

# Associate Compensation: Earn 3 Ways!

## Top 10 reasons people are marketing our service:

1. **Mass Market Appeal:** Studies show over 60% of people need it, want it and can afford it!
2. **Create Short-term and Long-term income:** Up to 65% commissions *plus* LIFETIME RESIDUALS.
3. **Explosive Timing:** IDT is the #1 complaint to the FTC 15 years in a row.
4. **Simple Sales Process:** 15 minute presentation, average close is 50-75%.
5. **Unlimited Growth Potential:** Sell throughout America plus 4 provinces in Canada.
6. **Management Overrides:** Train others to sell and create a *leveraged income*.
7. **Freedom and Flexibility:** Work a flexible schedule around what matters to you most!
8. **B2B market is literally untapped:** Position yourself in front of a massive market trend.
9. **Tax Advantages:** Save \$2,000-\$6,000 *and more* per year on your taxes as an independent rep.
10. **Training and Support:** Best-of-class coaching model developed by our millionaire producers.

Profit NOW by marketing the #1 solution to a \$300 billion problem– STRESS!

## Personal Sales Income

Present our service to individuals, families, small businesses and their employees and earn significant part-time or full-time income that pays you on the LIFETIME of a customer.

| Sales Volume | #1 Selling Family Plan |       | #1 Selling Employee Plan |       | Small Business Plan 11-50 ee |       |
|--------------|------------------------|-------|--------------------------|-------|------------------------------|-------|
| 50/mo        | 58.4%                  | \$280 | 58.4%                    | \$240 | 44.8%                        | \$480 |
| 25/mo        | 48.0%                  | \$230 | 48.0%                    | \$195 | 36.8%                        | \$395 |
| 100          | 39.6%                  | \$190 | 39.6%                    | \$160 | 30.4%                        | \$325 |
| 50           | 33.4%                  | \$160 | 33.4%                    | \$135 | 25.6%                        | \$275 |
| 15           | 29.2%                  | \$140 | 29.2%                    | \$120 | 22.4%                        | \$240 |
| 6            | 25.0%                  | \$120 | 25.0%                    | \$100 | 19.2%                        | \$200 |
| -5           | 12.5%                  | \$60  | 12.5%                    | \$50  | 16.0%                        | \$170 |

### Consumer Sales (Individual & Family Plans):

- 5 sales/wk = \$2,500/mo after 6 sales
- 6 sales/wk = \$5,750/mo
- 12 sales/wk = **\$14,500/mo**

### Employee Benefit Group Sales:

- 12 employee plans/wk = **\$12,400+mo**

### Small Business Sales: (11-50 employees)

- 6 small business plans/wk = **\$12,400/mo**

The consumer sales examples are based on selling our #1 family plan, the identity theft and legal combo for \$39.90. The employee benefit sales example is based on selling the #1 group family plan, the Identity theft and legal combo for \$33.90. The small business sales example is based on selling a plan for 11-50 employees for \$89.00. \*Get paid at the bonus levels by selling more than 25 or 50 plans the previous month

## Management Overrides

Make 20 professional sales presentations with a 50% close ratio per month and teach 5 NEW Sales Associates to do the same monthly and you could earn a **\$100,000 yearly income!**

Our exclusive online-training program and personal daily achievement results-driven coaching system provides you with the tools to create a high-performance sales team.

The Management example is based on team sales of the #1 selling Family Plan: \$39.85

20 Presentations/mo

➤ 10 Sales/mo (50% close)

➤ Coach 5 new reps to do the same/mo

YOU- 10

\$2800 (personal sales)

10  
\$1400  
(overrides)

10  
\$1400

10  
\$1400

10  
\$1400

10  
\$1400

# Residual Income

Associates are paid a *lifetime residual commission on every active membership*. Advanced Commissions are paid out on the first 12 months of the policy. Renewal commissions are earned in all months thereafter. The following examples are based on selling 50 plans of the \$33.90 Group plans per month with a persistency of 76%. Figures have been rounded.

| <b>\$33.90 Group plan sold</b><br><b>X 12 months</b><br><b>\$406.80 yearly commission</b><br><br><b>\$406.80 yearly commission</b><br><b>X 14.69%</b> (based on 50 sale/mo<br>with a 76% persistency) =<br><br><b>\$60 residual per sale</b> | Lifetime Residuals - 76% Persistency on \$33.90 |                |               |
|--|---|----------------|---------------|
|  | Active Plans Sold                               | Annual Renewal | Annual Income |
|  | 1000  | \$60           | \$60,000      |
|  | 2000  | \$60           | \$120,000     |
|  | 5000  | \$60           | \$300,000     |
|  | 10000   | \$60           | \$600,000     |

| Persistency Levels |                 |                  |                  |                    |                    |                  |
|--------------------|-----------------|------------------|------------------|--------------------|--------------------|------------------|
| Persistency        | < 38 Plans sold | 38-74 Plans sold | 75-99 Plans sold | 100-124 Plans sold | 125-149 Plans sold | 150 + Plans sold |
| Up to 55%          | 3.02%           | 3.67%            | 3.81%            | 3.91%              | 3.99%              | 4.03%            |
| 56% – 65%          | 6.04%           | 7.34%            | 7.63%            | 7.83%              | 7.99%              | 8.07%            |
| 66% – 75%          | 9.05%           | 11.02%           | 11.44%           | 11.74%             | 11.98%             | 12.10%           |
| 76% – 85%          | 12.07%          | 14.69%           | 15.25%           | 15.65%             | 15.98%             | 16.14%           |
| Above 85%          | 15.09%          | 18.36%           | 19.06%           | 19.57%             | 19.97%             | 20.17%           |

## Outstanding Bonus Programs:



### Cash Bonuses

Hit minimum monthly production levels and earn real rewards, including one-time or monthly freedom bonuses.



### Earn an all-expense paid luxury vacation for two!

Protect a minimum of 5 new customers every month and produce 100 sales from July to December with a persistency rate of 80% or higher to win a luxury vacation for two.