Promotion Levels & Earning Guidelines

Debt & Wealth Coaches have the opportunity to earn commissions based on the business they submit using the commission percentages & promotion criteria listed below.

Promotion Level	Criteria		
	Builders	Personal	Referral Partner
85% Executive Vice President (EVP)	3 Direct SVPs - AND - 6,000,000 Team Points**	N/A	N/A
80% Senior Vice President (SVP)	3 Direct RVPs - AND - 4,000,000 Team Points**	N/A	N/A
75% Regional Vice President (RVP)	3 Direct AVPs - AND - 2,000,000 Team Points**	N/A	N/A
70% Area Vice President (AVP)	3 Direct ADs - AND - 500,000 Team Points**	150,000 Points (minimum 25 households)	N/A
60% Area Director (AD)	3 Direct Associates - AND - 50,000 Team Points**	75,000 Points (minimum 15 households)	N/A
55% Senior Associate (SA)	3 Direct Associates - AND - 25,000 Team Points**	15,000 Points (minimum 5 households)	N/A
50% Associate (A)	3 Training Sales 9,000 Points (minimum 3 sales)	3 Training Sales 9,000 Points (minimum 3 sales)	Licensed 70/30

* Percentages are based on “Gross Street Compensation”.
** Team points are an accumulation of all total hierarchy member’s personal points.

Generational Overrides

Qualified Debt & Wealth Coaches that have reached Regional Vice President or higher, have the opportunity to earn generational overrides on their team’s production. The generational override amounts are listed below.

* Only 50% of personal production can count toward team point totals and no more than 1/3 of total team volume can come from 1 leg in order to receive generational overrides.
All promotional level requirements, payout percentages and generational override percentages are subject to change without notice.

	AVP	RVP	SVP	EVP
1st Generation	7%	7%	9%	10%
2nd Generation	4%	4%	6%	8%
3rd Generation	3%	3%	4%	6%
4th Generation	2%	2%	3%	3%
5th Generation	1%	1%	1%	2%

Company Production Bonus

Debt & Wealth Coaches may qualify for a pro-rata share of the company production bonus pool. This pool is equal to 2% of target premium placed company-wide and is paid out monthly. To participate Debt & Wealth Coaches must close 3 or more sales equal to at least 20,000 personal points in a calendar month.

Wealth United™

Producer Model

Our core business model is the mission to help people eliminate debt while at the same time build wealth on a tax free and risk free basis. Most Wealth United Debt & Wealth Coaches will desire to leverage their time and efforts by building a team. However, during your recruiting efforts you may encounter a person who is not interested in building a team but would like to take advantage of the Wealth United opportunity as a “Producer” in lieu of becoming a “Builder”.

Commissions will be paid to the Producer at a contract level that is agreed to by both parties, taking into account the Producer’s prior experience in the insurance industry. The coach who introduced the Wealth United opportunity to the Producer will receive a 5% commission override on all the issued and paid production generated by the Producer.

This 5% override will only be paid to the direct recruiter of the Producer, and will not be transferable nor paid through multiple generations in the hierarchy. The Producer will also not participate in any generational overrides, but will, however, be eligible to recruit other “Producers” and earn a 5% override on that Producer’s paid production.

Referral Partners

The Wealth United system has the ability to attract professionals from various industries who are interested in adding value to their existing practice by recommending our services to their clients.

An individual wishing to become a Referral Partner in Wealth United needs to complete the necessary licensing requirements and sign the Wealth United Agent Agreement. The Referral Partner and coach will both sign the Referral Partner Split Commission Agreement. All commissions will be paid to the coach and the Referral Partner by Wealth United at the percentages agreed to on the Referral Partner Agreement form. All commissions will be paid to the agent and the Referral Partner by Wealth United at the percentages agreed to on the Referral Partner Split Commission Agreement form.

Guidelines for placing someone in your hierarchy above the Regional Director level.

Area Director (AD) - This individual must exhibit a high degree of integrity, leadership and sales ability, align with the mission of helping people eliminate debt and build wealth on a risk free and tax free basis, and embody the culture of the Wealth United team. In addition to the qualities listed above, this individual must provide documentation of earnings over the past 12 months of at least $50,000 from any sales and marketing position.

Area Vice President (AVP) - This individual must exhibit a high degree of integrity, leadership and sales ability, align with the mission of helping people eliminate debt and build wealth on a risk free and tax free basis, and embody the culture of the Wealth United team. In addition to the qualities listed above, this individual must provide documentation of earnings over the past 12 months of at least $100,000 from life insurance and or annuities.

Regional Vice President (RVP) - This individual must exhibit a high degree of integrity, proven team building skill set, leadership, sales ability, align with the mission of helping people eliminate debt and build wealth on a risk free and tax free basis, and embody the culture of the Wealth United team. In addition to the qualities listed above, this individual must provide earning documentation over the past 12 months of at least $250,000 from life insurance and annuities.

Executive Vice President (EVP) & Senior Vice President (SVP) - Must be approved by the CEO of Wealth United