

Compensation

\$26 Expanded Family Plan

			Director	Executive Director
	Associate	Senior Associate	Manager	
	<p>Receive advanced commissions at Associate level—starting with your very first sale!—when you meet the Fast Start qualification of 3 personal sales within your first 60 days*.</p>	<p>You become a Senior Associate after you make 5 personal sales.</p> <p>OR you and your organization sell 50 PPL memberships.</p>	<p>Achieve Manager status when you have 3 legs with a Senior Associate or above in each one & you attend a Fast Start Training Class** OR you and your organization sell 100 PPL memberships.</p> <p><i>**It's to your advantage to attend a Fast Start Training Class immediately after signing as an Associate.</i></p>	<p>Achieve Director status when you have 3 legs with a Manager or above in each leg, OR you personally sell 250 memberships, OR you and your organization sell 250 memberships, with no more than 200 memberships from 1 leg.</p> <p><i>Qualified Directors will receive Breakaway Bonuses on up to 6 generations of qualified Breakaway Directors!</i></p> <p><i>(See Docs on Demand #52532 for details.)</i></p>
Personal Sales Advances	\$75.00	\$100.00	\$125.00	\$150.00
				<p>Reach Executive Director when you have 3 legs with an active Director in each leg & 75 membership sales in one month.</p> <p>You may count personal sales & up to 25 sales per leg containing an active Director OR personally sell 75 memberships each month.</p> <p><i>You qualify in one month & receive your bonus on the next month's business.</i></p>

With Team Override Advances, when a member of your team at the level shown below at left makes a sale, you are paid the corresponding amount shown below.

Team Override Advances	Director				◁ \$32.50+
	Manager				◁ \$25.00
	Senior AA	◁ \$25.00	◁ \$50.00		
	AA	◁ \$25.00	◁ \$50.00	◁ \$75.00	

Ex: If you're at Manager level & a member of your team at Associate level makes a sale, you receive \$50!

When you reach ED, you're paid \$32.50 IN ADDITION to bonus advances you receive for all other levels!

* In states requiring a license, you have 60 days after your license date. You have 60 days after the effective date on your Associate Agreement to become licensed.

Associates on the \$65 Track and Fast Start Associates who do not make the 60-day qualification will receive as-earned commissions on sales 1-3 and advances thereafter. • \$65 Track Associates must advance through the compensation plan through organizational membership sales requirements as shown above. • Commissions are paid only when a membership sale is made. • Commission amounts shown above represent advances. If a membership cancels during the advance period, you will be charged back against future commission advances. • You will be charged a \$35 Non-Taken Fee (in addition to the chargeback amount) for memberships on which money is not collected. • This Compensation Plan is subject to change at any time without notice and is subject to all PPLSI Policies and Procedures.

Executive Director Levels

To reach the **Bronze** level and above, you must be an **Executive Director** and meet the requirements below:

										\$0.50
										Platinum 7
										\$0.50
										Platinum 6
										\$0.50
										Platinum 5
										\$0.50
										Platinum 4
										\$0.50
										Platinum 3
										\$0.50
										Platinum 2
										\$2.00
										Platinum
										\$4.00
										Gold
										\$5.00
										Silver
										\$7.00
										Bronze
Team Override Advances										
Personal Sales Advances	\$189.50	\$194.50	\$198.50	\$200.50	\$201.00	\$201.50	\$202.00	\$202.50	\$203.00	\$203.50
	1 Executive Director Leg or 150 Personal Sales	2 Executive Director Legs or 200 Personal Sales	3 Executive Director Legs or 250 Personal Sales	4 Executive Director Legs or 300 Personal Sales	5 Executive Director Legs or 350 Personal Sales	6 Executive Director Legs or 400 Personal Sales	7 Executive Director Legs or 450 Personal Sales	8 Executive Director Legs or 500 Personal Sales	9 Executive Director Legs or 550 Personal Sales	10 Executive Director Legs or 600 Personal Sales

How the Pre-Paid Legal Compensation Plan Works



When you submit a new membership, you receive a commission advance

Whether you are on the 1-Year Earnings Plan or 3-Year Earnings Plan is up to you. You may choose your method of receiving compensation when you apply to be an Associate. You also have the option of changing your payment method up to once per year by calling Marketing Services at (580) 436-7424.

The advance amount you receive is the same under both options, but your earnings and chargeback amounts will differ between the two as shown below.

With each membership payment, you are credited with commission earnings

What's the difference between "advances" and "earnings"?

When you sell a membership and are advanced the amount shown on the reverse, it creates a debit balance that is reduced as monthly membership payments are made by the member. You earn the 1-year advance at 1/12th (or the 3-year advance at 1/36th) of the amount shown each month as membership fees are paid. Earnings are first applied to any outstanding debit balance and are payable only after all sums advanced have been earned.

