VIRTUAL BUSINESS SYSTEM™

FAST START GUIDE

Your Turn-Key Virtual System to Building a Successful VFG Business
Congratulations and welcome to Virtual Financial Group (VFG). The purpose of this FAST TRACK GUIDE is to help you achieve vital Agent Contract Promotions within your first week and your first 30 days! This is your chance to build a rewarding and successful business of your own, in one of the largest and most profitable industries in the world… one that you can do from the comfort of your own home, with the help and support of technology and leaders to teach you what you need to know to succeed in business in the 21st century.

**VFG… The New Frontier in Financial Services**

Virtual Financial Group’s first and greatest passion is to help families get clarity on where they need to be financially and then putting a strategy in place to help them succeed.

This is our mission.

"I would rather earn 1% off a 100 people’s efforts than 100% of my own efforts."

— J. Paul Getty

There is tremendous wisdom in this quote. The difference between regular people working all on their own and those who have time for family and life-enriching experiences is the leveraging of other people’s efforts.

**Build a Business, Don’t Just Do Business**

You can make a good living with VFG as a sole producer if you choose, but if you want a chance to become wealthy, you must attract others into your business, leveraging and multiplying the work of others into results that directly increase your bank account and give you more freedom in your life.

Think of all the people out there that could benefit from the income opportunities that are available at VFG. Then imagine those people being a part of your leadership team where you make an override (additional commission) on the business they do as well. That’s the power of time leveraging!

**The Power of Our System**

Building your team can be easy if you follow the steps and let our SYSTEM do the work for you. Your job is to simply introduce prospects to the opportunity, ask them to view our video, and attend a live or recorded webinar and then refer them to your manager or Financial Consultant for the follow up. There is no “hard sell” with VFG. They just need to see the incredible opportunity that we are offering. If they can’t see it, then just thank them for their time and move on to the next prospect.

Okay, let’s get started and get you on the FAST TRACK!

Take time now to read through this short guide. It will give you the core understanding of the VFG Process so you can start building your business today!
THE VIRTUAL BUSINESS SYSTEM
SIX STEPS

1. STEP 1
   PROSPECTING
   Plan Your Marketing Strategy

2. STEP 2
   CONTACTING
   Create a Constant Flow of Contacting from Multiple Traffic Sources

3. STEP 3
   PRESENTATION
   Video Tours 24/7/365

4. STEP 4
   AGGRESSIVE FOLLOW UP
   Tier Two Webinars, 3 x 3 Calls, Emails, Texts, Messaging and Drip Campaigns

5. STEP 5
   START UP
   Join VFG and/or complete a Financial Needs Analysis

6. STEP 6
   VIRTUAL REPLICATION
   Repeat Steps 1-5 Over and Over Again

FILL YOUR FUNNEL
Using Our Cutting Edge Tools & Resources

LEAD CAPTURE PAGES
Include links to your landing page in ALL contacting messages.

Online Videos
24/7/365

Follow Up with our CRM System

New Team Members
New Clients

Keep Building Your Team and Clientele by REPEATING Steps 1-5
Filling Your Prospecting Funnel

One principle in business is that you never know where your next super-star leader will come from. It is the same thing with the people you reach out to recruit. Because of this you should never discount anyone’s ability to succeed. In fact you should believe that anyone can succeed and you should always hold an expectation that they will win big in the business.

Approach everyone as though they could be the next super-star on your team!

How to Build Your Prospect Database

The most effective way to build your prospect database is to use a 3-Pronged Marketing Approach that incorporates:

1. **Warm Market**
   - Social Media- Facebook, Google+, Friends, etc.
   - LinkedIn and Plaxo Contacts
   - Current and Past Co-workers
   - Centers of Influence- Referrers
2. **Meetings and Mixers**
   - Leaders and Trainers with Large Networks
   - People you meet in Groups on Linked-in
3. **Cold Market**
   - Advertising Resources

During your “Fast Track” let’s just focus on your warm market.

Warm Market Prospecting

The people you already know are traditionally the best sources of prospects to reach out to about VFG. This is why the number one source for new business customers is “word-of-mouth” advertising. Friends naturally tell friends about their favorite restaurants, best places to shop, and they share personal stories of exceptional service. People like to share with their friends what’s happening in their own lives. It’s human nature.

