

**INDEPENDENT REPRESENTATIVE NON-DISCLOSURE
NON-CIRCUMVENTION AND REFERRAL AGREEMENT**

THIS AGREEMENT is made by Black Swan Business Advisors, LLC ("BSBA") located at

3961 E. Chandler Boulevard, #111 – 301, Phoenix, AZ 85048, and

Independent Contractor ("Representative"), located at

collectively referred to
as the "Parties".

RECITALS

WHEREAS BSBA engages in business development, marketing, and sales services generally, provides clients with advice and expertise relating to accounting, cost reduction, professional employment services, (PEO), employee wellness, employee retention strategies, marketing, lockbox services, bookkeeping, and a wide range of strategic, management, marketing, and financial services (BSBA services); and,

WHEREAS, Representative wishes to offer to BSBA, and BSBA desires to receive from Representative, referrals of potential customers who may be interested in BSBA's services, pursuant to the terms and conditions of this Agreement.

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NOW THEREFORE, in consideration of the mutual covenants and promises contained in this Agreement as set forth below, BSBA and Representative agree as follows:

Section 1. Description of Work. The services provided by the Representative to BSBA shall be provided on an as-needed basis. BSBA shall have sole discretion to establish the minimum qualifications necessary for the performance of any service rendered by the Representative under this Agreement.

The Representative shall perform services for BSBA, including, but not limited to, lead generation to provide prospective clients ("Clients") to BSBA for its business operations. "Clients" hereinafter shall be defined as those referral leads provided to BSBA by Representative who have then chosen to do business with BSBA. The Representative shall determine the manner, means, timing, and method of performing such services. Representative may, at its discretion, decline to refer to BSBA.

Section 2. Compensation. BSBA agrees to pay the Representative for services provided under this Agreement as outlined in Addendum A below.

Section 3. Relationships of the Parties. The Representative shall be considered an independent Contractor and is not an employee, partner, or joint venturer of BSBA. Consistent with the foregoing, BSBA shall not deduct withholding taxes, social security taxes, or any other taxes or fees required to be deducted by an employer from Representative's compensation under Addendum A below. Further, the Representative shall not be entitled to any fringe benefits, pension, retirement, profit sharing, or any other benefits accruing to BSBA's employees.

Section 4. Term of Engagement. This Agreement will become effective on _____, 20_____, and will continue until Terminated under Section 16 below.

Section 5. Responsibilities of the Representative. The Representative shall have complete control over the time spent, the manner, and the disposition of the services provided. The Representative agrees to devote sufficient time and energy to fulfill the spirit and purpose of this Agreement. During the term of this Agreement, the Representative may also represent, perform services for, and/or become employed by entities that are unaffiliated with BSBA and/or engage in services outside the purview of BSBA's business. Representative agrees hereto that such an arrangement will not interfere with the Representative's ability to perform the services contemplated by this Agreement. The Representative will supply all tools, supplies, and instrumentalities needed to perform the services under this Agreement. The Representative further agrees to provide workers' compensation insurance for the Representative's employees and agrees to hold harmless and indemnify BSBA for all claims arising out of any injury, disability, or death of any of the Representative's employees or agents.

Section 6. Responsibilities of BSBA. BSBA agrees to follow all reasonable requests of the Representative necessary to the performance of the Representative's duties under this Agreement if requested by the Representative. BSBA agrees to provide the Representative with such information, marketing materials, customer relationship management (CRM) software, and other software as may be necessary to facilitate the efficient flow of business between the Parties. Further, BSBA shall not engage in any behavior that would serve to undermine the Representative's pursuit of the provision of its services herein contemplated.

Section 7. Representations and Warranties. Representative expressly represents and warrants that he/she is over the age of 18 and has the authority to enter into this Agreement and will not, by entering into this Agreement and consummating the transactions contemplated hereby, or otherwise, be in breach of, violate or interfere with any other contract, Agreement, or business relationship which he/she has had with any third party, company, agency, association, firm, person, corporation, or other entity prior to the execution of this Agreement. Representative has not engaged in nor will engage in any business practice, behavior, or action that has or will result in any violation of the restrictions or covenants to which he/she is subject pursuant to any agreement to which he/she was a party before becoming a BSBA representative.

