



INDEPENDENT AGENT CAREER PLAN

Our New Perspective Concept ... Where Innovation, Creativity & Change Are Not a One Time Initiative but Rather a Continuous, Every Day Event to Lead to the Creation of a Major Entity ... to Lead Our Marketplace!"

Why Change?

We listened to the *Entrepreneur*—you.

We focused on *objectivity* in changing the compensation plan without bias.

We listened to leaders in our sales force.

We **objectively** eliminated the paradigm of resistance to change by the nay sayer, and we engineered a new comp plan designed for a partnership in rapid growth to create a **Major Entity** ... for the company and **for each associate at all levels!**

What It Is ... & What It's Not ...

It's a plan ...

- that allows not a **few** to reach the top, but **rather** allows the **masses** to rise up!
- that doesn't have unreachable goals.
- that allows everyone in the sales force—currently contracted or new recruits—to move up quickly with a **can do attitude!**
- where an independent distributor can develop 6 levels of Branch Managers to become a joint CEO of his or her own company providing stability.
- where **all company** bonus pools are attainable by everyone.
- with a **New Perspective** that brings a **full package approach** to all levels in the Field Force, driving your qualification toward additional Bonus Pools!

As your business matures, new Executive Directors will be motivated to build and attain **minimum Executive Directors pool production requirements**, creating your own growth to **set yourself financially free**.

Why It Works

The compensation plan works because:

- when the little guy wins, everyone wins BIG!
- if you want success, give success.
- if you want wealth, give wealth with an opportunity that is reachable by all.
- if you want the possibility for awesome growth, the *New Perspective* of United Financial Freedom ("UFinancial") assures you: You have found ...

the Right Place at the Right Time!

So, let's **Strike at a Decisive Point of Change—"Now"**—and leave the narration of the past ... behind!

We assure you ... with Your Commitment

each of you are in for the

"Time of Your Life"

Compensation Overview

Welcome to the UFinancial family! As a UFinancial Independent Agent, you have great potential to help families get out of debt much sooner than they would have ever dreamed possible.

As a UFinancial Independent Agent, you have the opportunity to truly impact the financial wellbeing of everyone you introduce to the Worth Account. Families and individuals throughout the country are seeking a sense of financial security and stability, and you have the ability to offer a solution.

The UFinancial Independent Agent Career Plan (“Career Plan”) has been designed to reward you well for your sales and team-building efforts as you move forward in helping others build financial security. As you review this document you will discover that our premier compensation structure provides flexibility and multiple areas of compensation.

The Career Plan is designed to reward you for sales, recruiting, leadership, and training. The Career Plan has three basic types of compensation:

- personal and split sales
- management development
- leadership rewards

Six Ways to Earn with UFinancial

The Career Plan has amazing ways for you to earn money and rewards as an agent:

1. Personal Sales Commissions
2. Field Trainer Commissions with split sales
3. Management Overrides / Spread Commissions
4. Leadership Overrides
5. Five Profit-sharing Pools
6. Trips, Incentives, and Promotions

UFinancial Volume and Agent Ranks Summary

Understanding Volume, Paid Volume, and Commissionable Volume (CV)

When a new client purchases the Worth Account, the Worth agent who refers them is rewarded with commissions and rank advancements. If the sale was split with a different agent as a training sale, both the referring agent and the training agent get credit for the sale as a true 50% / 50% split. When we talk about client activations or personal sales for a given agent, we are talking about sales to prospects by UFinancial agents.

EXAMPLE

A client purchases the Worth Account for \$3,500. The Commissionable Volume of that sale is \$2,450.

$$\$3,500 \times 70\% = \$2,450$$

Volume for personal sales of the Worth Account, the volume is based on the full retail price. For financed sales the volume is based on the full sales price.

EXAMPLE

A client purchases the Worth Account for \$3,500, but they choose to finance their purchase with a \$1,000 down payment. The Volume is \$3,500, and the Paid Volume is \$1,000.

Paid Volume (PV) represents the cash amount that is received by UFinancial. For a full price sale, this is the same as the Volume. However, for a financed sale, Paid Volume represents the down payment received or the principal portion of a monthly finance payment. For financed sales, the Volume of that sale is counted as the payments that are received by UFinancial which we refer to as Paid Volume. Financed sales are paid out on the principal amount of the payment received (not including interest paid to UFinancial). Volume for a financed sale is awarded each month based on the amount actually paid (Cash in the door).