Build Your Warm Market List of Potential Recruits:

- **People You Know**
  These are your friends, acquaintances, relatives, business associates, and others you have known throughout your life. Organize your list so you can print out and use it. Use our VFG Lead Wizard in VFGcontact to create and store your database. Then take advantage of our email templates to send them an email and follow up with a call and text.

- **Social Media Contacts**
  These are your friends and connections that you have on Facebook, Google+, Twitter, LinkedIn and other social media networks. The best approach is to be subtle.

- **Service People**
  In your day-to-day activities, keep your mind open to those people you meet in the service industry and retail jobs. Occasionally you’ll run across an incredible personality in a local business that makes an impression. Approach them! Give them your business card or get better yet, get their email address so they can explore the VFG opportunity!

- **Centers of Influence**
  These are people that you admire and are magnets to other people in your community. Instead of approaching them directly, take a indirect approach. Take them to lunch or coffee to share what you are doing and ask for possible referrals. They may know people that would be interested in your VFG business or that might need our services. They might even be interested in joining themselves.
The Contact Flow

Contacting is one of the most important steps in the Virtual Business System. The leaders who have the most contacts made with quality prospects will build the biggest team, which gives you a larger client base, which leads to more success and income for you and your team.

The best way to control the point of contact is to use the VFGPro System each and every time. This approach helps solve many of the problems people in typical businesses have in approaching prospects:

• You don’t have to know the answers to all the questions. A Financial Manager or Financial Consultant will help you each step of the way.
• You don’t have to make a presentation. The video or webinar makes the presentation for you.
• You don’t answer questions from a prospect. The VFG Pro System and your leader will handle them for you.

The Pre-Contact

When working in your warm market it is often better to call or leave a message and re-connect with them on a personal level before sending them an email out of the blue. By doing this they are prepared and are awaiting your message.

During the pre-contact, try to avoid getting into any lengthy conversation about VFG or having to answer any questions. Just let the video do its job, so simply ask them to take a few minutes and watch the video you’d like to share with them.

The Contact

The Contact is simple. You simply send them an email or social media message to your VFGPro Landing Page to view the introduction video and start the process.

We have prepared several written versions ready for you to email which you’ll find in your VFG backoffice as well as within the Virtual Business System Manual PDF (the full-size manual, not the PDQ version you are now reading).

The Elevator Speech

Another great way to get the word about VFG is to look for opportunities throughout the day to strike up a conversation with a potential prospect. Knowing exactly what to say in these brief few moments is critical. You want to say just enough to intrigue them without saying too much to spook them. This is called your “elevator speech.”

You say: “You know how so many people are struggling today with the economy being so bad?” Once they’ve answered you back now have you have their attention, you say: “I work in a 5.8 trillion dollar industry with a revolutionary virtual business system that allows people the freedom to make a great income from their own home. Would you be open to look at a possible career change if the money were right?”

Now you’ve really got their attention. Leave your sentence hanging. Force them through your silence so that they finally ask you the next question. Most people will ask: “How do you do that?” or “How much money?” This means you’ve got them interested. Keep your talking to a minimum.

(Personalize to your own words) “I connect families to revolutionary financial products and services that enable them to win the money game, and I make really good money doing that for them.”

The question you really want them to respond with is: “Can I do what you’re doing?” If they don’t ask that question, but you can sense the interest, ask them: “Are you looking for something new to do?”

Immediately get their name, number and email and send them the recruiting email and then the video do the presentation.
The Presentation Flow

The Business Presentation Meeting (BPM) is the hub of the Virtual Business System. It is where new prospects hear the VFG story in a clear, concise way that also conveys passion and enthusiasm for the company and the opportunity.

VFG Virtual Model has solved many of the problems that traditional businesses face. In our model, prospects can view the Business Presentation Meeting or BPM virtually from the comfort of their own home. This eliminates all of the typical obstacles associated with live meetings and lets leaders zero in on the prospects who are serious, while saving both time and money in the process.

In VFG, all of the BPMs are done online through pre-recorded video presentations. These videos are done by the top leaders in the company who have the experience and passion it takes to create a world-class presentation. All you need to do is send links to your prospects and follow the system to maximize the results.

There are two parts that make up the VFG Business Presentation Meeting flow:

- Part One: The Introductory Video
- Part Two: The Business Presentation Meeting (BPM) 20-Minute Video

Part One: The Introductory Video
This video is less than five minutes long and gives prospects a glimpse into the power of the VFG opportunity. Almost anyone can take five minutes of their time to see if they have an interest, so it is a very non-obtrusive way to share the VFG opportunity with people. If they like what they see and hear they are then lead to view the full BPM video.

