



THE DREAMS OPPORTUNITY

BUILD THE INCOME YOU KEEP.



Group health is a powerful starting point.
Dreams opens the door to more.

Build business relationships that can generate recurring income across multiple eligible products and services.

100%

RENEWALS

for the life
of the contract

On eligible programs, subject to active contracts and the applicable compensation agreement.

RELATIONSHIPS. RENEWALS. POSSIBILITIES.

GROUP HEALTH + A BROADER BUSINESS PLATFORM

Start with a business. Build a relationship.

A business owner has more than one need. Employee benefits can begin a relationship that grows as you help the company evaluate other useful solutions.

ONE EMPLOYER

A focused conversation

MANY EMPLOYEES

The scale of group business

ONGOING NEEDS

Reasons to stay connected

01 Group scale

One employer relationship can serve many covered employees, expanding the scope of a single opportunity.

02 Renewal potential

Eligible contracts can continue generating compensation while the account remains active and payable.

03 Reasons to reconnect

Benefits reviews and changing business needs create opportunities for meaningful follow-up.

04 More ways to help

Technology, AI, energy and other solutions can broaden the value you bring to an owner.

05 A growing book

Retained employers can hire and expand. More eligible enrollments can help offset losses and grow the recurring base.

06 AI + specialist support

Use AI tools to prepare and follow up, then connect clients with experts for evaluation and implementation.

Commission amounts and renewal terms vary by product and agreement. No insurance specialty guarantees higher earnings than another.

Industry context: BLS, Insurance Sales Agents. Source link and notes on page 14.

Group volume changes the math.

One employer can represent dozens or hundreds of covered employees. Each eligible enrollment can contribute to the compensation base, creating scale within a single business relationship.

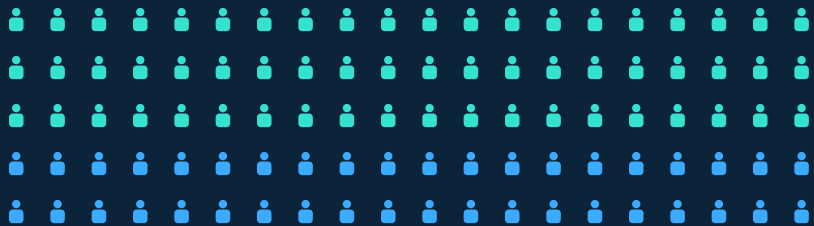
INDIVIDUAL POLICY



1

covered person

ONE EMPLOYER / 100 COVERED EMPLOYEES



100 enrollments within one group relationship

GROUP HEALTH / ESTIMATED AT \$45 PEPM

\$4,500

estimated monthly gross compensation

100 eligible, enrolled employees x \$45 per employee per month.
That is **\$54,000 per year** from group health alone.

Supplied group-health compensation range: \$35-\$62.50 PEPM.

More covered lives

Employee enrollment can increase the size of a payable account.

More benefit lines

Medical, ancillary and supplemental coverage can broaden the relationship.

More renewal value

Eligible retained business can contribute compensation in future years.

Estimate assumes the agent already qualifies for \$45 PEPM and all 100 enrollments remain payable for 12 months. One 100-employee group alone does not establish career-level eligibility. Gross compensation is before any applicable splits, expenses and taxes.

Source: compensation rates and career-path image supplied by Dreams; see page 12.

Two programs. One stronger income base.

Quantum 125 is a fully insured supplemental fixed-indemnity program paired with a Section 125 plan. It complements the employer's group medical coverage.

100 ELIGIBLE EMPLOYEES ENROLLED IN BOTH / ESTIMATED PAY

BENEFIT CATEGORY	ENROLLED EMPLOYEES	ASSUMED PAY PER PERSON / MO.	MONTHLY GROSS
Group health Major medical coverage	100	\$45	\$4,500
Quantum 125 Fully insured supplemental plan	100	\$15	\$1,500
COMBINED MONTHLY GROSS			\$6,000

GROUP HEALTH / YEAR

\$54,000

QUANTUM 125 / YEAR

+\$18,000

COMBINED / YEAR

\$72,000

Quantum adds \$18,000 per year in this estimate, using \$15 PEPM within the \$12-\$19.50 range supplied by Dreams.