What you will earn:

The amounts shown on the compensation plan represent a 1- or 3 year *Personal Sales Advance* as shown on the reverse. If you're at the Senior Associate level and sell a **\$26 Expanded Plan** membership, you'll be advanced \$100, which represents your earnings over a period of 12 months if you are on the 1-Year Earnings Plan. If you are marketing the \$26 expanded plan, you'll earn \$8.33 per month.

$$\text{Advance: } \$100 \div 12 \text{ months} \\ = \text{Earnings: } \$8.33/\text{month}$$

Cumulative earnings after monthly membership payments are made by member:

1-Year Earnings Plan		3-Year Earnings Plan	
Payments	Received	Payments	Received
1	\$8.33	1	\$2.78
2	\$16.67	2	\$5.56
3	\$25.00	3	\$8.33
4	\$33.33	4	\$11.11
5	\$41.67	5	\$13.89
6	\$50.00	6	\$16.67
7	\$58.33	7	\$19.44
8	\$66.67	8	\$22.22
9	\$75.00	9	\$25.00
10	\$83.33	10	\$27.78
11	\$91.67	11	\$30.56
12	\$100.00	12	\$33.33
		13	\$36.11
		14	\$38.89
		15	\$41.67
		16	\$44.44
		17	\$47.22
		18	\$50.00
		19	\$52.78
		20	\$55.56
		21	\$58.33
		22	\$61.11
		23	\$63.89
		24	\$66.67
		25	\$69.45
		26	\$72.22
		27	\$75.00
		28	\$77.78
		29	\$80.56
		30	\$83.33
		31	\$86.11
		32	\$88.89
		33	\$91.67
		34	\$94.45
		35	\$97.22
		36	\$100.00

Please see the **Renewal Income** document for complete details on earnings after the initial 1- or 3-Year Advance period.

If a membership cancels, you'll incur a commission chargeback

You'll receive "advance" commissions when you make a membership sale. You'll "earn" commissions as the member pays for his or her membership each month. Commissions you receive during the advance period will not actually "earn out" until the end of the advance period (end of year one under the 1-Year Earnings Plan and end of year three under the 3-Year Earnings Plan).

If the member cancels during the advance period, you will be "charged back" any remaining balance of the amount you were advanced when you sold the membership.

- Under the **1-Year Earnings Plan**, 100% of the unearned advance on cancelled memberships will be deducted from your future commission advances.
- Under the **3-Year Earnings Plan**, 50% of the unearned advance on memberships will be deducted from your future commission advances, and the remaining 50% will remain in your debit balance (if at least one membership payment has been made).

If the member cancels after the 12th monthly payment (on the 1-Year Earnings Plan) or the 36th monthly payment (on the 3-Year Plan), you will not be charged back because you will have fully earned your advance amount.

Chargeback Amounts (\$26 Expanded Plan; Senior Associate level)

1-Yr Earnings Plan (100% Chargeback)		3-Yr Earnings Plan (50% Chargeback)	
Cancels after payment		Cancels after payment	
0	\$100.00	0	\$100.00
1	\$91.67	1	\$48.61
2	\$83.33	2	\$47.22
3	\$75.00	3	\$45.83
4	\$66.67	4	\$44.44
5	\$58.33	5	\$43.06
6	\$50.00	6	\$41.67
7	\$41.67	7	\$40.28
8	\$33.33	8	\$38.89
9	\$25.00	9	\$37.50
10	\$16.67	10	\$36.11
11	\$8.33	11	\$34.72
12	—	12	\$33.33
13	—	13	\$31.94
14	—	14	\$30.56
15	—	15	\$29.17
16	—	16	\$27.78
17	—	17	\$26.39
18	—	18	\$25.00
19	—	19	\$23.61
20	—	20	\$22.22
21	—	21	\$20.83
22	—	22	\$19.44
23	—	23	\$18.06
24	—	24	\$16.67
25	—	25	\$15.28
26	—	26	\$13.89
27	—	27	\$12.50
28	—	28	\$11.11
29	—	29	\$9.72
30	—	30	\$8.33
31	—	31	\$6.94
32	—	32	\$5.56
33	—	33	\$4.17
34	—	34	\$2.78
35	—	35	\$1.39
36	—	36	—



Example reflects the \$26 Expanded Plan

How often will I get paid?

Commissions are paid daily via direct deposit with a minimum of \$25, or once weekly by check at \$50 cash accrued if you have submitted a processable membership during the month. If you are not writing personal business, monthly checks are directly deposited or mailed at month-end if you have accrued \$150.

How will Override Advances payout if an Associate in my downline is set up on a different Earnings Plan than I am?

Overrides will pay according to the Earnings Plan you have selected, not the one your downline selects.

How often can I change my Earnings Plan?

You may change from the 1-Year Earnings Plan to the 3-Year Plan, or vice versa, once per twelve month period by calling Marketing Services at (580) 436-7424.

Are commissions paid if a member cancels and wants to reinstate?

Yes, if the membership has been cancelled longer than 90 days, the new writing agent will be paid a reinstatement commission of \$30-\$40 (depending on the member's original plan rate).

If the membership has been cancelled for five (5) years or longer, the new writing agent will be paid advance commissions on the sale as a new membership.