



## How DCN affects my pay – First 7 Months

DCN	Commission Account Balance	BB/Annual/ Section 125
0-13%	>\$0	60%
	(\$1) - (\$999)	50%
	(\$1,000)+	40%
14-19%	>\$0	50%
	(\$1) - (\$999)	40%
	(\$1,000)+	30%
20-27%	>\$0	30%
	(\$1) - (\$999)	25%
	(\$1,000)+	20%
28%+	All	0%

DCN %	Multiplier
0.00	1.20
0.01	1.20
0.02	1.15
0.03	1.15
0.04	1.10
0.05	1.10
0.06	1.10
0.07	1.05
0.08	1.05
0.09	1.00
0.10	0.90
0.11	0.80
0.12	0.70
0.13	0.60
0.14+	0.00

## How Persistency affects my pay – Month 8 and beyond

Persistency	Commission Account Balance	BB/Annual/ Section 125
87%+	>\$0	60%
	(\$1) - (\$999)	50%
	(\$1,000)+	40%
81-86%	>\$0	50%
	(\$1) - (\$999)	40%
	(\$1,000)+	30%
76-80%	>\$0	40%
	(\$1) - (\$999)	30%
	(\$1,000)+	20%
Below 76%	All	0%

Persistency %	Multiplier
1.00	1.30
0.99	1.30
0.98	1.30
0.97	1.30
0.96	1.25
0.95	1.25
0.94	1.20
0.93	1.20
0.92	1.15
0.91	1.15
0.90	1.10

Persistency %	Multiplier
0.89	1.00
0.88	1.00
0.87	1.00
0.86	0.95
0.85	0.90
0.84	0.80
0.83	0.70
0.82	0.60
0.81	0.50
0.80 or less	0.00