

RUN DATE 02/12/2014

A G E N T C O M P E N S A T I O N

REPORT AC5485A

EXCLUSIVE AGENCY COMBINE REPORT
SUMMARY PREMIUM REPORT FOR TERMINATION PAYMENT
PERIOD FROM 02/2013 TO 01/2014
AGENT STATUS - ACTIVE

PAGE 11036

AGENT REGION	AGENT TYPE	AGENT NUMBER	COMP. STATUS	CONTRACT DATE	LOCATION NUMBER	AGENT NAME	AM	TAM
007	41	A1814	062	03/2013	444	ZESHAR INC,	33	3

LINE CATEGORY	EARNED PREMIUM * BY LINE	TOTAL EARNED * PREMIUM	BUYOUT EARNED * PREMIUM	CURRENT RENEWAL X (COMMISSION % X MULTIPLIER)	TERM PAYMENT	TERMINATION PAYMENT
-----** (SECURED NEW BUSINESS - IN VESTING PERIOD - NOT ELIGIBLE FOR TPP) **-----						
STANDARD AUTO						
027-010-010	26,028.27		26,028.27	10.00%	1.50	3,904.23
065-010-016	1,013.46		1,013.46	10.00%	1.50	152.01
		27,041.73	27,041.73			4,056.24
SPECIALTY AUTO						
060-010-010	12,534.88		12,534.88	8.00%	1.50	1,504.18
		12,534.88	12,534.88			1,504.18
PROPERTY HOMEOWNERS						
065-030-070	16,095.58		16,095.58	10.00%	1.50	2,414.33
		16,095.58	16,095.58			2,414.33
PROPERTY OTHER OWNERS						
010-030-078	1,607.93		1,607.93	10.00%	1.50	241.19
060-030-071	3,030.39		3,030.39	10.00%	1.50	454.55
		4,638.32	4,638.32			695.74
OTHER PROPERTY						
060-030-072	1,598.80		1,598.80	10.00%	1.50	239.82
060-030-088	2,405.43		2,405.43	10.00%	1.50	360.81

NEW LIFE = WRITTEN PREMIUM, RENEWAL LIFE = COMMISSION

NOTE: PP&C DATA SOURCE:

- * CSRP COMBINED PAGE, FOR PURCHASED AGENCIES
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TOTAL EARNED PREMIUM - EXCLUDES FLOOD, CEA, AEI AND RESIDUAL MARKET BUSINESS (E.G. ASSIGNED RISK, FACILITY, ETC.) PLUS POLICIES AND POLICIES THAT HAVE BEEN ASSIGNED TO THE AGENT FOR SERVICING (E.G. SERVICE FEE ACCOUNTS, CIC/INTERNET, ETC.).

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-----** (SECURED NEW BUSINESS - IN VESTING PERIOD - NOT ELIGIBLE FOR TPP) **-----						
OTHER PROPERTY						
060-030-092	480.64		480.64	10.00%	1.50	72.09
065-030-090	651.40		651.40	10.00%	1.50	97.71
065-030-092	650.45		650.45	10.00%	1.50	97.56
		5,786.72	5,786.72			867.99
BUSINESS AUTO						
010-020-011	4,461.36		4,461.36	10.00%	1.50	669.20
060-020-011	-230.00		-230.00	10.00%	1.50	-34.50
		4,231.36	4,231.36			634.70
BUSINESS CUSTOMIZER						
010-041-055	2,235.26		2,235.26	10.00%	1.50	335.28
		2,235.26	2,235.26			335.28
BUSINESS OTHER						
010-098-052	2,416.83		2,416.83	10.00%	1.50	362.52
		2,416.83	2,416.83			362.52
CASUALTY TOTAL		74,980.68	74,980.68			10,870.98
LIFE TOTAL						0.00
GRAND TOTAL	** (SECURED NEW BUSINESS - IN VESTING PERIOD - NOT ELIGIBLE FOR TPP) **					10,870.98

NEW LIFE = WRITTEN PREMIUM, RENEWAL LIFE = COMMISSION

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EXCLUSIVE AGENCY BUYER REPORT
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PERIOD FROM 02/2013 TO 01/2014
AGENT STATUS - ACTIVE

