PROMOTION GUIDELINES & COMPENSATION

EXPERIOR
FINANCIAL GROUP INC

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BUILDER COMPENSATION OVERVIEW

The Big Picture

Contracts:

40%-145%

Generational Overrides:

Thru 7 gens (53%)

Personal Production Bonus:

Monthly Bonus with potential to pay
FYC + 145% - 160% on ED Personal Sales

2 Additional Monthly Bonus Programs

1. ED+ Hierarchy Bonus (13%)
+
2. Builder Bonus (9%)

Total Potential Field Payout = Minimum 198%
Up to 230% with Bonuses

(plus, additional personal carrier bonuses 15-40%)

If you qualify for both the Builder Bonus and the Tier 2 SED+ Generational Bonus in the same month, the higher of the two will pay out, which is the Builder Bonus. Agents may still receive the Builder Bonus while also qualifying for the Tier 1 Agency+ Bonus and the Tier 3 NED+ Generational Bonus.

Contracts

Financial Associate (FA)
FYC + 40%

10% Management Bonus when you promote a direct agent/team to your same level.

Senior Financial Associate (SFA)
FYC + 70%

10% Management Bonus when you promote a direct agent/team to your same level.

Senior Manager (SM)
FYC + 100% (Up to 160% with Personal Bonus met)

10% Management Bonus for promoting a direct agent or team to your level, with progression to SM II and SM III at 120% and 140%, and personal bonuses at SM III.

Executive Director (ED)
FYC + 140% (Up to 160% with Personal Bonus met)

Eligible for Personal Bonus, Builder Bonus, and Agency Bonus when requirements are met.

Senior Executive Director (SED)
FYC + 145% (Up to 160% with Personal Bonus met)

Eligible for Personal Bonus, Builder Bonus, Agency Bonus, and Thru 1st Bonus when requirements are met.

National Executive Director (NED)
FYC + 145% (Up to 160% with Personal Bonus met)

Eligible for Personal Bonus, Builder Bonus, Agency Bonus, Thru 1st Bonus, and Thru 7th Bonus when requirements are met.

Senior National Executive Director (SNED)
FYC + 145% (Up to 160% with Personal Bonus met)

Eligible for Personal Bonus, Builder Bonus, Agency Bonus, Thru 1st Bonus, and Thru 7th Bonus + $15K Signing Bonus when requirements are met.

Executive Partner (EP)
FYC + 145% (Up to 160% with Personal Bonus met)

Eligible for Personal Bonus, Builder Bonus, Agency Bonus, Thru 1st Bonus, and Thru 7th Bonus when requirements are met + Exemption from Agency Requirement to Earn Thru 1st & Thru 7th Bonus.

Senior Executive Partner (SEP)
FYC + 145% (Up to 160% with Personal Bonus met)