Commissionable Volume (CV) represents the portion of Paid Volume that is paid out to the field in commissions. **For personal sales of the Worth Account, the Commissionable Volume is 70% of the Paid Volume.** Other types of sales, other than the Worth Account may have a different Commissionable Volume.

Agent Ranks

The main career goal for a Worth agent is management advancement. You accomplish this by recruiting other agents to your team. As you grow your team, you progress through management ranks from Associate to Executive Director. Once you have achieved the rank of Executive Director, your major focus becomes to help the members of your team advance through the agent ranks in addition to continuing to make personal sales. Helping members of your team to advance from one agent rank to the next in turn helps you to move up through the leadership ranks.

Agent Ranks	
Starting Rank	Associate
Management Ranks	Sr Associate
	Director
	Sr Director
	Managing Director
Leadership Ranks	Executive Director
	Senior Executive Director
	Managing Executive Director
	Field Partner

Remaining Active and Commission Qualified through the Management Ranks

To remain active as an agent, you must pay your annual agent renewal fee by your anniversary date every year. In order to remain eligible to receive override commissions in the Management Ranks, you must also make at least one sale or one personal recruit during the previous 90-days.

Rank Responsibilities

Advancement through the management ranks requires making personal sales and building your team. The requirements for advancement are based on Personal and Branch Paid Volume. Personal Volume is the Volume of sales you personally make with UFinancial. The Paid Volume is used to determine qualification for rank advancement. The

same Paid Volume is also awarded to those on the sale and the agents upline, from a client who purchased the Worth Account. Branch Volume comes from sales made by members of your branch (including yourself). Volume and requirements (except those with a specific time requirement) are cumulative and do not reset after each advancement. Advancements are calculated after each sale and will be effective immediately for any subsequent sales. To achieve the rank of Associate, all you need to do is fill out and submit your UFinancial Independent Agent Agreement and pay your agent fee. You will begin earning commissions on your sales and can begin sponsoring new agents. In order to advance to higher ranks, you will need to meet the required Cumulative Personal and Branch Volumes shown below. To advance to and maintain the rank of Executive Director (and beyond), you will also need to have \$5,000 of Branch Volume during the previous three calendar months.

Agent Rank	Cumulative	
	Branch Production	Personal Production
	Volume	Volume
Sr Associate	\$15,000.00	\$5,000.00
Director	\$35,000.00	\$15,000.00
Sr Director	\$55,000.00	\$25,000.00
Managing Director	\$80,000.00	\$30,000.00
Executive Director	\$105,000.00	\$40,000.00

Advancement through the leadership ranks is based on helping others in your branch achieve the rank of Executive Director. When a member of your team advances to the rank of Executive Director they become their own branch and their branch is now your Generation 1. Only Generation 1 Executive Directors who maintain their title by having at least \$5,000 of Branch Volume in the previous three calendar months will count toward your leadership advancement. If at any time you fail to maintain the required number of active Generation 1 Executive Directors, you will fall back to the next highest rank that you have achieved and for which you meet all requirements.

Leadership Ranks	Previous 3-months	Previous 3-months	Current
Management Ranks & Requirements	Branch Production	Team Production	Generations
	Volume	Volume	Active ED's
Executive Director	\$ 5,000.00	\$ -	
Senior Executive Director	\$ 5,000.00	\$ -	2
Managing Executive Director	\$ 5,000.00	\$ -	4
Field Partner	\$ 5,000.00	\$ 100,000.00	6

Compensation Summary

Personal Sales Commissions

The amount of the Commissionable Volume (CV) that you receive as an agent for sales that you make is based on the following percentages according to your agent rank. (Agent Rank & CV Percentage Table 1)

Agent Rank	CV Percentage
Associate	36.7347%
Sr Associate	41.2245%
Director	46.1224%
Sr Director	51.4286%
Managing Director	57.1429%
Executive Director	63.2653%

Table 1
Agent Rank & CV Percentage

Sales Price of \$3,795.00 (High Sales Price)