PAGE 11038

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		27,041.73	27,041.73			4,056.24
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PROPERTY HOMEOWNERS						
065-030-070	16,095.58		16,095.58	10.00%	1.50	2,414.33
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		2,235.26	2,235.26			335.28
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GRAND TOTAL	** (SECURED NEW BUSINESS - IN VESTING PERIOD - NOT ELIGIBLE FOR TPP) **					10,870.98

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-----***(PURCHASED AND CAPTURED POLICIES - ELIGIBLE FOR TPP)**-----						
STANDARD AUTO						
010-010-010	73,763.26		21,070.12	10.00%	1.50	3,160.52
010-010-016	21.56		0.00	10.00%	1.50	0.00
027-010-010	589,179.12		589,179.12	10.00%	1.50	88,376.87
027-010-016	656.06		656.06	10.00%	1.50	98.40
060-010-016	598.33		598.33	8.00%	1.50	71.80
065-010-010	99,458.84		99,458.84	10.00%	1.50	14,918.82
065-010-016	5,339.28		5,339.28	10.00%	1.50	800.88
		769,016.45	716,301.75			107,427.29
SPECIALTY AUTO						
060-010-010	34,250.34		33,384.69	8.00%	1.50	4,006.15
		34,250.34	33,384.69			4,006.15
PROPERTY HOMEOWNERS						
010-030-070	44,098.18		32,772.44	10.00%	1.50	4,915.86
060-030-070	180,742.82		180,742.82	10.00%	1.50	27,111.42
065-030-070	192,747.83		192,747.83	10.00%	1.50	28,912.17
		417,588.83	406,263.09			60,939.45
PROPERTY OTHER OWNERS						
010-030-032	1,771.37		1,771.37	10.00%	1.50	265.70

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-----** (PURCHASED AND CAPTURED POLICIES - ELIGIBLE FOR TPP) **-----						
PROPERTY OTHER OWNERS						
010-030-071	201.25		201.25	10.00%	1.50	30.18
010-030-078	20,810.19		20,679.95	10.00%	1.50	3,101.99
060-030-032	2,177.99		2,177.99	10.00%	1.50	326.69
060-030-071	15,101.62		15,101.62	10.00%	1.50	2,265.24
		40,062.42	39,932.18			5,989.80
OTHER PROPERTY						
010-030-072	11,977.41		11,977.41	10.00%	1.50	1,796.61
010-030-088	2,683.80		2,090.69	10.00%	1.50	313.59
010-030-090	585.37		585.37	10.00%	1.50	87.80
010-030-092	768.71		653.93	10.00%	1.50	98.09
060-030-072	29,733.06		29,733.06	10.00%	1.50	4,459.95
060-030-088	15,712.39		15,712.39	10.00%	1.50	2,356.85
060-030-092	1,427.29		1,427.29	10.00%	1.50	214.08
065-030-090	4,166.70		4,166.70	10.00%	1.50	625.01
065-030-092	5,109.76		5,109.76	10.00%	1.50	766.46
		72,164.49	71,456.60			10,718.44
BUSINESS AUTO						
010-020-011	454.30		454.30	10.00%	1.50	68.15
010-021-011	6,149.50		6,149.50	10.00%	1.50	922.43
060-020-011	2,600.67		2,600.67	10.00%	1.50	390.09

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AGENT COMPENSATION

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-----** (PURCHASED AND CAPTURED POLICIES - ELIGIBLE FOR TPP) **-----								
BUSINESS AUTO								
		9,204.47		9,204.47			1,380.67	
BUSINESS CUSTOMIZER								
010-041-055	7,259.08		7,259.08	10.00%	1.50		1,088.85	
		7,259.08		7,259.08			1,088.85	
BUSINESS OTHER								
010-098-052	2,135.00		2,135.00	10.00%	1.50		320.25	
		2,135.00		2,135.00			320.25	
CASUALTY TOTAL		1,351,681.08		1,285,936.86			191,870.90	
LIFE RENEWAL COMMISSIONS								
030-050-068	5.65				1.50		8.48	
030-050-080	210.36				1.50		315.54	
034-050-068	8.05				1.50		12.08	
034-050-080	344.62				1.50		516.93	
		568.68					853.03	
LIFE TOTAL							853.03	
GRAND TOTAL							192,723.93	