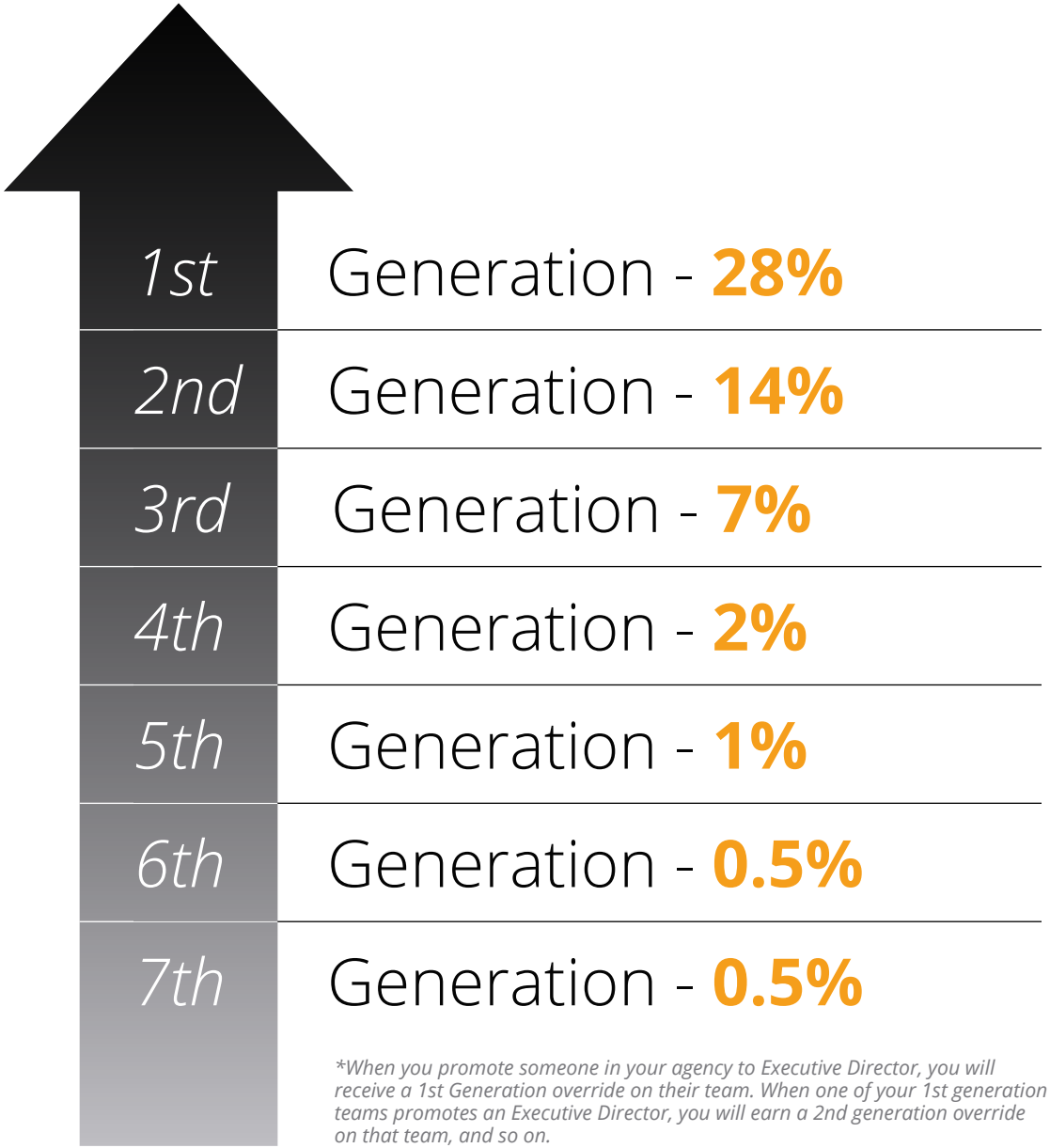
Eligible for Personal Bonus, Builder Bonus, Agency Bonus, Thru 1st Bonus, and Thru 7th Bonus when requirements are met + Exemption from Thru 1st Requirements to Earn the Thru 7th Bonus.

National Executive Partner (NEP)
FYC + 145% (Up to 160% with Personal Bonus met)

Includes all the benefits of an SEP, along with access to a bonus pool representing 0.1% of Experior's entire life insurance production.

First-year commissions (FYC) are contingent upon both the carrier and the selected product. The FYC structure with Experior's product partners aligns with industry standards for Managing General Agencies (MGAs). Furthermore, numerous companies featured in our product portfolio extend additional personal bonuses ranging from 15% to 40% of the FYC to agents. These bonuses are provided directly to the agent, in addition to the commissions outlined in this chart.

Generational Overrides



*When you promote someone in your agency to Executive Director, you will receive a 1st Generation override on their team. When one of your 1st generation teams promotes an Executive Director, you will earn a 2nd generation override on that team, and so on.

BONUS PROGRAMS

- If you qualify for both the Builder Bonus and the Tier 2 SED+ Generational Bonus in the same month, the higher of the two will pay out, which is the Builder Bonus. Agents may still receive the Builder Bonus while also qualifying for the Tier 1 Agency+ Bonus and the Tier 3 NED+ Generational Bonus.

New Bonus qualifications are effective June 1, 2026. All requirements are subject to change with notice.

