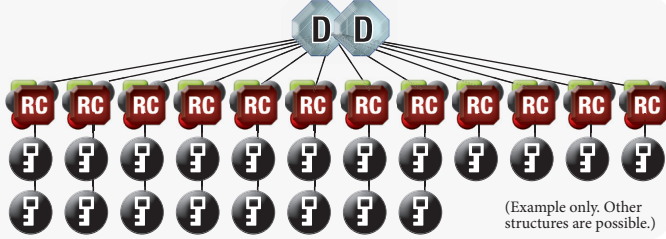


AGENT LEVELS



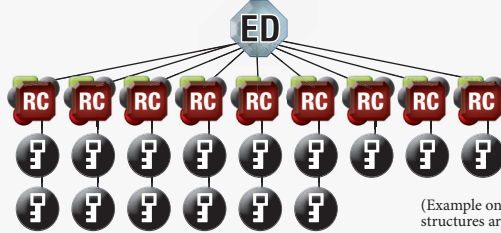
Double Diamond Leader
12 RCs over 20 KLs



(Example only. Other structures are possible.)



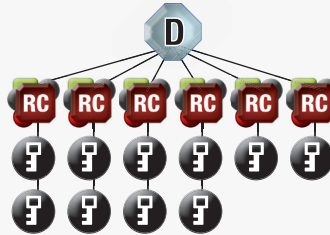
Executive Diamond Leader
9 RCs over 15 KLs



(Example only. Other structures are possible.)



Diamond Leader
6 RCs over 10 KLs



(Example only. Other structures are possible.)

What's a Ruby?

Ruby means \$300k.



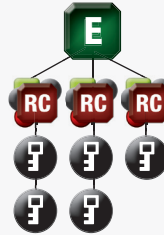
A "Ruby Cluster" (RC) is a \$300k leg with at least one AM in that leg.



A "Ruby Baseshop" (RB) is a \$300k Baseshop.



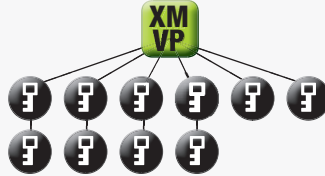
Emerald Leader
3 RCs over 5 KLs



(Example only. Other structures are possible.)



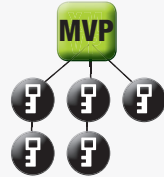
Executive MVP Agency Leader
6 KL legs over 4 KLs



(Example only. Other structures are possible.)



MVP Agency Leader
3 KL legs over 2 KLs



(Example only. Other structures are possible.)



Key Agency Leader
2 KL legs over 1 KL



LEGEND

- KL - Key Leader
- RC - Ruby Cluster
- RB - Ruby Baseshop
- PP - Personal Production
- IPL - Issued Paid Leg

Business must go issued paid to count as production for any of these levels. Production required for a level must all go issued paid during the same NAA production month. Dollar amounts listed are annualized premiums. NAA production months end on the last Thursday of each calendar month. An agent's hierarchy production is their personal production plus production from all their downline agents. The hierarchy structure used to determine the agent's level for the month will be the structure in place the day after that production month ends. An agent's Baseshop production is their hierarchy production other than hierarchy production of their downline agents at the AM level and above. TB level and above requires President's Club Black Card membership or President's Club Complete membership. Minimum Baseshop production: \$50k Baseshop is required at AM level and above (Exceptions: Baseshop requirement is only \$30k the first month after breaking out an AM from your Baseshop; Baseshop requirement is only \$40k the second month after breaking out a new AM from your Baseshop). AM level and above requires \$50k hierarchy production after 50% rule (max credit of \$25k per leg to meet the \$50k requirement) (no max on personal production). AM level and above requires a minimum of 3 IPLs. In structures required for AL and above, AMs can be substituted for any KLs.



AGENT LEVELS



Agency Leader
2 KL legs



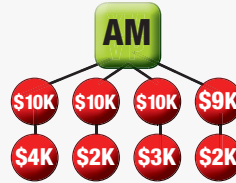
Key Agency Manager
Qualify for BOTH the AM level AND the KL level



(Example only. Other structures are possible.)



Agency Manager
8 IBAs, 3 IPLs
(NOTE: 3 IPLs and \$50K hierarchy after 50% rule is required for AM level and above. See footnote for minimum Baseshop production requirements at AM level and above)



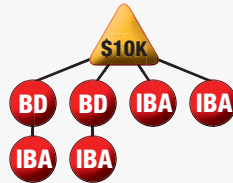
(Example only. Other structures are possible.)



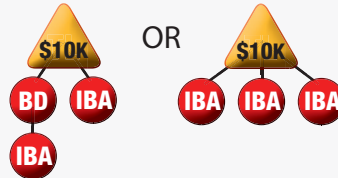
Key Leader
\$10K PP, 2 legs with \$5K PP IBAs
(NOTE: One \$5K PP BA must have a \$5K PP IBA downline)



Team Leader
\$10K PP, 2 legs with BDs, 2 additional legs with IBAs



Team Builder
\$10K PP, 3 IBAs, 2 IPLs



Business Promoter
PP, 2 IPLs



Business Developer
PP, 1 IPL



Independent Business Associate
PP



LEGEND

- KL - Key Leader
- RC - Ruby Cluster
- RB - Ruby Baseshop
- PP - Personal Production
- IPL - Issued Paid Leg

NOTE: Levels and requirements are subject to change at any time without notice. See reverse for full disclaimer.