVE MASTERMIND



Learn directly from top producers and industry experts as they share deep insights on the topics they know best. Get actionable strategies, ask meaningful questions, and receive real-time answers designed to move your business forward. all your requirements.

### THE COLLECTIVE ROUNDTABLE



A casual, collaborative space where realtors come together to explore market trends, share what's working, and learn from each other's experiences. Stay informed, stay connected, and grow through real-time conversations with your peers.

### THE COLLECTIVE SOCIAL HOURS



Because relationships drive everything. Our Social Hours are relaxed, energizing gatherings that foster real connections. Whether you're new or seasoned, this is your chance to build community while having some fun along the way.

### THE COLLECTIVE CLASSROOM



Whether you're just starting out or a seasoned pro, The Collective Classroom offers diverse sessions tailored to every stage of your real estate journey. Learn from top eXp educators, tap into powerful resources, and sharpen the skills that set exceptional agents apart.

[LEARN MORE](#)

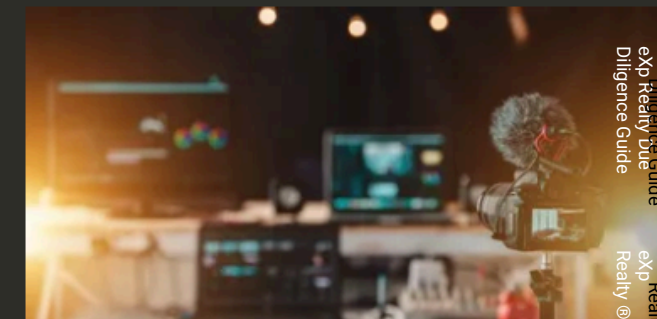
### ANNUAL DEVELOPMENT CONFERENCE



A full day dedicated to growth—professionally and personally. The Development Conference brings together top industry minds for keynotes, panels, and powerful conversations that will leave you inspired, focused, and ready to level up.

[LEARN MORE](#)

### EXCLUSIVE ACCESS TO CONTENT STUDIO



Step into a high-end content studio built specifically for real estate professionals. From video shoots to podcast, our studio offers the tools, expertise, and creative environment you need to produce standout marketing content that elevates your brand and captures attention.

[LEARN MORE](#)

## What is The Real Estate Collective?



# WILLABLE TO YOUR FAMILY

Succession Plan  
Why Is It Important?  
Perfect Exit Strategy



## WILLABLE ASSETS

Stock and revenue share become willable assets to pass onto your family. For example, if you have \$5-10K/month coming in and something tragic happens, **your family can continue receiving the funds.**

*A true exit plan.*

*Please note there are many more details on this. Reach out to the agent who gave you this guide for more information.*

I can contribute to building eXp and my personal wealth and wellbeing anywhere in the world that eXp exists. I now have equity, revenue share and commission sales all wrapped into one amazing brokerage!

**Brandon Town**  
3X ICON Agent  
300+ Agent Organization



# NEW! CO-SPONSORSHIP PROGRAM

The Co-Sponsor Program allows an agent/advisor to have both a Primary Sponsor and a Co-Sponsor. This means agents/advisors can benefit from the support and guidance of two experienced leaders while still maintaining the structure of eXp’s revenue share model.

The Co-Sponsor benefits from revenue from the agent and their downline, but the revenue share does not flow up further in their organization.



## Co-Sponsorship

	PRIMARY SPONSOR	CO-SPONSOR
REVENUE SHARE LEVEL 2-7	✓	
FLQA	✓	
STOCK GRANTS	✓	
REVENUE SHARE LEVELS 1-7		✓
FAST START BONUS 50% OF REVENUE SHARE IN THE FIRST YEAR		✓



