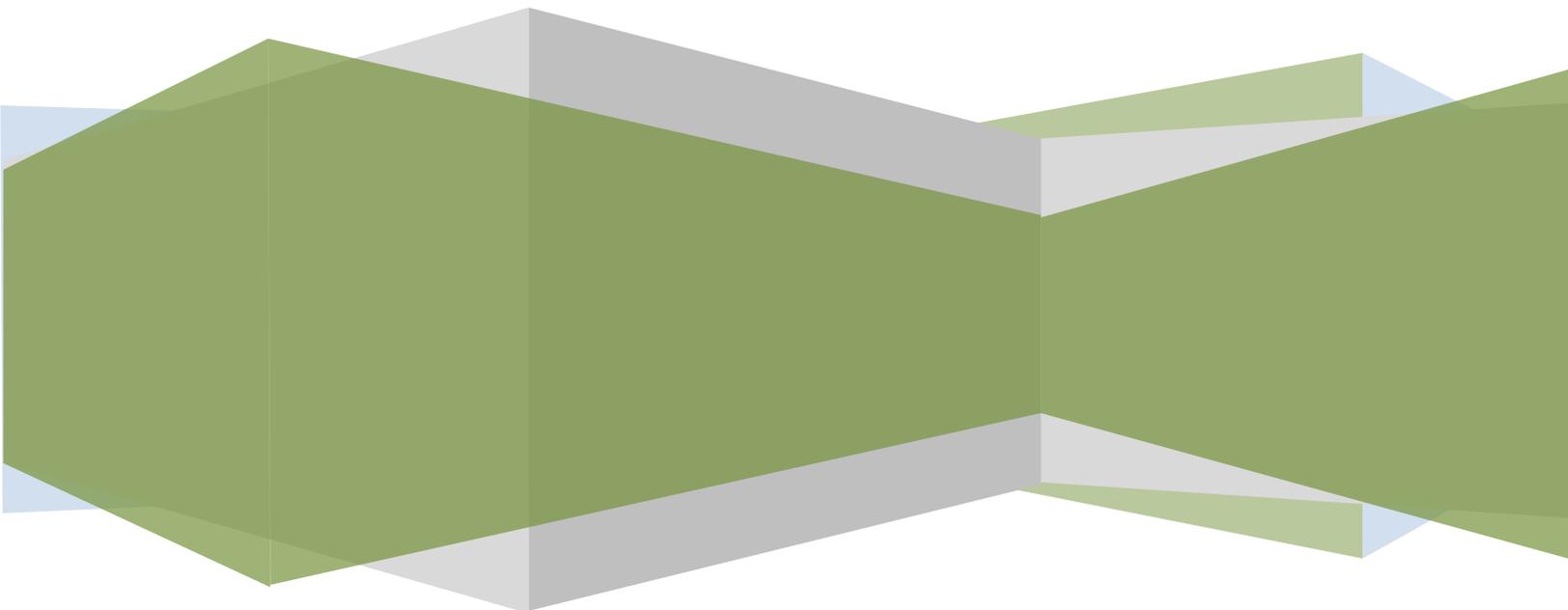




# Financial Education Services

## Compensation Plan Overview





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**PROTECTION PLAN: SET-UP FEE**

The set-up fee for Protection Plan customers is \$99. During the enrollment process, agents have the option of reducing the setup fee to \$49 or waiving the set-up fee entirely. Discounting or waiving the set-up fee is offered as a friends and family discount or multiple sale discount.

The enrolling agent will have the option of keeping a direct commission or having it pay out to the placement sponsor, if they decide to place that sale under an agent on their team.

Sales that include the set-up fee must be placed by the following Monday by 5:00 PM, EST or the direct commission will automatically pay out to the enrolling agent.

**OPTION 1: RESIDUAL**

If you have waived the set-up fee and choose the Residual option, you will receive the \$12 commission the following week and every month thereafter, as long as the customer has made their payment.

When a set-up fee is charged, and the agent has selected the residual pay option, the \$12 monthly commission will be withheld for the first three months. When the customer makes the fourth payment, the residual commission for that month and the previous three months will be released, paying the total of \$48 to the agent. The residual commission will be \$12 monthly thereafter.

