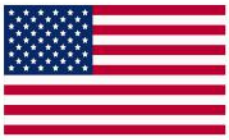
EXPERIOR FINANCIAL GROUP REASONS WHY

Promotion Guidelines & Compensation

TABLE OF CONTENTS

Promotion Guidelines 3
Compensation Overview 6
Production Requirements 8
Business Requirements 11
Shares Overview 14
Ring Earner Overview 16
Bonus Programs 18
Legacy Program 21
Right To Transfer Program (RTT)..... 26



PROMOTION GUIDELINES

PROMOTION GUIDELINES

EXECUTIVE PARTNER

- Thru 1st: 15 Qualified Direct Executive Directors/Ring Earners and 350 Licensed Associates (No more than 50% credit from one leg)
- Earn $900,000 in 12-month personal cashflow

OR

- Thru 7th: 40 Qualified Direct Executive Directors/Ring Earners and 1000 Licensed Associates (No more than 50% credit from one leg)
- Earn $900,000 in 12-month personal cashflow

PERKS: Ownership of Clients, Ownership of Agency, +3000 Shares — **120% - 130%**

SENIOR NATIONAL EXECUTIVE DIRECTOR

- Thru 1st: 10 Qualified Direct Executive Directors/Ring Earners and 250 Licensed Associates (No more than 50% credit from one leg)
- Earn $600,000 in 12-month personal cashflow

OR

- Thru 3rd: 20 Qualified Direct Executive Directors/Ring Earners and 400 Licensed Associates (No more than 50% credit from one leg)

PERKS: Ownership of Clients, Ownership of Agency, +3000 Shares — **120% - 130%**

NATIONAL EXECUTIVE DIRECTOR

- Thru 1st: 6 Qualified Direct Executive Directors/Ring Earners and 150 Licensed Associates (No more than 50% credit from one leg)
- Earn $350,000 in 12-month personal cashflow

OR

- Thru 2nd: 10 Qualified Direct Executive Directors/Ring Earners and 250 Licensed Associates (No more than 50% credit from one leg)

PERKS: Ownership of Clients, Ownership of Agency, +2500 Shares — **120% - 130%**

SENIOR EXECUTIVE DIRECTOR

- Thru 1st 3 Qualified Direct Executive Directors/Ring Earners and 80 Licensed Associates (No more than 50% credit from one leg)
- Earn $175,000 in 12-month personal cashflow

PERKS: Ownership of Clients, Ownership of Agency, +2000 Shares — **120% - 130%**

EXECUTIVE DIRECTOR

- 7Active and Producing Licensed Associates during the qualification period (No more than 50% can count from one leg or personal)
- $60,000 of Team Premium over 2 months or rolling 60 days

PERKS: Ownership of Clients, Ownership of Agency, +1000 Shares — **115% - 130%**

SENIOR MANAGER

- 4 Licensed Associates (No more than 50% can count from one leg or personal)
- $30,000 of Team Premium over 2 months or rolling 60 days

OR

- $50,000 of Premium over 4 months

PERKS: Ownership of Clients — **100%**

SENIOR FINANCIAL ASSOCIATE

- $5,000 Field Training Premium in first 60 days

OR - $10,000 Personal Premium in 3 months

OR - $20,000 Life-time Personal Premium

PERKS: Ownership of Clients — **85%**

FINANCIAL ASSOCIATE

- Get Licensed and Appointed

PERKS: Ownership of Clients — **70%**

IMPORTANT: If your spouse or common-law partner holds a separate code, only one of you may be promoted to Executive Director and above.



