

HOW RENEWALS WORK EXAMPLE

Year 1	2 Supps per week \$400 * 50 weeks	\$200 x 2 = \$400 per week \$20,000
	Year 1 Persistency - 92%	Year 2+ Persistency - 98%
Year 1	100 policies	92% Stick \$18,400
Year 2	100 policies 90 policies * \$198	92% Stick \$18,400 98% Stick \$17,820 \$36,220
Year 3	100 policies 90 policies * \$198 88 policies * \$198	92% Stick \$18,400 98% Stick \$17,820 98% Stick \$17,424 \$53,644
Year 4	100 policies 90 policies * \$198 88 policies * \$198 86 policies * \$198	92% Stick \$18,400 98% Stick \$17,820 98% Stick \$17,424 98% Stick \$17,028 \$70,672
Year 5	100 policies 90 policies * \$198 88 policies * \$198 86 policies * \$198 84 policies * \$198	92% Stick \$18,400 98% Stick \$17,820 98% Stick \$17,424 98% Stick \$17,028 98% Stick \$16,632 \$87,304
Year 6	100 policies 90 policies * \$198 88 policies * \$198 86 policies * \$198 84 policies * \$198 82 policies * \$198	92% Stick \$18,400 98% Stick \$17,820 98% Stick \$17,424 98% Stick \$17,028 98% Stick \$16,632 98% Stick \$16,236 \$103,540
Year 7	100 policies 90 policies * \$198 88 policies * \$198 86 policies * \$198 84 policies * \$198 82 policies * \$198 80 policies * \$198	92% Stick \$18,400 98% Stick \$17,820 98% Stick \$17,424 98% Stick \$17,028 98% Stick \$16,632 98% Stick \$16,236 98% Stick \$15,840 \$119,380