

Exhibit B-1
Independent Contractor Agreement
Experienced Agent Compensation Plan

Agent Full Name: _____

Number of Active Team Members: _____

(Do not count assistants
that do not actively sell)

Office: _____

Start Date: _____

Anniversary Date: _____

Prior 12 Month Volume: _____

Prior 12 Months GCI _____

Next 12 Month Vol Goal: _____

Next 12 Months GCI Goal _____

Agent Plan _____

90% Capped Commission Plan

Agent Commission plan will be determined based on their previous 12 months production.

Agent will be paid a 90% commission, less a Flat Fee CAP of \$12,500 Per Year.

		GCI Threshold Needed to Achieve Cap	Initials
Plan 1	Pay Full Amount \$12,500 (Less a \$500 Prepayment Discount)		
Plan 2	Monthly Payments of \$1,040.00 until \$12,500 is paid		
Plan 3	50/50 Split to \$31,500 GCI, then 90%	(\$31,500)	
Plan 4	55/45 Split to \$36,000 GCI, then 90%	(\$36,000)	
Plan 5	60/40 Split to \$42,000 GCI, then 90%	(\$42,000)	
Plan 6	65/35 Split to \$50,000 GCI, then 90%	(\$50,000)	
Plan 7	70/30 Split to \$62,500 GCI, then 90%	(\$62,500)	
Plan 8	75/25 Split to \$84,000 GCI, then 90%	(\$84,000)	
Plan 9	80/20 Split to \$125,000 GCI, then 90%	(\$125,000)	
Commissions in excess of \$300,000, in a Plan Year, will be paid at 100% (minus a \$395 administrative fee)			

Guidelines:

1. Compensation Agreement:

- a) Automatically renews for successive 12-month period unless either party gives 30 days prior written notice.

2. Experience Agent Exceptions:

- a) Minimum 2 years' experience may choose Plan 6 regardless of production.
 b) Minimum 5 years' experience may choose Plan 7 regardless of production.
 c) Minimum 10 years' experience may choose Plan 8 regardless of production.

3. Annual CAP not achieved, results in:

- a) No back charge provided the prior 12-month GCC is equal or greater than the number necessary to pay \$12,500 by the end of the Plan year.
 b) If the full cap threshold is not achieved agent will automatically be moved to next lower Plan Number for the following year.

Additional Notes:

Any agreements any commission plan that predate this agreement are no longer valid.

Agent's Signature_____
Date_____
Manager's Signature_____
Date