



United First Financial ...
Initiates ... a “New Perspective” ...
of ... Innovation, Creativity & Change ...
Announcing ... an Exciting, New
“Progressive Compensation” Plan



Announcing ... a “New Perspective”

Our New Perspective Concept ...

*Where Innovation, Creativity & Change
Are Not a One Time Initiative but Rather
a Continuous, Every Day Event to Lead
to the Creation of a Major Entity ...*

to Lead Our Marketplace!

Why Change?

- We listened to the *Entrepreneur*—you.
- We focused on *objectivity* in changing the compensation plan without bias.
- We listened to leaders in our sales force.

We *objectively* eliminated the paradigm of resistance to change by the nay sayer, and we engineered a new comp plan designed for a partnership in rapid growth to create a *Major Entity* ... for the company and for *each associate at all levels!*



Announcing ... a “New Perspective”

What It Is ... & What It's Not ...

It's a plan ...

- that allows not a **few** to reach the top, but **rather** allows the **masses** to rise up!
- that doesn't have unreachable goals.
- that allows everyone in the sales force—currently contracted or new recruits—to move up quickly with a **can do** attitude!
- where an independent distributor can develop 6 levels of Branch Managers to become a joint CEO of his or her own company providing stability.
- where **all company** bonus pools are attainable by everyone.
- with a **New Perspective** that brings a **full package approach** to all levels in the Field Force, driving your qualification toward additional Bonus Pools!

As your business matures, new Branch Managers will be motivated to build and attain **minimum branch manager pool production requirements**, creating your own growth to **set yourself financially free**.

Why It Works

The new compensation plan works because:

- when the little guy wins, everyone wins BIG!
- if you want success, give success.
- if you want wealth, give wealth with an opportunity that is reachable by all.
- if you want the possibility for awesome growth, the ***New Perspective*** of UFirst assures you:

You have found ...

the Right Place at the Right Time!



Announcing ... a “New Perspective”

So let's ***Strike at a Decisive Point of Change***—
“Now”—and leave the narration of the past ...behind!

*We assure you ... with Your Commitment
each of you are in for the*

“Time of Your Life”



Announcing ... a “New Perspective”



***Progressive
Compensation***



Announcing ... a “New Perspective”

Money Merge Account™ Activation Fee

\$3,500

\$2,500

Is paid out in total commission.



Announcing ... a "New Perspective"

<u>Commission</u>	<u>Level</u>	<u>Promotion Requirements</u>
\$1,575.00	Branch Manager	Cumulative: 35 sales, 13 personal 9 sales, 3 of those must be personal
\$1,350.00	Director	Cumulative: 26 sales, 10 personal 8 sales, 3 of those must be personal
\$1,237.50	Division Manager	Cumulative: 18 sales, 7 personal 7 sales, 3 of those must be personal
\$1,125.00	District Manager	Cumulative: 11 sales, 4 personal 6 sales, 2 of those must be personal
\$1,012.50	Sr. Associate	Cumulative: 5 sales, 2 personal 5 sales, 2 of those must be training sales
\$ 900.00	Associate*	

Training Sales

2 Training Sales are required

- New Agent's first 2 sales must be training sales.
- First 2 sales will automatically be a 50/50 split.

For each training sale, New Agent/Trainee receives:

- \$450 commission ($\frac{1}{2}$ normal sales compensation).
- Credit for 1 full sale for promotion qualifications.

For each training sale, Trainer receives:

- All of his/her current override.
- Half of the training Associate's commission (\$450).
- Credit for $\frac{1}{2}$ sale towards pool and volume.



Fast Track Promotion to: Sr. Associate

Instead of being required to have 5 sales,
2 of which have to be training sales --

Option 1:

If you complete 1 training sale in your first 45 days,
you will be promoted to Sr. Associate.

Option 2:

If you complete 2 Training Sales in your first 60 days,
you will be promoted to Sr. Associate.



Fast Track Promotion to: Sr. Associate for Entire Field Force

During the period from September 1 through October 31, 2007, rather than completing the required 5 qualifying sales, a currently-enrolled Associate Agent can be promoted to Senior Associate on the Fast Start Promotion schedule if he or she makes:

Option 1:

One closed, completed and submitted sale within 45 days between September 1 and October 15, 2007
- you will be promoted to Sr. Associate.

