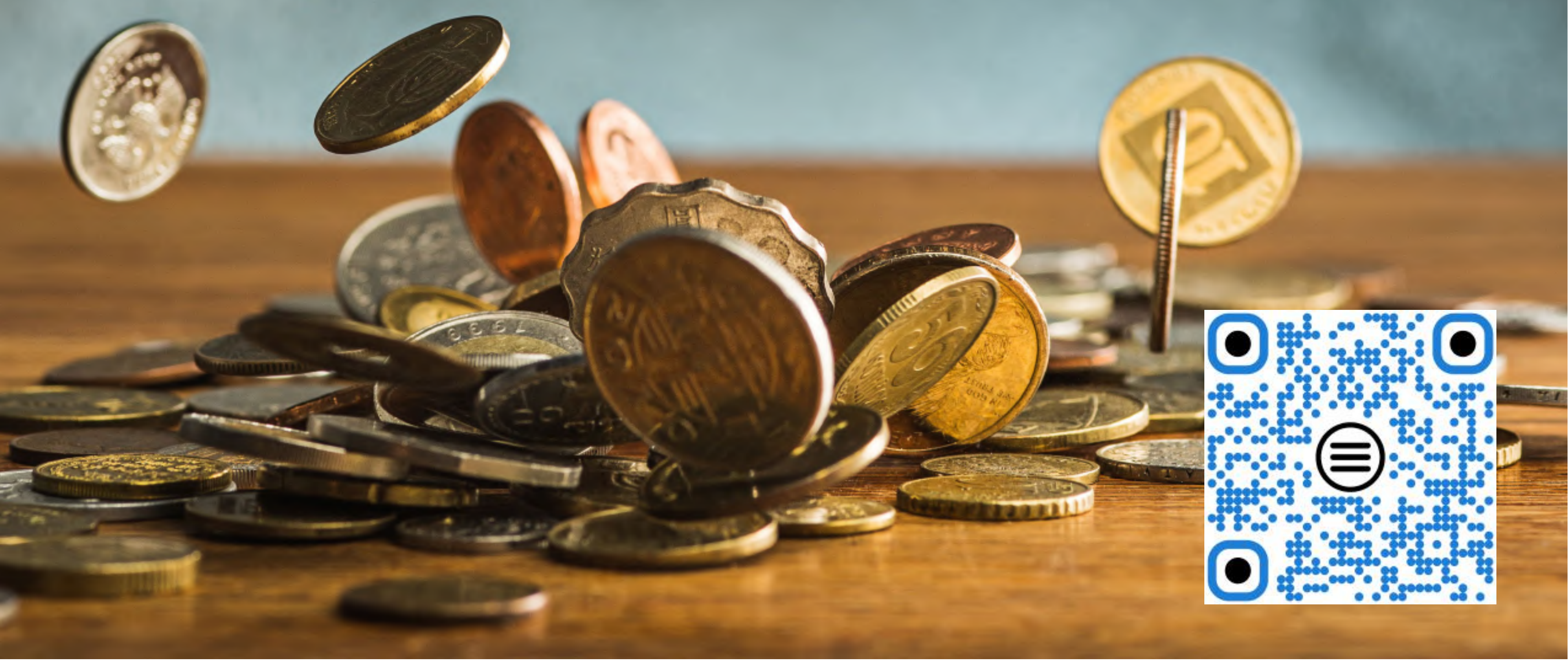
Builders Compensation Plan

GENERATIONAL BONUSES



EXPERIOR
FINANCIAL GROUP INC

AGENT LEVEL	COMMISSION	PERSONAL PRODUCTION BONUS	TOTAL POTENTIAL COMMISSION
Executive Director	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. Moreover, several companies featured in our product portfolio offer supplementary personal bonuses directly to agents, in addition to the commissions presented here. For specific commission or override details on individual products, please review the Experior Commission Schedule

	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 FIELD PAYOUT =
Minimum 143%, Up To 170% with Bonuses
(Not including carrier personal production bonuses)

AGENT LEVEL	COMMISSION	PERSONAL PRODUCTION BONUS	TOTAL POTENTIAL COMMISSION
Executive Director	FYC + 140%	up to 20%	FYC + 160%
Sr. Manager	FYC + 100%	up to 60%	FYC + 160%
Sr. Financial Associate	FYC + 70%	-	FYC + 70%
Financial Associate	FYC + 40%	-	FYC + 40%

Fine Print: 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 30% of the FYC to agents. These bonuses are provided directly to the agent, supplementing the commissions outlined in this chart.

	Generational Override		Builder Bonus	Total Percentage	Requirements
1st Generation	28.00%	+	9.00%	37.00%	30x30 Agency
2nd Generation	14.00%	+	4.00%	18.00%	40x40 Agency
3rd Generation	7.00%	+	2.00%	9.00%	50x50 Agency
4th Generation	2.00%	+	1.00%	3.00%	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	53.00%	+	17.00%	70.00%	

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 FIELD PAYOUT =
Minimum FYC + 193%, Up To FYC + 230% with Bonuses
(Not including carrier personal production bonuses)