

COMPENSATION GUIDELINES



**BRIDGEWAY FINANCIAL
CORPORATION**

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BRIDGEWAY FINANCIAL CORPORATION

Presents a New ... Dynamic and Exciting Compensation Plan

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BRIDGEWAY FINANCIAL CORPORATION

Presents a New ... Dynamic and Exciting Compensation Plan

1. What's New?

- The Compensation plan has been developed in co-operation with Professional Sales people, Marketers, and Organization Builders to maximize your sales and commissions.

2. What It Is ... & Is Not

The Plan:

- has reachable goals
- is legal, it is based on selling and building a Client Organization
- is not based on promoting an unsustainable structure based on recruiting new people
- is easy to understand and communicate
- doesn't benefit only those at the top, but benefits everyone and encourages the success
- maximizes commissions for motivated Sales People

3. Why It Works

- Your interests are aligned with BFC's Sales Team at every step.
When you win – everyone wins!
- Your commissions are large from the start, and increase as you succeed
- Building your Client Base

4. Consultants: part-time & full-time

- Consultants must maintain a Nevada Corporation or LLC (see Section 9: Maintaining Active Status)
- A Consultant may be either a part-time or a full-time consultant.
 - A part-time Consultant is anyone who has successfully completed the Asset Protection Course and maintains Active Status (See Section 9).
 - A full-time Consultant meets the same requirements as a part-time Consultant, and in addition has made a minimum of two personal sales per month for each of the past two calendar months.

5. Consultant Overrides

- A Consultant earns a \$ 400.⁰⁰ override commission on every BFC entity renewed and must be on the active list (section 9).

6. Consultants – Sales and Commissions

- Consultants may sell all BFC entities, including advanced entities such as the Ultimate Protection Plan, the Family Protection Plan, the Life Estate Alternative Plan (L.E.A.P.) and Off-Shore Corporations. As well, Consultants may sell Client Transfers.
- Please refer to the 'Consultant Commission Schedule' for the applicable commissions.

7. Compensation Qualifications

Before any Commissions or Annual Overrides are payable, or any sales credited, the following must be met:

- The Consultant must be in Active status
- Client's intake forms completed legibly and accepted as complete
- Client's payment must clear the bank

8. Incomplete Applications

- No commissions will be paid on a sale until 1) the intake information is completed and accepted by BFC, and 2) payment clears BFC's bank account
- A file will remain incomplete until the Consultant submits the missing intake information

9. Maintaining 'Active' Status

To achieve and maintain 'Active' Status, a Consultant must have:

- Consultant contract completed and accepted.
- Registration fee (if any) submitted and cleared.
- All required enrollment forms (including W-9) completed and accepted.
- **Completed at least one entity sale within the previous six months.**

10. Inactive Status

A Consultant who does not maintain 'Active Status' shall be considered 'Inactive' and ineligible for override Commissions. Any sales commissions on entity sales by an Inactive Consultant shall be determined at that time by BFC at its sole discretion.

11. Tier / Sales Team Changes

At this time, no Tier or Sales Team changes are allowed.

12. Commissions Schedule

Commissions	Retail	Part-Time Consultant	Full-Time Consultant
Nevada Corporation	\$2,990	\$1,400	\$1,800
Nevada LLC	\$2,990	\$1,400	\$1,800
Nevada LLLP	\$2,990	\$1,400	\$1,800
Offshore Corporation	\$3,990	\$1,400	\$1,800
Non-Profit Entities	\$3,990	\$1,400	\$1,800
Business Protection Plan (Nevada Corp +LLC)	\$3,990	\$2,000	\$2,400
Investment Protection Plan (Nevada Corp +LLC)	\$3,990	\$2,000	\$2,400
Family Protection Plan (LLLP, MPT, WPT)	\$9,990	\$2,000	\$2,400
Ultimate Protection Plan (Privacy, Offshore, LLLP, MPT, WPT)	\$13,990	\$3,000	\$3,500
Client Transfers	\$2,495	\$650	\$1,000

13. F.A.Q. (Frequently Asked Questions)

Q. How do I maintain 'Active' Status?

A. Please see 'Maintaining Active Status' (Section 9). All of the requirements must be met in order to be considered 'Active'.

Q. What is the advantage of taking the Asset Protection Course?

A. Successfully completing the Education Course enables you to become a Consultant, sell the Advanced entities, and immediately begin earning commissions.

Q. Do I have to take the Asset Protection Course to become a Consultant?

A. Yes, because of the advanced nature of the strategies and entities available for sale to the Consultant, successful completion of the Advanced Education Course is required.

Q. What are the sales commissions paid on the entities?

A. Please refer to the 'Consultant Commission Schedule' for the applicable commissions.

Q. When are commissions and over-rides paid?

A. Commissions and over-rides are generally paid twice a month, on the 15th and on the last day of the month.

Q. How do I get paid?

A. The simplest way is to submit the client payment (either check, check by phone, money order, or credit card) directly to BFC along with the sales order form, and BFC will pay your commission. BFC will not begin the process of creating an entity until it has received the clients' funds.

Q. What is the difference between a part-time Consultant and a full-time Consultant?

A. The term 'Full-time Consultant' distinguishes those Consultants who have made at least two entity sales in each of the previous two *calendar* months, and thus are rewarded with our most generous sales commissions and overrides, reflecting their ability and dedication. These higher commissions and overrides begin in the first *following* calendar month these conditions are met, and continue so long as the Consultant continues to meet the conditions of an active full-time Consultant.

Q. Can you give me an example of becoming a full-time Consultant?

A. Sure, let's assume Elizabeth is a part-time consultant, and in January and February she makes a minimum two entity sales each month. She will be considered a full-time Consultant starting March 1st, and begin earning the higher commissions and overrides on all her sales during March, and continue doing so as long as she continues making a minimum of two entity sales per calendar month. If, however, Elizabeth were to make only one entity sale in March, she would earn the higher commission on the March sale, and in April would return to being a part-time Consultant.

Q. Which sales count as 'entity sales' when determining who is full-time?

A. All of the available products count as entity sales, except for Client Transfers. Please note that Plan sales (ie. Business Protection Plan, Investment Protection Plan, Family Protection Plan, Ultimate Protection Plan, etc.) count as one sale.

Q. Which sales earn overrides?

A. Entity sales and transfers earn override commissions.

Q. How do Annual Renewal override commissions work?

A. Each year, every one of our clients must renew to remain an active client of Bridgeway Financial Corporation. BFC charges each client \$697 annually to remain an active client, and in turn pays the Consultant a commission of \$400. Experience shows that over 60% of clients automatically renew each year. This is a substantial annual residual income for the Consultant!