Plus other benefit opportunities. Dental, vision, life, disability and other approved products may generate separate compensation. None is included in the \$72,000 total.

Estimate assumes the agent already qualifies for both selected rates and the same 100 employees are eligible, enrolled and payable in both programs for 12 months. If participation differs, calculate each program separately. Figures are gross before applicable splits, expenses and taxes.
Source: compensation estimates and images supplied by Dreams; see page 12.

Set a bigger renewal-income goal.

Use these dollar ranges as planning targets for the business you want to build. They are illustrative goals, not verified average or typical broker earnings.

ENTRY-LEVEL GOAL

\$50K-\$100K

annual recurring income goal

MID-LEVEL GOAL

\$100K-\$250K

annual recurring income goal

ESTABLISHED-BOOK GOAL

\$250K-\$1M+

annual recurring income goal

HOW A LARGER RENEWAL BOOK CAN GROW

✓ 100% renewals on eligible programs

Keep the full contracted renewal compensation in play while the account and your eligibility continue.

✓ Growth within existing employers

Hiring, new locations and added eligible enrollments can expand revenue within a retained account.

✓ Ancillary + supplemental benefits

Dental, vision, life, disability and voluntary health benefits add opportunities within the same relationship.

✓ Consulting services + agency ownership

Separately agreed, permitted service fees and eligible team production can add revenue as service capacity grows.

Fee context: U.S. Department of Labor, group health broker and consultant compensation

A \$1M+ ANNUAL RENEWAL-BOOK ILLUSTRATION

14 employers x \$72,000 = \$1,008,000

Goals are not predictions tied to years of experience; actual income may be zero. The \$1M+ example repeats page 4 across 14 employers with full participation in both plans, qualified \$45/\$15 rates and 12 paid months. Figures are gross before applicable splits, expenses and taxes; fees and overrides are excluded. 100% renewals does not mean 100% client retention.

Earnings context: BLS reports broad agent wages, not average renewal-only income by specialty.

One relationship. More ways to help.

Open a useful conversation. Match the need. Bring in the right specialist.

DREAMS BUSINESS RESOURCES

ONE RELATIONSHIP. MULTIPLE REVENUE STREAMS.

- STRONG PARTNERSHIPS. PROVEN SOLUTIONS.
- BETTER TOGETHER. BUILT FOR YOU.
- INCOME FOR LIFE.
- GROUP SALES. MORE VALUE. MORE GROWTH.

TAX PREP ADVOCATES	THE DREAMS SCORE REPORT	TRUMARK HEALTH	Quantum HEALTH BENEFITS	DREAMS TECHNOLOGY SOLUTIONS
TRA Tariff Refund AGENCY	AI DREAMS AI OPTIMIZATION	ENGAGER PRO	SALES CONNECTOR	DREAMS INS SOLUTIONS
GOALL PROGRAM™	Connected Care™	CRC BENEFITS	LIFEX RESEARCH CORP	DREAMS ENERGY RESOURCES
WOULD YOU BE OPPOSED TO A COMPLIMENTARY 15-MINUTE DREAMS SCORE ANALYSIS? Discover Hidden Profit, Tax Savings, Funding Opportunities & Growth Potential In One AI-Powered Report.				Bank Breezy

BENEFITS & PROTECTION

Group health, Quantum Health Benefits and other approved insurance solutions.

TECHNOLOGY & AI

Business technology, AI optimization, engagement and lead-generation services.

TAX & BUSINESS FUNDING

Specialist reviews of tax opportunities, tariff refunds and business financing.

ENERGY & MORE

Energy resources and additional programs that fit the client and your approved role.

100% renewal terms apply only to eligible contracted programs. Some opportunities pay once or follow a different schedule. Availability, qualifications and compensation vary.

Know what keeps income recurring.

100%

RENEWALS

for the life
of the contract

The opportunity is tied to an eligible, continuing contract.

100% renewals refers to the renewal compensation provided by the applicable agreement. It is not 100% of a client's premium or spending, and it does not mean every client will renew.

01 The contract stays active.

The client continues the eligible coverage or service and meets the payment conditions.

02 Your right to compensation continues.

Any licensing, appointment, servicing, vesting or other eligibility requirements still apply.