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010-010-016	13.48		0.00	10.00%	1.50		0.00	
027-010-010	387,758.08		387,758.08	10.00%	1.50		58,163.70	
027-010-016	499.88		499.88	10.00%	1.50		74.97	
060-010-016	323.51		323.51	8.00%	1.50		38.82	
065-010-010	64,462.21		64,462.21	10.00%	1.50		9,669.33	
065-010-016	2,827.43		2,827.43	10.00%	1.50		424.11	
		504,057.68	467,462.87				70,109.69	
SPECIALTY AUTO								
060-010-010	19,244.99		18,620.68	8.00%	1.50		2,234.47	
		19,244.99	18,620.68				2,234.47	
PROPERTY HOMEOWNERS								
010-030-070	17,576.12		14,004.12	10.00%	1.50		2,100.62	
060-030-070	69,299.20		69,299.20	10.00%	1.50		10,394.88	
065-030-070	75,050.96		75,050.96	10.00%	1.50		11,257.64	
		161,926.28	158,354.28				23,753.14	
PROPERTY OTHER OWNERS								
010-030-032	-375.99		-375.99	10.00%	1.50		-56.39	

NEW LIFE = WRITTEN PREMIUM, RENEWAL LIFE = COMMISSION

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EXCLUSIVE AGENCY BUYER REPORT
SUMMARY PREMIUM REPORT FOR TERMINATION PAYMENT
PERIOD FROM 02/2013 TO 01/2014
AGENT STATUS - ACTIVE

PAGE 11044

AGENT REGION	AGENT TYPE	AGENT NUMBER	COMP. STATUS	CONTRACT DATE	LOCATION NUMBER	AGENT NAME	AM	TAM
007	41	A1814	062	03/2013	444	ZESHAR INC,	33	3

LINE CATEGORY	EARNED PREMIUM * BY LINE	TOTAL EARNED * PREMIUM	BUYOUT EARNED * PREMIUM	CURRENT RENEWAL X (COMMISSION % X MULTIPLIER)	TERM PAYMENT	TERMINATION PAYMENT
-----** (PURCHASED AND CAPTURED POLICIES - ELIGIBLE FOR TPP) **-----						
PROPERTY OTHER OWNERS						
010-030-071	110.51		110.51	10.00%	1.50	16.58
010-030-078	4,935.48		5,058.05	10.00%	1.50	758.70
060-030-032	567.61		567.61	10.00%	1.50	85.14
060-030-071	3,485.05		3,485.05	10.00%	1.50	522.75
		8,722.66	8,845.23			1,326.78
OTHER PROPERTY						
010-030-072	3,952.76		3,952.76	10.00%	1.50	592.91
010-030-088	-72.41		-14.41	10.00%	1.50	-2.16
010-030-090	418.63		418.63	10.00%	1.50	62.79
010-030-092	183.61		223.98	10.00%	1.50	33.59
060-030-072	12,367.35		12,367.35	10.00%	1.50	1,855.10
060-030-088	5,745.66		5,745.66	10.00%	1.50	861.84
060-030-092	498.82		498.82	10.00%	1.50	74.82
065-030-090	1,252.30		1,252.30	10.00%	1.50	187.85
065-030-092	2,502.84		2,502.84	10.00%	1.50	375.42
		26,849.56	26,947.93			4,042.16
BUSINESS AUTO						
010-021-011	-1,169.88		-1,169.88	10.00%	1.50	-175.47
		-1,169.88	-1,169.88			-175.47
CASUALTY TOTAL						
		719,631.29	679,061.11			101,290.77
LIFE RENEWAL COMMISSIONS						
030-050-068	5.65				1.50	8.48

NEW LIFE = WRITTEN PREMIUM, RENEWAL LIFE = COMMISSION

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RUN DATE 02/12/2014

A G E N T C O M P E N S A T I O N

REPORT AC5485A

EXCLUSIVE AGENCY BUYER REPORT
SUMMARY PREMIUM REPORT FOR TERMINATION PAYMENT
PERIOD FROM 02/2013 TO 01/2014
AGENT STATUS - ACTIVE

PAGE 11045

AGENT REGION	AGENT TYPE	AGENT NUMBER	COMP. STATUS	CONTRACT DATE	LOCATION NUMBER	AGENT NAME	AM	TAM
007	41	A1814	062	03/2013	444	ZESHAR INC,	33	3

