

FINANCIAL EDUCATION SERVICES INCOME DISCLOSURE STATEMENT

(January 2015 – December 2015)

The Financial Education Services Compensation Plan is an exciting opportunity which rewards you for selling products and services and for sponsoring other participants who do the same. Although the opportunity is unlimited, individual results will vary depending on commitment levels and sales skills of each participant. There will certainly be participants who will earn less while others will earn much more. We're confident that the Financial Education Services Compensation Plan will provide you a solid foundation to help you achieve your financial goals.

If income projections were presented to you prior to your enrollment, such projections are not necessarily representative of the income, if any, that you can or will earn through your participation in the Compensation Plan. These income projections should not be considered as guarantees or projections of your actual earnings of profits. Success with Financial Education Services results only from hard work, dedication, and leadership.

REPRESENTATIVE RANK	% OF ACTIVE AGENTS PER RANKING	% OF ACTIVE AGENTS PAID PER WEEK	AVE INCOME OF ACTIVE AGENTS PAID PER WEEK
AGENT	57%	8%	\$74.66
FIELD TRAINER	17%	38%	\$91.03
SENIOR FIELD TRAINER	12%	64%	\$119.47
SALES DIRECTOR	7%	84%	\$346.82
REGIONAL SALES DIRECTOR	4%	100%	\$622.80
EXECUTIVE SALES DIRECTOR	2%	100%	\$1,266.23
VP AND ABOVE	1%	100%	\$6,008.50