COMPENSATION OVERVIEW

COMPENSATION OVERVIEW

EXECUTIVE DIRECTOR

115%

B1: 120%
- 10 AOAs at $50k Premium month to month

B2: 125%
- 15 AOAs at $75k Premium month to month

B3: 130%
- 20 AOAs at $100k Premium month to month

SENIOR MANAGER III

115%
- $75,000 6 month rolling cashflow

B1: 120%
- $15k Premium month to month

B2: 125%
- $20k Premium month to month

B3: 130%
- $30k Premium month to month

SENIOR MANAGER II

107.5% - $50,000 6 month rolling cashflow

SENIOR MANAGER

100% - Management bonus 5%*

SENIOR FINANCIAL ASSOCIATE

85% - Management bonus 5%*

FINANCIAL ASSOCIATE

70% - Management bonus 5%*

GENERATION COMPENSATION

GEN 1: 14%

GEN 2: 7%

GEN 3: 3%

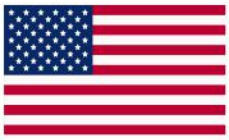
GEN 4: 2%

GEN 5: 1%

GEN 6: 0.5%

GEN 7: 0.5%

**Management bonuses are paid to all agents who promote another direct agent/team to their same respective level (at Senior Manager, Senior Financial Associate, and Financial Associate levels).*



PRODUCTION REQUIREMENTS

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PRODUCTION REQUIREMENTS

EXECUTIVE DIRECTOR WITHOUT EXCHANGE

- $150,000 of premium over 4 months

OR - $200,000 of premium over 6 months (minimum $40,000 in each qualifying month)

OR - $4,000,000 of segregated funds/annuities over 6 months (minimum $400,000 in each qualifying month)

EXECUTIVE DIRECTOR ADDITIONAL GUIDELINES

- Required to attend Locker Room ED Webinars twice per month with CEO
- Required to run at least 1 training class/meeting on a weekly basis with your team which can be in person, or via webinar. Also, it is important that your team is connected via Telegram Groups and Weekly Training put on by Experior's Head Office
- 80% of business submitted during the qualification period must settle within 4 months of receiving Advancement
- Must have and maintain a minimum 75% persistency
- Provide an Advancement Exchange to promoting Executive Director (without exchange)

IMPORTANT: If your spouse or common-law partner holds a separate code, only one of you may be promoted to Executive Director and above.

EXECUTIVE DIRECTOR WITH EXCHANGE

- $60,000 of premium over 2 months

OR - $100,000 of premium over 4 months (minimum $20,000 in each qualifying month)

OR - $2,500,000 of segregated funds/annuities over 4 months (minimum $400,000 in each qualifying month)

SENIOR MANAGER

- $30,000 of premium over 2 months or rolling 60 days

OR - $50,000 of premium over 4 months (minimum $8,000 in each qualifying month)

OR - $1,000,000 of segregated funds/annuities over 4 months (minimum $150,000 in each qualifying month)

SENIOR FINANCIAL ASSOCIATE

Option 1 - Unlicensed (Fast Track)

- $5,000 of field-training premium* in the first 60 days upon submitting AOA (no commissions payable)

Option 2 - Licensed

OR - $10,000 of premium over 3 months or rolling 90 days

Option 3 - Licensed

OR $20,000 of life-time premium

FIELD TRAINING PREMIUM*

This is when a recruit goes in the field with a licensed agent (field trainer) and watches the field trainer present and sell to a costumer in the new recruit's market.



BUSINESS REQUIREMENTS

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BUSINESS REQUIREMENTS

EXECUTIVE DIRECTOR WITHOUT EXCHANGE

- 12 Producing Licensed Associates (minimum 1 Senior Manager)
- 25% maximum production credit from 1 team/leg or personal production
- $70,000 minimum in 12-month cash-flow, or $40,000 in last 6-months

EXECUTIVE DIRECTOR ADDITIONAL GUIDELINES

- Required to attend Locker Room ED Webinar's twice per month with CEO
- Required to run at least 1 training class/meeting on a weekly basis with your team which can be in person, or via webinar. Also, it is important that your team is connected via Telegram Groups and Weekly Training put on by Experior Head Office
- 80% of business submitted during the qualification period must settle within 4 months of receiving Advancement
- Must have and maintain a minimum 75% persistency
- Provide an Advancement Exchange to promoting Executive Director (without exchange)

For ED and ED-X Advancements, an active Associate is a Licensed Associate who has done a least one piece of business during the qualification period.
If persistency drops below 75%, the advanced commissions can be reduced and/or paid as earned at Experior's discretion.
All promotions listed require 75% persistency.
**X = No Advancement Exchange Required.*