Section 8. Waiver. The waiver by either Party of any default or breach of this Agreement shall not constitute a waiver of any other or subsequent default or breach.

Section 9. Compliance. Each Party agrees to comply fully with all relevant state, federal, and local laws and regulations of the United States, as applicable.

Section 10. Representative's Employees. The Representative may, at the Representative's own expense, employ such assistants, consultants, employees, and other Representatives as the Representative believes necessary to perform the services needed from the Representative by this Agreement, and BSBA may not control, direct, or supervise them in the performance of those services.

Section 11. Liability. BSBA will not be liable to the Representative, or to anyone who may claim any right due to a relationship with the Representative, for any acts or omissions in the performance of services by Representative under the terms of this Agreement or on the part of the employees or agents of BSBA, to the extent such acts or omissions are due to Representatives willful misconduct. Representative will not be liable to BSBA, or to anyone who may claim any right due to a relationship with the BSBA, for any acts or omissions in the performance of services by Representative under the terms of this Agreement or on the part of the employees or agents of Representative, to the extent such acts or omissions are due to willful misconduct.

Section 12. Confidentiality. The Representative agrees that all proprietary knowledge and information that the Representative may receive from BSBA in any manner whatsoever relating to equally proprietary inventions, products, processes, machinery, apparatus, prices, customer lists, discounts, costs, business affairs, future plans, or technical data that belong to BSBA shall for all times and for all purposes be regarded by the Representative and BSBA as strictly confidential and held by the Representative in confidence and solely for BSBA's benefit and use. Such knowledge and information shall not be used by the Representative nor disclosed by the Representative to any party whatsoever except to BSBA or with BSBA's prior written permission or otherwise required by law.

Further, all proprietary information provided by the Representative to BSBA in reports, marketing materials and other such equally proprietary materials or information generated by Representative together with any other information acquired as a direct result of this Agreement, shall for all time and for all purposes be regarded by BSBA as strictly confidential and held by BSBA in confidence and solely for Representative's benefit and use. Such knowledge and information shall not be used by BSBA nor disclosed by BSBA to any party whatsoever except with Representative's prior written permission.

Section 13. Non-Competition. It is the Parties' mutual intention to collaborate and coordinate their efforts. Representative agrees not to contact or initiate contact at any time for any purpose, either directly or indirectly, with any BSBA referral whose identity, location, or existence was revealed through the efforts of BSBA unless such contact with BSBA referral is specifically granted in writing by BSBA. Representative shall not undertake any transaction nor enter into any direct agreement with a BSBA referral or any agent of BSBA to perform the same and/or similar services, process forms, or collect fees in connection with the provision of services without the express prior written Agreement of BSBA. In so doing, the Parties shall spend their best efforts to avoid competing.

Section 14. Non-Solicitation and Non-Circumvention. Without the prior written consent of the other Party for a period of one year following the termination of this Agreement. Neither Party will solicit or hire any Employee, Consultant, Customer, Referral, Client, Strategic Partner, or Service Provider of the other Party to leave the employ or relationship with such Party. Each Party also agrees not to circumvent the other Party's relationship with any of its respective service providers, employees, consultants, agents, referrals, strategic partners, customers, or clients to provide any services contemplated hereunder, directly circumventing any existing relationship.

Section 15. Indemnity. The Representative shall indemnify and hold BSBA free and harmless from any obligations, debts, suits, costs, claims, judgments, liabilities, attorneys' fees, liens, and attachments to the extent arising from, growing out of, or in any way connected with the services rendered under the terms of this Agreement. Further, BSBA shall indemnify and hold Representative free and harmless from any obligations, debts, suits, costs, claims, judgments, liabilities, attorneys' fees, liens, and attachments to the extent arising from, growing out of, or in any way connected with its business operations rendered under the terms of this Agreement.

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Section 16. Termination of Agreement. Either Party may terminate this Agreement at any time, with or without cause, provided the Terminating Party provides 30-day prior written notice. "Cause" refers to any material breach of this Agreement, which includes, but is not limited to, the failure to comply with all covenants and provisions provided for herein. In the event this Agreement is terminated by either Party, for any reason, all commissions owed to the Representative pursuant to the commission structures outlined in Exhibit A below shall survive the termination of this Agreement without diminution or offset in perpetuity until the entire database of "Clients" provided by Representative shall self-extinguish.

