

# WORTH UNLIMITED INDEPENDENT AGENT COMPENSATION PLAN

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## Compensation Overview

Welcome to the Worth Unlimited family! As a Worth Unlimited Independent Agent, you have the potential to not only help others get out of debt sooner than they would have dreamed possible, but also to achieve your own financial goals through our generous compensation plan!

The Worth Unlimited Independent Agent Compensation Plan (“Compensation 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.

## Ten Ways to Earn with Worth Unlimited

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

1. Personal Sales Commissions
2. Field Coach Commissions
3. Level Overrides
4. Management Overrides
5. Leadership Overrides
6. Five Profit-sharing Pools
7. Private Label License Commissions
8. Commissions from Private Labels’ Sales
9. Trips, Incentives, and Promotions

## Worth Unlimited 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 referred them is rewarded with commissions and rank advancements. While additional commissions may be awarded to a different agent for assisting with coaching the prospect, only the referring agent gets credit for the sale. When we talk about client activations or personal sales for a given agent, we are talking about sales to prospects referred to Worth Unlimited by that agent.

**Volume** for personal sales of the Worth Account is based on the full retail price of the sale. Even if a sale is financed, the Volume of that sale represents the full amount that will potentially be received (not including interest paid to Worth Unlimited). Volume is used to determine qualification for rank advancements, participation in profit-sharing pools and for various promotions. Volume is only awarded to the agent who referred the prospect.

**Paid Volume** represents the cash amount that is received by Worth Unlimited. 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. Paid Volume is used in some of the Profit Pools to determine each participant's relative share of the pool.

**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, such as sales of Private Label licenses and sales made by Private Labels, may have a different Commissionable Volume.

#### EXAMPLE

A client purchases the Worth Account for \$3,100, but they choose to finance their purchase with a \$1,000 down payment. The Volume is \$3,100, and the Paid Volume is \$1,000.

#### EXAMPLE

A client purchases the Worth Account for \$3,100. The Commissionable Volume of that sale is \$2,170.

$$\$3,100 \times 70\% = \$2,170$$

### Remaining Active and Commissionable

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 commissions and overrides, you must also make at least one sale or two personal recruits during the previous three calendar months.

### Agent Ranks

The primary career goal for a Worth agent is management advancement. You accomplish this by making personal sales and recruiting other agents to your team. As you do this, you progress through management ranks from Agent to Managing Director.

Once you achieve the rank of Executive Director, your primary focus becomes helping the members of your branch achieve the rank of Executive Director as well. Doing this qualifies helps you to move up through the leadership ranks, eventually becoming a Field Partner.

Agent Ranks	
Management Ranks	Agent
	Supervisor
	Director
	Managing Director
Leadership Ranks	Executive Director
	Senior Executive Director
	Managing Executive Director
	Field Partner

Table 1: Agent Ranks

## Rank Responsibilities

Advancement through the management ranks requires making personal sales and building your team. The requirements for advancement are based on Personal Volume and Branch Volume. Personal Volume is the Volume of sales you personally refer to Worth Unlimited. Branch Volume is the Volume of sales referred by members of your branch (including yourself). Volume requirements (except those with a specific time requirement) are cumulative and do not reset after each advancement. Advancements will be effective immediately upon earning a rank advancement.

To achieve the rank of Agent, all you need to do is fill out and submit your Worth Unlimited 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 Career Personal Volumes and Career Branch Volumes shown below. To advance to and maintain the rank of Executive Director, you will also need to have \$5,000 of Branch Volume during the previous six calendar months.

Agent Rank	Required Career Personal Volume	Required Career Branch Volume	Required Branch Volume During Previous Six Calendar Months
Agent	-	-	-
Supervisor	\$ 2,100.00	\$ 4,000.00	-
Director	\$ 4,200.00	\$ 12,000.00	-
Managing Director	\$ 8,400.00	\$ 28,000.00	-
Executive Director	\$ 16,800.00	\$ 60,000.00	\$ 5,000.00

Table 2: Agent Rank Advancement Requirements

## Direct-to-Director

We want to help you start advancing through the agent ranks as quickly as possible. That's why, if you make at least \$2,250 in Personal Volume within your first 30 days as an agent or if you buy the Worth Account for yourself for at least \$2,250, you will be promoted directly to the rank of Director, bypassing the \$4,200 Personal Volume and \$12,000 Branch Volume requirements. In addition, for subsequent rank advancements, we will reduce your Personal Volume requirement by \$1,950 (\$4,200-\$2,250) and your Branch Volume requirement by \$9,750 (\$12,000-\$2,250).