Agent Rank	CV Percentage	Compensation Amount
Associate	36.7347%	\$975.86
Sr Associate	41.2245%	\$1,095.13
Director	46.1224%	\$1,225.24
Sr Director	51.4286%	\$1,366.20
Managing Director	57.1429%	\$1,518.00
Executive Director	63.2653%	\$1,680.64

Table 2
Agent Rank & CV Percentage
& Compensation Amount
High Sales Price Platinum

Sales Price of \$3,500.00 (Average Sales Price)

Agent Rank	CV Percentage	Compensation Amount
Associate	36.7347%	\$900.00
Sr Associate	41.2245%	\$1,010.00
Director	46.1224%	\$1,130.00
Sr Director	51.4286%	\$1,260.00
Managing Director	57.1429%	\$1,400.00
Executive Director	63.2653%	\$1,550.00

Table 3
Agent Rank & CV Percentage
& Compensation Amount
Average Sales Price Platinum

Sales Price of \$2,995.00 (Low Sales Price)

Agent Rank	CV Percentage	Compensation Amount
Associate	36.7347%	\$770.14
Sr Associate	41.2245%	\$864.27
Director	46.1224%	\$966.96
Sr Director	51.4286%	\$1,078.20
Managing Director	57.1429%	\$1,198.00
Executive Director	63.2653%	\$1,326.36

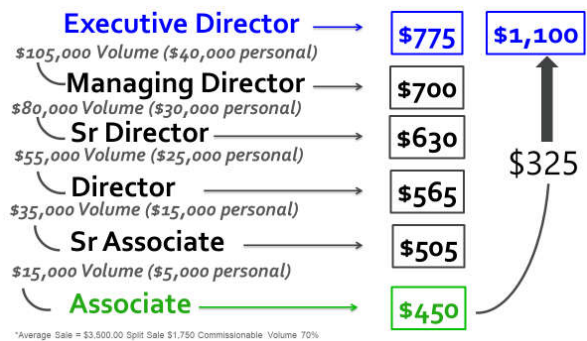
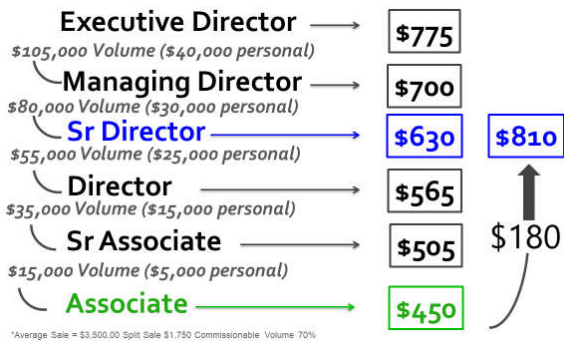
Table 4
Agent Rank & CV Percentage
& Compensation Amount
Low Sales Price Platinum

Field Trainer Commissions / Split Sales

In addition to receiving commissions for your own client sales, you can also receive a split commission for each additional sale you close that was set for you from another agent, as one of their training sales. The sale is split when a prospect purchases the Worth Account from you and the agent in training, who referred the prospective client to the Worth Account. A Field Trainers responsibility is to teach new agents the process of running a client through our analysis software and helping them see the value of the Worth Account. A Field Trainer can coach their own prospects or they can help train and present to the prospects of your team members. **As a Field Trainer, you will receive a 50% commission for each Agent's client that you activate on the Worth Account.**

EXAMPLE

You are the Field Trainer Sr Director but not the referring agent for a prospect that buys the program for \$3,500. Your Field Trainer commission for that sale is \$630 on your side of the split sale of \$1,750 Plus \$180 Override for a total of \$810.00.



As a new Associate you MUST split your first two sales as a part of your New Agent TRAINING. After you have completed your two split sales you can then close your own sales, OR continue using a TRAINER to help close your sales by assigning individual prospects to the Trainer of your choice. Again, each time you assign one of your client prospects to a Field Trainer to have them present and activate your client on the Worth Account, your commission on that sale will be split with the corresponding Field Trainer. Then, if you want to BECOME a Field Trainer, you must close TWO sales on your own and complete the company sponsored Field Trainer training course. If you prefer, you can have someone else in your upline or downline who is a qualified Field Trainer, present and activate your prospects on the Worth Account, or you can complete split sales for your own downline once you qualify to become a Field Trainer.

