

TruConnect Direct's Earning Plan

By enrolling as a TruConnect Direct Independent Agent (hereinafter "TCDIA"), the following compensation plan represents all potential compensation opportunities. No other compensation obligation exists between TruConnect Direct and its TCDIAs. TruConnect Direct reserves the right to amend the Compensation Plan at any time by updating the plan on the TCD website or other communications to the TCDIAs.

TruConnect Direct – California Weekly Earnings (BYOD)

	Level 1	Level 2	Level 3
Number of TruConnect App Enrollments	0-24	25-34	35+
Amount Per TruConnect App Enrollment	\$16	\$26	\$36
Weekly Agent Recruits	0 to 1	2 to 3	4+
Agent Multiplier	100%	101%	102%
Churn Percentage	Under 12%	12% - 17.99%	18%+
Churn Multiplier	105%	100%	90%

TCDIA Earnings for each calendar week shall be calculated as follows with respect to TruConnect My Account enrollments ("Mobile App Enrollments" or "Accounts") in California without device sales (CA-BYOD) using the values in the chart immediately above.

Weekly Base Earnings: TCDIA's weekly base CA-BYOD Earnings ("CA-BYOD Base Earnings") will be calculated by multiplying the total number of Mobile App Enrollments for the week by the dollar amount in the Amount Per TruConnect Enrollment row in the chart above that corresponds to the Level achieved by TCDIA during such week. The TCDIA's Level is determined by the number of Mobile App Enrollments for such week in the chart above (e.g., 0-20 Mobile App Enrollments places TCDIA in Level 1 for such week with respect to the calculation of CA-BYOD Base Earnings).

Agent Multiplier: The CA-BYOD Base Earnings dollar amount is then multiplied by the Agent Multiplier percentage that corresponds to the Level achieved by TCDIA during such week (Level 1, Level 2 or Level 3) in the chart above (such dollar amount, the "CA-BYOD Adjusted Earnings"). The Agent Multiplier percentage for the week is determined by the number of downlines TCDIA agents recruited by TCDIA for the week ("Downline Agents") in the chart above (e.g., 3 Downline Agent recruits places TCDIA in Level 2 for such week with respect to the Agent Multiplier). Note

that the Level achieved for purposes of determining the CA-BYOD Base Earnings may be different than the Level achieved for the same week with respect to the Agent Multiplier.

Churn Multiplier: The CA-BYOD Adjusted Earnings dollar amount is then multiplied by the Churn Multiplier within the Level that corresponds to the Churn Percentage achieved by TCDIA for the week (such dollar amount, the “CA-BYOD Final Earnings”). The Churn Percentage for the week is calculated by dividing (a) the total number of TCDIA’s Accounts that are discontinued or terminated during the applicable week (“Monthly Churn”), by (b) the aggregate number of TCDIA’s active Accounts during the applicable week. Note that the Level achieved for purposes of determining the Churn Percentage/CA-BYOD Final Earnings may be different than the Level achieved for the same week with respect to the CA-BYOD Base Earnings and/or the Agent Multiplier.

TruConnect Direct – California Weekly Earnings (Devices)

	Level 1	Level 2	Level 3
Number of TruConnect App Enrollments	0-24	25-34	35+
Amount Per TruConnect App Enrollment	\$9	\$10	\$11
Weekly Agent Recruits	0 to 1	2 to 3	4+
Agent Multiplier	100%	101%	102%
Churn Percentage	Under 12%	12% - 17.99%	18%+
Churn Multiplier	105%	100%	90%

TCDIA Earnings for each calendar week shall be calculated as follows with respect to Mobile App Enrollments in California that include a device sale (CA-Device) using the values in the chart immediately above.

Weekly Base Earnings: TCDIA’s weekly CA-Device base Earnings (“CA-Device Base Earnings”) will be calculated by multiplying the total number of Mobile App Enrollments for the week by the dollar amount in the Amount Per TruConnect Enrollment row that corresponds to the Level achieved by TCDIA during such week.

