

# Infinity Compensation Plan

**FFS has one of the most powerful compensation and promotion plans in marketing today. We offer a unique blend of Infinity Overrides, Generational Overrides and Bonus Pools that give you many exciting ways to make money.**

**INFINITY OVERRIDES** are paid to you through an unlimited number of levels and are calculated by simply subtracting the commission level of the person or team generating the sale from yours to give you your Infinity Override percentage.  
**GENERATIONAL OVERRIDES** are earned once you become an RMD or higher and are based on what "generation" a leader is to you. For example, an RMD who personally reports to you would be a 1st Generation and an RMD who reports to him/her would be 2nd Generation to you and so on. Generational Overrides are paid in addition to infinity overrides.

**BONUS POOLS** are your chance to share in an override of the entire company's production on a monthly basis. Your participation in each pool is based on your production, income, and promotion level. (See each pool's details below for more information.)  
**THE EQUITY SHARING POOLS** allows qualified leaders the opportunity to participate in the financial benefits that may result in the future from the sale of public stock offerings of FFS. (See company Equity Sharing Plan brochure for more details.)

	Promotion Level	Commission Levels	Additional Overrides	Promotion Standards# You Can Qualify On Either Path	
				Option 1	Option 2
<b>RMD Base Shop</b>	<b>Training Associate</b>	Field Training Allowance	• Field Training Allowance Only	• Join FFS & Get Appointed with all Product Providers	• Same as Option 1
	<b>Associate</b>	<b>30%</b>	• Personal Commissions Only	• Complete 5 Field Training Sales	• Same as Option 1
	<b>Field Associate</b>	<b>40%</b>	• Infinity Overrides	• Recruit 1 Direct Leg** • 15,000 AV Closed Pts. in 3 mos. (Min. 2 Sales)	• Same as Option 1
	<b>Senior Associate</b>	<b>50%</b>	• Infinity Overrides	• Recruit 2 Direct Legs** • 30,000 AV Closed Pts. in 3 mos. (Min. 3 Sales)	• Same as Option 1
	<b>RMD</b> Regional Marketing Director Membership in the Director's Club	<b>64%</b>	• Infinity Overrides • Generational Overrides • All Company Override Pool • Diamond Club Pool	• Build 3 Direct Legs** • 50,000 AV Closed Pts. in 3 mos. (Min. 5 Sales)	• Same as Option 1
<b>Executive Levels</b>	<b>AMD</b> Area Marketing Director	<b>68%</b>	• Infinity Overrides • Generational Overrides • All Company Override Pool • Diamond Club Pool	• Build 2 Direct Qualified RMDs • 150,000 AV Closed Pts. in 3 mos. (Min. 15 Sales)	• Same as Option 1
	<b>SMD</b> Senior Marketing Director	<b>72%</b>	• Infinity Overrides • Generational Overrides • All Company Override Pool • Diamond Club Pool	• Build 4 Direct Qualified RMDs • 200,000 AV Closed Pts. in 3 mos. (Min. 20 Sales)	• Same as Option 1
	<b>NMD</b> National Marketing Director	<b>76%</b>	• Infinity Overrides • Generational Overrides • All Company Override Pool • Diamond Club Pool	• Build 6 Qualified RMDs in 6 different legs • 350,000 AV Closed Pts. in 3 mos. (Min. 35 Sales)	• Build 3 Qualified AMDs in 3 different legs • 350,000 AV Closed Pts. in 3 mos. (Min. 35 Sales)
	<b>FVP</b> Field Vice President Membership in the Executive Club	<b>80%</b>	• Infinity Overrides • Generational Overrides • All Company Override Pool • Diamond Club Pool	• Build 10 Qualified RMDs in 10 different legs • 500,000 AV Closed Pts. in 3 mos. (Min. 50 Sales)	• Build 3 Qualified SMDs in 3 different legs • 500,000 AV Closed Pts. in 3 mos. (Min. 50 Sales)
	<b>SVP</b> Senior Vice President	<b>84%</b>	• Infinity Overrides • Generational Overrides • All Company Override Pool • Diamond Club Pool	• Build 15 Qualified RMDs in 15 different legs • 1,000,000 AV Closed Pts. in 3 mos. (Min. 100 Sales)	• Build 3 Qualified NMDs in 3 different legs • 1,000,000 AV Closed Pts. in 3 mos. (Min. 100 Sales)
	<b>SFC</b> Senior Field Chairman Membership in the Board of Advisors	<b>87%</b>	• Infinity Overrides • Generational Overrides • All Company Override Pool • Diamond Club Pool	• Build 20 Qualified RMDs in 20 different legs • 1,500,000 AV Closed Pts. in 3 mos. (Min. 150 Sales)	• Build 3 Qualified FVPs in 3 different legs • 1,500,000 AV Closed Pts. in 3 mos. (Min. 150 Sales)
	<b>EFC</b> Executive Field Chairman	<b>90%</b>	• Infinity Overrides • Generational Overrides • All Company Override Pool • Diamond Club Pool	• Build 25 Qualified RMDs in 25 different legs • 2,000,000 AV Closed Pts. 3 mos. (Min. 200 Sales)	• Build 3 Qualified SVPs in 3 different legs • 2,000,000 AV Closed Pts. 3 mos. (Min. 200 Sales)
	<b>SEFC</b> Senior Executive Field Chairman	<b>90%</b>	• Infinity Overrides • Generational Overrides • All Company Override Pool • Diamond Club Pool • SEFC Bonus Pool	• Build 3 Qualified EFCs	• Same as Option 1