EXECUTIVE DIRECTOR WITH EXCHANGE

- 7 Producing Licensed Associates (Minimum 1 Senior Manager)
- 50% maximum production credit from 1 team/leg or personal production
- $50,000 minimum in 12-month cash-flow, or $30,000 in last 6-months

EXECUTIVE DIRECTOR ADVANCEMENT EXCHANGE REQUIREMENTS

- 100% of 1 leg

OR

- 50% of 2 legs (future Advancement Exchanges to the Promoting ED)

OR

- 75% of 1 leg and 25% of 1 leg (future Advancement Exchanges of 75% leg goes to the Promoting ED, and future Advancement Exchanges of the 25% leg goes to the New ED)

Promoting ED gets choice of leg(s). The New ED gets choice of Advancement Exchange Option. Promoting ED has up to a maximum of 6 months to take the Advancement Exchange and can only be an existing agent/leg that was present during the qualification period.

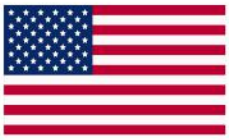
If someone passes you, the production of that associate/team will continue to be credited towards your Advancement for up to 12 months (adhering to Advancement Guidelines). This agent/team will also be deemed an automatic Advancement Exchange once you become Executive Director, and can be selected as a 100%, 50%/50% or 75%/25% option as long as you become promoted to ED within 12 months of them passing you.

SENIOR MANAGER

- 4 Licensed Associates
- 50% maximum production credit from 1 team/leg or personal production
- $10,000 minimum cash-flow in previous 3 months
- 80% of business submitted during the qualification period must settle within 4 months of receiving Advancement and not charge-back
- $10,000 minimum cash-flow in previous 3 months

SENIOR FINANCIAL ASSOCIATE

- 80% of business submitted during the qualification period must settle within 4 months of receiving Advancement and not charge-back.



SHARES QUALIFICATION OVERVIEW

SHARES QUALIFICATION OVERVIEW

EXECUTIVE DIRECTOR

- 7 active Associates
- $30,000 in submitted premium for 2 months
- Minimum 1 Senior Manager and no more than 50% credit from one leg
- Minimum income of $30,000 in 6 months, or $50,000 in 12 months

1000 SHARES

SENIOR EXECUTIVE DIRECTOR

- 3 Qualified Direct Executive Directors/Ring Earners **THRU 1ST**
- 80 Licensed Associates
- No more than 50% credit from one leg
- Minimum income of $175,000 in 12 months

2000 SHARES

NATIONAL EXECUTIVE DIRECTOR

- 6 Qualified Direct Executive Directors/Ring Earners **THRU 1ST**
- 150 Licensed Associates
- No more than 50% credit from one leg
- Minimum income of $350,000 in 12 months

OR

- 10 Qualified Direct Executive Directors/Ring Earners **THRU 2ND**
- 250 Licensed Associates
- No more than 50% credit from one leg
- Minimum income of $350,000 in 12 months

2500 SHARES

SENIOR NATIONAL EXECUTIVE DIRECTOR

- 10 Qualified Direct Executive Directors/Ring Earners **THRU 1ST**
- 250 Licensed Associates
- No more than 50% credit from one leg
- Minimum income of $600,000 in 12 months

OR

- 20 Qualified Direct Executive Directors/Ring Earners **THRU 3RD**
- 400 Licensed Associates
- No more than 50% credit from one leg
- Minimum income of $600,000 in 12 months

3000 SHARES

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RING EARNER OVERVIEW

2025 RING OVERVIEW



$1,000,000 EARNER RING

BONUS: 750 CAD SHARES + 750 USA SHARES



$750,000 EARNER RING

BONUS: 500 CAD SHARES + 500 USA SHARES



$500,000 EARNER RING

BONUS: 500 CAD SHARES + 500 USA SHARES



$250,000 EARNER RING

BONUS: 500 CAD SHARES + 500 USA SHARES



$100,000 EARNER RING

BONUS: 500 CAD SHARES + 500 USA SHARES

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BONUS PROGRAMS

A Senior Manager is ineligible for the SM B1-3 Bonus if they are married to, or in a common-law relationship with, a partner who holds the position of Executive Director and above.