Section 17. Effect of Partial Invalidity. The invalidity of any part of this Agreement shall not affect the validity of any other provision. If any provision of this Agreement is held to be invalid, the parties agree that the remaining provisions shall remain in full force and effect.

Section 18. Entire Agreement. This Agreement holds the complete Agreement between the parties and shall supersede all other agreements, either oral or written, between the parties. The Parties stipulate that neither of them has made any representations except as are specifically outlined in this Agreement, and each of the Parties acknowledges that they have relied on their own judgment in entering into this Agreement.

Section 19. Assignment. Neither Party to this Agreement may assign their rights under this Agreement unless the other Party so consents to the assignment in writing.

Section 20. Counterparts. The Parties may sign this Agreement on any number of separate counterparts, and any signature on a copy of this Agreement delivered by facsimile, email, digital, or electronic signature and transmitted by any means of electronic transmission will possess the same legal effect as delivery of an original signed copy.

Section 21. Acknowledgment and Agreement. The Parties agree not to challenge the validity, enforceability, or admissibility of the signature process on the grounds that it is in electronic form. By electronically signing an agreement, both Parties represent that they have the authority to bind themselves by electronic signature.

Section 22. Notices. All notices, requests, demands, and other communications shall be in writing and shall be given by registered or certified mail, postage prepaid, to the addresses shown on the first page of this Agreement, or to such subsequent addresses as the parties shall so designate in writing.

Section 23. Governing Law. The laws of the State of Arizona shall govern this Agreement.

Section 24. Attorney's Fees. Should any action be commenced between the Parties to this Agreement concerning the matters set forth in this Agreement or the rights and duties of either in relation thereto, the prevailing Party in such action shall be entitled, in addition to such other relief as may be granted, to a reasonable sum as and for its Attorney's Fees and Costs.

Section 25. Arbitration and Venue. Any controversy arising out of or relating to this Agreement or any modification or extension thereof, including any claim for damages and/or recession, shall be settled by arbitration in Maricopa County, Arizona, in accordance with the Commercial Arbitration Rules of the American Arbitration Association before one arbitrator. The arbitrator sitting in any such controversy shall have no power to alter or modify any express provisions of this Agreement or to render any reward which by its terms affects any such alteration or modification. The Parties consent to the jurisdiction of the Superior Court of Arizona and of the United States District Court for the Ninth District of Arizona for all purposes in connection with such arbitration, including the entry of judgment on any award. The Parties consent that any process or notice of motion or other application to either of said courts, and any paper in connection with arbitration, may be served by certified mail or the equivalent, return receipt requested, or by personal service or in such manner as may be permissible under the rules of the applicable court or arbitration tribunal, provided a reasonable time for appearance is allowed. The Parties further agree that arbitration proceedings must be instituted within one year after the claimed breach occurred, and that such failure to institute arbitration proceedings within such period shall constitute an absolute bar to the institution of any proceedings and a waiver of all claims. This section shall survive the termination of this Agreement.

Section 26. Force Majeure. Neither Party shall be liable for any failure or delay in performing an obligation under this Agreement due to causes beyond its reasonable control, including, but not limited to, natural catastrophes, governmental acts or omissions, laws or regulations, labor strikes or difficulties, transportation stoppages, slowdowns, inability to procure materials or parts, or any other similar contingency. In the event an act of force majeure continues in effect for a period of more than thirty (30) days, either Party may terminate this Agreement without liability to the other, upon five (5) days written notice to the other Party.

Section 27. Amendment. Any modification, amendment, or change to this Agreement will be effective only if it is in writing and signed by both Parties.

Section 28. Headings. The titles to the paragraphs of this Agreement are solely for the convenience of the Parties and shall not affect in any way the meaning or interpretation of this Agreement.

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IN WITNESS WHEREOF, the Parties have executed this Agreement on this _____ day of _____, 20____.