Agent Rank	Required Career Personal Volume	Required Career Branch Volume	Required Branch Volume During Previous Six Calendar Months
Managing Director	\$ 6,450.00	\$ 18,250.00	-
Executive Director	\$ 14,850.00	\$ 50,250.00	\$ 5,000.00

Table 3: Agent Rank Advancement Requirements if Qualified for Direct-to-Director

Advancement through the leadership ranks is based on helping others in your branch achieve the rank of Executive Director. As they advance to 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 six 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. In addition, you

### EXAMPLE

You have qualified for Direct-to-Director. In order to advance to the rank of Managing Director, you will now only need \$6,450 Career Personal Volume and \$18,250 Career Branch Volume.

must maintain \$5,000 of Branch Volume in your own branch in the previous six calendar months in order to maintain your leadership rank.

Agent Rank	Required First-Generation Executive Directors	Required Team Volume During Previous Three Calendar Months
Senior Executive Director	2	-
Managing Executive Director	4	-
Field Partner	6	\$ 100,000.00

Table 4: Agent Rank Advancement Requirements

## Compensation Summary

### Personal Sales Commissions

The amount of the Commissionable Volume (CV) that you receive as an agent for referrals that you make is based on the following percentages according to your agent rank.

Personal Sales Commission	
Agent Rank	Percent of CV Commissions
Agent	22.88%
Supervisor	27.89%
Director	32.90%
Managing Director	37.91%
Executive Director and higher	42.91%

Table 5: Personal Sales Commission Percentages

### Field Coach Commissions

In addition to receiving commissions for referring a prospect, you can also receive commissions for coaching a prospect that then purchases the Worth Account. Coaching is the process of running a client through our analysis software and helping them see the value of the Worth Account. You can coach your own prospects or you can help coach the prospects of your team members. **For each prospect that you coach who then purchases the Worth Account, you will earn 14.28% of the CV for that sale.**

#### EXAMPLE

You are the Field Coach but not the referring agent for a prospect that buys the program for \$3,100. Your Field Coach commission for that sale is \$309.87.

$$\$3,100 \times 70\% \times 14.28\% = \$309.87$$

If you prefer, you can have someone else in your upline coach your prospects, or you can refer them to our trained home office coaches. You will still receive the personal sales commissions for the sale, and you will get the Volume credit to help you advance in your career as a Worth agent.

### Worth Rewards

On top of the personal sales commission and Field Coach commission that you can earn on your own sales, you can also qualify for a Worth Rewards bonus on a monthly basis. The monthly requirements are as follows:

Worth Rewards Monthly Requirements		
Level	Personal Paid Volume	New Personal Recruits
Silver	\$ 4,000	2
Gold	\$ 6,000	2
Platinum	\$ 8,000	2

Table 6: Worth Rewards Monthly Requirements

A pre-paid Worth Rewards debit card will be mailed to you the first month that you qualify for the Worth Rewards bonus, and your awarded amount will be loaded onto your card every month that you qualify for the Worth Rewards bonus. The amounts for each level of the Worth Rewards bonus are listed below:

#### EXAMPLE

In the month of September, you have \$5,325 of Personal Paid Volume and two new personal recruits. You will qualify for the Worth Rewards: Silver bonus of \$400.

Worth Rewards	
Level	Awarded Amount
Silver	\$ 400
Gold	\$ 600
Platinum	\$ 800

Table 7: Worth Rewards Bonus Amounts

## Recruiter Bonus

You can also earn a Recruiter Bonus of 2.0437% of CV on sales made by your Level 1 agents and 1.0219% of CV on sales made by your Level 2 agents. Level 1 agents are those that you have personally recruited. Level 2 agents are those that were recruited by your Level 1 agents.