USA Comp

with ED Agency & SED+ Bonuses

AGENT LEVEL	COMMISSION	PERSONAL PRODUCTION BONUS	TOTAL POTENTIAL COMMISSION
Sr. Executive Directors +	120%	up to 10%	130%
Executive Directors	115%	up to 15%	130%
Sr. Manager	100%	up to 30%	130%
Sr. Financial Associate	85%	-	85%
Financial Associate	70%	-	70%

Fine Print: Agent commissions are subject to variation depending on the carrier and product. The displayed commissions outline the top four compensation schedules for carriers' products available at Experior. On average, commissions across all sales through Experior approximate 90% of those depicted in this chart, with F&G IUL serving as an illustrative example of a 90% grid payout. For specific commission or override details on individual products, please review the Experior Commission Schedule

ED+ Agency Bonus

	Override		Bonus	Total Percentage	Requirements at Each Level
Agency (IE: SED over FA)	50%	+	4.00%	54.00%	4 x $40,000
SED+ Generational Bonuses					
1st Generation	14.00%	+	3.00%	17.00%	$120,000
2nd Generation	7.00%	+	1.00%	8.00%	$500,000
3rd Generation	3.00%	+	1.00%	4.00%	
4th Generation	2.00%	+	1.00%	3.00%	
5th Generation	1.00%	+	1.00%	2.00%	
6th Generation	0.50%	+	1.00%	1.50%	
7th Generation	0.50%	+	1.00%	1.50%	

NOTE:
For the SED+ Bonuses, the greater of the 2 programs will always pay out.
EDs can earn Agency Bonuses, and SED+ can earn Thru 1st, and Thru 7th Bonuses

USA Comp
with BUILDER BONUSES

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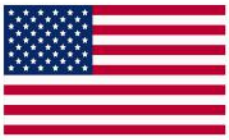
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Sr. Executive Directors +	120%	up to 10%	130%
Executive Directors	115%	up to 15%	130%
Sr. Manager	100%	up to 30%	130%
Sr. Financial Associate	85%	-	85%
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	Generational Override		Builder Bonus	Total Percentage	Requirements
1st Generation	14.00%	+	6.00%	20.00%	30x30 Agency
2nd Generation	7.00%	+	3.00%	10.00%	40x40 Agency
3rd Generation	3.00%	+	1.50%	4.50%	50x50 Agency
4th Generation	2.00%	+	0.50%	2.50%	100x100 Thru 1st
5th Generation	1.00%	+	0.50%	1.50%	100x100 Thru 1st
6th Generation	0.50%	+	0.25%	0.75%	100x100 Thru 1st
7th Generation	0.50%	+	0.25%	0.75%	100x100 Thru 1st
Total	28.00%	+	12.00%	40.00%	

Requirements: The initial figure denotes the count of Associate Ownership Agreements (AOAs) submitted within a one-month timeframe, while the subsequent number indicates the quantity of Life Applications Submitted during the same duration.

TOTAL POTENTIAL FIELD PAYOUT =
Minimum 148%. Up to 170% with Bonuses
Generational bonuses at the SED+ level will consistently pay out the higher amount between the two available programs, ensuring maximum benefit.



LEGACY PROGRAM

EXPERIOR'S LEGACY PROGRAM

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The Experior Financial Group Legacy certification offers our Agents the opportunity to enhance their business, their wealth and protect the financial future of their loved ones for many generations to come!
This certification offers **5 levels of achievement**, each level comes with increased benefits and qualifications so that you can create your families Legacy!

Bronze Qualifications & Activation

Bronze: To qualify, an Agent must have a residual income from trailers and renewals that averages a minimum of $500 monthly.
Sale of Business: Provided that a Bronze Legacy Qualifier has a monthly residual income of $500 a month then in the event of retirement of such Bronze Legacy Qualifier, his/her residual income will continue to be paid out to them at 75% for a period of 10 years.
Death: To qualify for this program, the Bronze Legacy Qualifier must have a beneficiary named who may take over their business 100%, or if they are not active in the business, they may elect the 75% buyout over 10 years.
Requirements: To qualify for this program, the Bronze Legacy Qualifier or the beneficiary of the Bronze Legacy Qualifier must maintain an active license and errors and omissions insurance for the period of the buyout.
Other: At any time, an Agent may sell their book of business, even if they have not reached the level of Bronze Legacy. They will be required to find a buyer and negotiate the terms with that buyer.

