



**BEST VALUE
INSURANCE
AGENCY, INC.**

1700 S. Campbell, Suite C
Springfield, MO 65807
Office: (417) 863-1096
Fax: (417) 863-8640
contracting@bviai.com

www.bviai.com

MEMORANDUM

To: _____ (herein after referred to as the "Agent")

From: Best Value Insurance Agency, Inc. (herein after referred to as the "Company")

Subject: Combined Production Bonus Agreement

Date: Friday, October 13, 2006

The agent shall receive a combined production bonus for all business written with the company (as long as the company receives an override on all business). See chart below for rates that will be paid to the agent and for which carrier. The agent must meet the minimum production before the agent will be paid at the bonus commission rate. The agent shall receive the bonus on first year commissions on a quarterly basis.

The Combined Production Bonus is not paid in addition to the commission level currently paid on business written with the company, but is a total compensation at which the agent will be paid on business.

This level is based off of a 12-month marketing cycle. If annualized premium is not maintained, commissions will drop to appropriate level based on production. This will be checked semi-annually from the commitment date.

These levels are based on contracts currently held by the company, and the compensation could change in the future for any reason. The company also has the right to cancel the Combined Production Bonus Agreement at any time.

<u>Eligible Carriers for Bonus</u>	<u>Annualized Premium Production Needed</u>	<u>Total Compensation</u>
Ceres Group / World / American Community Mutual	\$1,000,000	28%
Ceres Group / World / American Community Mutual	\$750,000	27%
Assurant / World / Ceres Group / American Community Mutual	\$550,000	25%
Assurant / World / Ceres Group / American Community Mutual	\$250,000	23%
Assurant / World / Ceres Group / American Community Mutual	\$150,000	22%
Assurant / World / Ceres Group / American Community Mutual	\$75,000 and below	20%

Brokerage General Agent
Best Value Insurance Agency, Inc.

Agent Signature
____/____/____
Commitment Date



**HEALTH • LIFE • SENIOR PRODUCTS
ANNUITIES • RETIREMENT ACCOUNTS**

