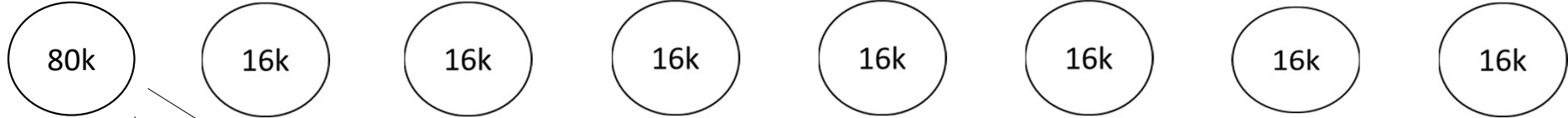
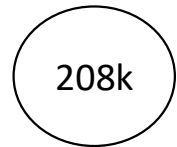


Same agent recruits 4 more agents and helps one of their original agents recruit 4 agents.

Year 2

\$769,800 second year



- | | | |
|------------|------------|------------|
| 13. 13,600 | 17. 16,000 | 21. 16,000 |
| 14. 14,400 | 18. 16,000 | 22. 16,000 |
| 15. 15,200 | 19. 16,000 | 23. 16,000 |
| 16. 15,200 | 20. 16,000 | 24. 16,000 |

\$186,400 for personal sales and \$583,400 for agency volume.