EXPERIOR'S LEGACY PROGRAM

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Silver Qualifications & Activation

Silver: To qualify, an Agent must qualify for Executive Director and submit the designation form to Experior.
Retirement: Provided that a Silver Legacy ED has been under continuous contract with Experior for a period of 5 years, then in the event of the Retirement of such Silver Legacy ED, his/her code and code overrides will be paid out to them at 75% for a period of 10 years.
Disability: In the event of Disability of a Silver Legacy ED, his/her code and code overrides will be paid out to them or a person of their choosing at 75% for a period of 10 years.
Death: In the event of the death of a Silver Legacy ED, his/her code and code overrides will be paid out to their chosen beneficiary at 75% for a period of 10 years.

Gold Qualifications & Activation

In order to qualify for "Gold Legacy" an Agent must qualify for Executive Director and submit the designation form to Experior

They also must have a minimum of fifty (50) Active Licensed Agents in his/her hierarchy or three (3) 1st Generation EDs in his/her ED Team, and one (1) of the following three (3) threshold criteria;
(i) $1,200,000 of annual insurance premium collectively submitted (being an average of $50,000 monthly) during any rolling twenty-four (24) month period by the Agent's Agency and the Agent's 1st Generation ED Team(s).
(ii) $4,000,000 of In-force Insurance Premium collectively held under contract by the Agent's Agency and the Agent's 1st Generation ED Team(s).
(iii) $40,000,000 of AUM collectively held under contract by the Agent's Agency and the Agent's 1st Generation ED Team(s).

Immediate Qualification:

Notwithstanding the other "Gold Legacy" qualification requirements, any Agent who qualifies for Executive Director that has registered the Experior Designation Form, held contracts with Experior for any period of fifteen (15) years and has earned Experior's $100,000 Income Ring, shall immediately qualify as a Gold Legacy ED.

Gold Legacy Activation:

Retirement: Provided that a Gold Legacy ED has been under continuous contract with Experior for a period of seven (7) years, then in the event of the Retirement of such Gold Legacy ED, his/her Code and Code overrides will be paid out to them at 75% for a period of 10 years, and immediately following the 10-year period, it will be paid out indefinitely at 25%.

Disability: In the event of the Disability of a Gold Legacy ED, his/her Code and Code overrides will be paid out to them at 75% for a period of 10 years, and immediately following the 10-year period, it will be paid out indefinitely at 25%.

Death: In the event of the death of a Gold Legacy ED, his/her Code and Code overrides will be paid out to them at 75% for a period of 10 years, and immediately following the 10-year period, it will be paid out indefinitely at 25%.

Platinum Qualifications & Activation

In order to qualify for "Platinum Legacy" an Agent must qualify for Executive Director and submit the designation form to Experior

They also must have either a minimum of one hundred fifty (150) Active Licensed Agents in his/her Hierarchy or twelve (12) Active Hierarchy EDs, (Four (4) of which must be 1st Generation in his/her ED Team), and must have achieved one (1) of the following three (3) threshold criteria:

(i) $6,000,000 of annual insurance premium collectively submitted (being an average of $250,000 monthly) during any rolling twenty-four (24) month period by the Agent's Agency and the Agent's 1st, 2nd and 3rd Generation ED Team(s).

(ii) $8,000,000 of In-force Insurance Premium collectively held under contract by the Agent's Agency and the Agent's 1st, 2nd and 3rd Generation ED Team(s).

(iii) $80,000,000 of AUM collectively held under contract by the Agent's Agency and the Agent's 1st, 2nd and 3rd Generation ED Team(s).