Personal Production Bonus (B1, B2, B3)

Personal Production Bonus Levels

B1: $15,000 = 5% (7 App Min.) **FYC + 145%**

B2: $20,000 = 10% (10 App Min.) **FYC + 150%**

B3: $30,000 = 20% (15 App Min.) **FYC + 160%**

Production Bonus (B1, B2, B3)

- Bonus applied at the month end to personal deals the following month
- Bonus qualifications based on personal settled premium and personal settled applications.
- Up to 160% contracts without recruiting (B1/B2/B3)

***Must requalify each month for the B1 B2 B3 bonuses*

AGENT LEVEL	COMMISSION	PERSONAL PRODUCTION BONUS	TOTAL POTENTIAL COMPENSATION
Senior Executive Directors+	FYC + 145%	Up to 15%	**FYC + 160%**
Executive Directors	FYC + 140%	Up to 20%	**FYC + 160%**
Senior Manager	FYC + 100%	-	**FYC + 100%**
Senior Financial Associate	FYC + 70%	-	**FYC + 70%**
Financial Associate	FYC + 40%	-	**FYC + 40%**

First-year commissions (FYC) are contingent upon both the carrier and the selected product. The FYC structure with Experior's product partners aligns with industry standards for Managing General Agencies (MGAs). Furthermore, numerous companies featured in our product portfolio extend additional personal bonuses ranging from 15% to 40% of the FYC to agents. These bonuses are provided directly to the agent, in addition to the commissions outlined in this chart.

New Bonus qualifications are effective June 1, 2026. All requirements are subject to change with notice.

ED+ Hierarchy Bonus

Tier 1. Agency+ Bonus

	AGENCY OVERRIDE		BONUS	TOTAL PERCENTAGE	REQUIREMENTS AT EACH LEVEL
Agency (IE: SED over FA)	105%	+	4.00%	109.00%	**4 x $40,000** Agency Recruits x Settled Agency Premium

Tier 2. SED+ Generational Bonus

	GEN OVERRIDE		BONUS	TOTAL PERCENTAGE	REQUIREMENTS AT EACH LEVEL
1st Generation	28.00%	+	3.00%	31.00%	**$120,000** Thru 1st Settled Premium

Tier 3. NED+ Generational Bonus

	OVERRIDE		BONUS	TOTAL PERCENTAGE	REQUIREMENTS AT EACH LEVEL
2nd Generation	14.00%	+	1.00%	15.00%	**$500,000** Thru 7th Settled Premium
3rd Generation	7.00%	+	1.00%	8.00%	
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%	

ED+ Hierarchy Bonus

1 Agency Bonus (Executive Director+)

- Recruit 4 × have $40,000 settled premium
- Payout: +4% Agency Bonus

Plain English: Your agency recruits 4 and your agency settles $40,000 total it unlocks a 4% bonus.

2 SED+ Bonus (First Generation)

- Must first qualify for Agency Bonus
- Agency = 4 × $40,000 + Thru First = $120,000 settled (80,000 at 1st must be settled, 40,000 in the agency but must hit the agency bonus in order to qualify)
- Payout: +3% bonus on 1st generation

Plain English: After Agency Bonus, your thru first-generation team must settle $120,000. Unlocks +3% on 1st gen. Only paid on thru 1st.

3 NED+ Bonus (Second–Seventh Generations)

- Hierarchy settles $500,000 across all generations
- Agency Thru 1st must also be met
- Payout: +1% bonus on 2nd–7th generations
- For the NED plus generational bonus, once an agent reaches the five hundred thousand threshold in settled premium, they unlock all generational overrides from second through seventh generation at the same time.

Plain English: Your entire team thru 7th gen settles $500,000. Unlocks +1% on those deeper levels.

- Bonus earned on a monthly basis
- Bonus paid at month's end on qualifying month deals
- Executive Partners may receive SED+ NED+ Bonus without qualifying for ED Agency Bonus
- SEP+ can hit thru 7th without hitting Agency or thru 1st bonuses

First-year commissions (FYC) are contingent upon both the carrier and the selected product. The FYC structure with Experior's product partners aligns with industry standards for Managing General Agencies (MGAs). Furthermore, numerous companies featured in our product portfolio extend additional personal bonuses ranging from 15% to 40% of the FYC to agents. These bonuses are provided directly to the agent, in addition to the commissions outlined in this chart.

Builder Bonus

1st Generation

Generational Override		Builder Bonus	
28.00%	**+**	**9.00%**	**= 37%**

Requirements at this level - **30x30 Agency**

30×30 Agency = 9% on 1st gen

- Bonus paid at month's end on qualifying month production

Plain English: Think People + Policies each month.

Example: 30×30 = 30 recruits + 30 settled applications.