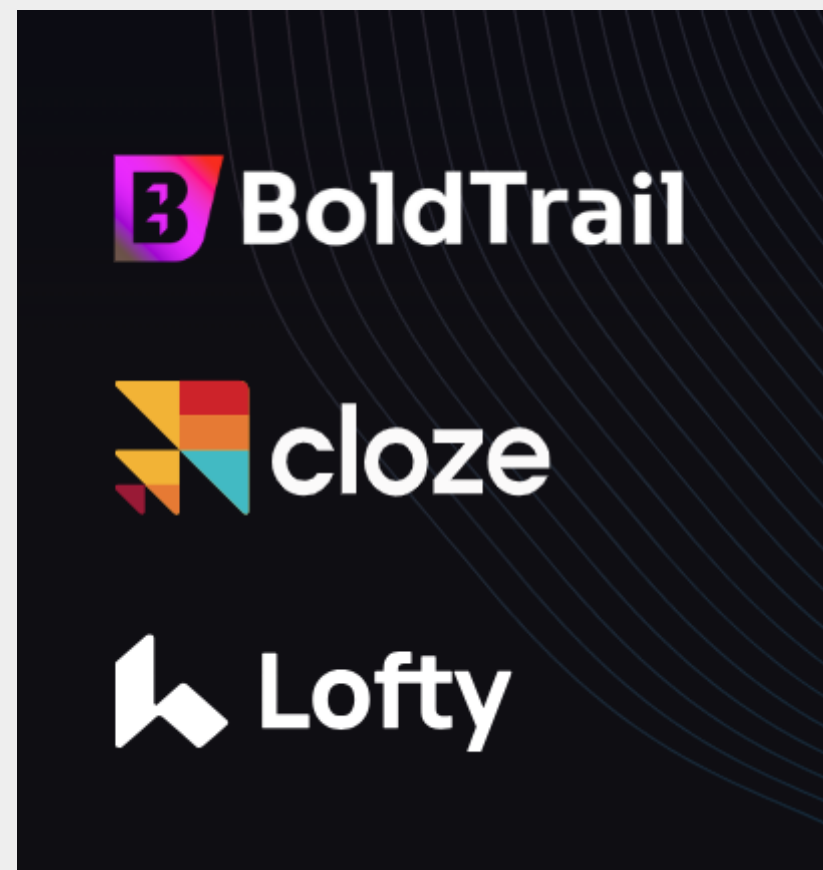
## CRM OF CHOICE A BOLD, NEW TECH SOLUTION DESIGNED TO PUT POWER OF FREEDOM, FLEXIBILITY, AND CONTROL IN YOUR HANDS.

Built on agent feedback and designed for growth, CRM of Choice empowers you to be intentional with your business by giving you access to one of three top-tier CRM platforms — BoldTrail, Lofty, Cloze — included in your existing monthly tech package, with no additional fees for standard use.

Whether you're a solo agent, part of a high-performing team, or focused on relationships and referrals, CRM of Choice allows you to select the system that best aligns with your unique workflow, business structure, and goals — all accessible through OKTA with seamless, single sign-on, and supported with tailored onboarding and training.

No extra costs. No surprises. Just the power to run your business, your way.

[Visit the Website](#)



# TEAM LEADER ACADEMY

## UNLOCK YOUR TEAMS POTENTIAL

EOS®, the Entrepreneur Operating System®, will teach you how to run a profitable, sustainable business with:

- Vision alignment - so everyone on your team knows the vision and their role within the team
- Accountability - everyone has a number
- Data-driven decisions
- Process documentation to scale your team
- Problem-solving framework

7-Step Coaching framework

Attraction Playbook

Retention Playbook

32-week Team Member Playbook

Certified teams may also qualify for growth assistance from eXp

Ongoing deep-dive courses after graduation

# EXPRESS PAY

eXp Realty's eXpress Pay program is a game-changer for agents, offering commission payouts within 24 hours after closing. This innovative solution eliminates the traditional waiting period, ensuring agents receive their hard-earned commissions swiftly and efficiently.



## KEY BENEFITS

**Fast Payments:** No more long waits. Commissions are processed quickly, providing agents with timely access to their earnings.

**User-Friendly Process:** Simply upload the necessary documents to the transaction management platform, and eXpress Pay takes care of the rest.

**Focus on Business:** Spend more time building client relationships and growing your business without the delay of waiting for commission checks.