Agent Multiplier: The CA-Device Base Earnings dollar amount is then multiplied by the Agent Multiplier percentage that corresponds to the Level achieved by TCDIA during such week (Level 1, Level 2 or Level 3) (such dollar amount, the “CA-Device Adjusted Earnings”). Note that the Level achieved for purposes of determining the CA-Device Base Earnings may be different than the Level achieved for the same week with respect to the Agent Multiplier.

Churn Multiplier: The CA-Device Adjusted Earnings dollar amount is then multiplied by the Churn Multiplier within the Level that corresponds to the Churn Percentage achieved by TCDIA for the week (such dollar amount, the “CA-Device Final Earnings”). Note that the Level achieved for purposes of determining the Churn Percentage/CA-Device Final Earnings may be different than the Level achieved for the same week with respect to the CA-Device Base Earnings and/or the Agent Multiplier.

TruConnect Direct – NLAD Weekly Earnings (BYOD)

	Level 1	Level 2	Level 3
Number of TruConnect App Enrollments	0-24	25-34	35+
Amount Per TruConnect App Enrollment	\$9	\$16	\$17
Weekly Agent Recruits	0 to 1	2 to 3	4+
Agent Multiplier	100%	101%	102%
Churn Percentage	Under 8%	8%-12%	12%+
Churn Multiplier	105%	100%	90%

TCDIA Earnings for each calendar week shall be calculated as follows with respect to NLAD Mobile App Enrollments without device sales (NLAD-BYOD) using the values in the chart immediately above.

Weekly Base Earnings: TCDIA’s weekly NLAD-BYOD base Earnings (“NLAD-BYOD Base Earnings”) will be calculated by multiplying the total number of Mobile App Enrollments for the week by the dollar amount in the Amount Per TruConnect Enrollment row that corresponds to the Level achieved by TCDIA during such week.

Agent Multiplier: The NLAD-BYOD Base Earnings dollar amount is then multiplied by the Agent Multiplier percentage that corresponds to the Level achieved by TCDIA during such week (Level 1, Level 2 or Level 3) (such dollar amount, the “NLAD-BYOD Adjusted Earnings”). Note that the Level achieved for purposes of determining the NLAD-BYOD Base Earnings may be different than the Level achieved for the same week with respect to the Agent Multiplier.

Churn Multiplier: The NLAD-BYOD Adjusted Earnings dollar amount is then multiplied by the Churn Multiplier within the Level that corresponds to the Churn Percentage achieved by TCDIA for the week (such dollar amount, the “NLAD-BYOD Final Earnings”). Note that the Level achieved for purposes of determining the Churn Percentage/NLAD-BYOD Final Earnings may be different than the Level achieved for the same week with respect to the CA-Device Base Earnings and/or the Agent Multiplier.

TruConnect Direct – Monthly Retention Earnings

The Monthly Retention Earnings is earned only upon the confirmation that the sign up of the TruConnect application is approved by the applicable federal/state administrator and by the company’s internal compliance review team.

The TCDIA who enrolls a My Account subscriber is qualified to receive retentions monthly when the subscriber is active on the TruConnect network at 11:59PM on the last day of the applicable month. TCDIA can also receive this type of compensation for customers enrolled by her/his downline agents.

	Eligibility Based on TCDIA’s Own Active Customers (CA and Non-CA States)	Monthly Retention Earnings Per Active LL CA Customers	Monthly Retention Earnings Per Active Non-CA States
My Own Active Customers	5	\$0.50	\$0.25
Level 1 Downline Customers	10	\$0.25	\$0.10
Level 2 Downline Customers	20	\$0.30	\$0.15
Level 3 Downline Customers	30	\$0.40	\$0.20
Level 4 Downline Customers	40	\$0.50	\$0.25
Level 5 Downline Customers	50	\$0.60	\$0.30
Level 6 Downline Customers	60	\$0.75	\$0.35
Level 7 Downline Customers	100	\$1.00	\$0.40

	Level 1	Level 2	Level 3
Number of Accounts	0-500	501-1,000	1,000+
Monthly Active Agents	0 to 4	5 to 20	21+
Agent Multiplier	100%	101%	102%
Churn Percentage	Under 12%	12% - 17.99%	18%+
Churn Multiplier	100%	95%	90%

TCDIA Earnings for each calendar month shall be calculated as follows with respect to Monthly Retention Earnings using the values in the chart immediately above.

