

Addendum A: Reward Structure - Ambassador Program

Effective Date: October 24, 2025

This Addendum A ("Addendum") details the reward structure for participants in the "Ambassador Program" (general public) of Alex AI Insurtech LLC. This program is distinct from and incompatible with the "Referral Partner Program" (Dealers).

1. Program Objective

This program is designed to reward individuals who recommend our insurance services to their friends, family, and personal network. We seek to build a community of ambassadors who share our mission of honest and transparent protection.

2. Reward Structure (One-Time Payment)

The Ambassador will receive a one-time payment for each Qualified Referral. The amount depends on the Ambassador's historical performance level.

Ambassador Level	Reward per Sale	Qualification Requirement
Level 1: Ambassador	\$25.00 USD	Immediate access upon registration. Applies to the first 5 sales.
Level 2: Pro Ambassador	\$35.00 USD	Automatically activated starting from the 6th historical sale validated.

Level Conditions:

- Sale count is cumulative and historical (it does not reset each month).
- Once Level 2 is reached, the Ambassador maintains that status for all future referrals, provided their account remains active and in good standing.

3. Validation and Payment Rules

To ensure program transparency and security, payments are governed by the following strict rules:

- **Payment Trigger:** The reward is considered "earned" only after the referred customer has paid their **first monthly premium** and the policy is active in the Company's system.
- **No Payments for Quotes:** Rewards are not paid for generating "leads" (contact data) or quotes that do not result in a paid sale.
- **One-Time Payment:** This is a single reward model. No recurring or residual commissions are paid for future policy renewals.
- **Transfer Cycle:** Validated rewards are processed weekly. Payments are sent the Friday following the validation week.



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4. Restrictions and Anti-Fraud Policy

- **Prohibition of Self-Referral:** The Ambassador will not receive a reward for referring themselves, their spouse, or any member of their immediate household residing at the same address. The program's goal is to attract *new* customers to the community.
- **Tax Threshold (US Only):** If an Ambassador accumulates more than \$600 USD in rewards within a calendar year, the Company will pause payments until a valid W-9 form is received to comply with IRS regulations.
- **No Acting as Agent:** The Ambassador understands they are not a licensed insurance agent. They are strictly prohibited from explaining coverages, negotiating prices, or presenting themselves as a Company employee. Their sole function is to share their personal referral link.

5. Modifications

The Company reserves the right to modify reward amounts or the terms of this Addendum at any time, notifying the Ambassador via the portal or email.

Accepted and Agreed:

For Alex AI Insurtech LLC:

Authorized Signature

For the Ambassador:

Ambassador Signature

Date: _____



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