### EXAMPLE

A Level 1 agent in your branch makes a personal sale for \$3,100. Your recruiter bonus for that sale is \$44.34.

$$\$3,100 \times 70\% \times 2.0437\% = \$44.34$$

## Management Overrides

Once you reach the agent rank of Supervisor, you can also receive additional overrides for sales made by members of your team. The referring agent will receive the percent of CV based on their agent rank (see Table 5 above).

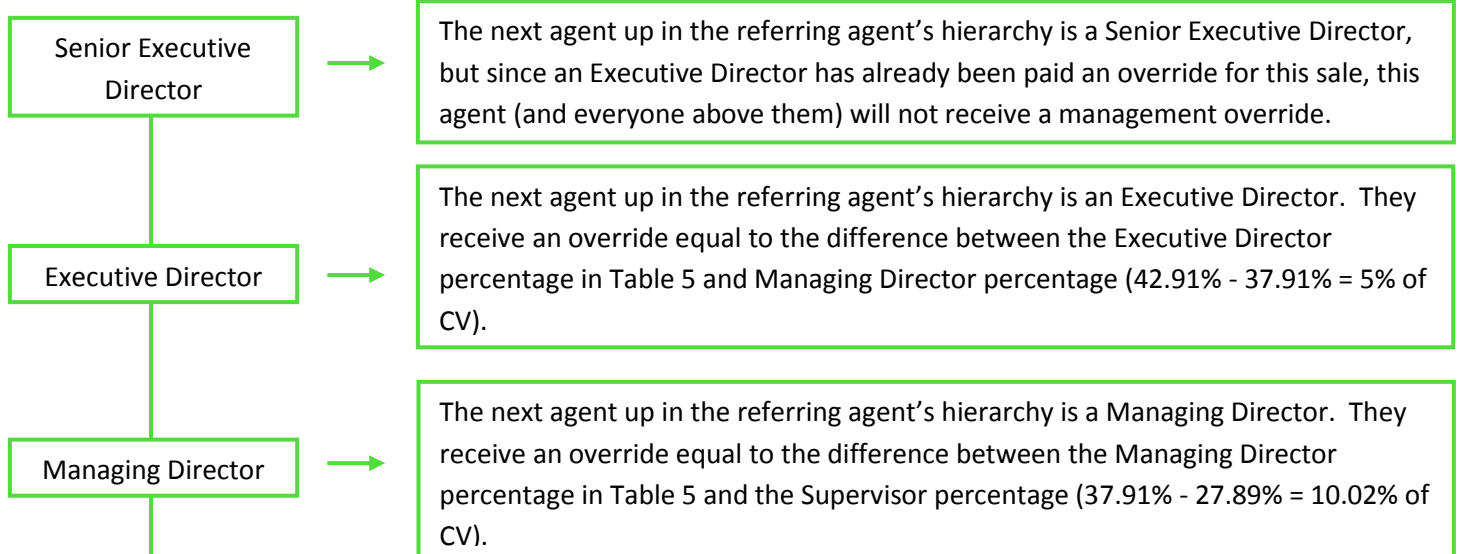
Going up the agent's hierarchy, each agent above them will receive an override equal to the difference of their agent rank in Table 5 compared to the percent of the rank of the previous agent that was paid an override, provided they are of a higher agent rank. If they are the same rank as or a lower rank than the agent below them, they will not receive a management override, although they may qualify for a Recruiter Bonus. 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 Worth Unlimited and is called "breakage." 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.