Management Overrides / Spread Commissions

Once you reach the agent rank of Sr Associate, you can begin receiving additional commission overrides for sales made by members of your team. Going up the agent's hierarchy, each agent above them will receive an override equal to the difference of their agent rank in Table 3, compared to the percent of the rank of the previous agent that was paid an override, provided they are of a higher agent rank. If they are the same rank as or a lower rank than the agent below them, they will not receive a management override or spread on that sale. If an agent in the upline is inactive or otherwise not commissionable, the overrides that would have been paid out to them will revert to the next active agent above them. This will not impact the amount of management overrides that agents above them will receive. Overrides will continue to be paid out until an Executive Director (or higher) is reached or until the end of the referring agent's hierarchy is reached.

EXAMPLE

You are a Managing Director, and an Associate in your branch makes a personal sale for \$3,500. Your override for that sale is \$500.

$\$3,500 \times 70\% \times (57.1429\% - 36.7347\%) = \500.00



Management

Override Percentages

Your Agent Rank Rank of Agent You Override	Sr Associate	Director	Sr Director	Managing Director	Executive Director
Associate	4.49%	9.39%	14.69%	20.41%	26.53%
Sr Associate		4.90%	10.20%	15.92%	22.04%
Director			5.31%	11.02%	17.14%
Sr Director				5.71%	11.84%
Managing Director					6.12%

Management Override Amount (Platinum High Sales Price Based on \$3,795.00)

Your Agent Rank Rank of Agent You Override	Sr Associate	Director	Sr Director	Managing Director	Executive Director
Associate	\$119.27	\$249.38	\$390.34	\$542.14	\$704.78
Sr Associate		\$130.11	\$271.07	\$422.87	\$585.51
Director			\$140.96	\$292.76	\$455.40
Sr Director				\$151.80	\$314.44
Managing Director					\$162.64

Management Override Amount (Platinum Average Sales Price Based on \$3,500.00)

Your Agent Rank Rank of Agent You Override	Sr Associate	Director	Sr Director	Managing Director	Executive Director
Associate	\$110.00	\$230.00	\$360.00	\$500.00	\$650.00
Sr Associate		\$120.00	\$250.00	\$390.00	\$540.00
Director			\$130.00	\$270.00	\$420.00
Sr Director				\$140.00	\$290.00
Managing Director					\$150.00

Management Override Amount (Platinum Low Sales Price Based on \$2,995.00)

Your Agent Rank Rank of Agent You Override	Sr Associate	Director	Sr Director	Managing Director	Executive Director
Associate	\$94.13	\$196.82	\$308.06	\$427.86	\$556.22
Sr Associate		\$102.69	\$213.93	\$333.73	\$462.09
Director			\$111.24	\$231.04	\$359.40
Sr Director				\$119.80	\$248.16
Managing Director					\$128.36

Group and Leadership Overrides

Once you reach the rank of Executive Director, your focus becomes helping your team members advance to the rank of Executive Director as well. As you do this, you will advance through the leadership ranks, which will allow you to receive additional overrides on those Executive Director branches. These branches are called “generations.” The branch of an Executive Director below you is called your Generation 1. Branches of any Executive Directors below that are called your Generation 2, and so on.

EXAMPLE

You are a Senior Executive Director, and an agent in your Generation 1 branch makes a personal sale for \$3,500. Your override for that sale is \$200.

$\$3,500 \times 70\% \times 8.1633\% = \200

Advancement through the leadership ranks is based upon the number of Generation 1 Executive Directors in your team. As you advance through the leadership ranks, you become eligible to receive commissions for up to 6 generations. The amount of the Commissionable Volume that you receive for sales made by agents within these generations is shown in the table below as a percentage of commissionable volume.