Part Two: The Business Presentation Meeting (BPM) 20-Minute Video
This video is the full VFG story and covers in detail the market timing, mission, products and income opportunities that VFG has to offer. Since they were intrigued by the five-minute video, it is very easy at this point to spend twenty more minutes to hear the rest of the story. The VFG BPM is available 24/7/365 days a year so you could possibly be presenting the business to new prospects, and adding new leaders to your team while you are asleep or even on vacation!

Links to your personalized VFG videos are found in your backoffice under the MARKETING SYSTEM tab.

Importance of the Follow-Up
The main goal of the Follow-Up is to:

- Get the prospects that are interested in the business to attend a Tier Two Webinar to get more information about the opportunity and how it works.
- Schedule a Tier Three Webinar if they are not interested in the business to get their Financial Needs Analysis (FNA) completed with a Financial Consultant.

When the Follow-Up is properly executed, you will help save people from themselves and recruit a higher percentage of prospects. As a byproduct of running the system, you will also help a greater number people become clients to get on track for financial independence.
**BPM Video Follow-Up**

As soon as you are notified that your prospect has viewed the introductory video or the full 20-Minute video, or if you notice that they have not seen the video yet, it’s time to start contacting your prospect immediately to follow-up to move them to the next step. The ones who saw the video will be expecting to be contacted, since the presenter on the video issued a challenge to the new guests at the end of the video to set an appointment with the person who invited them for the Follow-up Interview/Tier Two Webinar with their leader within 24 to 48 hours.

**Follow-Up Steps – 3x3 Calling System**

This is where it really gets simple because all you need to do is follow the written phone scripts in your VFG CRM at VFGcontact.com. It can’t be emphasized enough, just follow the 3x3 system!

If they do not contact you after third full effort (phone script 3) on your followup Day 5, then “dump” them off your list for now. They are not interested or the timing is just not right. (This process is automated this process in the VFG Tier Manager in your VFGPro Back Office)

**Tier Two Presentation Follow-Up**

Once the prospect has attended the live Tier Two Presentation it is time to Follow-Up again to get them to set up for a Fast Start Interview with a Financial Manager for final questions and to enroll in VFG as a new associate, or at the very least, a Tier Three Client Presentation with a Financial Consultant. Go to the VFGcontact CRM Calendar to see when the Financial Manager or Financial Consultant is available.

Once you become a Financial Manager yourself, this is a one-call close because you’ll be answering all of the questions yourself.

But before you’re at that position, you’ll need to coordinate this call with the Financial Manager you are working with. You may wish to:

- Coordinate with your Financial Manager when you are making a Tier Two Follow Up call to confirm their availability. Then call your prospect, and upon their answering their phone, then 3-way call in your FM.
- Call your FM first, and then your prospect.

After the email and text (automatically sent by the VFGcontact system) you are done with that particular person for the day (final contact cycle).

- Wait one day and then repeat the 3x3 follow-up steps above again.
- If you still have not heard from them after another day passes, repeat the three follow-up steps above one last time.
The Start Up Interview

The Start Up Interview is the best way to get a firm commitment to enroll the prospect as a new VFG Associate.

Start Up Interviews take place online through a Google Hangout or Join.me or Gotomeeting Private webinar. When ever possible, the recruiter (Inviter) should plan to attend as well, so they can learn and become comfortable handling objections and working through the signup process. Typically, an Inviter’s goal is to move forward to serve as their own Financial Manager as well as be the Financial Manager for any VFG Associates.

The Start Up Interview Outline

1. “From what you have seen so far, what intrigues you the most about VFG?”
2. “Tell me a little about yourself, your family and your successes in life up to now.”
3. “What do you want to achieve for yourself and your family with VFG?”
4. “Most all of your questions will be answered on our Fast Start School and in your Virtual Back Office, but do you have any questions that need to be answered before you make your decision to move forward?” Answer any questions they have so you can move to the commitment part of the interview with no lingering questions or objections.
5. “Now, from what you’ve told me, I can’t think of a single reason for you not to give this business a shot, can you?” If the prospect says “No,” move forward and enroll the new associate. If they hesitate or have objections, address their concerns. You are looking for a final commitment to enroll. The answer is really “Yes” or “No”.