After 70 days, if the sale has not been placed under another agent, it will no longer appear in the holding tank, will become an automatic Opt Out and a \$12 Direct Commission will begin to be paid.

**OPTION 2: SPONSOR PLACEMENT**

Agents have 70 days to place their Protection Plan customers to trigger a CAB Bonus or enhance their organizational structure for title requirements. If the sale is placed, the \$12 residual commission will start paying out upon receipt of the customer’s fourth payment.

Enrolling Agents who choose to place these customers will relinquish Direct Commission for their customer’s first three payments. If the placed customer becomes an Agent, they will automatically be placed back under the Enrolling Agent. At this time, the Enrolling Agent now has another 60 days to place the Agent, but must also replace the customer where the sale was originally placed if it falls within the 70-day time period. If the customer is not replaced, a retraction will be applied.

Sales enrolled by new agents who are within the 70-day CAB qualification period will not appear in the holding tank until their CAB is generated.

**PROTECTION PLAN: PERSONAL SALES VOLUME**

**Personal Sales Volume (PSV)** is the total dollar amount of commissionable services sold by an agent. With a Protection Plan Customer Sale, your Direct Commission is based on the \$89 payment, while receiving the benefit of an increased PSV. The \$200/\$100 PSV on your \$89 sale will help you achieve and maintain your Titles and Promotions, while allowing you to trigger your CAB Bonuses faster.

<b>First 3 Payments: Protection Plan Customer Memberships</b>		
<b>Customer Payment</b>	<b>Direct Commission</b>	<b>Personal Sales Volume (PSV)</b>
Customer’s First \$89 Payment	\$12.00	\$200.00
Customer’s Second \$89 Payment	\$12.00	\$100.00
Customer’s Third \$89 Payment	\$12.00	\$100.00

## Direct Commission

Direct commission is paid for all product sales to the sales agent that directly enrolled the sale, whether or not they are Active at the time of sale. Commissions are paid Thursday for the previous week's business, beginning Sunday through Saturday at midnight.

Protection Plan Set Up Fees are an additional optional designed to maximize commissions on new customer enrollments. Set Up Fees can only be charged upon a customer's initial enrollment and are paid out one time.

- \$99 Set Up Fee: \$100 Direct Commission One Time
- \$49 Set Up Fee: \$50 Direct Commission One Time
- \$0 Set Up Fee: Please see charts below

### UCES Protection Plan

Product	Protection Plan \$99 Set Up + \$89/M	Protection Plan Discount Set Up Fee \$49 + \$89/M	Protection Plan Waived Set Up Fee \$0 + \$89 / M
<b>Price</b>	<b>\$188   \$89/Month</b>	<b>\$138   \$89/Month</b>	<b>\$89/Month</b>
Direct	\$100.00*	\$50.00*	\$12.00**
Level 1	\$3.00	\$3.00	\$3.00
Level 2	\$3.00	\$3.00	\$3.00
Level 3	\$3.00	\$3.00	\$3.00
Level 4	\$3.00	\$3.00	\$3.00
Level 5	\$2.50	\$2.50	\$2.50
Level 6	\$2.25	\$2.25	\$2.25

\*One-time direct payout

\*\*Direct payout on the Protection Plan only applies to Personal Customer Sales.

### Credit My Rent

Product	2 Year Look Back	1 Year Look Back	Monthly
<b>Price</b>	<b>\$149.00 + \$9.95/monthly</b>	<b>\$99.00 + \$9.95/month</b>	<b>\$9.95/month</b>
<b>Direct*</b>	\$40.00*	\$20.00*	\$1.25*
<b>Level 1</b>	\$0.50	\$0.50	\$0.50
<b>Level 2</b>	\$0.50	\$0.50	\$0.50
<b>Level 3</b>	\$0.50	\$0.50	\$0.50
<b>Level 4</b>	\$0.50	\$0.50	\$0.50
<b>Level 5</b>	\$0.50	\$0.50	\$0.50
<b>Level 6</b>	\$0.50	\$0.50	\$0.50