**Reliability:** Enjoy peace of mind with assured, timely payouts.

*While certain transactions like new builds, leases, and referrals are currently excluded, eXpress Pay demonstrates eXp's commitment to supporting its agents. Upload regulatory documents by 5 p.m. the day before closing to take full advantage of this program*



# PROGRAM OVERVIEWS



## BOOST



## ACCELERATE



## THRIVE

**BOOST** provides financial incentives to qualifying independent brokerages, easing financial barriers and simplifying their move to eXp Realty. Once onboarded, brokerages benefit from stock equity, no overhead costs, no brokerage risk or liability, comprehensive support, and revenue share opportunities.

[MORE INFORMATION](#)

**ACCELERATE** is designed to empower new agents to maximize their revenue share potential in their first year. By opening revenue share tiers 2 and 3 and enabling the addition of 10 front-line qualifying agents (FLQA) immediately, ACCELERATE kickstarts earning potential and creates momentum. It unlocks the eXponential components of the revenue share program for the first 12 months. After this period, standard revenue share criteria will apply.

[MORE INFORMATION](#)

**THRIVE** is an incentive program designed to attract culturally aligned, producing teams. Once onboarded, the team lead will receive an equity award based on their previous 12-month production had they been at eXp. The equity award vests after their first 3 years with eXp Realty, according to the team's average retained Company Dollar during the first 3 years.

[MORE INFORMATION](#)

# ENHANCE YOUR REVENUE AND BUILD WITH FUTURE-FOCUSED TECHNOLOGIES AND SERVICES

Deposits  


Etransfer, wire transfer, Bank “Payee” and FTNI (app on your phone where you take picture of cheque and it gets automatically deposited + immediate receipt to buyers agent.

Skyslope  


Skyslope is incredibly valuable with templates and saves time while preparing paperwork for clients. It’s scalable and easy to send out to clients for signatures as well. Upload documents here to be reviewed by our transaction team

Workplace  


The heartbeat of eXp - Stay in the loop and collaborate with agents, brokers, staff and executive’s all in one spot!

Fintracker  


Making Fintracker as simple as possible!

## OFFICE SPACE FOR AGENTS

eXp has a contract with **Regus**, the world leader in shared workspaces. These are beautifully appointed business lounges with free high-speed internet and a beverage service. Private offices and boardrooms are also available.

Every eXp agent has a **free lounge membership** where they can meet with clients and utilize the workspace.

Want an office of your own? No problem! Many agents love the office atmosphere and eXp doesn’t have any red tape. Go lease your space, invite some colleagues and create your own workspace!





# BUILDING FUTURE

Of Commercial

[VIEW SERVICES](#)

exp<sup>TM</sup>  
COMMERCIAL

eXp Commercial is a division of eXp World Holdings, Inc., one of the fastest-growing brokerages worldwide. We are pioneers in the virtual commercial real estate industry and have created a cloud-based model that provides agents with state-of-the-art tools and technology, and access to a global community of top league advisors, agents, leaders and partners, building a powerful network of professionals. As an international market disruptor, we are leveraging our technology and expertise to provide unrivaled services worldwide.

[Visit the Website](#)

Find the Right Commercial Broker

[FIND EXPERT](#)

exp<sup>®</sup>  
REALTY

LUXURY

Evolved from innovation and dedication to providing the best luxury experience in the real estate industry, eXp Luxury offers a white glove service that will serve you on a global level.

Incorporating bespoke marketing capabilities and assets, the program features luxury certification courses and coaching, masterminds, and events, and exclusive access to a council of experienced eXp Luxury agents.