If the prospect says “No,” and they are not ready to commit, so turn your attention to setting a FNA (Tier 3) appointment and view them simply as a client, not a recruit.

Then set the appointment in your Tier Manager with the Financial Consultant to make the Client Presentation and to get the Financial Needs Analysis completed.

New Associate Enrollment

The detailed points of the enrollment process are outlined in the full VFG Virtual Business System Manual for you to learn as you step into the position of a Financial Manager.

Besides signing up the new associate, the Financial Manager will also step up the Tier 3 FNA appointment with a Consultant and well as walking them through the Commission and Fast Track Promotion Guidelines to encourage them to start earning their Fast Track Promotions within their first week.

Closing the Sale – Tiers Three and Four

Whether someone joins VFG or chooses just to become a client, it is important to use the same sales process each and every time. This ensures that every client has the right plan in place designed to meet his or her individual needs. It also makes the process you use duplicable throughout your team.

In VFG all Tier Three and Four Client Presentations/Financial Needs Analyses (FNAs) are completed by a licensed, trained and experienced Financial Consultant.

Success Formula:
Average Number of People per Week Attending Live Webinars online = Average Number of Base Shop Sales per Month
THE INVITER ROLE REVIEW

PHASE I – INVITER
Objective: Make Contact — i.e., Get Them on the Phone!

In Tier Manager CRM:
Look up State based on Area Code
Google ‘area code ###’ or...
http://www.bennetyee.org/ucsd-pages/area.html
to search for the area code
Set State and Time Zone in CRM record; <Update>

Use 3x3 Contacting Strategy:
Call 3 times before leaving voicemail. (Use scripts)
Send text + send email <Refresh CRM page>
Make sure ‘Next Action Date’ is set to 2 days from now
If not, set manually; <Update CRM page>
Repeat 3x
If no response after 3rd cycle, <Dump> 2 days after last cycle

PHASE II – INVITER
Objective: Get Them on a Tier 2 Webinar

If they respond via Text or Email:
Mark “Preferred Contact Method” in record.
Continue to contact them using their preferred method (make it personal) + telephone until you can set and have a phone conversation.

Once you have them on the phone:
Verify that they have watched both the 5-min. and 20-min. overview videos
Ask, “What did you like best about what you saw there?”
Listen to what they say! Reaffirm whatever they thought was great about them.
“You probably have lots of questions, don’t you? The next step is to attend a 45 minute webinar, given by one of the Founders of the company. It will lay everything out for you: the company, exactly what you will be doing if you choose to become involved, the compensation plan, everything.
It only takes 45 minutes and at the end of it you will know if this is something that’s a good fit for you and if you want to move forward. We have the next webinar at ____________ or one at ________________ which would be best for you?” (Only give them choice of next 2)

If they indicate they are available: “Great. I’m going to reserve a spot for you right now. If I do this I need to know you will attend. (In fact I’ll notify the presenter so he can look for you on the attendee list.)
You will receive an invitation and a reminder via email with a personal link to connect. They will come addressed from “Support Team.”
I’ll send you a reminder 30 minutes prior. And I will call you afterwards to follow up and answer any questions. Can I count on you to pick up the phone at ________?
Great! I’ll look forward to speaking with you then.”
Sign them up for the webinar:
1. In the Tier Manager CRM record, on the Edit page:
   Be sure Prospects time zone is set correctly!
   Select the ‘2’ radio button under “Tier”
   Select “Call Scheduled” on the “Status” menu below it
   On the pop-up calendar, fill in date and time in (according to Prospect’s time zone), set Notification Interval to 30 (or your preference), set Send Email and Send Text to “Yes”
2. In your VFGPro back office:
   Go to VFG Weekly Webinar Calendar, click on correct day and time, fill in the blanks and submit
   Suggestion: Send them a copy of the recruiting brochure via email.

If they cannot be available at any of the next few times—or there are none, i.e., on the weekend, and they want to look at something now:
Tell them you will send a recording of a recent Tier 2 webinar, but have them commit to a time when they will be watching it and a follow-up call immediately afterwards. (Can I count on you picking up the phone at ________?)
Send the Tier 2 webinar link found in “VFG System Tier 1-4 Videos” via email
   Suggestion: Attach a copy of the recruiting brochure.