03 The written agreement controls.

Rates, payable activity, duration, changes and rights after departure or retirement follow the contract.

Think long term. Know the terms. Ask which programs pay 100% renewals and how retention, servicing, transfers and succession affect your compensation.

Same \$200,000. A different starting point.

Two agents can report the same annual gross compensation while entering the next year with very different revenue from their existing business.

NEXT-YEAR REVENUE FROM TODAY'S \$200,000 BOOK



The size of the renewal matters.

An upfront-heavy life policy can pay much smaller renewal commissions than its initial commission. A level-renewal contract can preserve the same compensation rate on eligible business. Compare the actual schedule.

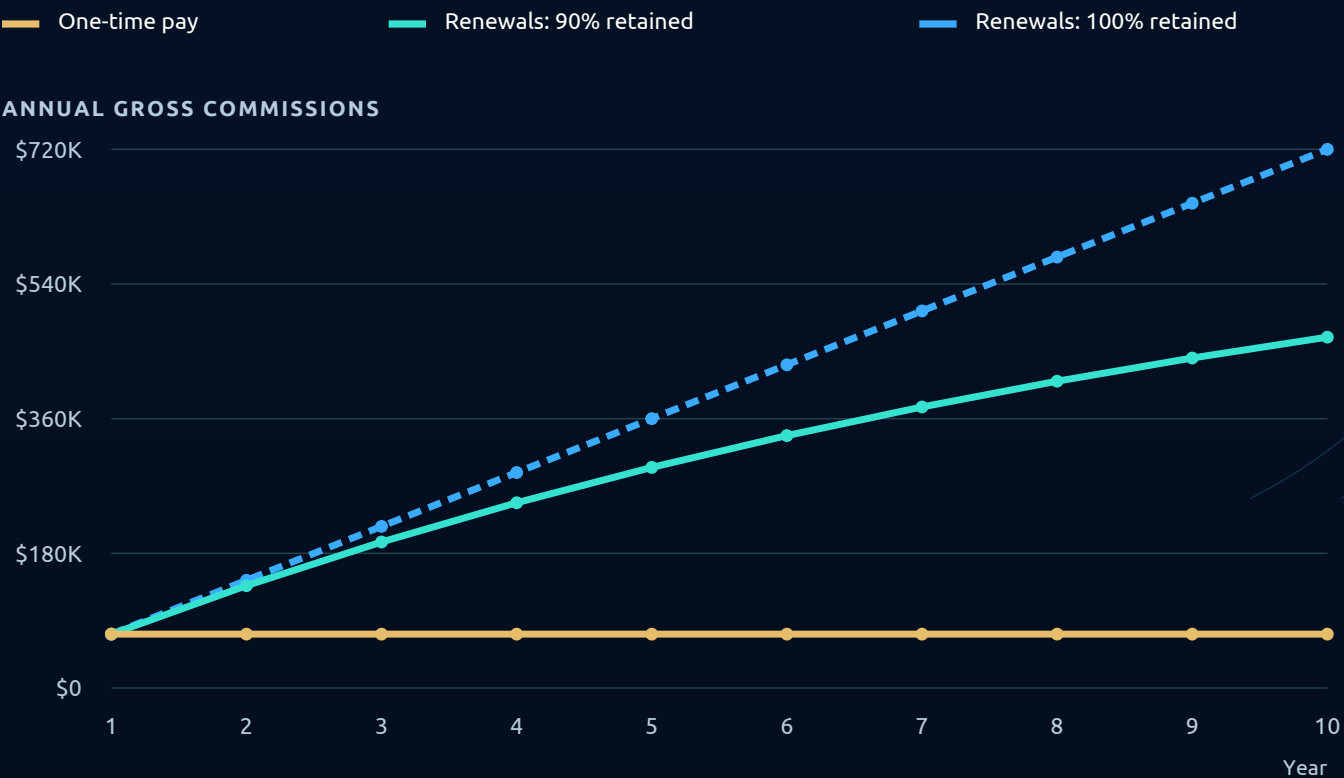
AMOUNT	How much prior-business revenue continues?
DURATION	For how many years, and on what conditions?
EXPANSION	Can the same client add eligible employees or products?