Option 2:

Two closed, completed and submitted sales within 60 days between September 1 through October 31, 2007
- you will be promoted to Sr. Associate.



Fast Track Promotion to: Sr. Associate for Entire Field Force

Additionally:

- All active or inactive associates can qualify.
- If not done within this time frame, agent must complete 5 sales to be promoted to Senior Associate.
- Although counted as a sale for qualification for promotion, the first two sales are actually training sales, paid as ½ sales for compensation purposes.
- This is a one-time promotional program.



Fast Track Promotion to: Branch Manager

Instead of being required to have 35 sales,
13 of which have to be personal sales --

In a rolling 90 day period,
if you have 25 cumulative sales
(of which 10 must be personal)
you will be promoted to Branch Manager.



Branch Manager - Compensation Levels

Level I	Branch Manager	\$225
Level II	Branch Manager	\$125
Level III	Branch Manager	\$125
Level IV	Branch Manager	\$75
Level V	Branch Manager	\$75
Level VI	Branch Manager	\$75

Activation Fee Guidelines

- There is no holding period for payments using cashier checks or money orders.
- There is a 10-business-day holding period for payments using personal checks (including written checks from the Line of Credit); this only affects the payment of the commission.
- The holding period does not affect activation of the Money Merge Account™ system.
- The holding period does not affect promotions or Bonus Pool qualifications.



Bonus Pools Grid

Personal Bonus Pool	3 sales per month	\$60
Branch Manager Pool	15 sales in your Branch	\$65
Sr. Branch Manager Pool	20 sales, 2 level-1 Branch Mgrs.	\$40
Executive Bonus Pool	35 sales, 4 level-1 Branch Mgrs.	\$30
Sr. Executive Bonus Pool	75 sales, 6 level-1 Branch Mgrs. 1-6	\$30

Must re-qualify each year



Announcing ... a “New Perspective”

Personal Producer Bonus Pool

- \$60 of every sale nationally.
- Any level of agent may qualify.
- Requires 3 personal sales within the month.
- Pro-rated, the more sales you have, the more bonus money you will receive.

Personal Bonus Pool	3 sales per month	\$60
Branch Manager Pool	15 sales in your Branch	\$65
Sr. Branch Manager Pool	20 sales, 2 level-1 Branch Mgrs.	\$40
Executive Bonus Pool	35 sales, 4 level-1 Branch Mgrs.	\$30
Sr. Executive Bonus Pool	75 sales, 6 level-1 Branch Mgrs. 1-6	\$30

Must re-qualify each year

Branch Manager Bonus Pool

- \$65 of every sale nationally.
- Agent must be a Branch manager.
- Requires 15 sales from personal and base shop only, within the month.
- Pro-rated: the more sales you have, the more bonus money you will receive.

Personal Bonus Pool	3 sales per month	\$60
Branch Manager Pool	15 sales in your Branch	\$65
Sr. Branch Manager Pool	20 sales, 2 level-1 Branch Mgrs.	\$40
Executive Bonus Pool	35 sales, 4 level-1 Branch Mgrs.	\$30
Sr. Executive Bonus Pool	75 sales, 6 level-1 Branch Mgrs. 1-6	\$30

Must re-qualify each year



Announcing ... a “New Perspective”

Senior Branch Manager Bonus Pool

- \$40 of every sale nationally.
- Agent must have two Level-I Branch managers.
- Requires 20 sales from your Level-I Branch managers within the month.
- No personal or base shop sales can be included.
- No one leg can be responsible for more than 50% of the 20 required sales.
- Pro-rated: the more sales you have, the more bonus money you will receive.

Personal Bonus Pool	3 sales per month	\$60
Branch Manager Pool	15 sales in your Branch	\$65
Sr. Branch Manager Pool	20 sales, 2 level-1 Branch Mgrs.	\$40
Executive Bonus Pool	35 sales, 4 level-1 Branch Mgrs.	\$30
Sr. Executive Bonus Pool	75 sales, 6 level-1 Branch Mgrs. 1-6	\$30

Must re-qualify each year



Announcing ... a “New Perspective”

Executive Branch Manager Bonus Pool

- \$30 of every sale nationally.
- Agent must have four Level-I Branch managers.
- Requires 35 sales from your Level-I Branch managers within the month.
- No personal or base shop sales can be included.
- No one leg can be responsible for more than 50% of the 35 required sales.
- Pro-rated: the more sales you have, the more bonus money you will receive.