Must qualify as a RMD and validate every 12 months on Leg and RMD Base Shop Production requirements.

AMD thru EFC must validate every 12 months on Leg and Infinity Team Production requirements.

GENERATIONAL OVERRIDES	
Generations	Percent
1st Gen. RMD & Up	<b>3.00%</b>
2nd Gen. RMD & Up	<b>2.00%</b>
3rd Gen. RMD & Up	<b>1.50%</b>
4th Gen. RMD & Up	<b>1.00%</b>
5th Gen. RMD & Up	<b>.50%</b>
6th Gen. RMD & Up	<b>.25%</b>
Must be an RMD or higher to earn generational overrides	<b>8.25% TOTAL</b>

<b>+8.25%</b>	6 Generation Overrides
<b>+1.00%</b>	All-Company Override Pool***
<b>+ .25%</b>	Diamond Club Pool***
<b>+ .50%</b>	SEFC Bonus Pool
<b>= 100%</b>	<b>Total Gross Payout</b>

Plus The Equity Sharing Plans for each product provider company

### BONUS POOL QUALIFICATIONS

**All-Company Bonus Pool**  
Must have over 100,000 AV closed points Base-6th for the month to participate in this 1.00% all-company override bonus pool

**Diamond Club Pool**  
Must be a qualified member of the Diamond Club - \$500,000+ rolling 12-month earnings to participate in this .25% all-company override bonus pool

**SEFC Pool**  
Must be a qualified SEFC by building three direct EFCs to participate in this .50% all-company override bonus pool

\* Products are offered by First Financial Security. See specific product details at each company's website.  
 \*\* A recruit leg counts if they have joined First Financial Security and have signed up, completed certification, and have been approved by the company.  
 \*\*\* See current All-Company Override pool and Diamond Club pool guidelines for complete details.  
 # Production requirements are Super Team RMD Base thru 6th Gen. Closed Points AV except for Assoc. thru RMD which is based on RMD Base Production AV. Point Value Calculation: Each \$1 of field production on a given product = 1 point.  
 All Compensation Plans and Promotion Standards are subject to change without notice. Commissions based on gross field payout. To ensure quality growth throughout your organization, all RMDs must validate for their position by maintaining the minimum leader legs and production points required for that promotion level. The validation period for RMDs and up is a rolling 12 month period.  
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