LINE CATEGORY	EARNED PREMIUM * BY LINE	TOTAL EARNED * PREMIUM	BUYOUT EARNED * PREMIUM	CURRENT RENEWAL X (COMMISSION % X MULTIPLIER)	TERM PAYMENT	TERMINATION PAYMENT
-----** (PURCHASED AND CAPTURED POLICIES - ELIGIBLE FOR TPP) **-----						
LIFE RENEWAL COMMISSIONS						
030-050-080	210.36			1.50		315.54
034-050-068	8.05			1.50		12.08
034-050-080	344.62			1.50		516.93
		568.68				853.03
LIFE TOTAL						853.03
GRAND TOTAL			** (PURCHASED AND CAPTURED POLICIES - ELIGIBLE FOR TPP) **			102,143.80

NEW LIFE = WRITTEN PREMIUM, RENEWAL LIFE = COMMISSION

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RUN DATE 02/12/2014

A G E N T C O M P E N S A T I O N

REPORT AC5485A

EXCLUSIVE AGENCY SELLER REPORT
SUMMARY PREMIUM REPORT FOR TERMINATION PAYMENT
PERIOD FROM 02/2013 TO 01/2014 SELLING AGENT - 0047595
AGENT STATUS - ACTIVE

PAGE 11046

AGENT REGION	AGENT TYPE	AGENT NUMBER	COMP. STATUS	CONTRACT DATE	LOCATION NUMBER	AGENT NAME	AM	TAM
007	41	A1814	062	03/2013	444	ZESHAR INC,	33	3

LINE CATEGORY	EARNED PREMIUM * BY LINE	TOTAL EARNED * PREMIUM	BUYOUT EARNED * PREMIUM	CURRENT RENEWAL X (COMMISSION % X MULTIPLIER)	TERM PAYMENT	TERMINATION PAYMENT
-----***(PURCHASED AND CAPTURED POLICIES - ELIGIBLE FOR TPP)**-----						
STANDARD AUTO						
010-010-010	25,590.17		9,478.36	10.00%	1.50	1,421.75
010-010-016	8.08		0.00	10.00%	1.50	0.00
027-010-010	201,421.04		201,421.04	10.00%	1.50	30,213.15
027-010-016	156.18		156.18	10.00%	1.50	23.42
060-010-016	274.82		274.82	8.00%	1.50	32.98
065-010-010	34,996.63		34,996.63	10.00%	1.50	5,249.49
065-010-016	2,511.85		2,511.85	10.00%	1.50	376.77
		264,958.77	248,838.88			37,317.56
SPECIALTY AUTO						
060-010-010	15,005.35		14,764.01	8.00%	1.50	1,771.68
		15,005.35	14,764.01			1,771.68
PROPERTY HOMEOWNERS						
010-030-070	26,522.06		18,768.32	10.00%	1.50	2,815.25
060-030-070	111,443.62		111,443.62	10.00%	1.50	16,716.54
065-030-070	117,696.87		117,696.87	10.00%	1.50	17,654.52
		255,662.55	247,908.81			37,186.31
PROPERTY OTHER OWNERS						
010-030-032	2,147.36		2,147.36	10.00%	1.50	322.10

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EXCLUSIVE AGENCY SELLER REPORT
 SUMMARY PREMIUM REPORT FOR TERMINATION PAYMENT
 PERIOD FROM 02/2013 TO 01/2014 SELLING AGENT - 0047595
 AGENT STATUS - ACTIVE

PAGE 11047

AGENT REGION	AGENT TYPE	AGENT NUMBER	COMP. STATUS	CONTRACT DATE	LOCATION NUMBER	AGENT NAME	AM	TAM
007	41	A1814	062	03/2013	444	ZESHAR INC,	33	3

