

		40%	45%	50%	55%	60%	65%	70%	75%	80%	85%	90%	95%	100%
QUALIFICATIONS	TRAINEE	AGENT	SR AGENT	MENTOR (M)	SUPERVISOR (S)	MANAGER (MGR)	REGIONAL MANAGER (RM)	DISTRICT DIRECTOR (DDIR)	FIELD DIRECTOR (FDIR)	MANAGING DIRECTOR (MDIR)	VICE PRESIDENT (VP)	EXECUTIVE VICE PRESIDENT (EVP)	BOARD MEMBER (BM)	MANAGING PARTNER (MP)
2-month Personal Sales Volume	-	-	\$10,000	\$10,000	\$12,000	\$15,000	\$20,000	\$20,000	\$20,000	\$15,000	-	-	-	-
2-month Team Sales Volume	-	-	N/A - Learn to sell	\$35,000	\$60,000	\$120,000	\$200,000	\$300,000	\$500,000	\$750,000	\$1M	\$1,5M	\$2M	\$2,5M
Wealth Structure Requirements	Pass Exam	Licensed & Contract	N/A - Learn to sell	2 Legs @ \$8,000	2 Legs @ \$15,000	3 Legs @ \$20,000	3 Legs @ \$40,000	3 Legs @ \$50,000	4 Legs @ \$60,000 1 New MGR last 6 months	4 Legs @ \$100,000 1 New MGR last 6 months	4 Legs @ \$125,000 1 New MGR last 6 months	4 legs @200,000 1 New MGR last 6 months	4 legs @250,000 1 New MGR last 6 months	4 Legs @ \$300,000 1 New MGR last 6 months

RANK ADVANCEMENT BONUS	RANK ADVANCE BONUS	-	-	-	-	-	\$2,000 if first 4 months OR \$1,000 if MGR for 4 consecutive months	-	-	\$10,000 if hit FDIR for 4 Consecutive Months	-	-	-	-
	UPLINE RANK ADVANCE MATCHING BONUS*	-	-	-	-	-	<ul style="list-style-type: none"> <li>\$2,000 if downline hit MGR in 1st 4 months</li> <li>\$1,000 if your downline hit MGR for 4 consecutive months</li> </ul>			<ul style="list-style-type: none"> <li>\$5,000 if your downline hit FDIR for 4 consecutive months</li> <li>\$2,000 if your downline hit MGR in 1st 4 months</li> <li>\$1,000 if downline hit MGR for 4 consecutive months</li> </ul>				

GENERATIONAL OVERRIDE BONUS	FDIR+ Generation 1	-	-	-	-	-	-	-	-	1%	2%	3%	4%	4%	4%
	FDIR+ Generation 2	-	-	-	-	-	-	-	-	-	2%	3%	4%	4%	4%
	FDIR+ Generation 3	-	-	-	-	-	-	-	-	-	-	1%	2%	2%	2%
	FDIR+ Generation 4	-	-	-	-	-	-	-	-	-	-	-	1%	2%	2%
	FDIR+ Generation 5	-	-	-	-	-	-	-	-	-	-	-	-	1%	2%

INFINITY BONUS	INFINITY BONUS 1%	-	-	-	-	-	-	-	-	-	-	-	1 Share	2 Shares	4 Shares
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## General Rules

In order to maintain a healthy and fair competition, ensuring that those who put the most effort can advance to the highest commission levels, all agencies, including FLOW, adhere to the following general rules. These guidelines are designed to protect agency owners from unethical competition.

- Upline Rank Advance Matching Bonus is payable to the next upline in the line on the same level or higher.
- All promotions are based on Commissionable Target Premium and policies that are Issued and Paid.
- In order to be eligible for a new contract level, you and your team must maintain a placed business persistence ratio of 70%.
- Due to regulatory requirements in New York, policies issued within the state of New York are not included in the calculation for builder promotions.
- Flow International reserves the right to modify Promotion and Compensation Guidelines at any time.
- All promotions are subject to approval.