\*One-time direct payout

## Additional Products

Product	MyCare Plan	MyCare Plan	UltraScore	MyHealthCare2Go
<b>Price</b>	<b>\$499</b>	<b>\$399*</b>	<b>\$149</b>	<b>\$25/month</b>
Direct	\$150.00	\$100.00	\$40.00	\$3.00
Level 1	\$24.00	\$15.00	\$5.00	\$0.75
Level 2	\$19.00	\$11.00	\$4.00	\$0.75
Level 3	\$14.00	\$8.00	\$3.00	\$0.75
Level 4	\$9.00	\$7.00	\$3.00	\$0.75
Level 5	\$9.00	\$7.00	\$3.00	\$0.63
Level 6	\$5.00	\$4.00	\$2.00	\$0.56

\* \$399: Promotional price for multiple sales.

## Split Payment Guidelines

Customers can enroll in MyCare Plan on an installment plan for \$499 or \$399 (promotional price/group discount). This option is only available to customers using a credit card, debit card or checking account as their payment method. Half the payment will be due at the time of enrollment and the balance on the due date.

The second payment will be charged to the same account that was used for the initial payment when the due date arrives and will include a small service fee. MyCare Plan document preparation and printing will begin as soon as the second payment is obtained.

<b>Split Payment : MyCare Plan</b>				
Sale Amount	Payment Option	First Payment	Second Payment	Total Payment
\$499	30 Days	\$250.00	\$260.00	\$510.00*
\$399	30 Days	\$200.00	\$210.00	\$410.00*

\*\$11.00 Service Fee Added

- Customers enrolling in the Split Payment option must be entered through your Business Office.
- To view the status of Split Payment customers, log into your Business Office and click on **Customer List** under the **Reports** tab.

Commission on the second payment will be the same amount as the first payment. Agents will receive half of the commission the following week after the first payment is received. The commission balance will be paid when the second payment is processed. If payments are declined, the client's service will be suspended, and commission will be delayed until the payment issues are resolved.

**Note:** On a Split Payment, the amount paid will count towards volume. **Example:** If a customer opts for the \$499 Split Payment and pays an initial payment of \$250, only \$250 will count towards the Personal/Group Volume. When both payments are made, the volume counted will be \$510.

<b>Split Payment Commission</b>		
Price	<b>\$499 Installment Plan</b>	<b>\$399 Installment Plan</b>
Direct	\$75.00	\$50.00
Level 1	\$12.00	\$7.50
Level 2	\$9.50	\$5.50
Level 3	\$7.00	\$4.00
Level 4	\$4.50	\$3.50
Level 5	\$4.50	\$3.50
Level 6	\$2.50	\$2.00

## Level Overrides

To receive Level Overrides on levels 1-6, agents must be Active and meet the eligibility requirements located below. If an agent is inactive, the override will roll up to the next active agent. Level Overrides are paid based on your current Paid As title.

<b>Level Override Qualifications</b>	
Level 1	Eligible Upline Agent
Level 2	Two Active Agents*
Level 3	Field Trainer
Level 4	Senior Field Trainer
Level 5	Sales Director
Level 6	Regional Sales Director and Above

\*Agent must have at least two Personally Sponsored Agents (PSA) in Active Status.

## Customer Acquisition Bonus (CAB)

The Customer Acquisition Bonus (CAB) is generated by new agent enrollments and Protection Plan customer sales. It is a commission paid when a new agent produces the required amount of Protection Plan customer payments within 70 days of entering the business whether the new agent has been sponsor placed or not. The cab will trigger during this period when:

- Agents enrolled in the UCES Protection Plan receive two UCESPP customer payments
- Agents enrolled in the FES Protection Plan Plus receive \$178 or more in payments from two or more customers

The CAB is paid to the enrolling agent and eligible upline. There are three types of CABs: Initial, Remaining and Total. The amount of the CAB earned is contingent on the Paid As Title and is paid on your lineage organization only.

- If a new agent's enrollment fee is declined, no CAB will be paid.
- The initial CAB for new agents with a Protection Plan Membership is contingent on the receipt of three consecutive monthly Protection Plan payments. If three payments are not received, the company reserves the right to retrieve a percentage of the CAB. The first payment is received upon initial enrollment. If the second payment is not received, a 50% retraction will apply. If the third payment is not received, a 25% retraction will apply.
- See following page for Protection Plan Membership CAB payouts.

