



Schedule of Commission Payouts

Yearly Commissions (GDC)	Mutual Funds, VULs, LPs, VAs and Fees	Fee Based	General Securities, and Other Products
\$ 350,000 +	90% + Bonus	95% (OSJ, Rep is RIA)	85%
\$ 250,000 – 349,999	90% + Bonus	92% (OSJ, Rep is RIA)	85%
\$ 125,000 – 249,999	90%	90%	85%
\$ 65,000 – 124,999	85%	85%	80%
\$ 40,000 – 64,999	80%	80%	75%
\$ 30,000 – 39,999	75%	75%	70%
\$ 20,000 – 29,999	70%	70%	65%
\$ 15,000 – 19,999	65%	65%	60%

90% pay-out is also available for marketing groups that are office of supervisory jurisdiction (OSJ) designated with a minimum of \$300,000 production, depending on the business mix.

We reserve the right to require a principal licensed to qualify for a 90% payout.

Payout determined by previous years' production. Administrative basis point charges may apply to fee-based business. Minimum annual production requirement of \$40,000 per representative to join firm unless qualifying under group production.

Financial planning and advisory through Wilbanks Securities Advisory and insurance commissions through Associates Diversified Brokerage, Inc. count toward your payout production requirements.

Fixed insurance and fixed annuity commissions are paid to you 100% at street and agency level and are not haircut according to the above pay-out grid.

Experienced Sales Representatives are fully vested.

Sales Representatives are responsible for all registration, errors & omissions, and bonding fees.

Sales Representatives or their clients pay clearing charges.

Production Bonuses

Incremental production bonuses can be earned by individual representatives as follows:

Individual	\$300,000	1% Bonus	Branch Office	\$600,000	1% Bonus
	\$500,000	2% Bonus		\$1,000,000	2% Bonus

Branch Office bonuses are reduced by individual bonuses. If individual bonuses exceed branch office bonus, no further bonuses are paid. Production bonuses are computed on incremental dollars only. The maximum commission payout under any option is 92%. General securities, fixed insurance and fixed annuity production does not count toward production bonuses. The fee-based 92% and 95% payout options are mutually exclusive from production bonuses.

RBC Correspondent Services Equity Clearing Charges per Ticket	
Retail and Institutional Listed Equities and OTC Transactions on an Agency Basis	\$21.00 + Floor Brokerage \$0.02 per share if listed
Mutual Funds	\$21.00 NTF Funds \$0

TD AMERITRADE Fee-Based Accounts	
Equity trades	\$15.00 for market orders up to 5,000 shares
Mutual Funds	\$26.00 per trade