

INTERNATIONAL
GUIDELINES

Vision & Mission



VISION

To empower 100 million families worldwide to achieve financial freedom through knowledge, protection, and legacy



MISSION

To develop 10,000 international leaders capable of impacting their communities by offering world-class financial strategies.



VALUES

Integrity • Education • Leadership • Global Impact



BEST MERIDIAN INSURANCE COMPANY

Term 95 (30 Years)

FOR: Test Term

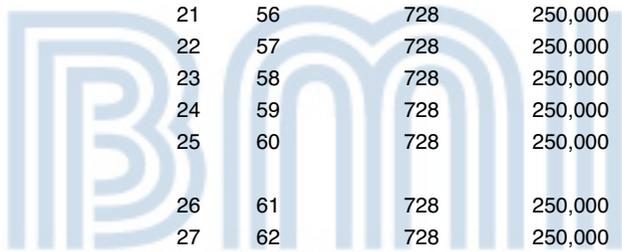
INITIAL FACE AMOUNT: \$250,000

AGE 35, MALE, NON SMOKER

INITIAL ANNUAL PREMIUM \$727.50

ADDITIONAL COVERAGES: NONE

End of Year	Age	Annual Premium	Death Benefit
1	36	728	250,000
2	37	728	250,000
3	38	728	250,000
4	39	728	250,000
5	40	728	250,000
6	41	728	250,000
7	42	728	250,000
8	43	728	250,000
9	44	728	250,000
10	45	728	250,000
11	46	728	250,000
12	47	728	250,000
13	48	728	250,000
14	49	728	250,000
15	50	728	250,000
16	51	728	250,000
17	52	728	250,000
18	53	728	250,000
19	54	728	250,000
20	55	728	250,000
21	56	728	250,000
22	57	728	250,000
23	58	728	250,000
24	59	728	250,000
25	60	728	250,000
26	61	728	250,000
27	62	728	250,000
28	63	728	250,000
29	64	728	250,000
30	65	728	250,000
31	66	19,730	250,000
32	67	19,730	250,000
33	68	19,730	250,000
34	69	19,730	250,000
35	70	19,730	250,000



The initial premium includes a fee of \$75.00, payable at the beginning of each policy year. THIS INTERNATIONAL