Leadership Override Percentages

Agent Rank	Generation 1	Generation 2	Generation 3	Generation 4	Generation 5	Generation 6
Field Partner (6 Level 1 ED's)	8.1633%	5.1020%	4.0816%	3.0612%	3.0612%	2.0408%
Managing Executive Director (4 Level 1 ED's)	8.1633%	5.1020%	4.0816%	3.0612%		
Senior Executive Director (2 Level 1 ED's)	8.1633%	5.1020%	4.0816%			
Executive Director	8.1633%					

Example Chart below is based on the Sales Price of \$3,500.00

Agent Rank	Generation 1	Generation 2	Generation 3	Generation 4	Generation 5	Generation 6
Field Partner (6 Level 1 ED's)	\$200.00	\$125.00	\$100.00	\$75.00	\$75.00	\$50.00
Managing Executive Director (4 Level 1 ED's)	\$200.00	\$125.00	\$100.00	\$75.00		
Senior Executive Director (2 Level 1 ED's)	\$200.00	\$125.00	\$100.00			
Executive Director	\$200.00					

Profit Pools

Profit Pools provide you with an additional and very profitable way to earn additional income with UFinancial. There are five Profit Pools. Qualifying for the Pools is based upon Paid Volume. Paid Volume this is used for qualifying for the Profit Pools and to determine each participant’s relative share of the pool.

Personal Production: Any month you reach \$12,000.00 in personal volume you would qualify for this Profit Pool.

Executive Director: You must qualify for the Executive Director (ED) Pool in the previous month, with your own personal Branch Volume following the month where you first became an Executive Director.

Senior Executive Director: Qualifying for the (SED) pool allows you to use up to three Generations of (ED’s) Branch Volume.

Managing Executive Director: Qualifying for the (MED) pool allows you to use up to four levels of (ED’s) Branch Volume.

Field Partner: Qualifying for the Field Partner Pool allows you to use your total Team Volume which gives you access to ALL levels of (ED’s) Branch Volume in your tree.

A percent of the CV from of each sale companywide goes into the pools each month as follows:

Profit Pools	Percent of CV Deposited into the Pool
Personal Producer (Paid Monthly)	2.0408%
Executive Director Pool (Only Personal Branch Volume Counts)	2.8571%
Sr Executive Director Pool	1.6327%
Managing Executive Director Pool	1.4286%
Field Partner Pool (Must hit Pool 1 per Quarter)	1.2245%

The Personal Production Pool is created to reward agents of any rank who contribute to the growth of UFinancial with a strong Volume of personal sales. The Leadership Pools are designed to reward agents who have achieved the various leadership ranks and that contribute to the growth of UFinancial with a strong Volume of team sales. An agent may participate in as many pools as they qualify for. In addition to the Volume requirements, agents who wish to participate in the Leadership Pools must maintain their leadership title each month in order to participate in the respective pools. To qualify for any of the Leadership Pools in the current month, you must have achieved that rank in the previous month.

Below are the requirements to participate in each pool.

Profit Pools	Required Pool Volume	Required Volume Source
Personal Producer (Paid Monthly)	\$12,000.00	Personal Volume
Executive Director Pool (Only Personal Branch Volume Counts)	\$30,000.00	Branch Volume
Sr Executive Director Pool	\$60,000.00	Branch & Generation 1 & 2 Volume
Managing Executive Director Pool	\$105,000.00	Branch & Generation 1 through 4 Volume
Field Partner Pool (Must hit Pool 1 per Quarter)	\$225,000.00	Team Volume

Remember that the qualifications for the Pools are based on the Paid Volume and not the Full Volume.

The Profit Pools will be paid to eligible participants based on the ratio of their respective contribution of Paid Volume.

No one agent, corporation or LLC may receive over 50% of a particular pool in a given month, and in order to qualify for all Pools (*except the Personal Producer and Executive Director pools*), no more than 50% of your Team Volume may come from any one Executive Director (or higher) leg. If less than 50% of a particular pool is paid out, the remainder is rolled over to the following month. All these overages continue to roll over to the following month until they are paid out.

Incentives

UFinancial will provide additional incentive programs that can be achieved on a periodic basis for performance in sales, recruiting, and team development. These incentives will include trip incentives and other rewards for performance in addition to those outlined in the Career Plan. Be sure to keep your eyes on your Back Office for announcements regarding special, limited-time promotions!

Fast Start Promotions

Fast Start Promotion to Senior Associate Opportunity

Rather than completing the required **\$15,000** in Branch Volume, and **\$5,000** in Personal Volume to reach Sr Associate, a new agent just joining UFinancial can be promoted to Senior Associate if he or she completes the 3-2-1 To Sr. Associated within their first 45 days (As described below).

