

THE IDA INTEGRATED WEALTH PLAN

THE PRODUCT PAY PLAN

Profit Center 1 – The Product Plan (Available to all Associates)

All Personally Active Associates will be eligible to earn compensation from the Product Pay Plan.	Associate	Senior Associate	Marketing Director	Regional Marketing Director	National Marketing Director
1. Personal Commissions - Personally enroll a new client on one of the Collision Deductible Reserve Plans and earn the following commissions.					
CDRP Plan 1 (\$25 per month x 40 months = \$1,000) – No Discount	Earn 1 CDRP Point and \$26 (Certified Associates earn \$52) – Paid on an “as earned” basis over 12 months				
CDRP Plan 2 (\$50 per month x 15 months = \$750) – 25% Discount	Earn 2 CDRP Points and \$39 (Certified Associates earn \$65) – Paid on an “as earned” basis over 6 months				
CDRP Plan 3 (\$650 per month x 1 month = \$650) – 35% Discount	Earn 3 CDRP Points and \$52 (Certified Associates earn \$78) – Paid on an “as earned” basis over 1 month				
2. Special Enroller Bonuses – Earn an additional 5% of the Company’s “Shared Revenue” on your personal enrollees and their personal enrollees when you create a minimum of two (2) Associate points in the same month.					
Your first generation	5 %	5 %	5 %	N / A	N / A
Your second generation	5 %	5 %	5 %	N / A	N / A
3. Generational Overrides – Earn 5% of the Company’s “Shared Revenue” on each generation that you override in your organization.					
Tier 1	5 %	5 %	5 %	5 %	5 %
Tier 2	5 %	5 %	5 %	5 %	5 %
Tier 3		5 %	5 %	5 %	5 %
Tier 4			5 %	5 %	5 %
Tier 5			5 %	5 %	5 %
Tier 6				5 %	5 %
Tier 7				5 %	5 %
Tier 8					5 %
Tier 9					5 %

THE CUSTOMER ACQUISITION BONUS PLAN

Profit Center 2 – The CAB Plan (Available to “CAB Qualified” Associates Only)

All personally active “CAB Qualified” Associates will be eligible to earn compensation from the Customer Acquisition Bonus (CAB) Plan	Associate	Senior Associate	Marketing Director	Regional Marketing Director	National Marketing Director
	Business Center 1	Business Center 2	Business Center 3	Business Center 4	Business Center 5
1. Personal Customer Acquisition Bonuses – CAB Qualified Associates will earn a one time CAB when they and their “personally enrolled” Associates become “CAB Qualified.”					
Plus earn a \$100 Personal Fast Start Bonus upon becoming CAB Qualified. ¹	\$100*	\$150	\$175	\$200	\$250
2. Enroller Check Match Bonuses – CAB Qualified Associates will earn a “check match” bonus each month based on the total CAB and Differential Bonus of their “personally enrolled” Associates.					
20% Check Match Bonus is earned on your FIRST TWO personally enrolled CAs.	20%	10%	14%	17%	20%
3. Differential Bonuses – CAB Qualified Associates will earn the following “Differential Bonuses” when their “indirectly enrolled” Associates become “CAB Qualified.”					
	\$0	\$50	\$75	\$100	\$150
	N / A	∞	∞	∞	∞
Note: Earn an additional Retail Fast Start Bonus of \$50 on each of your FIRST TWO personally enrolled Associates who become CAB Qualified in their month of enrollment or the next calendar month. ²					

THE BONUS POOLS

Profit Center 3 – The Bonus Pools (Available to all personally active Associates who qualify each month)

CDRP BUILDER’S POOL	CERTIFIED ASSOCIATE BUILDER’S POOL	NATIONAL LEADERSHIP POOL
Rewarding the Company’s Top Producers	Rewarding the Company’s Top Builders	Rewarding the Company’s Top Leaders
2% of national CDRP sales paid quarterly to all Associates who personally create three or more Personal Retail Sales in the same month.	\$25 from every new Certified Associate enrollment paid quarterly to all Associates who personally enroll three or more Certified Associates in the same month.	4% of national CDRP sales paid quarterly to the Company’s top leaders.