REPRESENTATIVE:

(Company name)

(Typed or printed REPS name)

BSBA:

Black Swan Business Advisors, LLC
(Company name)

Stephan H. Brewer

Initials _____

REP: _____
(Signature)

BSBA: _____
Stephan H. Brewer

REPS: _____
(Title)

BSBA: Managing Member
(Title)

Representative Name: _____

Company Name: _____ (if
applicable)

Physical Address: _____

Representative's Business Activities _____

Email Address: _____

("Representative")

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Who recruited you to Black Swan Business Advisors LLC? _____

Addendum A

1. In consideration of BSBA's processing services for BSBA Referrals regarding BSBA's services, BSBA shall pay Active Representative Compensation Grid processing fees in an amount equal to a total of 70 % of the **Net Vendor/Client Claim Fee (NVCCF)** received by BSBA for i immediately following:

- i. Private Reinsurance- eR3

2. In consideration of BSBA's processing services for BSBA Referrals regarding BSBA's services, BSBA shall pay Active Representative Compensation Grid processing fees in an amount equal to a total of 70 % of the **Net Vendor/Client Claim Fee (NVCCF)** received by BSBA for i immediately following:

- i. Private Reinsurance- eR2

3. In consideration of Legacy Tax & Resolution Services' processing services for BSBA Referrals regarding Legacy Tax Resolution Service, BSBA shall pay Active Representative Compensation Grid processing fees in an amount equal to a total of 55 % of the **Net Vendor/Client Claim Fee (NVCCF)** Tax Resolution Tier One Fees for i through xiii immediately following:

- i. \$1,000 Individual Discovery Only without State Tier One
- ii. \$1,750 Individual Discovery Only with One State Tier One
- iii. \$2,500 Individual Discovery Only with One Additional State
- iv. \$1,500 Individual Full Tier One without State Tier One
- v. \$2,500 Individual Full Tier One with State Tier One
- vi. \$3,500 Individual Full Tier One with one additional State Tier One
- vii. \$1,500 Individual Full Tier One State Only
- viii. \$2,500 Individual Full Tier Two States Only
- ix. \$1,500 Business Full Tier One without State Tier One
- x. \$2,500 Business Full Tier One with State Tier One
- xi. \$2,750 Individual and Business Combo Full Tier One without State Tier One
- xii. \$4,750 Individual and Business Combo Full Tier One with One State
- xiii. \$5,750 Individual and Business Combo Full Tier One with One Additional State

4. In consideration of BSBA's processing services for BSBA Referrals regarding BSBA's services, BSBA shall pay Active Representative Compensation Grid processing fees in an amount equal to a total of 70 % of the **Net Vendor/Client Claim Fee (NVCCF)** received by BSBA for i immediately following:

- i. FICA Tips Tax Credit

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4. In consideration of BSBA's processing services for BSBA Referrals regarding BSBA's services, BSBA shall pay Active Representative Compensation Grid processing fees in an amount equal to a total of 70 % of the **Net Vendor/Client Claim Fee (NVCCF)** received by BSBA for i immediately following:

- i. Tax Recovery

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**Addendum A Cont: ACTIVE
REPRESENTATIVE* AND ACTIVE
SUB-REPRESENTATIVE*
PORTFOLIO OF AUTHORIZED
PRODUCTS OR SERVICES**

Addendum A lists all Products and Services that are currently offered by the BSBA and are made available to Active Representatives to market and provide lead generation services in exchange for the following Commission Plans:

	Services:		Compensation Plan:
1	Private Reinsurance- eR3		70% of net commissions paid to BSBA
2	Private Reinsurance eR2		70% of net commissions paid to BSBA
2	Tax Resolution Services, Tier One Only		55% of net fees paid to BSBA
3	FICA Tips Tax Credit Recovery		70% of net fees paid by Client
4	Tax Recovery		70% of net commissions paid to BSBA

ADDENDUM A- COMMISSION PAYMENT PROCESS:

- Active Representatives* will be paid by the 15th of the month for funds received by the BSBA in the preceding month for Net Sales of Paid Invoices on Accounts generated by the Representative.
- Representative will provide ACH account information to be paid electronically by BSBA.

Representative's ACH Account information:

Name on Account: _____

Bank: _____

Account #: _____

Routing # _____

Please attach a voided check.

