

Addendum A: Reward Structure (Ambassadors)

Effective Date: November 1, 2025 (v2.4)

This Addendum A ("Addendum") details the reward structure for participants in the "Ambassador Program" (general public) of Alex AI Insurtech LLC.

1. Global Financial Rules (Caps & Exceptions)

Before detailing the payment models, the following universal rules are established:

- **Universal Cap (Global Cap):** The maximum reward payable for any individual policy term **shall not exceed \$75.00 USD**, regardless of the total premium value or the model selected.
- **High-Value Exception (Discretionary):** In extraordinary cases (e.g., large commercial policies), the Company reserves the right, at its sole discretion, to authorize a special payment exceeding the \$75.00 USD cap. This exception will be evaluated on a case-by-case basis.

2. Reward Model Selection

The Ambassador must choose **one** of the following options upon registration.

Option A: One-Time Payment (Cash Flow)

The Ambassador receives a single payment per new sale. The amount varies based on the premium.

- **Level 1 (1-5 historical sales): \$25.00 USD** per \$1,000 USD of premium.
 - *Example:* \$1,000 Premium = \$25.00 Payment.
 - *Cap:* Maximum \$75.00.
- **Level 2 (6+ historical sales): \$30.00 USD** per \$1,000 USD of premium.
 - *Example:* \$1,000 Premium = \$30.00 Payment.
 - *Cap:* Maximum \$75.00.
- **Renewals:** Not applicable.

Option B: Recurring Payment (Portfolio)

The Ambassador builds long-term passive income (identical to the Business plan).

- **Base Commission: \$20.00 USD** per \$1,000 USD of premium. (Paid on initial sale and renewals).
- **Volume Bonus:** Increases to **\$27.50 USD** per \$1,000 if >50 sales are achieved in a month.
- **Cap:** Maximum \$75.00 USD per policy term.

3. Validation and Payment Rules

To ensure transparency, payments are governed by:

- **Payment Trigger:** Commissions are considered "earned" once the insurer has successfully processed the customer's first payment.
- **Payment Cycle:** Monthly (30 days after the month closes).
- **Clawbacks (Recoveries):** If a policy is canceled or rescinded within the first 30 days, the Company reserves the right to deduct the paid commission from future payments.

4. Restrictions and Anti-Fraud Policy

- **Prohibition of Self-Referral:** No payment is made for referring oneself or members of the same household.
- **Tax Threshold (US Only):** If total earnings exceed \$600 USD in a calendar year, payments will be paused until a valid W-9 form is received.
- **No Acting as Agent:** Explaining coverages or negotiating prices is strictly prohibited.

5. Modifications

The Company reserves the right to modify amounts or terms by notifying via email.

Selected Model: ☐ Option A (One-Time) ☐ Option B (Recurring)

Accepted and Agreed:

For Alex AI Insurtech LLC:

For the Ambassador:

Authorized Signature

Ambassador Signature

Date: _____