THE ANNUITY-FOR-LIFE PLANS

The IDA “Annuity-for-Life Plans” – (Available to any Associate who qualifies for one of the advanced positions below)

Executive Marketing Director	Senior Executive Marketing Director	Vice President
\$40,000 ³	\$100,000 ³	\$200,000 ³

¹ To earn a Personal Fast Start Bonus, Associates must become CAB Qualified their month of enrollment or the next calendar month.

² Associates MUST be CAB Qualified to earn the additional Retail Fast Start Bonuses on their FIRST TWO personally enrolled Associates.

³ All Annuity-for-Life Plans are subject to the terms, conditions, provisions and other requirements that may be set forth by the Company and/or product provider and may be subject to change.

HOW TO JOIN IDA

There are two ways to join IDA. You may join IDA as a Certified Associate (\$499.95) or you may join IDA as an Associate (\$99.95). Once you join IDA, and after you become Personally Active by making your first retail CDRP sale, you may begin earning compensation from the Product Pay Plan and the Bonus Pools for which you qualify. To earn any Fast Start Bonuses or any compensation from the Customer Acquisition Bonus Plan, an Associate MUST become Customer Acquisition Bonus Qualified or "CAB Qualified." (See the definition of "CAB Qualified" below.) To continue earning compensation from any part of the Integrated Wealth Plan, all Associates MUST remain Personally Active. (See the definition of "Personally Active" below.)

HOW TO BECOME A CAB QUALIFIED ASSOCIATE

To become CAB Qualified, a Certified Associate (\$499.95) MUST create at least one Personal Retail Sale. An Associate (\$99.95) MUST create at least fifteen Personal Retail Sales. (See the definition of Personal Retail Sale below.)

HOW TO EARN PROMOTIONS

All new Certified Associates and Associates begin with the rank of "Associate." To advance in rank, and to maintain being paid at any achieved rank, the following promotion and maintenance requirements must be met and maintained.

Promotion and Maintenance Categories	Associate (A)	Senior Associate (SA)	Marketing Director (MD)	Regional Marketing Director (RMD)	National Marketing Director (NMD)	Executive Marketing Director (EMD)	Senior Executive Marketing Director (SEMD)	Vice President (VP)
Promotion and Maintenance Requirements								
Personal Retail CDRP Sale	1	Be Personally Active	Be Personally Active	Be Personally Active	Be Personally Active	Be Personally Active	Be Personally Active	Be Personally Active
Personally Enrolled Active Distributors	N/A	2	4	6	8	10	10	10
Active Legs	N/A	2 As	2 SAs	2 MDs*	2 RMDs*	2 NMDs*	2 EMDs*	2 SEMDs*
Total Group Active CDRP Accounts	N/A	3	100	500**	2,500**	10,000**	25,000**	50,000**
* Qualifying positions must come from separate legs (e.g. promotion to RMD requires at least two active MDs in separate legs).								
** 40% Rule applies.								

DEFINITIONS:

40% Rule: Not more than 40% of all Active Accounts may be counted from any one leg for the purpose of qualifying for promotions or maintenance.

Achieved Rank: Achieved Rank is the highest rank achieved by an Associate. Associates failing to maintain the qualifications for their Achieved Rank will be "paid as" the highest rank for which they are qualified during a given commission period. (See the "Paid-as Rule" below.)

Active Account: An Active Account is defined as any CDRP Account actively receiving scheduled contributions each month or any mature CDRP Account. In either case, the CDRP Account MUST be in good standing; i.e., not in default, suspended for any reason, or not in arrears (behind in scheduled contributions or advance repayments, etc.). CDRP Accounts will not be counted for any qualification or maintenance purpose for the commission period in which the CDRP Account is not in good standing; however, once an account is brought current and in good standing, it will then be counted as an Active Account for all qualifying and maintenance purposes.

Associate Points: Associate Points are earned every time any Associate enrolls another Associate or Certified Associate. Associates may earn ½ Associate Point for enrolling an Associate (\$99.95) and 1 Associate Point for enrolling a Certified Associate (\$499.95).

Associate: An Associate is any person who joins IDA as an independent distributor at the standard joining cost of \$99.95.

CAB Qualified: Any person who joined IDA at the optional joining cost of \$499.95 (and created one Personal Retail Sale), or who joined IDA at the standard joining cost of \$99.95 (and created fifteen Personal Retail Sales). CAB Qualified Associates are eligible to receive compensation from the Customer Acquisition Bonus Plan (or CAB Plan).