If you qualify for both the Builder Bonus and the Tier 2 SED+ Generational Bonus in the same month, the higher of the two will pay out, which is the Builder Bonus. Agents may still receive the Builder Bonus while also qualifying for the Tier 1 Agency+ Bonus and the Tier 3 NED+ Generational Bonus.

ADVANCEMENT GUIDELINES & REQUIREMENTS

- *New Guidelines Take Effect January 1st, 2026.

Financial Associate *FYC + 40%*

Production Requirements

- Active Provincial license and Errors and Omissions Insurance uploaded on the Experior Back-office

Max payout is 2500 per policy. The rest to be paid over the following 24 months.

10% Management Bonus when you promote a direct agent/team to your same level.

Senior Financial Associate *FYC + 70%*

Production Requirements

Unlicensed Associate
- $5,000 Submitted in Field Training Premium (First 60 Days)

Licensed Agent
- $8,000 Personal Settled Target Premium in 90 days

Or

- $16,000 Personal Life-time Settled Target Premium

**Seg fund/investment income during qualification period is credited as Settled Target Premium (No more than 50% credit towards the total STP required)*

Max payout is 5000 per policy. The rest to be paid over the following 24 months.*

Premium is calculated as follows for advancement credit: 100% credit for life, critical illness, disability, personal health and dental insurance. 25% credit for travel insurance. 10% credit for group insurance.

For Canada, segregated funds need to be chargeback 3 year or 5 year series to qualify.

10% Management Bonus when you promote a direct agent/team to your same level.

Senior Manager *FYC + 100%*

Production Requirements

- $25,000 Settled Target Premium in 90 days
- *No More Than 50% of Volume Can Be Credited From 1 Leg/Personal
- Minimum Income of $10,000 3-month

**Seg fund/investment income during qualification period is credited as Settled Target Premium (No more than 50% credit towards the total STP required)*

Max payout is 7500 per policy. The rest to be paid over the following 24 months**

Business Requirements

- 3 Active Agents (ANYTHING Settled in past 90 days)

10% Management Bonus when you promote a direct agent/team to your same level.

Executive Director *FYC + 140%*

With Exchange

Production Requirements

- $50,000 Settled Target Premium in 90 days

Business Requirements

- 7 Active Agents (ANYTHING Settled in previous 90 days)
- Minimum 3 Direct Active Agents
- Minimum 1 Active Sr. Manager
- Minimum Income of $30,000 6-month, or $50,000 12-month

**Annuity/investment income during the qualification period is credited as Settled Target Premium (No more than 50% credit towards the total STP required)*

Max payout is 10,000 per policy. The rest to be paid over the following 24 months**

Executive Director Exchange Requirements

- Provide Exchange Leg (100%, 50%/50%, 75%/25%)
- *50% Maximum Credit from 1 Leg/Personal

Additional Benefits

- Eligible for ED Personal, Builder, and ED Agency bonuses when requirements are met

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 and their team will continue to be credited toward your Executive Director advancement for up to 12 months, provided you follow the Advancement Guidelines.

If within 12 months of them passing you become an Executive Director, that leg can be apart of your Exchange leg and you may select one of the following options: 100%, or 50%/50%, or 75%/25%, as long as you are promoted to Executive Director within 12 months of that associate passing you.

If you do not promote to Executive Director within that 12 month period, that Executive Director leg will automatically be designated as a replacement leg.

Premium is calculated as follows for advancement credit: 100% credit for life, critical illness, disability, personal health and dental insurance. 25% credit for travel insurance. 10% credit for group insurance.

For Canada, segregated funds need to be chargeback 3 year or 5 year series to qualify.

Executive Director *FYC + 140%*

Without Exchange

Production Requirements

- $120,000 Settled Target Premium in 180 days

Business Requirements

- 12 Active Agents (ANYTHING Settled in previous 90 days)
- Minimum 3 Direct Active Agents
- Minimum 1 Active Sr. Manager
- Minimum Income of $50,000 6-month, or $70,000 12-month

**Annuity/investment income during qualification period is credited as Settled Target Premium (No more than 25% credit towards the total STP required)*

Max payout is 10,000 per policy. The rest to be paid over the following 24 months**