***Standard Agents will only receive direct commission for product sales. They are not eligible to receive CAB Bonuses, Level Overrides, Infinity Bonuses or any other type of compensation.***

## Direct Personal Sponsorship : Total Payout \$560

<b>Protection Plan Membership:</b>			
<b>Paid As Title</b>	<b>Initial</b>	<b>Remaining</b>	<b>Total</b>
Agent	\$40.00	\$60.00	\$100.00
Field Trainer	\$60.00	\$100.00	\$160.00
Senior Field Trainer	\$90.00	\$150.00	\$240.00
Sales Director	\$140.00	\$240.00	\$380.00
Regional Sales Director	\$160.00	\$270.00	\$430.00
Executive Sales Director	\$170.00	\$305.00	\$475.00
Vice President	\$175.00	\$325.00	\$500.00
Regional Vice President	\$177.00	\$333.00	\$510.00
Executive Vice President	\$179.00	\$341.00	\$520.00
Senior Vice President	\$181.00	\$349.00	\$530.00
Senior Regional Vice President	\$183.00	\$357.00	\$540.00
Senior Executive Vice President	\$185.00	\$365.00	\$550.00
Pinnacle	\$187.00	\$373.00	\$560.00

## Override : Total Payout \$560

<b>Protection Plan Membership:</b>			
<b>Paid As Title</b>	<b>Initial</b>	<b>Remaining</b>	<b>Total</b>
Agent	\$0.00	\$0.00	\$0.00
Field Trainer	\$20.00	\$40.00	\$60.00
Senior Field Trainer	\$30.00	\$50.00	\$80.00
Sales Director	\$50.00	\$90.00	\$140.00
Regional Sales Director	\$20.00	\$30.00	\$50.00
Executive Sales Director	\$10.00	\$35.00	\$45.00
Vice President	\$5.00	\$20.00	\$25.00
Regional Vice President	\$2.00	\$8.00	\$10.00
Executive Vice President	\$2.00	\$8.00	\$10.00
Senior Vice President	\$2.00	\$8.00	\$10.00
Senior Regional Vice President	\$2.00	\$8.00	\$10.00
Senior Executive Vice President	\$2.00	\$8.00	\$10.00
Pinnacle	\$2.00	\$8.00	\$10.00

### Initial CAB Upon Enrollment at \$288

**Initial CAB:** Partial CAB payouts.

- New agent comes into the business as a Protection Plan Member.

**Remaining CAB:** Balance of available CAB pays out after initial CAB has been paid.

- New agent accumulates a total of two Protection Plan customer payments within their first 70 days.\*  
\*Does not include their own Protection Plan payments.

- Retention of a remaining CAB is contingent on three **total** customer payments. If three total payments are not received, the remaining CAB is subject to a full retraction.

**Total CAB:** All qualifications are met within the same commission week that the agent enrolls.

## Direct Deposit and Commission Checks

Each Direct Deposit and Commission Check will incur a \$4 commission processing fee.

The minimum amount of payout for a commission check is \$35. Your commission will be posted in your Business Office, and held until the minimum amount has been reached. Once the \$35 minimum has been achieved, your check will be deposited/mailed out the same week.

## Bonus Volume

Bonus Volume is a non-monetary bonus which counts towards Group Volume.

<p><b>Protection Plan Membership</b> (Agent and/or Customer)</p>	<p><b>315</b> : One Time Bonus (Agent) <b>200</b> : One Time Bonus (Customer - Upon 3rd Payment)</p>
<p><b>Secured Card</b></p>	<p><b>50</b> : One Time Bonus</p>
<p><b>Smart Credit</b></p>	<p><b>15</b>: Monthly Bonus (Basic Package- \$12.95) <b>20</b> : Monthly Bonus (Premium Package- \$14.95)</p>
<p><b>Credit My Rent</b></p>	<p>CMR enrollment price may vary per customer. These options are to benefit the consumer. See chart on Page 9 for Bonus Volume details.</p>

## Credit My Rent Commission & Bonus Volume

Credit My Rent Product	Bonus Volume
Monthly Reporting	10
1 Year Look Back w/Monthly Reporting	99
2 Year Look Back w/Monthly Reporting	149

## International Bancard: Merchant Services

The payment structure for International Bancard (Credit Card Processing) differs from all other FES products. Once a deal becomes final, commissions will be paid based on approximately 0.1% of the new client's monthly volume processed through International Bancard. This amount will be paid out as long as the client maintains their relationship with International Bancard.