CDRP Points: Collision Deductible Reserve Plan Points (CDRP Points) are earned every time an Associate establishes a new Collision Deductible Reserve Plan. The number of CDRP Points earned depends upon which type of CDRP Plan is established. Plan 1 (\$25 per month for 40 months) is worth 1 CDRP Point, Plan 2 (\$50 per month for 15 months) is worth 2 CDRP Points and Plan 3 (\$650 one time payment) is worth 3 CDRP Points.

Certified Associate: A Certified Associate is any person who joins IDA as an independent distributor at the optional joining cost of \$499.95.

Collision Deductible Reserve Plan: A Collision Deductible Reserve Plan (CDRP) is the primary service marketed by all IDA Associates. The CDRP helps consumers lower the overall cost of their auto insurance premiums without requiring consumers to change their insurance agent or their insurance company. The CDRP is not an insurance product and does not replace any insurance product or service.

Maintenance Requirements: All Associates MUST maintain the appropriate number of Active Legs and Active Accounts in their organization in order to be paid at their achieved rank. Failure to meet the maintenance requirements each month will result in the Associate being "paid-as" the last rank for which the Associate was qualified. However, Associates failing to meet the applicable maintenance requirements will not be demoted (meaning they will still keep their achieved rank, even if they are "paid-as" a lower rank). Associates who are "paid-as" a lower rank will be paid at their achieved rank upon achieving the applicable maintenance requirements. (See also "Paid-as" below.)

Paid-as Rule: "Paid-as" means an Associate is "paid-as" (or *paid at*) the rank for which the Associate qualifies for any given commission period. For example, a National Marketing Director who does not meet the applicable maintenance requirements for a particular month will be "paid-as" the rank for which he or she is qualified for during the applicable month. (See also Maintenance Requirements above.)

Personal Fast Start Bonus: An Associate may earn a Personal Fast Start Bonus of \$100 if they become CAB Qualified in the month they are enrolled or in the next calendar month.

Personal Retail Sale: A Personal Retail Sale is earned every time an Associate personally establishes a new Collision Deductible Reserve Plan (CDRP) with a non-distributor. Personal use (enrolling yourself on a CDRP), or selling to other Associates, is not considered a personal retail sale. However, enrolling a spouse would be considered a Personal Retail Sale.

Personally Active: All Associates must be "Personally Active" in order to earn ANY compensation from the Integrated Wealth Plan. All new Associates and Certified Associates MUST create at least one Personal Retail Sale to become Personally Active. All Associates and Certified Associates MUST remain Personally Active by creating at least one Point per month—or three Points per quarter. Until an Associate has achieved at least five Personal Retail Sales, at least one Point per quarter MUST be earned from a Personal Retail Sale. Once an Associate has achieved at least five Personal Retail Sales, Points may be earned from (a) the sale of CDRPs, (b) the enrollment of new Associates, or (c), a combination of both. **Note:** Points may be carried forward a maximum of two months. For example, an Associate who creates three Points in January, and meets the applicable Personal Retail Sales requirements, will be eligible to earn his or her commission check for January, February and March.

Points: See Qualifying Points.

Qualifying Points: Qualifying Points (also referred to as "Points") are used each month in qualifying to earn commissions, bonuses, and other compensation for which an Associate may be eligible to receive from the Company. Qualifying Points may be earned by (a) establishing new Collision Deductible Reserve Plans (earning CDRP Points), (b) enrolling new Associates (earning Associate Points), or (c), a combination of establishing new Collision Deductible Reserve Plans and enrolling new Associates.

Retail Fast Start Bonus: All CAB Qualified Associates are eligible to earn a Retail Fast Start Bonus of \$50 (for a total of \$100) on their FIRST TWO personally enrolled Associates when they become CAB Qualified in their month of enrollment or the next calendar month.

Shared Revenue: Shared Revenue is the portion of the Company's gross revenues, earned from the sales of its products and/or services, which is shared with its Associates. The Company shares 80% of its gross revenues with its Associates (to pay commissions, bonuses, and overrides) keeping 20% to run the business and pay the Company's overhead. For example, the Company earns a gross \$325 from each CDRP sale and shares 80% (or \$260) with its Associates. Percentages that are illustrated in the Integrated Wealth Plan are a percentage of the \$260 (or the 80%) that the Company shares with its Associates; also referred to as "Shared Revenue."