

**\$3,000,000**

**300 AGENTS  
IP PER MONTH**

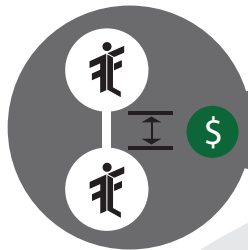
**140% VP  
\$500,000**

**130% VP  
\$250K**

**130% VP  
\$250K**

**TOTAL VP PRODUCTION  
\$500,000**

**120%  
100 AGENTS AT \$20K A MONTH  
\$2,000,000**



## **OVERRIDE INCOME**

**140% VP  
\$500,000**

**0 SPREAD = 0 OVERRIDE**

**130% VP  
\$500,000**

**10% SPREAD = \$50,000**  
**70% PLACEMENT & PERSISTENCY = \$35,000**  
**OVERRIDE**

**120% AGENTS  
\$2M**

**20% SPREAD = \$400,000**  
**70% PLACEMENT & PERSISTENCY = \$280,000**  
**OVERRIDE**

**TOTAL  
OVERRIDE \$315,000**



## **RENEWAL INCOME**

**\$2,500,000 OVERRIDE VOLUME**

**70% | 30%  
MP | FE**

**30% FE VOLUME = \$750,000**  
**2% AVG RENEWAL SPREAD = \$15,000**

**TOTAL  
W/RENEWALS \$330,000**

**\$3,000,000**

**300 AGENTS  
IP PER MONTH**

**140% VP  
\$500,000**

**130% VP  
\$250K**

**130% VP  
\$250K**

**TOTAL VP PRODUCTION  
\$500,000**

**120%  
100 AGENTS AT \$20K A MONTH  
\$2,000,000**



**\$**

## **BONUS INCOME**

**TOTAL VOLUME  
\$3M**

**7% OF \$3,000,000 = \$210,000**

**140% VP  
BONUS**

**1% OF \$500,000 = \$5,000**

**VP OVERRIDE  
BONUS**

**.25% OF \$1,000,000 = \$2,500**

**TOTAL  
BONUS \$217,500**

**TOTAL  
GROSS INCOME \$547,500**



## **EXPENSES**

**STAFF 4 STAFF AT \$50,000 PER YEAR = -\$16,667**

**LEADS = \$10,000**

**OFFICE = \$2,000**

**MARKETING = \$3,000**

**TOTAL  
EXPENSES \$30,000**

# \$3,000,000

300 AGENTS  
IP PER MONTH

140% VP  
\$500,000

130% VP  
\$250K

130% VP  
\$250K

TOTAL VP PRODUCTION  
\$500,000

120%  
100 AGENTS AT \$20K A MONTH  
\$2,000,000



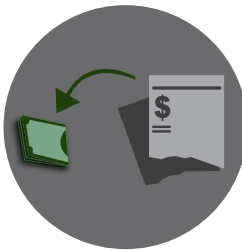
## TOTAL INCOME

TOTAL  
OVERRIDE = \$315,000

TOTAL  
RENEWAL = \$15,000

TOTAL  
BONUS = \$217,500

TOTAL  
GROSS INCOME \$547,500



## INCOME TAXES

40% 40% OF \$547,500 = \$219,000

AFTER  
TAXES \$547,500 - \$219,000 = \$328,500

AFTER  
EXPENSES \$328,500 - \$30,000 = \$298,500

TOTAL  
NET INCOME \$298,500

PER  
MONTH

TOTAL  
NET INCOME \$3,582,000

PER  
YEAR