### Example:

Monthly Credit Card Processing Volume	Approximate Monthly Commission	Approximate Annual Commission
\$75,000.00	\$75.00	\$900.00
\$125,000.00	\$125.00	\$1,500.00
\$500,000.00	\$500.00	\$6,000.00

## Title Qualifications & Infinity Bonus

Position	Monthly Group Volume	Agent Requirements	Team (Leg) Requirements
Field Trainer	\$1,600.00	2 Personally Sponsored Active Agents	<b>2 Separate Legs:</b> w/Minimum \$400 Per Leg
Senior Field Trainer	\$5,000.00	2 Personally Sponsored Active Agents	<b>2 Separate Legs:</b> w/Minimum \$500 Per Leg & Minimum 2 Active FT- 1 Must Be Lineage
Sales Director	\$10,000.00	3 Personally Sponsored Active Agents	<b>3 Separate Legs:</b> w/Minimum \$1000 Per Leg & Minimum 3 Active FT- 2 Must Be Lineage
Regional Sales Director	\$25,000.00	3 Personally Sponsored Active Agents	<b>3 Separate Legs:</b> w/Minimum \$2000 Per Leg & Minimum 3 Active SFT- 2 Must Be Lineage
Executive Sales Director	\$50,000.00	4 Personally Sponsored Active Agents	<b>4 Separate Legs:</b> w/Minimum \$4000 Per Leg & Minimum 2 Active SD- 1 Must Be Lineage
Vice President	\$100,000.00	4 Personally Sponsored Active Agents	<b>4 Separate Legs:</b> w/Minimum \$10,000 Per Leg & Minimum 3 Active SD- 1 Per Leg, 2 Must Be Lineage
Regional Vice President	\$250,000.00	5 Personally Sponsored Active Agents	<b>5 Separate Legs:</b> ♦ 3 Separate Legs: w/ 1 Active RSD- ➤ 2 Must Be Lineage ♦ 1 Separate Leg: w/ 1 Active SD ♦ 1 Separate Leg: w/ \$10,000 in Volume
Executive Vice President	\$500,000.00	5 Personally Sponsored Active Agents	<b>5 Separate Legs:</b> ♦ 3 Separate Legs: w/ 1 Active ESD- ➤ 1 Must Be Lineage ♦ 1 Separate Leg: w/ 1 Active RSD ♦ 1 Separate Leg: w/ 1 Active SD
Senior Vice President	\$1,000,000.00	6 Personally Sponsored Active Agents	<b>5 Separate Legs:</b> ♦ 1 PSL Separate Legs: w/ 1 Active RVP ♦ 2 PSL Separate Legs: w/ 1 Active VP ♦ 1 Separate Leg: w/ 1 Active ESD ♦ 1 Separate Leg: w/ 1 Active RSD
Senior Regional Vice President	\$2,500,000.00	6 Personally Sponsored Active Agents	<b>5 Separate Legs:</b> ♦ 1 PSL Separate Legs: w/ 1 Active EVP ♦ 2 PSL Separate Legs: w/ 1 Active RVP ♦ 2 Separate Legs: w/ 1 Active VP
Senior Executive Vice President	\$5,000,000.00	7 Personally Sponsored Active Agents	<b>5 Separate Legs:</b> ♦ 1 PSL Separate Legs: w/ 1 Active SVP ♦ 2 PSL Separate Legs: w/ 1 Active EVP ♦ 2 Separate Legs: w/ 1 Active RVP
Pinnacle Level	\$10,000,000.00	8 Personally Sponsored Active Agents	<b>5 Separate Legs:</b> ♦ 1 PSL Separate Legs: w/ 1 Active SRVP ♦ 2 PSL Separate Legs: w/ 1 Active SVP ♦ 2 Separate Legs: w/ 1 Active EVP