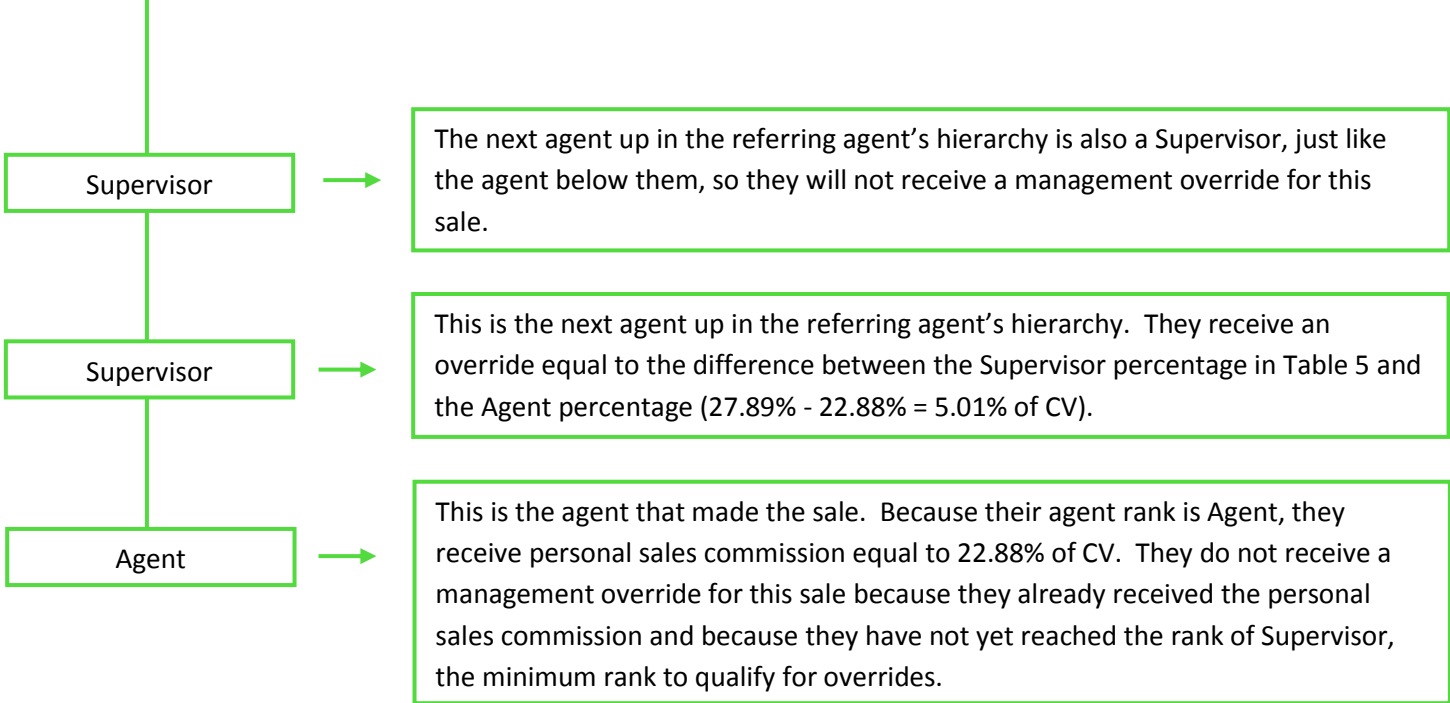
### EXAMPLE

You are a Managing Director, and a Level 1 Supervisor in your branch makes a personal sale for \$3,100. Your override for that sale is \$217.43.

$$\$3,100 \times 70\% \times (37.91\% - 27.89\%) = \$217.43$$

### EXAMPLE (START AT THE BOTTOM AND MOVE UP THE HIERARCHY)





### 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 (or higher) branches. These branches are called "generations." The branch of the first Executive Director (or higher) below you is called your Generation 1 branch. Branches of any Executive Directors (or higher) below your Generation 1 branches are called your Generation 2 branches, and so on. The amount of the Commissionable Volume that you receive for sales made by agents within these generations is shown in Table 8 below.

**EXAMPLE**

You are a Senior Executive Director, and an agent in your Generation 1 branch makes a personal sale for \$3,100. Your override for that sale is \$150.79.