Churn Multiplier: The Monthly Retention Adjusted Earnings dollar amount is then multiplied by the Churn Multiplier within the Level that corresponds to the Churn Percentage achieved by TCDIA for the month (such dollar amount, the Monthly Retention Earnings”). Note that the Level achieved for purposes of determining the Churn Percentage/Monthly Retention Final Earnings may be different than the Level achieved for the same month with respect to the CA-Device Base Earnings and/or the Agent Multiplier

TruConnect Direct Promotions:

As a TCDIA, your goal is to build an organization made up of TCDIA’s own active customers and downline TCDIAs, who also have their own active customers (“Organization”) down through 7 levels.

TCDIAs can qualify for two Status Promotion Levels: Senior Agent (SA) and Team Leader (TL). These promotions make a TCDIA eligible to earn additional compensation that goes beyond the standard 7 levels. A promoted TCDIA can potentially receive compensation for her/his work for unlimited levels so long as TCDIA remains eligible to receive such compensation.

Status Promotion Qualification:

To qualify to be promoted to a **Senior Agent**, a TCDIA must have the following:

- **Gather 100 Personal Active Customers, and**
- **Have 1,000 Active Customers in her/his Organization (Levels 0-7)**

To qualify to be promoted to a **Team Leader**, a TCDIA must have the following:

- **Must satisfy the SA requirements,**

- **Have been promoted to a SA, and**
- **Develop 2 SAs each in separate legs within her/his TCDIA's Organization (Levels 0-7)**

Once a TCDIA receives the promotion to her/his status, the TCDIA maintains the SA or TL status and will remain qualified to receive additional compensation as a SA and/or TL. In order to be eligible for the Promotion Compensation please see below criteria.

Promotion Compensation Eligibility:

The following are the requirements to receive the SA monthly retention compensation ("SA Earnings") and/or TL monthly retention compensation ("TL Earnings") (collectively, "Promotion Earnings"):

To be eligible to receive the SA Earnings, a SA TCDIA must have the following:

- **Maintain 100 Personal Active Customers, and**
- **Have 1,000 Active Customers in her/his Organization (Levels 0-7)**

To be eligible to receive the TL Earnings, a TL TCDIA must have the following:

Satisfy the SA requirements,

- **Have been promoted to a SA, and**
- **Develop 2 SAs, both who are eligible to receive the SA Earnings, each in a separate leg within her/his TCDIA's Organization (Levels 0-7)**

If a SA or TL TCDIA falls short of the eligibility requirements in any given month, the TCDIA has until the following second retention calculation to requalify for the Promotion Earnings ("Grace Period") (i.e. a 2-month grace period to become eligible again to receive the Promotion Earnings). If after the Grace Period, the TCDIA is unable to satisfy the eligibility requirements, the TCDIA will not receive the respective Promotion Earnings until the TCDIA satisfies the eligibility requirements. Any missed Promotion Earnings will not be paid back.

Once promoted to the SA status, the TCDIA can receive, if eligible, the SA Earnings and/or the TL Earnings based on *when* the new active customers enrolled as follows: 1) if the new customers enroll for the TruConnect App when the TCDIA is an SA, the TCDIA will receive the SA

Earnings for those new customers in her/his SA Organization provided that they are not part of another TCDIA SA's or TL Organization or 2) if the TCDIA is promoted to TL, the TCDIA will receive the SA and TL Earnings for those new customers in her/his SA Organization and TL Organization, respectively, provided that they are not part of another TCDIA SA's or TL's Organization. In no event shall more than one TCDIA receive a Promotion Earnings on the same customers.

Eligibility Type	Monthly Promotion Earnings Compensation per My Own Active Customer(s) and/or My Downline's Active Customer(s)
Senior Agent	\$.15*
Team Leader	\$.10*

* Only payable to TCD Agent if eligible to receive Promotion Earnings as described above.