



2022 FAMILY FIRST LIFE

VP BONUS PROGRAM

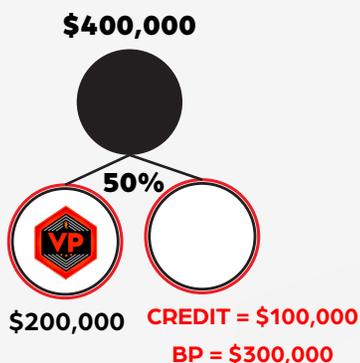
BONUSABLE PREMIUM

Americo	100%
Prosperity	100%
AIG	100%
MoO	50%
Hancock	25%
Am Am	25%
NLG	25%
Trans	25%
Foresters	25%
CFG	25%
GW	25%
RN	25%
F & G	25%
Aetna	25%
Ethos	25%
Athene	2.5%

FIRST LEG PERCENTAGE

50-60%	= 50%
60-70%	= 40%
70-80%	= 30%
80-90%	= 20%
90%+	= 10%

FOR EXAMPLE



5 WEEK MONTH

$$\frac{\$500,000 \text{ BP}}{5} = \$100,000 \text{ BP}$$

$$\times 4 = \$400,000 \text{ BP}$$

145% BONUS BREAKDOWN

1% BONUS ON ANY 145 DIRECT VP

* MUST MAINTAIN AT LEAST \$150K BONUSABLE PREMIUM OUTSIDE OF YOUR TOP 2 VP LEGS TO BE ELIGIBLE FOR THE 145 VP BONUS

PERSISTENCY

Your VP Bonus will be equal to your 6 month persistency %

FOR EXAMPLE

\$10,000 VP Bonus
94% 6 month persistency
= \$9,400 VP Bonus

MONTH TO MONTH GROWTH PENALTY

GROW BY:		FOR EXAMPLE
5.00%	= 100.00%	
4.00%	= 90.00%	\$20,000 VP BONUS
3.00%	= 80.00%	5.00% = \$20,000
2.00%	= 70.00%	3.00% = \$16,000
1.00%	= 60.00%	0.00% = \$10,000
0.00%	= 50.00%	

*If your life volume grows by less than 5% from the previous month, your bonus amount will be reduced accordingly.

BONUS PERCENTAGE BY VOLUME

\$150,000	= 2.00%
\$200,000	= 2.00%
\$250,000	= 2.00%
\$300,000	= 2.00%
\$350,000	= 2.00%
\$400,000	= 2.25%
\$450,000	= 2.50%
\$500,000	= 2.75%
\$600,000	= 3.00%
\$700,000	= 3.25%
\$800,000	= 3.50%
\$900,000	= 3.75%
\$1,000,000	= 4.00%
\$2,000,000	= 5.00%
\$3,000,000	= 6.00%
\$4,000,000	= 7.00%

*Any VP receiving a bonus must be in good standing with FFL. FFL reserves the right to subtract any lead debt, carrier debt, or any outstanding balance that was rolled to FFL from the VP Bonus. The minimum bonus amount a VP can earn is \$2500.

COPYRIGHT © 2022 FAMILY FIRST LIFE ALL RIGHTS RESERVED

FFLV150 Rev 10/07/22