Agents who do not meet the qualifications for their Paid As title at month end will be given a Grace period the following month, during which they will continue to be paid at that title. However, if at the end of the Grace month they do not meet their title qualifications, they will be Paid As the title for which they are qualified. FT – ESD = 1 Month Grace | VP – Pinnacle = 2 Month Grace

In order to retain their title OR be promoted, agents at RVP and above must have all legs fully qualified with both title and volume requirements. Agents being used to meet title requirements for these positions must meet **both volume and title requirements** and may not be in grace in order to count.

# Infinity Bonus

The Infinity Bonus is designed to recognize and reward outstanding sales achievement by agents who excel at building active, successful organizations. This monthly bonus is paid when an agent achieves the Paid As position of **Sales Director** or above. Bonuses will be paid monthly during the second week of each month for the previous month. The Infinity Bonus is paid on lineage volume only.

You must maintain Group Volume and activity requirements at the Paid As title. Agents must be Active the entire qualifying month to receive the Infinity Bonus. If the same title is achieved in the same Team (leg), the Infinity Bonus will be divided up based on the volume generated by each individual title holder.

## Title Qualification & Infinity Bonus Eligibility Requirements:

- All positions are Paid As titles.
- Group Volume is based on the qualifying month.
- For all positions, qualifying agents with titles must be Active for leg minimum requirements.
- You must maintain Group Volume and activity requirements at the Paid As title. Agents must be active the entire qualifying month to receive the Infinity Bonus.
- New requirements for Vice President and above:
  - Each month, our system will look back 90 days. During that 90-day time frame, to qualify for an Infinity Bonus at the VP level and above, you must bring in a required number of new active agents, new active customers, or a combination of both. For example, at the end of March 2019 Agent A is qualifying for an Infinity Bonus at the VP level. The system will look back for 90 days to see that Agent A has either 4 new active Personally Sponsored Agents (PSA) or 4 new active Personally Sponsored Customers (PSC), or a combination of both. These must be new Protection Plan members during each qualifying period, and they must be active for 90 days or have made 3 payments.

Position	Infinity Bonus	Requirements
Sales Director	0.5% of Lineage GV	N/A
Regional Sales Director	0.75% of Lineage GV	N/A
Executive Sales Director	1 % of Lineage GV	N/A
Vice President	1.5 % of Lineage GV	New Active 4 PSA OR 4 PSC for running 90 days
Regional Vice President	1.75% of Lineage GV	New Active 5 PSA OR 5 PSC for running 90 days
Executive Vice President	2% of Lineage GV	New Active 6 PSA OR 6PSC for running 90 days
Senior Vice President	2.25% of Lineage GV	New Active 7 PSA OR 7 PSC for running 90 days
Senior Regional Vice President	2.5% of Lineage GV	New Active 8 PSA OR 8 PSC for running 90 days
Senior Executive Vice President	2.75% of Lineage GV	New Active 9 PSA OR 9 PSC for running 90 days
Pinnacle Level	3.00% of Lineage GV	New Active 10 PSA OR 10 PSC for running 90 days

## Generation Bonuses

Generation Overrides are paid on sales from levels 7 and above. Two levels of Generation Overrides will pay to those with Paid As titles of Executive Sales Director and above.

Position	Level 1	Level 2
Executive Sales Director	1 %	0.5%
Vice President	1.5 %	1 %
Regional Vice President	1.75 %	1.25 %
Executive Vice President	2%	1.5%
Senior Vice President	2.25%	1.75%
Senior Regional Vice President	2.5%	2%
Senior Executive Vice President	2.75%	2.25%
Pinnacle	2.75%	2.25%

