



3800 Arco Corporate Drive, Suite 550
Charlotte, NC 28273
800.510.1275

Offer of Employment

Dear _____,

After taking a number of qualified candidates through our interview process, we feel that you would make an excellent addition to our team. I am pleased to extend to you an offer of employment for the position of Sales Agent at Luminary Life (Powered by DigitalBGA). This offer is contingent upon successfully meeting each of the below requirements:

1. **NC/SC Resident Life Insurance License:** You must hold an Active North Carolina or South Carolina Resident Life Insurance License as issued and maintained by the Department of Insurance.
2. **Proof of Licensing:** You must provide DigitalBGA with proof of your resident life insurance license prior to your date of hire.
3. **Contracting Screening:** You must meet minimum contracting requirements as defined by DigitalBGA and our contracted core insurance carriers.
4. **Employment Eligibility:** Attached please find a detailed list of Acceptable Documents that are required for employment eligibility verification. Please email the appropriate documentation to HR@Digitalbga.com upon acceptance of this offer.

Failure to satisfy all of the above requirements may result in the withdrawal of this offer of employment.

Your employment with DigitalBGA will be subject to an introductory period of ninety (90) days, during which time you and your supervisor will assess your performance and the appropriateness of your employment with our company. All employment at DigitalBGA is considered "at-will" employment.

Our objective is for you to start at 9:00AM EST on _____.

You will be working in our Charlotte Office located at 3800 Arco Corporate Dr. Suite 550, Charlotte, NC 28273 and will report to Brent Lahti, Floor Facilitator. Your compensation and benefits package will include the following:

- Full-time, hourly employment paid bi-weekly: Hourly wage of \$28.85 plus a Commission Rate of 5% for the initial 26 weeks of employment. Hourly wage will be adjusted to \$14.42 per hour plus a Commission Rate of 20% effective the Monday immediately following the completion of 26 weeks of employment.
 - o Commission is advanced upon the successful initial draft of a consumer life insurance premium. All calculations are based on a full commission advance of the annualized premium multiplied by the corresponding percentage rate less the non-commissioned policy fee. Upon separation, Commission payments will no longer be advanced.
- Medical, Dental and Vision Insurance, eligible for enrollment upon completion of 60 days of employment.
- Eighty (80) Hours PTO annually, prorated for the first year of employment per the Company's Time Off Policy;
- Twenty-four (24) Hours Sick Pay annually per the Company's Time Off Policy;
- Minimum of 9 Paid holidays per the Company's Time Off Policy.

The terms described in this letter replace all prior agreements and/or discussions pertaining to your offer of employment with DigitalBGA. Please indicate your acceptance of our offer by signing below. Upon your acceptance and completion of the hiring paperwork, you will be provided with the Company's policies, procedures, and benefits.

We look forward to having you as part of the team! If you have any questions, please do not hesitate to contact me.

Sincerely,

Trent Terrell

Director of Sales

Accepted By: _____

Date