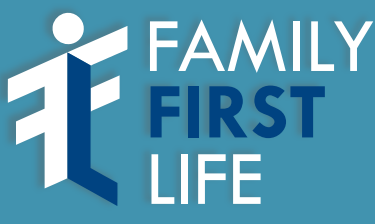


# THE TRUTH

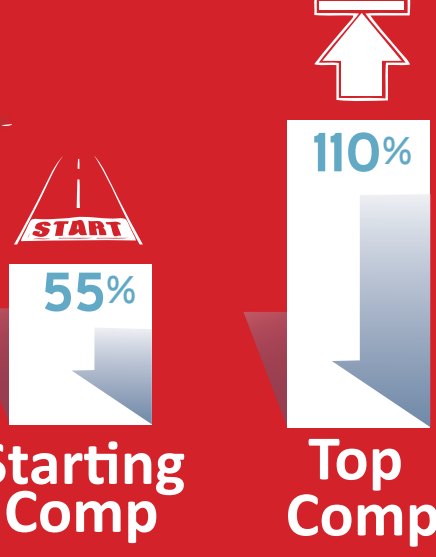
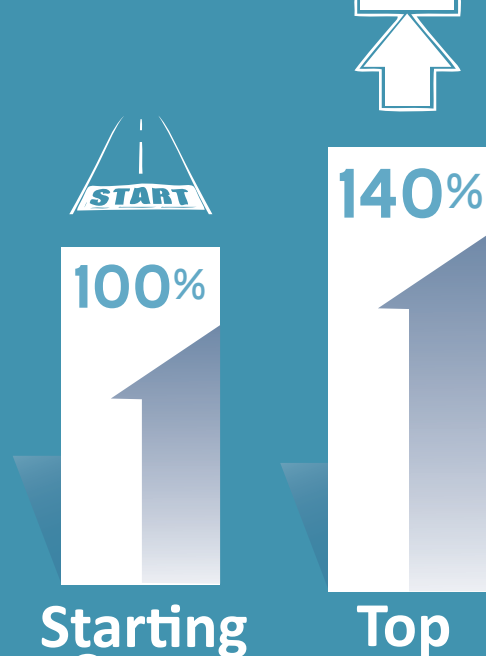


VS



## Round 1

### COMPENSATION



Other IMO's have the ability to give out comp as high as FFL, but they choose not to. By paying low comp to agents the IMO makes more money. At FFL we believe in the agents keeping more of the money.

## Round 2

### BONUS PROGRAM



Up to 2% on Personal Production



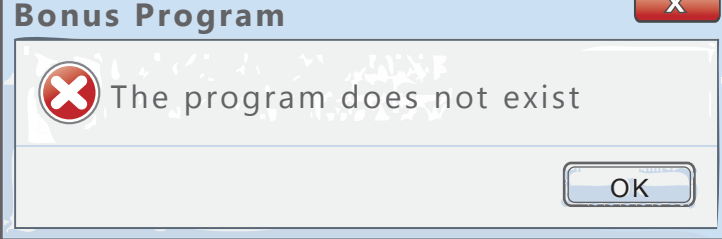
Up to 5% on Agency Production



\$3,000  
Avg monthly Bonus



Over \$200,000  
In bonus money paid out so far in 2016 (As of 6/1/16)



## Round 3

### RENEWALS

In the insurance industry Life Insurance carriers give the IMO the ability to decide what to do with renewals



### The Decision



Renewals are paid to..



Renewals are Vested..



## Round 4

### SALES TRAINING



No Cost

Average Training Cost

\$7,000/Year



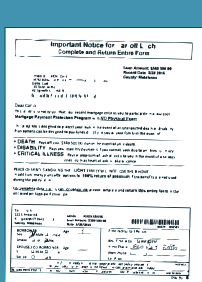
Agents that currently sell over \$20,000 a month

Who does the Training?

Someone that "used to" sell years ago or may have read a book on sales

## Round 5

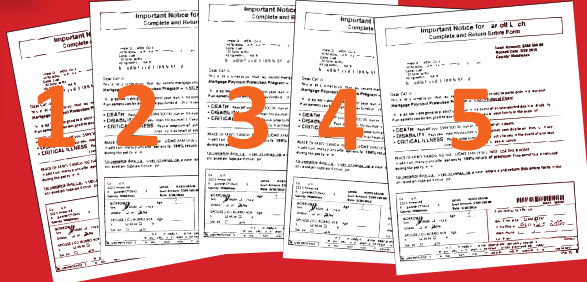
### LEADS



1X

At FFL your leads are truly exclusive. Once an agent buys a lead that lead is removed inventory and NEVER resold

Leads are sold



Avg of 5X

At most other IMO's leads are resold multiple times so the IMO can profit off of the lead while the agents compete for the same clients