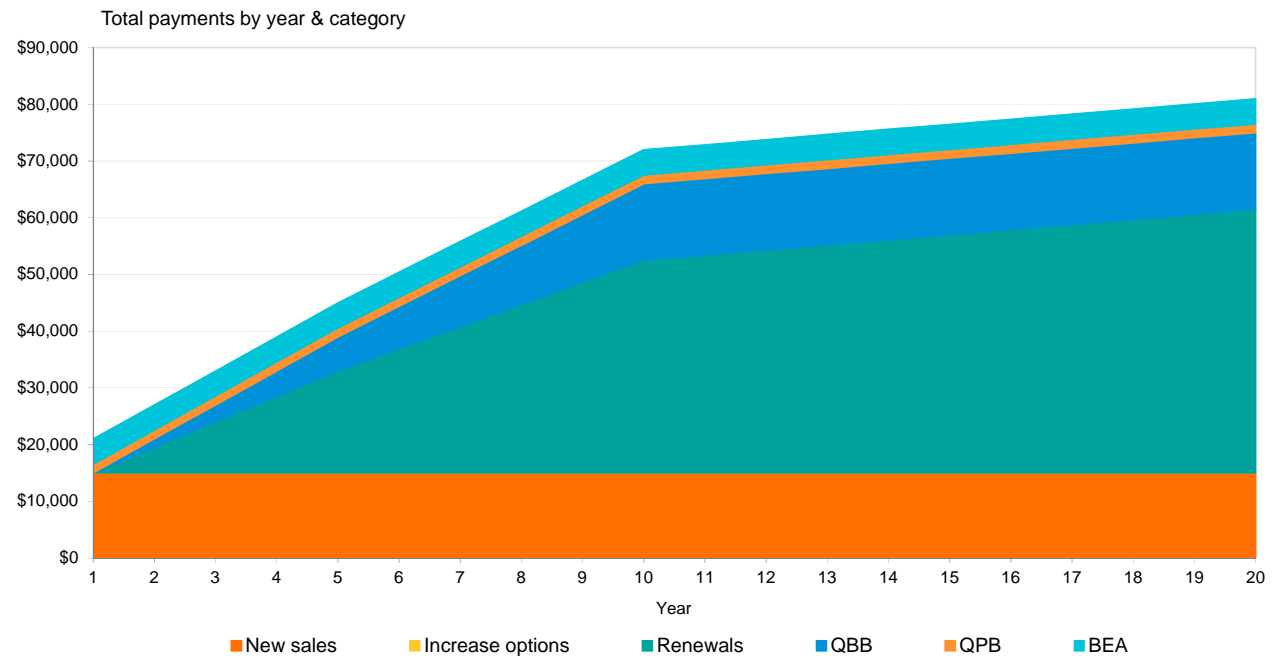


DI Broker Income Builder*

I. M. A. Brocœur Date: 13-Dec-17 Commissions: Modified 50%
 Product: 700 Series Persistency: 100% Increase options: 0%
 QPB: Wastage: 0%-25%, Persistency: 90%-100%
 Flat BEA, 30%

Year	First year premiums from new sales	First year commissions		Renewal commissions	Quality Business Bonus (Persistency)	Quality Producer Bonus (Sales volume)	Broker Expense Allowance (BEA)	Total payments
		New sales	Increase options					
1	\$30,000	\$15,000	\$0	\$0	\$0	\$1,500	\$4,500	\$21,000
2	\$30,000	\$15,000	\$0	\$4,500	\$1,500	\$1,500	\$4,500	\$27,000
3	\$30,000	\$15,000	\$0	\$9,000	\$3,000	\$1,500	\$4,500	\$33,000
4	\$30,000	\$15,000	\$0	\$13,500	\$4,500	\$1,500	\$4,500	\$39,000
5	\$30,000	\$15,000	\$0	\$18,000	\$6,000	\$1,500	\$4,500	\$45,000
Years 1-5	\$150,000	\$75,000	\$0	\$45,000	\$15,000	\$7,500	\$22,500	\$165,000
6	\$30,000	\$15,000	\$0	\$21,900	\$7,500	\$1,500	\$4,500	\$50,400
7	\$30,000	\$15,000	\$0	\$25,800	\$9,000	\$1,500	\$4,500	\$55,800
8	\$30,000	\$15,000	\$0	\$29,700	\$10,500	\$1,500	\$4,500	\$61,200
9	\$30,000	\$15,000	\$0	\$33,600	\$12,000	\$1,500	\$4,500	\$66,600
10	\$30,000	\$15,000	\$0	\$37,500	\$13,500	\$1,500	\$4,500	\$72,000
Years 1-10	\$300,000	\$150,000	\$0	\$193,500	\$67,500	\$15,000	\$45,000	\$471,000
11	\$30,000	\$15,000	\$0	\$38,400	\$13,500	\$1,500	\$4,500	\$72,900
12	\$30,000	\$15,000	\$0	\$39,300	\$13,500	\$1,500	\$4,500	\$73,800
13	\$30,000	\$15,000	\$0	\$40,200	\$13,500	\$1,500	\$4,500	\$74,700
14	\$30,000	\$15,000	\$0	\$41,100	\$13,500	\$1,500	\$4,500	\$75,600
15	\$30,000	\$15,000	\$0	\$42,000	\$13,500	\$1,500	\$4,500	\$76,500
Years 1-15	\$450,000	\$225,000	\$0	\$394,500	\$135,000	\$22,500	\$67,500	\$844,500
16	\$30,000	\$15,000	\$0	\$42,900	\$13,500	\$1,500	\$4,500	\$77,400
17	\$30,000	\$15,000	\$0	\$43,800	\$13,500	\$1,500	\$4,500	\$78,300
18	\$30,000	\$15,000	\$0	\$44,700	\$13,500	\$1,500	\$4,500	\$79,200
19	\$30,000	\$15,000	\$0	\$45,600	\$13,500	\$1,500	\$4,500	\$80,100
20	\$30,000	\$15,000	\$0	\$46,500	\$13,500	\$1,500	\$4,500	\$81,000
Grand totals	\$600,000	\$300,000	\$0	\$618,000	\$202,500	\$30,000	\$90,000	\$1,240,500

*These amounts are estimates only. Actual compensation may vary.
 The persistency, commission, wastage and increase option rates are assumptions.



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