COMMISSION GUIDELINES

KCD Financial follows the general guidelines listed below to set commission schedules, based on annual GDC.

ANNUAL GDC COMMISSION SURCHARGE

$500,000 + 92%

$400,000 -- $499,999 **91%**

$250,000 - $399,999 **90%**

$100,000 - $249,999 **85%**

$50,000 - $99,999 **80%**

$25,000 - $49,999 **75%**

$20,000 - $24,999 **70%** $25/month

$15,000 - $19,999 **60%** $50/month

$10,000 - $14,999 **50%** $100/month

<$10,000 - **50%** $200/month

The above schedule is used for general purposes and is subject to change without notice: however, flexibility may be applied on a case-by-case basis for special circumstances.

Initial commission rates are set based on each representative's individual documented production for the previous year. If a higher level is reached during a calendar year, the higher rate will start immediately following the higher level will not be retroactive. It is the representative's responsibility to request the higher payout when targets are reached.

Production may be reviewed periodically, and commissions reset accordingly.

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