$\$3,100 \times 70\% \times 6.949\% = \$150.79$

Leadership Override Percentages			
Your Agent Rank	Generation 1	Generation 2	Generation 3
Executive Director	6.9487%	-	-
Senior Executive Director	6.9487%	4.9050%	-
Managing Executive Director	6.9487%	5.3955%	2.8612%
Field Partner	6.9487%	5.3955%	3.4335%

Table 8: Leadership Override Percentages



## Profit Pools

Profit Pools provide you with an additional and very profitable way to earn with Worth Unlimited. There are currently five Profit Pools:

- Personal Production
  - Executive Director
  - Senior Executive Director
  - Managing Executive Director
  - Field Partner
- } Leadership Pools

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

Profit Pool	Percent of CV Deposited Into the Pool
Personal Production	3.27%
Executive Director	3.47%
Senior Executive Director	1.83%
Managing Executive Director	1.48%
Field Partner	1.22%

Table 9: Portion of Sales that Contribute to Profit Pools

The Personal Production pool is created to reward agents of any rank who contribute to the growth of Worth Unlimited with a high 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 Worth Unlimited with a high 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.

Below are the requirements to participate in each pool.

Profit Pool	Required Volume per Month to Qualify	Required Volume Source
Personal Production	\$ 6,500	Personal Volume
Executive Director	\$ 15,000	Branch Volume
Senior Executive Director	\$ 40,000	Branch and Generations 1 and 2 Volume
Managing Executive Director	\$ 65,000	Branch and Generations 1, 2, and 3 Volume
Field Partner	\$ 100,000	Team Volume

Table 10: Volume Requirements to Qualify for Profit Pools

Remember that the qualifications for the Pools are based on Volume.

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

No single agent can earn more than 50% of the pool in a given month, and in order to qualify for all but the Personal Production and Executive Director pools, no more than 50% of your Team Volume may come from any one Executive Director (or higher) generation.

**EXAMPLE**

A prospect purchases the Worth Account for \$3,100, but they choose to finance their purchase and put down \$1,000 for a down payment.

The \$3,100 will count toward qualifying for the pools even though it has not yet been paid. The \$1,000 that was actually earned is what will be considered when determining what portion of the pool you receive.

## Incentives

Worth Unlimited 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 Compensation Plan. Be sure to keep your eyes on your Back Office for announcements regarding special, limited-time promotions!

# Worth Unlimited Private Label Division

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## What Is a Private Label?

A Private Label is an organization that wishes to sell the Worth Account under its own branding and name and has purchased a license from a certified Worth Unlimited Independent Agent to do so. You can receive commissions and overrides for selling Private Label licenses, commissions for closing Private Label license sales, and commissions and overrides for the sales made by Private Labels.

## Qualifications to Sell Private Label Licenses

In order to sell Private Label licenses, you must:

- be an active Worth Unlimited Independent Agent
- have achieved the agent rank of Director
- have completed Private Label certification

## Private Label Certification

Private Label certification consists of attending a Private Label Division certification webinar (see your Back Office to register for a live webinar) and signing the Private Label Agent Agreement form.

## How Private Labels Fit into the Compensation Plan

Sales of a Private Label license count for Volume and Paid Volume just like a paid-in-full sale of the Worth Account. However, because of the additional overhead required to establish and set up these Private Labels, **the Commissionable Volume for Private Label licenses is 50% of the Paid Volume**, compared to 70% for a personal sale of the Worth Account. Other than the change in the Commissionable Volume percentage, personal sale commissions and overrides on sales of Private Label licenses is exactly the same as those for sales of the Worth Account to an individual. In addition, **you will receive a 14.28% of CV commission if you act as the Field Coach in selling the Private Label its license**, just like the Field Coach commission for Worth Account sales.

Sales made by the Private Label to their own clients will also count toward Personal Volume for the agent that referred the Private Label, but Volume is calculated differently with these types of sales. The amount of the sale that will be counted toward Volume depends on the type of Private Label license package purchased by the Private Label (see Table 9 below). The Volume is the amount of the Commissionable Volume of the percent of the sale that is received by Worth Unlimited (see Table 9). **The Commissionable Volume for sales made by Private Labels is 27.5% of the percent of the sale that is received by Worth Unlimited.** Once these adjustments to Volume, Paid Volume, and Commissionable Volume have been accounted for, sales made by a Private Label follow all the same rules as personal sales and can even help you advance through the agent ranks.