After Tier 2 Webinar:
Inviter: DON’T WAIT, CALL RIGHT AWAY.
Don’t wait; call immediately after webinar. There is only one way they can go after the webinar... DOWN. They are at their highest and see the vision the clearest right after the webinar.
   “Powerful wasn’t it? What we need to do next is schedule a brief follow-up interview with a manager.”
   Schedule a ½ hour window on your Manager’s calendar:
In the Tier Manager CRM, enter your Managers code# in the Manager field <Update> <Refresh>
Click the figure icon under Manager, select a day
Select a time that is available, <Add Event>
Say to them,
   “Powerful wasn’t it? What we need to do next is schedule a brief follow-up interview with a manager.”
   Schedule a ½ hour window on your Manager’s calendar:
In the Tier Manager CRM, enter your Managers code# in the Manager field
   <Update> <Refresh>
Click the figure icon under Manager, select a day
Select a time that is available, <Add Event>

The Inviter’s job is done, except... the Inviter should be on the Follow-up and Start Up calls to learn.
**Agency Building Process**
*A Roadmap to Recruiting*

**PHASE I**
Inviter

**OBJECTIVE:** Make Contact

**ACTION:** 3X3 Process, until...
- 3 cycles, no contact made
- Contact is made

**PHASE II**
Inviter

**OBJECTIVE:** Get them on Tier 2 Webinar

**ACTION:** Continue to contact via primary mode of communication (+telephone) until...
- Not Interested
- or Prospect commits to being on Tier 2

**PHASE III**
Manager or Experienced Inviter

**OBJECTIVE:** In or Out

**ACTION:** Follow-up Interview by Mgr

Are They In?
- Yes or No

**PHASE IV**
Manager

**OBJECTIVE:** Complete Startup Process

**ACTION:** On screen share:
1. VFGPro.com (incl. email list + webinars)
2. Licensing School
3. VFG App (eAMA/AMA)
4. Assign Fast Start School
5. Schedule Tier 3
6. Show/Discuss Compensation Chart re: Promotional Guideline Discounts
Here are Some Recruiting Objections that You May Occasionally Encounter

1. “I saw some information on the internet that concerned me?”

**Answer:** If you Google just about any company or industry you will find a lot of results with negative information. Does that mean every company is bad? Of course not. In the Internet era, the only way to avoid any negative press is to do nothing.

2. “Is this like MLM or Multi-level Marketing?”

**Answer:** “Are you familiar with the real estate industry? Our firm uses the same agent relationship that the real estate and financial services industry is based on. You can be a Broker or an Agent. It’s your choice on how you want to approach it.

With VFG you have the option to earn income as a personal producer as an independent sales representative or you can establish your own virtual 50 state agency and earn an override income just as a real estate, mortgage or insurance broker does.”

3. I don’t have time / I am too busy to take on something else.

**Answer:** “I understand. Many of our most successful reps initially felt the same way until they had a chance to see the virtual systems that we have in place to accommodate people with busy schedules.”

OR: “Then we definitely need to talk because our firm is looking for successful, hard-working people to help with our expansion. Successful, hard-working people are usually very busy. I know it makes sense to at least get together and talk, don’t you agree?”

4. I’m not good at selling / I don’t want to sell.

**Answer:** “I’m glad you said that! We don’t train salespeople; we train marketing consultants to just market online with our amazing simple system and tools. Our virtual system allows you to delegate the recruiting and sales to a more experienced leader who will then show families what their options are in regard to making smart choices with their money. We are not selling anything we are teaching them their options to build a retirement.

5. I don’t have experience in sales.

**Answer:** “Then you will love this. Many of the most successful reps with our company came from different backgrounds with no prior experience. (Use 1-2 stories, including your own, to make your point.) That’s actually even more of a reason for you to take a good look at us.

6. Are you the same as WFG?

**Answer:** “No we are not. We are completely Virtual and Virtual Financial Group is a financial services marketing company that is associated with WFG a Transamerica company. They provide VFG:

- Amazing support with 300+ Transamerica employees
- More gross payout to the field than any company we have ever seen with 126% with 5.85 renewals
- A 20 million dollar computer system that pays twice a week and advance on submission so the reps are paid up front”

This concludes your FAST TRACK GUIDE. For questions and further clarification, please refer to the unabridged VFG Virtual Business System Manual and the 10 Steps to Unlimited Success Video Series available in your VFG back office.
"Contract Level" Promotion Opportunities