Executive Director Exchange Requirements

- No Exchange Leg Required
- *25% Maximum Credit from 1 Leg/Personal

Additional Benefits

- Eligible for ED Personal, Builder, and ED Agency bonuses when requirements are met

Additional Executive Director Guidelines

- Required to attend Executive Director Leadership Briefing webinars twice per month
- 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)

**For ED and ED-X Advancements, an active agent is a licensed agent 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.*

Senior Executive Director *FYC + 145%-160%*

Thru 1st

Production Requirements

- $200,000 Settled Target Premium in 90 days

Or

- $800,000 Settled Target Premium in 12 months

Business Requirements

- 3 Qualified Direct Executive Directors/Ring Earners
- 30 Active Agents (ANYTHING Settled in previous 90 days)
- *50% Maximum Credit from 1 Leg/Personal
- Minimum Income of $175,000 12-month**

**Annuity/investment income during the qualification period is credited as Settled Target Premium (No more than 50% credit towards the total STP required)*

Additional Benefits

- Leadership level; eligible for Agency/SED+/Builder bonuses when requirements are met

National Executive Director *FYC + 145%-160%*

Thru 1st

Production Requirements

- $400,000 Settled Target Premium in 90 days

Or

- $1,600,000 Settled Target Premium in 12 months

Business Requirements

- 6 Qualified Direct Executive Directors/Ring Earners or 3 Qualified SED+
- 60 Active Agents (ANYTHING Settled in previous 90 days)
- *50% Maximum Credit from 1 Leg/Personal
- Minimum Income of $350,000 12-month**

**Annuity/investment income during the qualification period is credited as Settled Target Premium (No more than 50% credit towards the total STP required)*

Or Thru 2nd

Production Requirements

- $2,800,000 Settled Target Premium in 12 months

Business Requirements

- 10 Qualified Executive Directors/Ring Earners
- 100 Active Agents (ANYTHING Settled in previous 90 days)
- *50% Maximum Credit from 1 Leg/Personal
- Minimum Income of $350,000 12-month**

**Annuity/investment income during the qualification period is credited as Settled Target Premium (No more than 50% credit towards the total STP required)*

Additional Benefits

- Leadership level; eligible for Agency/SED/NED+/Builder bonuses when requirements are met

Senior National Executive Director *FYC + 145%-160%*

Thru 1st

Production Requirements

- $700,000 Settled Target Premium in 90 days

Business Requirements

- 10 Qualified Direct Executive Directors/Ring Earners or 4 Qualified SED+
- 100 Active Agents (ANYTHING Settled in previous 90 days)
- *50% Maximum Credit from 1 Leg/Personal
- Minimum Income of $600,000 12-month**

**Annuity/investment income during the qualification period is credited as Settled Target Premium (No more than 50% credit towards the total STP required)*

Or Thru 3rd

Production Requirements

- $4,000,000 Settled Target Premium in 12 months

Business Requirements

- 20 Qualified Direct Executive Directors/Ring Earners or 8 Qualified SED+
- 150 Active Agents (ANYTHING Settled in previous 90 days)
- *50% Maximum Credit from 1 Leg/Personal
- Minimum Income of $600,000 12-month**

**Annuity/investment income during the qualification period is credited as Settled Target Premium (No more than 50% credit towards the total STP required)*

Additional Benefits

- $15K Signing Bonus when requirements are met
- Leadership level; eligible for Agency/SED/NED+/Builder bonuses when requirements are met

Executive Partner *FYC + 145%-160%*

Thru 1st

Production Requirements

- $1,000,000 Settled Target Premium in 90 days

Business Requirements

- 15 Qualified Direct Executive Directors/Ring Earners or 6 Qualified SED+
- 150 Active Agents (ANYTHING Settled in previous 90 days)
- *50% Maximum Credit from 1 Leg/Personal
- Minimum Income of $900,000 12-month**

**Annuity/investment income during the qualification period is credited as Settled Target Premium (No more than 50% credit towards the total STP required)*

Or Thru 7th

Production Requirements

- $10,000,000 Settled Target Premium in 12 months

Business Requirements

- 40 Qualified Executive Directors/Ring Earners or 16 Qualified SED+
- 400 Active Agents (ANYTHING Settled in previous 90 days)
- *50% Maximum Credit from 1 Leg/Personal
- Minimum Income of $900,000 12-month**

