

HOW RENEWALS WORK EXAMPLE

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