<table>
<thead>
<tr>
<th>Promotion from Training Rep to:</th>
<th>Promotion from Field Manager to:</th>
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<tbody>
<tr>
<td>Field Manager</td>
<td>Agency Manager</td>
</tr>
<tr>
<td>Get or Refer One Plan in your first 7 days (Plan value of 1,000 points or more)</td>
<td>In your first 30 days, get 2 New Direct Recruits who Get or Refer One Plan each in their first 7 days (Each plan’s value must be 1,000 points or more)</td>
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"Fast Track to SVP" Promotion Guidelines Reduction Opportunities

During your first 30 days earn up to a 50% reduction in the VFG Promotion Requirement Guidelines to reach SVP

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<thead>
<tr>
<th>Earn a 25% Reduction</th>
<th>Earn an additional 25% Reduction</th>
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<tbody>
<tr>
<td>Get or Refer One Plan in your first 7 days (receive a 25% reduction off of promotional guidelines)</td>
<td>In your first 30 days, get 2 New Direct Recruits who Get or Refer One Plan each in their first 7 days OR just get 2 New Direct Recruits and generate 10 FNAs (earn another 25% reduction in the guidelines)</td>
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# Base Shop Promotion Guidelines

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<tr>
<th>Compensation**</th>
<th>Promotional Guidelines</th>
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<tr>
<td><strong>Transamerica &amp; WRL Basis Points</strong>2,3</td>
<td><strong>Leadership Standard</strong>*</td>
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<tr>
<td><strong>Other Providers Based on 100% Table</strong></td>
<td><strong>Fast Track to Field Manager:</strong></td>
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<tr>
<td><strong>1st Generation</strong></td>
<td><strong>Fast Track to Field Manager:</strong></td>
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<tr>
<td><strong>2nd Generation</strong></td>
<td><strong>In your first 60 Days —</strong></td>
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<tr>
<td><strong>3rd Generation</strong></td>
<td><strong>• Become Life Licensed</strong></td>
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<tr>
<td><strong>4th Generation</strong></td>
<td><strong>• Generate 15 Tier 2’s and</strong></td>
</tr>
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<td><strong>5th Generation</strong></td>
<td><strong>• $10,000 in Premiums</strong></td>
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<tr>
<td><strong>6th Generation</strong></td>
<td><strong>Within Your First 7 Days:</strong> Close 1 financial service plan, whether it be a personal plan or a referral and receive a 25% reduction off of promotional guidelines. <strong>Within Your First 30 Days:</strong> Generate 10 Tier 2’s and Recruit 2 personal recruits who do a Plan or Referral Plan to earn another 25% reduction in the guidelines.</td>
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<tr>
<th>Standard Promotional Guidelines</th>
<th>w/25% Guidelines Reduction</th>
<th>w/50% Guidelines Reduction</th>
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<tbody>
<tr>
<td>Field Manager</td>
<td>45%</td>
<td>50%</td>
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<td>Agency Manager</td>
<td>55%</td>
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<tr>
<td>Vice President*</td>
<td>62%</td>
<td>62%</td>
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</tbody>
</table>
| Senior Vice President | 81/82% | 81%

## Senior Leadership Promotion Guidelines

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<tr>
<th>Leadership Standard****</th>
<th>Production Standard****</th>
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<tr>
<td><strong>National Vice President</strong></td>
<td><strong>4 – 1st Generation</strong></td>
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<tr>
<td>Senior Vice Presidents</td>
<td><strong>Rolling 6 Months – $600,000 OR</strong></td>
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<tr>
<td><strong>Executive Vice President</strong></td>
<td><strong>Rolling 12 Months – $900,000</strong></td>
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<td>Senior Vice Presidents</td>
<td><strong>8 – 1st Generation</strong></td>
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<tr>
<td><strong>CEO Vice President</strong></td>
<td><strong>Rolling 6 Months – $1.2 Million OR</strong></td>
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<tr>
<td>Senior Vice Presidents</td>
<td><strong>Rolling 12 Months – $1.8 Million</strong></td>
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<td></td>
<td><strong>12 – 1st Generation</strong></td>
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<tr>
<td>Senior Vice Presidents</td>
<td><strong>Rolling 6 Months – $2 Million OR</strong></td>
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<td><strong>Rolling 12 Months – $3 Million</strong></td>
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## Generation Overrides

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<tr>
<th>Generation Overides</th>
<th>WRL Basis Points2,3</th>
<th>Other Providers Based on 100% Table2</th>
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<tbody>
<tr>
<td>1st Generation</td>
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<td>6th Generation</td>
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