Personal Bonus Pool	3 sales per month	\$60
Branch Manager Pool	15 sales in your Branch	\$65
Sr. Branch Manager Pool	20 sales, 2 level-1 Branch Mgrs.	\$40
Executive Bonus Pool	35 sales, 4 level-1 Branch Mgrs.	\$30
Sr. Executive Bonus Pool	75 sales, 6 level-1 Branch Mgrs. 1-6	\$30

Must re-qualify each year

Sr. Executive Branch Manager Bonus Pool

- \$30 of every sale nationally.
- Agent must have six Level-I Branch managers.
- Requires 75 sales from your 1st to 6th Branch manager levels within the month.
- No personal or base shop sales can be included.
- No one leg can be responsible for more than 50% of the 75 required sales.
- Pro-rated: the more sales you have, the more bonus money you will receive.

Guidelines to Qualify for Bonus Pools

- Must be delivered by the last business day of a month (“month” defined as the number of business days within each calendar month).
- Money Merge Account™ application packet must be received and verified as complete – no missing documents, all needed information, all signatures.
- Must have correct Analysis.
- Will be counted in the month that it is completed.
- The Activation Department will account for all submitted sales on the last day of the month.

Guidelines for Bonus Pools (Continued)

- After December 31, 2007, no one agent may receive over 50% of a particular pool.
- If less than 50% of a particular pool is paid out, that overage is rolled over to the following month and the buildup is then paid out if requirements are met, to utilize 100% of the pool. This overage continues to move to the following month until it is paid out.

Bonus Pool Guidelines

- Bonus Pool guidelines are flexible and are designed to encourage agents and stimulate sales.
- Bonus Pool guidelines are subject to periodical review and change with a 60-day notice by United First Financial.

Before any sales are credited for commission or pool payments, at any level in the organization, the following must be true and complete:

- Agent must be in Active status.
 - Enrollment fee submitted and cleared.
 - All required enrollment forms (including W-9) completed and submitted.
 - UFirst training complete with score of 95% or higher.
- Agent and customer information complete and all signatures in place with the Activation Documents package.
- Payment for the Money Merge Account™ clears the bank.
- Customer activates their Money Merge Account program.



Announcing ... a “New Perspective”

Transmittal for Agent Compensation

Agent Compensation Transmittal

- Complete the Form #34004, Agent Compensation Transmittal.
- Use the most updated form – found on the agent Web site in the *Documents* menu in the *Money Merge Account™ Activation Documents* file.
- Do not send in an incomplete transmittal.
- Do NOT allow the client to complete the form.
- Follow the procedures regarding this form (specifically *Statement of Policies and Procedures*, sections 5.5, 5.6 and 6.1).

Agent Compensation Transmittal (Continued)

- A file will remain incomplete until the agent or client has submitted any missing information according to the requirements set forth in the Money Merge Account™ Activation Documents.
- The sale will not be considered “finalized” for any purposes until all the documentation has been submitted and determined to be complete by client services.
- No commission shall be paid on the sale until the application is complete and the new account has been activated.
- No allocation shall be accrued to the bonus pools until the account has been activated.

No Hierarchy Changes

There will be NO hierarchy changes, NEVER, period!

- Be grateful to the person that introduced you to the company; they introduced you to an incredible opportunity.
- Changes can be a double-edged sword:
 - Would you rather work with someone who has a proven track record or someone who is new to the company?
 - You’re new to the company – when you sponsor someone, do you want them to go around you to work with someone who might be more experienced?
- When the “Top Earners” started with the company, they didn’t have any support material – they simply went out and explained the concept, saw a lot of people, and made it happen. They had no upline support, no Webinars, no VIP trainings, no Boot Camps, no 24/7 online training, etc.; did they know what they were doing in the beginning?
- Even if you have no support from your upline, there is plenty of adequate training available to you.
- Be a self starter, go out and make it happen!



Announcing ... a “New Perspective”

***Take your passion
and make it happen!***

***Welcome to one of the
fastest growing
organizations in the USA!!!***