Structure comparison, not average agent earnings. No new transactions or employer accounts are included in the next-year figures. Renewal examples assume unchanged compensation rates, continuing eligibility and ongoing service. Amounts are gross before splits, expenses and taxes. Life, group-health and P&C; schedules vary; no specialty has one universal renewal rate.

Life-compensation example: Morgan Stanley, Fee and Compensation (May 2026 schedule).

Same new business. A different income pattern.

Add one new 100-employee group at the start of each year: \$45 PEPM for group health plus \$15 PEPM for Quantum 125 equals a \$72,000 annual layer when all 100 participate in both.



GROSS COMMISSIONS	ONE-TIME	90% RETAINED	100% RETAINED
Year 1	\$72,000	\$72,000	\$72,000
Year 5	\$72,000	\$294,847	\$360,000
Year 10	\$72,000	\$468,952	\$720,000
10-year total	\$720,000	\$2,979,436	\$3,960,000

Illustration only. Assumes qualification at the fixed \$45/\$15 rates and a full year of pay per new layer. Prior renewal revenue is retained at 90% or 100% annually; these are modeling assumptions, not observed Dreams results. The one-time-pay line is a hypothetical structure comparison. New production continues for 10 years. Excludes splits, expenses, taxes and chargebacks.

Your clients can grow your book.

A retained employer can hire, open locations and enroll more eligible employees. Supplemental and ancillary benefits can add another source of revenue within the same relationship.

MORE EMPLOYEES	MORE LOCATIONS	MORE BENEFITS
Hiring can add payable enrollments.	Expansion can broaden the account.	Suitable products can deepen coverage.

AN 8% NET-GROWTH ILLUSTRATION

\$200,000 to **\$216,000**

Same employer book. One annual renewal. No new employer accounts.

HOW EXPANSION COULD OUTPACE LOSSES

Illustrative mechanics: \$200,000 less 10% revenue loss leaves \$180,000. Expansion adds 20% of that retained revenue (\$36,000), producing \$216,000: **8% net growth**.

AFTER 1 ANNUAL RENEWAL	AFTER 5 ANNUAL RENEWALS	AFTER 10 ANNUAL RENEWALS
\$216,000	\$293,866	\$431,785

This is compounding if 8% net growth repeats. Growth measured before cancellations and enrollment losses must first be reduced by those losses.

The 8% scenario is inspired by a colleague's result reported by Dreams, not an independently verified result or industry average. Assumes 8% net annual revenue growth on the same starting book, after losses, at unchanged compensation rates. The 10% loss / 20% expansion breakdown is hypothetical, not the colleague's reported breakdown. All figures are gross annual revenue before splits, expenses and taxes; continued eligibility and service apply. No forecast or guarantee is implied.

What could a book of business produce?

GROUP HEALTH \$45 + QUANTUM 125 \$15 / ESTIMATED PEPM

100

employees
enrolled in both

x

\$60

combined per employee
per month

= \$6,000 per month

\$72,000 per year / per employer

A larger active book scales the same selected pay estimates:

EMPLOYERS	COVERED EMPLOYEES	MONTHLY GROSS	ANNUAL GROSS
1	100	\$6,000	\$72,000
3	300	\$18,000	\$216,000
5	500	\$30,000	\$360,000
10	1,000	\$60,000	\$720,000
14	1,400	\$84,000	\$1,008,000

PLUS OTHER ELIGIBLE SOLUTIONS

Dental, vision, life, disability, technology, AI and other approved programs may create separate opportunities. **No additional product compensation is included above.**

Each employer is modeled with 100 eligible employees participating in both programs for 12 paid months. Assumes the agent qualifies for \$45 group-health and \$15 Quantum rates; actual tiers and participation vary. Gross figures exclude applicable splits, expenses and taxes. No timeframe, typical earnings or guarantee is implied.

Compensation at a glance.

Ranges supplied by Dreams: group health \$35-\$62.50 PEPM; Quantum 125 \$12-\$19.50 PEPM. Examples in this brochure use qualified \$45 and \$15 rates.

GROUP HEALTH / CAREER PATH AND PEPM RATES

O2 / OFFICIAL CAREER PATH

Titles that grow with you.