### EXAMPLE

A Private Label purchases a Package 1 license (\$9,800). The Commissionable Volume for that sale is \$4,900.

$$\$9,800 \times 50\% = \$4,900$$

### EXAMPLE

You are the Field Coach for a Private Label that buys a Package 2 license (\$13,800). As the Field Coach, your commission is \$985.32

$$\$13,800 \times 50\% \times 14.28\% = \$985.32$$

### EXAMPLE

A Private Label purchases a Package 1 license and sells the program to one of its clients for \$3,100. The Commissionable Volume for that sale is \$383.62.

$$\$3,100 \times 45\% \times 27.5\% = \$383.62$$

## Private Label Package Options

When a Private Label license is sold, the Private Label has three package options to choose from. Each package offers different features and different compensation amounts. The compensation amounts of each package affect the amount of the Private Label's sales of the Worth Account that is counted toward the referring agent's Volume. Details regarding what is included in each Private Label package option can be found in your Back Office. The following chart shows the prices for each package option and the percentage of the Private Label's sales that will be counted toward Volume.

Package	Package Price	CV	Percent of Private Labels' Sales Counted Toward Volume
Package 1	\$ 9,800	50%	45%
Package 2	\$ 13,800	50%	40%
Package 3	\$ 17,800	50%	35%

Table 11: Private Label Package Options

### EXAMPLE

You are a Senior Executive Director. A Private Label that purchased a Package 2 license from a Level 3 Director in your branch sold the program to one of its clients for \$3,100. You will receive a \$34.10 override for that sale.

$$\$3,100 \times 40\% \times 27.5\% \times 10\% = \$34.10$$

### EXAMPLE

You are a Director. A Private Label that purchased a Package 3 license from you sold the program to one of its clients for \$3,100. You will receive \$98.16 for that sale.

$$\$3,100 \times 35\% \times 27.5\% \times 32.9\% = \$98.16$$

### EXAMPLE

You are a Senior Executive Director. A Private Label that purchased a Package 1 license from a Generation 2 agent in your team sold the program to one of its clients for \$3,100. You will receive an \$18.81 override for that sale.

$$\$3,100 \times 45\% \times 27.5\% \times 4.905\% = \$18.81$$

### EXAMPLE

You are an Executive Director. A Private Label that purchased a Package 3 license from you has sold 20 programs to its clients this month for \$3,100 each. You will receive \$2,560.65 for those sales.

$$\$3,100 \times 35\% \times 27.5\% \times 42.91\% \times 20 = \$2,560.65$$

### EXAMPLE

You are an Executive Director. A Private Label that purchased a Package 3 license from you has sold 20 programs to its clients for \$3,100 each every month for the past 12 months. You will receive \$30,727.85 for those sales.

$$\$3,100 \times 35\% \times 27.5\% \times 42.91\% \times 20 \times 12 = \$30,727.85$$

### EXAMPLE

You are a Senior Executive Director. A Private Label that purchased a Package 2 license from a Level 1 Director in your branch sold the program to one of its clients for \$3,100. You will receive a \$41.06 override for that sale, which includes a \$6.96 recruiter bonus.

$$(\$3,100 \times 40\% \times 27.5\% \times 10\%) + (\$3,100 \times 40\% \times 27.5\% \times 2.0437\%) = \$41.06$$

# Terms to Know

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## **Agent**

An individual that has signed a Worth Unlimited 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 (Agent, Supervisor, Director, Managing Director, Executive Director, Senior Executive Director, Managing Executive Director, and 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 Directors' (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 Coach**

An agent that helps a prospect through the purchase of the Worth 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 Worth Unlimited 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 Worth Unlimited.

## **Personal Sale**

A sale resulting from you having referred a prospect to Worth Unlimited.

## **Personal Volume**

The total amount of Volume sold by you.

## **Private Label**

An organization that sells the Worth Account under its own name and branding.

## **Private Label License**

Permission given to an organization to sell the Worth Account under its own name and branding.

## **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.

## **Referring Agent**

An agent that introduced a prospect to the Worth Account.

## **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. Some types of sales, such as sales made by a Private Label may have a Volume value that is less than 100% of the retail price.