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TIERED SALES STRUCTURE - COMPENSATION

With respect to the Products/Services in Addendum A, the following Commission Structures will apply as the Active Representative*, or as an Active Sub-Representative*, when working on a team:

A total of 70% of the <u>NET Commissionable Amount</u> allocated by the Company is paid out in commissions to the Active Sales Representatives* plus overrides through 3 tiers of Active downlines*.	
Active Selling Reps	70% to the Field of Net Vendor/Client Claim Fee (NVCCF)
Primary Referral Agent	75% of Net Vendor/Client Claim Fee (NVCCF)
Active Downline Overrides	
Level One Referral Partner	10% of Net Vendor/Client Claim Fee (NVCCF)
Level Two Referral Partner	10% of Net Vendor/Client Claim Fee (NVCCF)
Level Three Referral Partner	5% of Net Vendor/Client Claim Fee (NVCCF)
Tiers are static and not compressed. Breakage rolls up to the Company.	
Refer to individual	

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* A **Qualified Active Representative** has completed a **Training Class** conducted by Company. And the REP attends a minimum of 1 weekly Zoom Meeting per month with Company, currently held every Wednesday from 2-3 pm EST. Company reserves the right to make an exception.

Client: A Prospect who has been admitted/set up by Company and their full fee has been received and settled.

Annual Residual: Is paid to the **Qualified Active Reps** that have stayed connected to the program and attend a minimum of 1 weekly Zoom meeting with "Company" per month.

Inactive Rep: Any Rep who no longer meets the **Qualified Active Rep** criteria is to be determined by the Company at the time commissions are to be paid.

Vesting: Annual Renewals are vested on the anniversary of the "original" sale if the Client renews their eR3 program. NO "new Client earnings" are credited to a Rep who is declared Inactive by definition.

Death or incapacity of Rep: Rep's Account "Beneficiary" is Fully Vested in Commissions credited to the initial closed client file(s) for a period of one residual paid out commission period.

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1. DEFINITIONS

- A. **Commission Entitlement.** The Active Representative shall be entitled to receive a "Commission" on "Net Sales" of fully "Paid Invoices" from "Active Accounts" for purchased Products or services, as specified in Addendum A. Suppose the Commission is to be shared between the Active Representative and any Active Sub-Representative(s). In that case, such arrangements are detailed in Addendum A. Addendum A outlines the Commission Plans and Commission Payment Process for the Active Representative and Active Sub-Representatives(s).
- B. **Client. Client Account.** "Client" or "Client Account" shall mean any business account, individual, group, organization, or entity to whom the Products or Services are or may be marketed, solicited, sold, or purchased. This includes, but is not limited to, any products or services that the Company (BSBA) brings into its portfolio.
- C. **Manufacturer.** "Manufacturer" is any third-party entity that has developed a Product or Service for promotion and sale that is listed on Addendum A. The term "Manufacturer" shall include and may be used interchangeably with "Vendor" or "Distributor" for the purposes of this Agreement. Manufacturer retains the right to sell and distribute its Products and Services at its sole discretion, utilizing independent contractors or employees, and to take any other actions deemed appropriate and necessary to align with industry practices and regulatory requirements.
- D. **Net Sales of Paid Invoices.** When the Company pays the Active Representative directly, the Active Representative shall be entitled to receive commissions on "Net Sales" from "Paid Invoices". "Net Sales" shall mean the amounts specified by the Company's generated invoices issued in any month, less taxes, refunds, credits, returns, rebates, discounts, shipping costs, adjustments, and bad debts attributable to any of the Company's previous earned commissions, and is subject to pro rata dollar adjustment, if amounts collected are less than the BSBA invoice amount. For the avoidance of doubt, refunds, credits, returns, rebates, discounts, and/or adjustments may occur in a month after the month in which the related sales were completed. Net Sales for a given month are calculated using all returns made during that month, regardless of when the sales that led to those returns were initially made.

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E. **Paid Invoices**. "Paid Invoices" refer to invoices that have been issued for products or services provided and for which payment has been received in full by the issuing Party. A "Paid Invoice" confirms that the Customer has settled the amount due and that no outstanding balance remains on that invoice. This status serves as a record of completed financial transactions between the Seller/Manufacturer and the buyer/Customer.

