



Field Bulletin

New 2015 Production Bonus Schedule

Beginning January 1, 2015, the New Business Production Bonus Level's will be as follows:

PRODUCTION BONUS

The Company recognizes the value of quality business and agrees to pay you a Bonus, if earned, on individual life insurance policies under the Company's current published guidelines, subject to the following conditions: (a) Any Bonus will be based on the calendar year. (b) Any bonus will be paid in January of each calendar year with the December commissions (c) Your contract must be in force at the time any bonus is payable (d) The Production Bonus will be paid on personal production only. It will be paid and earned only on paid for first year premiums.

Individual Life and VSDI Bonus Schedule by Product

\$25,001 to \$50,000 of paid first year premium, bonus of 5% of the earned first year commission.

\$50,001 to \$75,000 of paid first year premium¹, bonus of 10% of the earned first year commission.

\$75,001 to \$100,000 of paid first year premium¹, bonus of 15% of the earned first year commission.

\$100,001 of paid first year premium¹, bonus of 20% of the earned first year commissions.

¹ 1st Year Premium is by product but can be combined to next level if each product reaches bonus

Sales to a Family Member will be considered a controlled sale and as such will not be eligible for any bonus.

Leaders Life may, at any time terminate or modify any Compensation Schedule or Supplement or issue a new Compensation Schedule or Supplement. Any resulting change in compensation will be effective with respect to any policy issued thirty (30) days or more after notice has been mailed to You by the Company.

This change does not affect any 2014 bonus you have earned that will be paid in January 2015. Please keep a copy of this schedule with your agent contract.

Russ Angell
President & COO