**Annuity/investment income during the qualification period is credited as Settled Target Premium (No more than 50% credit towards the total STP required)*

Additional Benefits

- Leadership level; eligible for Agency/SED/NED+/Builder bonuses when requirements are met

Senior Executive Partner *FYC + 145%-160%*

Thru 1st

Production Requirements

- $1,200,000 Settled Target Premium in 90 days

Business Requirements

- 20 Qualified Direct Executive Directors/Ring Earners or 8 Qualified SED+
- 200 Active Agents (ANYTHING Settled in previous 90 days)
- *33% Maximum Credit from 1 Leg/Personal
- Minimum Income of $1,200,000 12-month**

**Annuity/investment income during the qualification period is credited as Settled Target Premium (No more than 33% credit towards the total STP required)*

Or Thru 7th

Production Requirements

- $12,000,000 Settled Target Premium in 12 months

Business Requirements

- 50 Qualified Executive Directors/Ring Earners or 20 Qualified SED+
- 500 Active Agents (ANYTHING Settled in previous 90 days)
- *33% Maximum Credit from 1 Leg/Personal
- Minimum Income of $1,200,000 12-month**

**Annuity/investment income during the qualification period is credited as Settled Target Premium (No more than 33% credit towards the total STP required)*

Additional Benefits

- Exemption from Thru 1st Requirements to Earn the Thru 7th Bonus
- Leadership level; eligible for Agency/SED/NED+/Builder bonuses when requirements are met

National Executive Partner *FYC + 145%-160%*

Thru 1st

Production Requirements

- $1,500,000 Settled Target Premium in 90 days

Business Requirements

- 25 Qualified Direct Executive Directors/Ring Earners or 10 Qualified SED+
- 250 Active Agents (ANYTHING Settled in previous 90 days)
- *33% Maximum Credit from 1 Leg/Personal
- Minimum Income of $1,500,000 12-month**

**Annuity/investment income during the qualification period is credited as Settled Target Premium (No more than 33% credit towards the total STP required)*

Or Thru 7th

Production Requirements

- $14,000,000 Settled Target Premium in 12 months

Business Requirements

- 60 Qualified Executive Directors/Ring Earners or 25 Qualified SED+
- 600 Active Agents (ANYTHING Settled in previous 90 days)
- *33% Maximum Credit from 1 Leg/Personal
- Minimum Income of $1,500,000 12-month**

**Annuity/investment income during the qualification period is credited as Settled Target Premium (No more than 33% credit towards the total STP required)*

Active Agent: Settled ANY TYPE of Business in prior 3 months

ED+ Downlines for SED+ promotional criteria, must all be Qualified

For all promotions, every requirement must be met simultaneously

NET License = 0.75 if a BEAM, for Example.

Additional Benefits

- Access to a Company-wide Bonus Pool = 0.1%
- Override the entire company
- Leadership level; eligible for Agency/SED/NED+/Builder bonuses when requirements are met

Company-wide Bonus Pool

Based on 2025 Projections

- $150,000,000 Settled Target Premium
- Additional $150,000 Paid to the National Executive Partner(s)

Based on 2030 Projections

- $2,000,000,000 Settled Target Premium
- Additional $2,000,000 Paid to the National Executive Partner(s)

PERSONAL PRODUCTION MODEL

LEVEL	YOUR SALES PAYOUT	NOTES
Financial Associate (FA)	FYC + 40%	10% Management Bonus when you promote a direct agent/team to your same level.
Senior Financial Associate (SFA)	FYC + 70%	10% Management Bonus when you promote a direct agent/team to your same level.
Senior Manager (SM)	FYC + 100%	10% Management Bonus when you promote a direct agent/team to your same level.
Senior Manager II (SM II)	FYC + 120%	-
Senior Manager III (SM III)	FYC + 140% - 160%	Eligible for Personal Production Bonuses (B1/B2/B3).

Financial Associate *FYC + 40%*

Production Requirements

- Active Provincial license and Errors and Omissions Insurance uploaded on the Experior Back-office

Max payout is 2500 per policy. The rest to be paid over the following 24 months.

10% Management Bonus when you promote a direct agent/team to your same level.