F. **Products and Services**. BSBA will list the current Products and or Services (hereinafter referred to as the "Portfolio of Products", "Portfolio" or the "Product") on Addendum A for which Representative may generate leads and make referrals. The Company reserves the right, at its sole discretion, to add or remove any products or services from Addendum A. However, BSBA will exercise sound business judgment and act in the best interest of both the Representative and the Company when making such changes. The Company will notify the Contractor of any modifications and provide an updated Addendum A accordingly. The Representative agrees to review and sign any amendments to the Agreement or new Exhibits provided by the Company for the purpose of marketing Products and Services and receiving Commission pursuant to this Agreement.

G. **Sub-Representatives(s)**. "Sub-Representatives(s)" are individuals who are part of the Representative's downline and have the authority to develop their own leads and accounts from their direct marketing and lead generation efforts pursuant to this Agreement.

H. **Sub-Agreements**. Sub-Agreements are additional contracts that detail aspects of the relationship and conduct business with a specific Manufacturer, Vendor, and/or Distributor of any Product or Service listed in Exhibit A. Each Manufacturer, Vendor, or Distributor may provide and require the Representative to sign their "Sub-Agreement" to promote its Products/Services, provide leads pursuant to this Agreement, and receive Commission for such lead generation and marketing efforts. In addition, the Manufacturer, Vendor, and/or Distributor reserve the right to pay Contractor directly pursuant to their Sub-Agreements.

2. COMMISSION.

A. **Rate**. The Active Representative shall be entitled to receive Commissions on paid invoices for Active Accounts that are developed by an Active Representative, pursuant to this Agreement and as outlined in Addendum A.

B. **Payment Terms.** Payment will be made to Active Representative via electronic deposit pursuant to Addendum A. The Parties expressly agree that the payment terms outlined in this provision shall survive the expiration or termination date of this Agreement for Active Accounts, unless termination is for "Cause" pursuant to Section 16, or is due to the Company's bankruptcy or insolvency pursuant to Section 16. Otherwise, any Commission owed to Active Representative on such expiration or termination date, or any Commission accruing to Active Representative after the expiration or termination of this Agreement, shall be paid to Active Representatives by Company pursuant to this Agreement.

C. **Withholding.** Representative is an Independent Contractor and shall be responsible for its own income taxes and other employment taxes, as well as any business taxes or other charges resulting from Representative's participation under this Agreement or a Sub-Agreement. Company will provide Representative with an IRS 1099 Form at the close of each calendar year for all contracted services provided.

Additional Fee Definitions:

- **Total Savings/Recovery (TSR):** The total savings/recovery received by the Client.
- **Vendor/Client Claim Fee (VCCF):** Total fee(s) paid to BSBA for products and services.
- **Vendor/Client Claim Fee Percentage (VCCF%):** Percentage of the TSR charged to the vendor/client as listed in Addendum A.
- **Accounting Partner Fee (APF):** Fee paid to the Accounting Partner for their work.
- **Risk Assessment Partner Fee (RAPF):** Fee(s) paid to the Lockbox and/or Risk Assessment Firm
- **Net Vendor/Client Claim Fee (NVCCF):** Amount left of VCCF after APF and RAPF are paid. This is the net amount remaining in the VCCF after expenses are paid and is available for representative compensation.
- **Representative Compensation (RC):** The portion of the NVCCF paid to the Representative.
- **Black Swan Business Advisors Compensation (BSBAC):** The portion of the NVCCF retained by Black Swan Business Advisors

All Representatives are required to file an IRS W-9 form with BSBA.
Please use one of these forms from the IRS Website:

Form W-9, Request for Taxpayer Identification Number and Certification

U.S. persons use Form W-9 to provide the correct taxpayer identification number (TIN) to payers (or brokers) who are required to file information returns with the IRS.

Instructions for the Requestor of Form W-9, Request for Taxpayer Identification Number and Certification

U.S. persons use Form W-9 to provide the correct taxpayer identification number (TIN) to payers (or brokers) who are required to file information returns with the IRS.