Platinum Legacy Activation

Retirement: Provided that a Platinum Legacy ED has been under continuous contract with Experior for a period of ten (10) years, then in the event of the Retirement of such Platinum Legacy ED, his/her Code and Code overrides will be paid out to them at 75% for a period of 10 years, and immediately following the 10-year period, it will be paid out indefinitely at 50%.

Disability: In the event of the Disability of a Platinum Legacy ED, his/her Code and Code overrides will be paid out to them at 75% for a period of 10 years, and immediately following the 10-year period, it will be paid out indefinitely at 50%.

Death: In the event of the death of a Platinum Legacy ED, his/her Code and Code overrides will be paid out to them at 75% for a period of 10 years, and immediately following the 10-year period, it will be paid out indefinitely at 50%.

Platinum Plus Qualifications & Activation

In order to qualify for "Platinum Plus Legacy" an Agent must qualify for Executive Director and submit the designation form to Experior

They also must have either a minimum of two hundred and fifty (250) Active Licensed Agents in his/her Hierarchy or fifteen (15) Active Hierarchy EDs, (Five (5) of which must be 1st Generation in his/her ED Team), and must have achieved one (1) of the following three (3) threshold criteria:

(i) $12,000,000 of annual insurance premium collectively submitted (being an average of $500,000 monthly) during any rolling twenty-four (24) month period by the Agent's Agency and the Agent's 1st, 2nd, 3rd and 4th Generation ED Team(s).
(ii) $15,000,000 of In-force Insurance Premium collectively held under contract by the Agent's Agency and the Agent's 1st, 2nd, 3rd and 4th Generation ED Team(s).
(iii) $150,000,000 of AUM collectively held under contract by the Agent's Agency and the Agent's 1st, 2nd, 3rd and 4th Generation ED Team(s).

Platinum Plus Legacy Activation:

Retirement: Provided that a Platinum Plus Legacy ED has been under continuous contract with Experior for a period of twelve (12) years, then in the event of the Retirement of such Platinum Plus Legacy ED, his/her Code and Code overrides will be paid out to them at 75% indefinitely.
Disability: In the event of the Disability of a Platinum Plus Legacy ED, his/her Code and Code overrides will be paid out to them at 75% indefinitely.
Death: In the event of the death of a Platinum Plus Legacy ED, his/her Code and Code overrides will be paid out to them at 75% indefinitely.

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Right To Transfer (RTT) Program

The Right to Transfer (RTT) program supersedes all legacy programs while ensuring that there is no change in compensation when an immediate family member assumes ownership of an Agent's business. This program is designed to facilitate the seamless transition of business ownership to family members, thus preserving the legacy of the Agents.

Eligibility and Requirements:

1. **Eligible Agents:** Life licensed agents at all levels—including Financial Associates (FA), Senior Financial Associates (SFA), Senior Managers (SM), Executive Directors (ED), and higher—are permitted to fully transfer their business to an immediate family member, which includes a spouse, child, or parent.
2. **Licensing and Insurance:** The recipient of the business transfer must hold a valid life insurance license and maintain Errors and Omissions (E&O) insurance in the provinces or states where the business operates.
3. **Complete Transfer:** This transfer constitutes a complete (100%) transition of the business, encompassing all agency operations, downline structures, and client accounts.
4. **Legacy Programs for EDs and Above:** While the RTT program is available to all agents, Legacy programs remain accessible to qualified Executive Directors (EDs) and above. These programs allow for the transfer of business to a designated beneficiary who may not meet the RTT program's requirements.
5. **Support for Business Operations:** Additionally, the recipient may elect to share a portion of the code with their direct upline or a Senior Executive Director (SED) or higher within the Experior salesforce. This arrangement is intended to support business operations and is subject to the approval of Experior's Board of Directors. It must also align with the best interests of all parties involved.

This comprehensive framework ensures that Agents can effectively transition their businesses while complying with industry standards and maintaining the integrity of their operations.

The paragraphs of this Promotion & Advancement Guidelines Booklet are separate and distinct covenants, severable from each other. If a covenant is determined to be invalid or unenforceable, such invalidity or unenforceability shall apply to the covenant only to the extent of that invalidity or unenforceability and shall not affect the validity or enforceability of any other covenant.