## Medallion Club Qualifications & Rewards

Level	Personal PPM (Agents and/or Customers)	Agent Lineage PPM Required	Max PPM Used From Each PSA	Additional Requirements	Reward
Bronze	2	50	25 (50%)	N/A	Customized PopSocket, 3 Medallion Club Wristbands & 2 FES Wristbands
Silver	3	100	40 (40%)	N/A	Customized 16oz Hot & Cold Tumbler & Custom Embossed Business Card Holder
Gold	3	150	60 (40%)	N/A	Custom Inscribed Pen & Custom Embossed Portfolio
Platinum	4	200	80 (40%)	N/A	Custom Embossed Travel Wallet & 2 Embossed Luggage Tags
Crystal	5	250	100 (40%)	N/A	Custom Embossed Light Leather Jacket
Diamond	6	350	125 (35%)	N/A	Choice of Custom Embossed Leather Rolling Briefcase or Leather Backpack
Pinnacle	6	450	160 (35%)	Must maintain qualification for 3 consecutive months	<b>Shinola Watch</b> (Up To \$550.00)

- **You must be an Active Protection Plan Member to be eligible for the Medallion Club.**
- Each level receives one reward per agency. Medallion Club Members may purchase an additional reward at their highest level or any previous levels earned for themselves and/or their spouse or business partner.
- Medallion Club Members who achieve multiple levels during one (1) volume month only receive their highest earned level.
- Medallion Club Members who achieve R&R Club status during the qualification period of the Pinnacle Level will forgo the reward at that level and receive their R&R Club benefit.

## R&R Club Qualifications & Rewards

Level	Personal PPM (Agents and/or Customers)	Agents Lineage PPM Required	Company PPM Required	Max PPM Used From Each PSA <sup>1</sup>	Reward	New Requirements
1	7	500	10,000	35%	\$600 monthly expense allowance	N/A
2	10	1,000	15,000	30%	\$10,000 One-Time Bonus - 3 Consecutive Months	N/A
3	13	2,500	20,000	30%	\$1,500 Expense Allowance (Must Continue to Fulfill Level 1 Qualification)	5 New Active PSA OR 5 PSC for the last 90 days
4	16	5,000	30,000	25%	\$25,000 One-Time Bonus 4 Consecutive Months	6 New Active PSA OR 6PSC for the last 90 days
5	20	7,500	40,000	25%	\$50,000 One-Time Bonus 6 Consecutive Months	7 New Active PSA OR 7 PSC for the last 90 days
<b>For all levels below, agent lineage PPM requires 3 active customer or agent payments toward qualification</b>						
6	25	10,000	50,000	20%	\$5,000 Monthly House Payment Paid Directly to Mortgage Co.	8 New Active PSA OR 8 PSC for the last 90 days
7 <sup>3</sup>	30	20,000	70,000	20%	Matching Monthly Retirement Bonus Up To \$25,000 <sup>2</sup> 3 Consecutive Months	9 New Active PSA OR 9 PSC for the last 90 days
8	35	30,000	90,000	20%	\$100,000 Bonus for 12 Months <sup>4</sup>	10 New Active PSA OR 10 PSC for the last 90 days
9	40	40,000	110,000	15%	\$100,000 Lifetime Monthly Bonus 3 Consecutive Months	11 New Active PSA OR 11 PSC for the last 90 days
10	45	50,000	125,000	15%	\$250,000 Bonus for 12 Months 3 Consecutive Months	12 New Active PSA OR 12 PSC for the last 90 days
Pinnacle	50	75,000	150,000	15%	\$250,000 Lifetime Monthly Bonus 3 Consecutive Months	13 New Active PSA OR 13 PSC for the last 90 days

**See the next page for R&R Club conditions**

<sup>1</sup>This percentage stands for the maximum percentage of PPM allowed under any one personally sponsored Agent or their lineage team.

<sup>2</sup> At level 7, the company matches your monthly earnings up to \$25,000.00

<sup>3</sup> Agents eligible for Level 7 will be paid the \$25,000 bonus only. This is not in addition to lower-level bonuses, expense allowances or payments.

<sup>4</sup> This monthly payment will be given up to twelve (12) months., as long as eligibility requirements are met each month. After the 12 months of payments are fulfilled, there will be no further payments. In most cases, the agent will have reached qualifications to move to the next level. If they have not maintained eligibility, they will receive the reward for the level they are qualified for. If the agent has maintained qualifications for Level 8, they will receive the Level 7 reward once the 12 \$100K payments have been made.