3-2-1 To Sr. Associate is as follows:

Three (3) Personal Recruits, two (2) Field Training Sales, one (1) Personal Sale in your first 45 days will reduce your team Volume by **\$9,000.00** and will take you to Sr Associate. This fast start will benefit you all the way up to Executive Director (“ED”) by reducing your ED requirements from **\$105,000** to **\$96,000**. (The above reference is based on a minimum sale amount of \$3,000.00 in Paid Volume for a single sale. [Two \$3,000 Split sales of \$1,500 X 2 = \$3,000.00 (of Personal Volume) + 1 personal sale of \$3,000.00 for a total of \$6,000.00 in Paid Volume])

By completing the Fast Start to Sr Associate this leaves you with just 1-more sale needed (plus the required training) to become a Field Trainer.

Fast Start Promotion to Executive Director

An Agent can be promoted to Executive Director if he or she achieves \$75,000 in Team Volume and \$30,000 in Personal Volume, in any 3-month period. This is a **HUGE Shortcut of \$30,000.00 in required Team Volume and \$10,000.00 in Personal Volume**. Which brings your personal sales commission amount up to \$1,550.00, and gives you additional spread commissions of **\$650.00 and \$1,100.00** per split sale on each new Associate which you override or train. In addition, as a new ED you are now eligible to override additional Executive Director Branches below you. The above override and commission example is based on an average sale amount of \$3,500.00.

We are so excited to have you on board with us, and are looking forward to your success as we stand United to bring Financial Freedom to our friends and neighbors by “Buying America Back One Family at a TIME!”

Thank You and may God Bless you and your family!

Terms to Know

Agent

An individual that has signed a Worth Unlimited / UFinancial Independent Agent Agreement and is current in paying their annual agent renewal fee.

Agent Level

An agent's position within your team in relation to you. An agent that you have personally recruited is a Level 1 agent, and an agent recruited by a Level 1 agent is a Level 2 agent in relation to you, and so on.

Agent Rank

Your title as an agent (Associate, Sr Associate, Director, Sr Director, Managing Director, Executive Director, Sr Executive Director, Managing Executive Director, Field Partner).

Base Shop

All agents in your team up to but not including Executive Directors' (or higher) branches within your team. Also called your "branch."

Branch

All agents in your team up to but not including Executive Director's (or higher) branches within your team. Also called your "base shop."

Branch Volume

The total amount of Volume sold by agents in your branch, including your own Volume.

Career Branch Volume

The cumulative total amount of Volume sold by agents in your branch since you became an agent, including your own Volume.

Career Personal Volume

The cumulative total amount of Volume sold by you since you became an agent.

Client

A person that has bought the Worth Account.

Commissionable Volume ("CV")

The amount of a sale that is eligible to be paid out to the field in the form of commissions, overrides, and Profit Pools.

Field Trainer

An agent that helps train another agent on the process of helping a prospect through the purchase of the Money Max Account and is responsible for having closed the sale.

Generation

Executive Director (or higher) branches within your team. The nearest such branch in your team in relation to you is your first-generation branch.

Paid Volume

The cash amount that is received by UFinancial for a sale. For a paid-in-full sale, this amount is the same as the Volume. For a financed sale, the Paid Volume is based on the down payment received and the principal portion of the monthly finance payments as received by UFinancial.

Personal Sale

A sale resulting from you having closed a prospect with UFinancial.

Personal Volume

The total amount of Volume sold by you.

Profit Pools

A portion of each sale made companywide that is set aside on a monthly basis. Agents can qualify to receive a portion of these funds every month based on their eligibility for the various Profit Pools.

Prospect

A person that is interested in learning about and possibly purchasing the Worth Account.

Retail Volume

The amount of Volume sold based on the commissionable amount received or scheduled to be received by UFinancial, regardless of whether that amount was paid in full or will be paid over time.

Sponsoring Agent

An agent that recruits another agent.

Team

All agents in your organization, including those that you personally recruited and those that were recruited by them. Your team also includes yourself.

Team Volume

The total Volume of all agents in your organization, including yourself.

Volume

The dollar amount associated with the sale of a product. For most sales, this value is 100% of the retail sales prices.