The official plan includes nine career titles, from Referral Partner / New Agent through Senior Vice Chairman, with PEPM rates from \$35 to \$62.50.

Selected PEPM rate **\$50**

O1 / LEVEL 1 • 10-99
EMPLOYEES • 1-2 GROUPS

Referral Partner / New Agent

\$35 PEPM

O2 / LEVEL 2 • 100 EMPLOYEES
• 3 GROUPS

Agent

\$40 PEPM

O3 / LEVEL 3 • 250
EMPLOYEES • 5 GROUPS

Senior Agent

\$45 PEPM

O4 / LEVEL 4 • 500
EMPLOYEES • 8 GROUPS

Agency Partner

\$50 PEPM

O5 / LEVEL 5 • 750
EMPLOYEES • 10 GROUPS

Senior Agency Partner

\$55 PEPM

O6 / LEVEL 6 • 1,000
EMPLOYEES • 12 GROUPS

Regional Agency Partner

\$57 PEPM

O7 / LEVEL 7 • 1,500
EMPLOYEES • 15 GROUPS

National Agency Partner

\$59 PEPM

O8 / LEVEL 8 • 2,000
EMPLOYEES • 20 GROUPS

Field Vice Chairman

\$61 PEPM

O9 / LEVEL 9 • 3,000
EMPLOYEES • 25 GROUPS

Senior Vice Chairman

\$62.5 PEPM

QUANTUM 125 / PERSONAL PRODUCTION AND RENEWALS



Quantum Health 125 Plan Calculator

Enter the number of employees for personal production and generational overrides. Only change fields highlighted in **Gold/Yellow**.

PERSONAL PRODUCTION (100% RENEWALS FOR LIFE OF THE CONTRACT)

Personal \$12 PEPM (40% Level)

\$12.00 PEPM

Personal \$13.50 PEPM (700 emp / 45%)

\$13.50 PEPM

EMPLOYEES

EMPLOYEES

Personal \$15 PEPM (1,400 emp / 50%)

\$15.00 PEPM

Personal \$18 PEPM (2,801+ / AP 60%)

\$18.00 PEPM

EMPLOYEES

EMPLOYEES

Quantum excerpt shows levels through \$18; the \$19.50 upper range was supplied by Dreams.

DREAMS BUSINESS RESOURCES

Career level and contract terms apply

12 / 14

You create the connection. Specialists do their part.

You do not have to master every product to start a useful business conversation. Learn the invitation. Make a qualified introduction. Stay connected.

01

Find a need.

Ask what the owner wants to improve.

02

Set the meeting.

Connect the decision-maker with a specialist.

03

Follow through.

Support the relationship and the agreed next step.

THE SPECIALIST CONTRIBUTION

Evaluate fit, explain technical details, present approved options and guide the client through the appropriate next steps.

A RECRUITING INVITATION

“Would you be open to adding business solutions that can pay renewal income for the life of an eligible contract? With Dreams, you can focus on relationships and qualified introductions, with specialists supporting the next steps. Let's look at the products and compensation that fit your goals.”

A BUSINESS-OWNER INVITATION

“Where would an expert second look help most right now: employee benefits, technology, tax opportunities or funding? Would you be open to a complimentary 15-minute Dreams Score conversation to see which specialist could help?”

Stay within your approved referral role. Insurance advice and sales require appropriately licensed professionals; referral and compensation rules vary by product and jurisdiction.

Build with a longer view.

One relationship. One useful introduction.
One step toward a stronger recurring-income business.



YOUR FIRST THREE MOVES

01 Choose a starting point.

Pick a product category and a business audience you understand.

02 Learn the invitation.

Practice a clear question that earns a useful next conversation.

03 Set a qualified appointment.

Introduce the owner, confirm the need and agree on follow-up.

EXPLORE THE RENEWAL MODEL

See the bigger picture.

renewalsforlife.com



Ready to get moving?

Ask the person who shared this brochure about eligible products, your compensation agreement and the 21-Day Fast Start.

dreamsfaststart.com/21days

Income is not guaranteed. Renewal payments depend on active eligible contracts, compensation terms and continued qualification. Product names and graphics reflect supplied Dreams materials; terms and availability may change.

Industry reference: U.S. BLS, Insurance Sales Agents | Accessed September 25, 2026