Form W-9 (sp), Request for Taxpayer Identification Number and Certification (Spanish Version)

Form W-9 (SP), Request for Taxpayer Identification Number and Certification (Spanish Version), is used by U.S. persons to provide the correct taxpayer identification number (TIN) to payers (or brokers) who are required to file information returns with the IRS.

Instructions for the Requestor of Form W-9 (sp), Request for Taxpayer Identification Number and Certification (Spanish Version)

Instructions for the Requestor of Form W-9 (sp), Request for Taxpayer Identification Number and Certification (Spanish Version), which U.S. persons use to provide the correct taxpayer identification number (TIN) to payers (or brokers) who are required to file information returns with the IRS.

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EXHIBIT B
TIERED SALES STRUCTURE COMPENSATION

With respect to the Products/Services outlined in Exhibit A, the following Compensation Structure will apply to the Primary Referring Agent and Level One, Two, and Three Referral Partners, when operating as a team.

**70% PAID TO THE FIELD COMPENSATION STRUCTURE –
SUB-REFERRAL LEVELS**

Primary Referring Agent

- Earns 75% of Net Vendor/Client Claim Fee (NVCCF).**

Level One Referral Partner

- Refer a Level One Referral Agent, and you will receive 10% **Net Vendor/Client Claim Fee (NVCCF)** Compensation on Level One Referral Partner accounts.
- Level One Referral Partners will receive 75% **Net Vendor/Client Claim Fee (NVCCF)** Compensation on their accounts.

Level Two Referral Partner

- If your Level One Referral Partner refers another Representative, known as a Level Two Referral Partner, you will receive 10% **Net Vendor/Client Claim Fee (NVCCF)** Compensation of Level Two Referral Partner accounts.
- And your Level One Referral Partner will receive 10% **Net Vendor/Client Claim Fee (NVCCF)** Compensation on Level Two Referral Partner accounts.
- Level Two Referral Partner will receive 75% **Net Vendor/Client Claim Fee (NVCCF)** Compensation on their accounts.

Level Three Referral Partner

- If your Level Two Referral Partner refers another Representative, known as a Level Three Referral Partner, you will receive 5% Compensation of Level Three Referral Partner accounts.
- And your Level Two Referral Partner will receive 10% **Net Vendor/Client Claim Fee (NVCCF)** Compensation on Level Three Referral Partner accounts.
And your Level One Referral Partner will receive 10% **Net Vendor/Client Claim Fee (NVCCF)** Compensation on Level Three Referral Partner accounts
- Level Three Referral Partner will receive 75 **Net Vendor/Client Claim Fee (NVCCF)** Compensation on their accounts.

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55% PAID TO THE FIELD COMPENSATION STRUCTURE – SUB-REFERRAL LEVELS- TAX RESOLUTION SERVICES

Primary Referring Agent

- Earns 75% of Net Vendor/Client Claim Fee (NVCCF).**

Level One Referral Partner

- Refer a Level One Referral Agent, and you will receive 10% Net Vendor/Client Claim Fee (NVCCF) Compensation on Level One Referral Partner accounts.**
- Level One Referral Partners will receive 75% Net Vendor/Client Claim Fee (NVCCF) Compensation on their accounts.**

Level Two Referral Partner

- If your Level One Referral Partner refers another Representative, known as a Level Two Referral Partner, you will receive 10% Net Vendor/Client Claim Fee (NVCCF) Compensation of Level Two Referral Partner accounts.**
- And your Level One Referral Partner will receive 10% Net Vendor/Client Claim Fee (NVCCF) Compensation on Level Two Referral Partner accounts.**
- Level Two Referral Partner will receive 75% Net Vendor/Client Claim Fee (NVCCF) Compensation on their accounts.**

Level Three Referral Partner

- If your Level Two Referral Partner refers another Representative, known as a Level Three Referral Partner, you will receive 5% Compensation of Level Three Referral Partner accounts.**
- And your Level Two Referral Partner will receive 10% Net Vendor/Client Claim Fee (NVCCF) Compensation on Level Three Referral Partner accounts.**
And your Level One Referral Partner will receive 10% Net Vendor/Client Claim Fee (NVCCF) Compensation on Level Three Referral Partner accounts
- Level Three Referral Partner will receive 75% Net Vendor/Client Claim Fee (NVCCF) Compensation on their accounts.**

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