LINE CATEGORY	EARNED PREMIUM * BY LINE	TOTAL EARNED * PREMIUM	BUYOUT EARNED * PREMIUM	CURRENT RENEWAL X (COMMISSION % X MULTIPLIER)	TERM PAYMENT	TERMINATION PAYMENT
-----** (PURCHASED AND CAPTURED POLICIES - ELIGIBLE FOR TPP) **-----						
PROPERTY OTHER OWNERS						
010-030-071	90.74		90.74	10.00%	1.50	13.61
010-030-078	15,874.71		15,621.90	10.00%	1.50	2,343.29
060-030-032	1,610.38		1,610.38	10.00%	1.50	241.55
060-030-071	11,616.57		11,616.57	10.00%	1.50	1,742.48
		31,339.76	31,086.95			4,663.03
OTHER PROPERTY						
010-030-072	8,024.65		8,024.65	10.00%	1.50	1,203.69
010-030-088	2,756.21		2,105.10	10.00%	1.50	315.77
010-030-090	166.74		166.74	10.00%	1.50	25.01
010-030-092	585.10		429.95	10.00%	1.50	64.49
060-030-072	17,365.71		17,365.71	10.00%	1.50	2,604.86
060-030-088	9,966.73		9,966.73	10.00%	1.50	1,495.01
060-030-092	928.47		928.47	10.00%	1.50	139.26
065-030-090	2,914.40		2,914.40	10.00%	1.50	437.16
065-030-092	2,606.92		2,606.92	10.00%	1.50	391.04
		45,314.93	44,508.67			6,676.29
BUSINESS AUTO						
010-020-011	454.30		454.30	10.00%	1.50	68.15
010-021-011	7,319.38		7,319.38	10.00%	1.50	1,097.90
060-020-011	2,600.67		2,600.67	10.00%	1.50	390.09

NEW LIFE = WRITTEN PREMIUM, RENEWAL LIFE = COMMISSION

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RUN DATE 02/12/2014

AGENT COMPENSATION

REPORT AC5485A

EXCLUSIVE AGENCY SELLER REPORT
SUMMARY PREMIUM REPORT FOR TERMINATION PAYMENT
PERIOD FROM 02/2013 TO 01/2014 SELLING AGENT - 0047595
AGENT STATUS - ACTIVE

PAGE 11048

AGENT REGION	AGENT TYPE	AGENT NUMBER	COMP. STATUS	CONTRACT DATE	LOCATION NUMBER	AGENT NAME	AM	TAM
007	41	A1814	062	03/2013	444	ZESHAR INC,	33	3

LINE CATEGORY	EARNED PREMIUM * BY LINE	TOTAL EARNED * PREMIUM	BUYOUT EARNED * PREMIUM	CURRENT RENEWAL X (COMMISSION % X MULTIPLIER)	TERM PAYMENT	TERMINATION PAYMENT
-----** (PURCHASED AND CAPTURED POLICIES - ELIGIBLE FOR TPP) **-----						
BUSINESS AUTO		10,374.35	10,374.35			1,556.14
BUSINESS CUSTOMIZER 010-041-055	7,259.08		7,259.08	10.00%	1.50	1,088.85
		7,259.08	7,259.08			1,088.85
BUSINESS OTHER 010-098-052	2,135.00		2,135.00	10.00%	1.50	320.25
		2,135.00	2,135.00			320.25
CASUALTY TOTAL		632,049.79	606,875.75			90,580.11
LIFE TOTAL						0.00
GRAND TOTAL						90,580.11

NEW LIFE = WRITTEN PREMIUM, RENEWAL LIFE = COMMISSION

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RUN DATE 02/12/2014

A G E N T C O M P E N S A T I O N

REPORT AC5485A

EXCLUSIVE AGENCY COMBINE REPORT
SUMMARY PREMIUM REPORT FOR TERMINATION PAYMENT
PERIOD FROM 02/2013 TO 01/2014
AGENT STATUS - ACTIVE

PAGE 11049

AGENT REGION	AGENT TYPE	AGENT NUMBER	COMP. STATUS	CONTRACT DATE	LOCATION NUMBER	AGENT NAME	AM	TAM
007	41	A1814	062	03/2013	444	ZESHAR INC,	33	3

LINE CATEGORY	EARNED PREMIUM * BY LINE	TOTAL EARNED * PREMIUM	BUYOUT EARNED * PREMIUM	CURRENT RENEWAL X (COMMISSION % X MULTIPLIER)	TERM PAYMENT	TERMINATION PAYMENT
LIFE RENEWAL COMMISSIONS						
030-050-080	23.79				1.50	35.69
034-050-080	27.60				1.50	41.40
		51.39				77.09
LIFE TOTAL						77.09
GRAND TOTAL						77.09

NEW LIFE = WRITTEN PREMIUM, RENEWAL LIFE = COMMISSION

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RUN DATE 02/12/2014

A G E N T C O M P E N S A T I O N

REPORT AC5485A

EXCLUSIVE AGENCY BUYER REPORT
SUMMARY PREMIUM REPORT FOR TERMINATION PAYMENT
PERIOD FROM 02/2013 TO 01/2014
AGENT STATUS - ACTIVE