THIS ILLUSTRATION IS NOT VALID WITHOUT ALL PAGES

BMI COLOMBIA COMPAÑÍA DE SEGUROS DE VIDA S.A.
Best Indexed NASDAQ

PARA: EJEMPLO IUL 35

PRIMA INICIAL ANUAL: \$6,125.00

EDAD DE EMISIÓN: 35 FEMENINO NO FUMADOR

PROTECCIÓN INICIAL: \$250,000

COBERTURAS ADICIONALES: NINGUNA

OPC. INICIAL DE BEN. POR MUERTE: A - Suma Asegurada

Variación en el Índice desde 2004 hasta
2024 (20 Años)*

Tasa de Interés Nivelada 6.5%

Interés Mínimo
Garantizado 1%

Final Año	Edad	Prima Anual	Valor Acumulado	Valor Efectivo	Beneficio por Muerte	Valor Acumulado	Valor Efectivo	Beneficio por Muerte	Valor Acumulado	Valor Efectivo	Beneficio por Muerte
1	36	6,125	4,981	0	250,000	5,273	0	250,000	4,918	0	250,000
2	37	6,000	10,762	1,629	250,000	11,258	2,126	250,000	10,241	1,108	250,000
3	38	6,000	17,871	8,818	250,000	17,631	8,579	250,000	15,613	6,560	250,000
4	39	6,000	23,384	14,412	250,000	24,420	15,448	250,000	21,038	12,066	250,000
5	40	6,000	31,908	23,021	250,000	31,650	22,763	250,000	26,514	17,626	250,000
6	41	6,000	41,392	33,227	250,000	39,352	31,187	250,000	32,041	23,876	250,000
7	42	6,000	47,566	40,113	250,000	47,557	40,105	250,000	37,621	30,168	250,000
8	43	6,000	58,811	52,061	250,000	56,300	49,550	250,000	43,253	36,503	250,000
9	44	6,000	71,333	65,273	250,000	65,620	59,560	250,000	48,941	42,881	250,000
10	45	6,000	85,276	79,894	250,000	75,555	70,173	250,000	54,684	49,301	250,000
11	46	6,000	96,169	92,009	250,000	86,336	82,176	250,000	60,484	56,324	250,000
12	47	6,000	105,907	102,712	250,000	97,835	94,640	250,000	66,342	63,147	250,000
13	48	6,000	123,978	121,273	251,676	110,103	107,398	250,000	72,261	69,556	250,000
14	49	6,000	130,847	129,734	257,768	123,192	122,079	250,000	78,240	77,128	250,000
15	50	6,000	158,538	158,538	302,808	144,067	144,067	275,168	93,034	93,034	250,000
16	51	6,000	182,410	182,410	337,459	159,329	159,329	294,759	99,243	99,243	250,000
17	52	6,000	208,904	208,904	371,849	175,555	175,555	312,488	105,509	105,509	250,000
18	53	6,000	216,445	216,445	370,120	192,804	192,804	329,695	111,827	111,827	250,000
19	54	6,000	246,688	246,688	404,568	211,144	211,144	346,277	118,194	118,194	250,000
20	55	6,000	284,037	284,037	445,939	233,895	233,895	367,215	126,466	126,466	250,000
21	56	6,000	317,667	317,667	476,500	258,428	258,428	387,642	134,930	134,930	250,000
22	57	6,000	354,487	354,487	517,551	284,847	284,847	415,876	143,589	143,589	250,000
23	58	6,000	394,799	394,799	560,615	313,295	313,295	444,879	152,446	152,446	250,000
24	59	6,000	438,936	438,936	605,732	343,930	343,930	474,623	161,511	161,511	250,000
25	60	6,000	487,268	487,268	652,939	376,925	376,925	505,079	170,793	170,793	250,000
26	61	6,000	540,218	540,218	702,284	412,482	412,482	536,226	180,312	180,312	250,000
27	62	6,000	598,151	598,151	765,633	450,740	450,740	576,947	190,088	190,088	250,000
28	63	6,000	661,549	661,549	833,551	491,917	491,917	619,815	200,143	200,143	252,180
29	64	6,000	730,944	730,944	906,370	536,247	536,247	664,946	210,423	210,423	260,925
30	65	6,000	806,946	806,946	984,474	584,003	584,003	712,483	220,935	220,935	269,541
31	66	0	873,375	873,375	1,048,051	588,268	588,268	705,921	222,285	222,285	266,742
32	67	0	945,231	945,231	1,124,825	592,536	592,536	705,117	223,634	223,634	266,125
33	68	0	1,022,972	1,022,972	1,207,107	596,817	596,817	704,244	224,987	224,987	265,485

SUPERINTENDENCIA FINANCIERA DE COLOMBIA
VIGILADO

La prima inicial y las primas anuales acumuladas incluyen un honorario de \$125.00, pagadero solamente en el primer año de la póliza.

ESTA ILUSTRACIÓN NO ES VÁLIDA SIN TODAS LAS PÁGINAS

Preparada el: 06-03-25

Preparada por: Walter Barlet

Mínima: 2,125.00

Objetivo: 2,230.00

Objetivo Actuarial: 5,017.50

Personal Compensation Plan



PERSONAL COMPENSATION

TITLE	CONTRACT %	BONUS ON POINTS	COMPANIES
Field Associate	30%		All Companies
Senior Associate	35%		All Companies
Marketing Director	40%		All Companies
Senior Marketing Director	50%		All Companies
Executive Marketing Director	60%	Up To 3%	All Companies

PERSONAL COMPENSATION

GENERATION	OVERRIDE	BONUS ON POINTS	COMPANIES
1st Generation	10%	1%	All Companies
2nd Generation	3%	1%	All Companies
3rd Generation	2%	1%	All Companies

TOTAL FIELD PAYOUT	80%
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ADDITIONAL INCOME
Renewal Income
Residual Income

Promotional Guidelines & Journey To The Top

Field Associate	Senior Associate	Marketing Director	Senior Marketing Director	Executive Marketing Director
<ul style="list-style-type: none">• Completed ICA• Appointed	<ul style="list-style-type: none">• 3 Direct Agents + 3 Families Helped• Or 15,000 personal points	<ul style="list-style-type: none">• 5 agents + 30,000 points• Or 40,000 personal points (rolling 3)	<ul style="list-style-type: none">• 7 agents + 50,000 points• Or 60,000 personal points (rolling 3)	<ul style="list-style-type: none">• 10 agents + 60,000 points• Or 100,000 personal points
30%	35%	40%	50%	60%

International Building Requirements

1. Have a Certified Field Trainer in your base shop to train your team.
2. Ensure your CFT attends international leadership meetings to stay up to date.
3. Have your CFT attend the international weekly accountability call.
4. Have or train an admin on international processes such as onboarding, agent appointments, submitting business, and pending business.