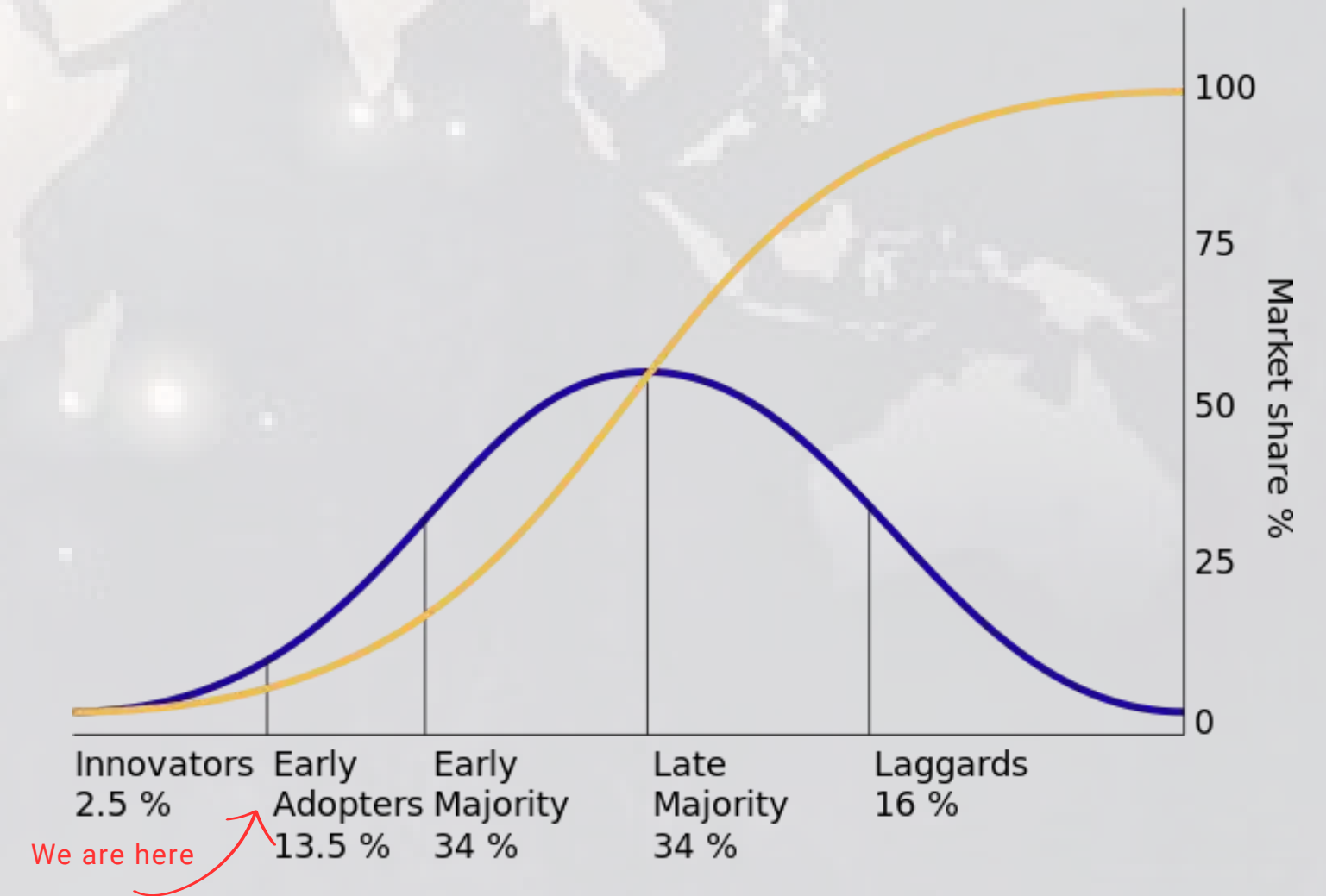
[Visit the Website](#)

# EARLY ADOPTION & GLOBAL GROWTH

The Canadian Real Estate Association (CREA) is one of Canada's largest single-industry associations. **CREA's membership includes more than 160,000 real estate brokers, agents, and salespeople** working through 69 real estate boards and associations across Canada.

As of 2024, eXp Canada has welcomed just over **7,000 agents**, which equates to **just over 4% market share in Canada**.

eXp Realty's model will continue to benefit agents in unprecedented ways we enter more and more countries year after year.



NAR estimates there are 4-6M realtors globally. These numbers quickly paint a picture that eXp is very much at the beginning of the "Early Adaptors" phase of the Diffusion of Innovations chart above.





**eXp Realty isn't just the fastest-growing brokerage; it's also the largest independent brokerage in the world and the third largest brand in North America**

*Join us as we continue to empower agents and their families on a global scale.*



LUXURY

