



VANTAGE
FINANCIAL ALLIANCE

Compensation Plan



Platinum Compensation



Vantage Financial Alliance has one of the most powerful compensation plans in business today. It offers a dynamic blend of Personal Contracts, Generational Overrides and Infinity Overrides that increase your opportunity to build a tremendous income stream. ***With Vantage***, you have complete control of your future.

MD CORE TEAM

All points must be accrued within a rolling 3 months

Training Associate

In training program

PLATINUM
PAY 1ST YR

50%

Associate

Accelerator program

Completed licensing, training and contracting

65%

Senior Associate

20,000 Net Points

70%

DIRECTORS CLUB

All points must be accrued within a rolling 6 months

Marketing Director

100k Net Core Team Points/Min/25k Personal Net Points

80%

Senior Marketing Director

150,000 Net Points/50k Personal Net Points

85%

Regional Marketing Director

300,000 Net Points/50k Personal Net Points

90%

National Marketing Director

750,000 Net Points/50k Personal Net Points

95%

EXECUTIVE LEADERSHIP COUNCIL

All points must be accrued within a rolling 6 months

Field Vice Chairman

2,000,000 Net Points/50k Personal Net Points

100%

Senior Field Vice Chairman

6,000,000 Net Points/50k Personal Net Points

105%

National Field Vice Chairman

10,000,000 Net Points/50k Personal Net Points

110%

Executive Field Vice Chairman

18,000,000 Net Points

115%

LIFE RENEWALS

(Must be a MD or higher to qualify)

YRS 2 - 10

Platinum Pay *

1-2%

GENERATIONAL OVERRIDES

(Must be a MD or higher to qualify
on a MD or higher)

PLATINUM
PAY 1ST YR

1st Generation Override

12%

2nd Generation Override

7%

3rd Generation Override

3%

4th Generation Override

2%

5th Generation Override

2%

6th Generation Override

1%

7th Generation Override

1%

Total Field Payout 143%

*RENEWALS MAY VARY BY COMPANY

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How to Make Money With Vantage



With Vantage Financial Alliance, there are many possible ways to make money.

- Field Training
- Personal Production
- Field Trainer
- Generational Overrides
- Infinity Overrides
- Renewals
- Renewal Overrides
- Vesting
- Equity Share Plan

THE POWER OF INFINTY OVERRIDES + GENERATIONAL OVERRIDES

PROMOTION LEVEL	MD	SMD	RMD	NMD	FVC	SFVC	NFVC	EFVC
	80%	85%	90%	95%	100%	105%	110%	115%
Overrides on Direct MDs								
1st Generation	12%	17%	22%	27%	32%	37%	42%	47%
2nd Generation	7%	12%	17%	22%	27%	32%	37%	42%
3rd Generation	3%	8%	13%	18%	23%	28%	33%	38%
4th Generation	2%	7%	12%	17%	22%	27%	32%	37%
5th Generation	2%	7%	12%	17%	22%	27%	32%	37%
6th Generation	1%	6%	11%	16%	21%	26%	31%	36%
7th Generation	1%	6%	11%	16%	21%	26%	31%	36%
8th Generation +	0%	5%	10%	15%	20%	25%	30%	35%



Other Compensation



Products not on the Platinum Compensation will vary by company and product and are adjusted for the lower total payouts from the product carriers. Please refer to the chart below to calculate your commission or override on a particular product.

MD Core Team

	PLATINUM PAY 1 ST YR	ELITE PAY 1 ST YR	PREFERRED PAY 1 ST YR	PREFERRED ANNUITY	SELECT 1 ST YR
Training Associate	50%	45%	40%	37%	35%
Associate	65%	55%	50%	45%	44%
Senior Associate	70%	60%	55%	55%	54%

Executive Levels

MD	80%	65%	64%	60%	59%
SMD	85%	70%	68%	65%	62%
RMD	90%	75%	72%	70%	65%
NMD	95%	80%	76%	75%	67%
FVC	100%	85%	80%	76%	69%
SFVC	105%	90%	84%	77%	71%
NFVC	110%	95%	88%	78%	73%
EFVC	115%	100%	92%	79%	75%

Generational Overrides

1st Generation	12%	11%	7%	7%	6%
2nd Generation	7%	7%	4%	3%	3%
3rd Generation	3%	3%	3%	2%	2%
4th Generation	2%	2%	2%	1%	1%
5th Generation	2%	2%	2%	1%	1%
6th Generation	1%	1%	1%	1%	1%
7th Generation	1%	1%	1%	1%	1%
Total Field Payout	143%	127%	112%	95%	90%

Platinum Life	North American IUL Accumulator (Ethos) Corebridge Max Accumulator + III Augustar Virtus III & II
Elite Life	Allianz IUL Corebridge Term 20-30 & 35, Value+ III Protector
Preferred Life	North American: <i>Builder + 3 IUL, 20 & 30 Year Term</i> Columbus Life IUL Lafayette Life WL Ethos Term Life Corebridge Term 15-19
Preferred Annuity	Athene Annexus Nationwide North American Delaware Life Global Atlantic
Select Life & Annuity	Protective Everest Corebridge Term 10 Ethos Final Expense Nationwide Trustage Heirloom Final Expense Bettr Services Vantage Health Plans (Clearwater) Debt Navigator Washington National Symetra: <i>Acc. Ascent & Protector IULs, 20 & 30 Year Term</i> All life products with insured under 17. All life products with insured age 80 or annuities over age 76 All life and annuities not listed elsewhere

Additional carriers and rates available in the product catalog



TERMS AND CONDITIONS

Vantage Financial Alliance reserves the right to modify its Compensation Plan at any time without prior notice. To receive any compensation, a Vantage Associate must possess all necessary licenses, appointments, and registrations. Compensation is based solely on the sales of Vantage-authorized products and services, with no income earned for recruiting. Individual success with Vantage varies, and this statement does not guarantee any specific results for current or future Vantage Associates. For promotional purposes, no more than 50% of an associate's production can originate from any single leg that contributes towards placement, contests, leaders bulletin and persistency standards. Commission amounts vary based on product type and purchase size. Commission payout is based on the issue date of the policy, not the writing date. Generation overrides are available to Managing Directors and higher ranks. Final commission payouts are subject to maximum carrier advance rates, commission advance caps for individual policies, split cases, and other factors. Annuities and single premium life products are subject to a maximum total \$12,500 initial payout per policy, with the remaining commissions released 60 days after the free-look period ends. Annuity payouts are based on the published carrier street-level contract for the applicable product, and final payouts may vary. Vantage agents are vested from day one and, if they terminate their association in good standing, they will continue to receive earnings and renewals on their existing business. Vantage does not require agents to requalify for previously earned promotion levels, nor do they need to maintain minimum production standards to receive entitled overrides.