PAGE 11050

AGENT REGION	AGENT TYPE	AGENT NUMBER	COMP. STATUS	CONTRACT DATE	LOCATION NUMBER	AGENT NAME	AM	TAM
007	41	A1814	062	03/2013	444	ZESHAR INC,	33	3

LINE CATEGORY	EARNED PREMIUM * BY LINE	TOTAL EARNED * PREMIUM	BUYOUT EARNED * PREMIUM	CURRENT RENEWAL X (COMMISSION % X MULTIPLIER)	TERM PAYMENT	TERMINATION PAYMENT
LIFE RENEWAL COMMISSIONS 030-050-080	4.92				1.50	7.38
		4.92				7.38
LIFE TOTAL						7.38
GRAND TOTAL						7.38

NEW LIFE = WRITTEN PREMIUM, RENEWAL LIFE = COMMISSION

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RUN DATE 02/12/2014

A G E N T C O M P E N S A T I O N

REPORT AC5485A

EXCLUSIVE AGENCY SELLER REPORT
SUMMARY PREMIUM REPORT FOR TERMINATION PAYMENT
PERIOD FROM 02/2013 TO 01/2014 SELLING AGENT - 0047595
AGENT STATUS - ACTIVE

PAGE 11051

AGENT REGION	AGENT TYPE	AGENT NUMBER	COMP. STATUS	CONTRACT DATE	LOCATION NUMBER	AGENT NAME	AM	TAM
007	41	A1814	062	03/2013	444	ZESHAR INC,	33	3
LINE CATEGORY	EARNED PREMIUM * BY LINE	TOTAL EARNED * PREMIUM	BUYOUT EARNED * PREMIUM	CURRENT RENEWAL X (COMMISSION % X MULTIPLIER)	TERM PAYMENT	TERMINATION PAYMENT		
LIFE RENEWAL COMMISSIONS								
030-050-080	18.87				1.50	28.31		
034-050-080	27.60				1.50	41.40		
		46.47				69.71		
LIFE TOTAL						69.71		
GRAND TOTAL						69.71		

NEW LIFE = WRITTEN PREMIUM, RENEWAL LIFE = COMMISSION

NOTE: PP&C DATA SOURCE:

- * CSRP COMBINED PAGE, FOR PURCHASED AGENCIES
- * CSRP EA + PRIMARY PAGE, FOR PRIMARY AGENCIES WITH SATELLITE LOCATION
- * CSRP EA SATELLITE SUMMARY PAGE, FOR SATELLITE LOCATIONS
- * ALL OTHER SITUATIONS USE EXCLUSIVE AGENT PAGE

TOTAL EARNED PREMIUM - EXCLUDES FLOOD, CEA, AEI AND RESIDUAL MARKET BUSINESS (E.G. ASSIGNED RISK, FACILITY, ETC.) PLUS POLICIES AND POLICIES THAT HAVE BEEN ASSIGNED TO THE AGENT FOR SERVICING (E.G. SERVICE FEE ACCOUNTS, CIC/INTERNET, ETC.).

BUYOUT EARNED PREMIUM - CSRP TOTAL EARNED PREMIUM AS DEFINED ABOVE EXCLUDING BUSINESS WRITTEN UNDER ANY PRIOR ALLSTATE EMPLOYEE AGENT AGREEMENT, OTHER THAN THE R3000 AGREEMENT, INCLUDING PURCHASED BUSINESS THAT WAS WRITTEN UNDER ANY PRIOR EMPLOYEE AGENT AGREEMENT, OTHER THAN THE R3000 AGREEMENT. ALSO EXCLUDES EARNED PREMIUM ON SERVICE/ACTIVITY BUSINESS OUTSIDE OF THE AGENTS BOOK OF BUSINESS.

START-UP AGENCY DEVELOPMENT BONUS ELIGIBLE AGENTS, WITH AFFILIATION DATES OF JANUARY 1, 2012 AND SUBSEQUENT, WILL BE REQUIRED TO VEST FOR FIVE YEARS BEFORE BEING ELIGIBLE TO RECEIVE A TERMINATION PAYMENT ON ALL SECURED NEW BUSINESS. VESTING WILL NOT BE REQUIRED FOR PURCHASED POLICIES.