Senior Financial Associate *FYC + 70%*

Production Requirements

Unlicensed Associate

- $5,000 Submitted in Field Training Premium (First 60 Days)

Licensed Agent

- $8,000 Personal Settled Target Premium in 90 days

Or

- $16,000 Personal Life-time Settled Target Premium

**Seg fund/investment income during qualification period is credited as Settled Target Premium (No more than 50% credit towards the total STP required)*

Max payout is 5000 per policy. The rest to be paid over the following 24 months.*

Premium is calculated as follows for advancement credit: 100% credit for life, critical illness, disability, personal health and dental insurance. 25% credit for travel insurance. 10% credit for group insurance.

For Canada, segregated funds need to be chargeback 3 year or 5 year series to qualify.

10% Management Bonus when you promote a direct agent/team to your same level.

Senior Manager *FYC + 100%*

Production Requirements

- $30,000 6-month cashflow

Senior Manager II *FYC + 120%*

Production Only

Production Requirements

- $50,000 6-month cashflow

Senior Manager III *FYC + 140%-160%*

Production Only

Production Requirements

- $75,000 6-month cashflow

Senior Manager III Production Bonus Levels

B1: $15,000 = 5% (7 App Min.) **FYC + 145%**

B2: $20,000 = 10% (10 App Min.) **FYC + 150%**

B3: $30,000 = 20% (15 App Min.) **FYC + 160%**

SMIII Production Bonus

- Bonus applied at the month end to personal deals the following month
- Bonus qualifications based on personal settled premium and personal settled applications.
- Higher payout based on personal monthly sales
- Up to 160% contracts without recruiting (B1/B2/B3)

***Must requalify each month for the B1 B2 B3 bonuses*

AGENT LEVEL	COMMISSION	PERSONAL PRODUCTION BONUS	TOTAL POTENTIAL COMPENSATION
Financial Associate	FYC + 40%	-	**FYC + 40%**
Senior Financial Associate	FYC + 70%	-	**FYC + 70%**
Senior Manager	FYC + 100%	-	**FYC + 100%**
Senior Manager II	FYC + 120%	-	**FYC + 120%**
Senior Manager III	FYC + 140%	Up to 20%	**FYC + 160%**

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.

New Bonus qualifications are effective June 1, 2026. All requirements are subject to change with notice.

RING EARNER OVERVIEW



Onyx

$100,000
Earner Ring



Blue Spinel

$250,000
Earner Ring



Garnet

$500,000
Earner Ring



Emerald

$750,000
Earner Ring



Amethyst

$1,000,000
Earner Ring



Blue Topaz

$1,500,000
Earner Ring



Topaz

$2,000,000
Earner Ring



Tourmaline

$3,000,000
Earner Ring



Smokey Quartz

$4,000,000
Earner Ring



Ruby

$5,000,000
Earner Ring

LEGACY PROGRAM

- *New Legacy qualifications are effective June 1, 2026. All requirements are subject to change with notice.

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.

Silver Qualifications & Activation

Silver: Become an Executive Director.

Retirement: Provided that a Silver Legacy ED has been under continuous contract with Experior for a period of three (3) 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 two (2) threshold criteria:

(i) $1 Million of Settled target premium in prior 3 years THRU 1st Generation Executive Director team(s) $41,667 monthly average.

(ii) $40,000,000 of AUM collectively held under contract by the Agent's Agency and the Agent's 1st Generation ED Team(s).

Retirement: Provided that a Gold Legacy ED has been under continuous contract with Experior for a period of five (5) 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

- 12 Total Hierarchy EDs (Min. 4 Direct) or 150 Licensed Agents in the Hierarchy

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 two (2) threshold criteria:

(i) $5 Million of Settled target premium in prior best 3 years of the past 4 years THRU 3rd Generation Executive Director team(s) $208,333 monthly average.

(ii) $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).

Retirement: Provided that a Platinum 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 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 25%.

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

- 15 Total Hierarchy EDs (min. 5 direct) or 250 Licensed Agents in the Hierarchy

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 two (2) threshold criteria:

(i) $10 Million of Settled target premium in prior best 3 years of the past 6 years THRU 4th Generation Executive Director team(s) $416,667 monthly average.

(ii) $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).

Retirement: Provided that a Platinum Plus 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 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.

Right to Transfer 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:

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.

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.

Complete Transfer: This transfer constitutes a complete (100%) transition of the business, encompassing all agency operations, downline structures, and client accounts.

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.

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.