

Interstate Specialty Marketing, Inc.
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Advance Commission Statement

from 03-21-2014 to 03-31-2014

Assigned To: (995699)

Agent: 995599

John Q Mae
5555 Anystreet
Anycity, IL 45656

Agent: 995599 John Q Mae

Policy	Cov	Plan	Insured Name	Issue Dt	Reason	Date Pd	Dur	Mode	Prem	Paymnt	Annualized Prem Paid	Comm Rate	Adv %	Split	Advance	Payment
CHGBK		Advanc	BalFwd-Adv Stmt-		Beg Chgb	02-28-14				.00		.0000		.00		820.77
CHGBK	- 0	GMA168	FF0999999-Mane, Jay	12-01-13	Chg Back	03-01-14				.00		.0000		.00		179.99
CHGBK	- 3		Ending Balance-		End Chgb	03-31-14	0			.00		.0000		.00		1,000.76
CHGBK											.00					.00
Total from Agent: John Q Mae										.00						.00
Totals for Agent: 995599 John Q Mae																.00

Reason Codes:

Advance = Advance Commissions
OR Adv = Overtime Advance Comm
CK ISS = Adv Comm Check Issued

EFT ISS = Adv Comm Paid by EFT
Beg Chgb = Beginning Chgback Bal
End Chgb = Ending Chgback Balance

Chg Back = Charge Back of Adv Comm RPay Chg = Repayment of Chg Bck
E Chg Bk = Charge Back of Earn Comm
NT Chgbk = Not Taken Charge Back

Interstate Specialty Marketing, Inc.

Earned Commission Statement from 02-16-2014 to 02-28-2014

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Agent: 995599

Agent Assigned:

John Q Mae
5555 Anystreet
Anycity, IL 45656

Agent: 995599 John Q Mae

Policy	Plan	Insured Name	Issue Dt	Reason	Date Pd	Dur	Mo de	Prem Payment	Comm Premium	Comm Rate	Split %	Advance Recovery	Comm. Earned	Payments/ ChgBks/Adj	Interest
			02-28-14	Intercrest	02-28-14			.00		.0000	100.00		.00		3.40
								.00				.00	.00		
Total from Agent: John Q Mae								.00				.00	.00		3.40
Totals for Agent: 995599 - John Q Mae								.00				.00	.00		3.40

Reason Codes:

Earned = Earned FY Commissions	Ren Comm = Earned Ren Commissions	Comm CK = Commission Check Issued	Beg Chgbk = Beginning Chg Back Bal
OR FY = Earned FY Overwrite Comm	OR Ren = Earned Ren OW Comm	Comm EFT = Comm paid by EFT	End Chgbk = Ending Chg Back Bal
Adv Rec = FY Comm Reducing Advance	N.T.O. = Not Taken Policy Fee	Transfer = Transfer of Balance	Repay Chg = Repayment of Chg Back
OR Rec = FY OW Reducing Advance	Interest = Interest on Dr Balance	RePay Dr = Repayment of Dr Balance	

Term riders and base policies will always start with TL in the plan code. TLR for riders and TLB for Term policies.



Interstate Specialty Marketing, Inc
SUMMARY COMMISSION STATEMENT

Agent No: 995599
Assigned To:

John Q Mae
5555 Anystreet
Anycity, IL 45656

Earned Commission Summary for period ended: 02/28/14

Agent Number: 995599 Agent Name: Mae, John Q

Advanced Commission Balance:	-457.32	
Deferred Annualized Commissions Payable:	1,233.02	
	First Year	Renewal
YTD Writing Commissions Earned :	184.98	.00
YTD Override Commissions Earned :	.00	.00
YTD Commission Chargebacks :	.00	
YTD Interest Charged on Advance Balance:	-7.32	
Last Earned Commission Check/EFT Paid :		
Last Advance Commission Check/EFT Paid:	118.43	
Date Last Commission Check/EFT Paid :		
Date Last Advance Comm Check/EFT Paid :	12/15/13	
Deferred/Debit Ratio: As Of 01/31/2014	2.48	(0%) Earnings Withheld

This is a summary of your year to date (YTD) earnings. They are listed by writing and override commissions and by first year and renewals. The earnings reported on your 1099 at the end of the year are the YTD First Year and Renewal writing and override commissions less Chargebacks and YTD Interest charged on advance balance.

If you receive advance commissions the number listed above by the Advanced Commission Balance is the amount of advanced commissions paid to you less the commissions recovered from premiums paid. The Deferred Annualized Commissions Payable is the amount of commissions you will earn if all of your related policies pay their premium until the end of the first year.

Interest on the advance balance is charged to your earned commissions once a month. The total interest paid year to date is listed above.

Accompanying this summary is a detailed commission statement for this commission period.

Please direct all inquires to ISM • 1-800-488-1474

FOOTNOTES TO SUMMARY COMMISSION STATEMENT

A. Amounts are current, calculated at month-end.

B. Ratio is calculated at the end of the month for the following month.

ISM COMMISSION CASH FLOW DEMONSTRATION FOR A SINGLE CASE

ASSUMPTIONS USED:

\$100.00 MONTHLY PREMIUM

\$1,200.00 ANNUALIZED PREMIUM

55% COMMISSION RATE

\$660.00 ANNUALIZED COMMISSION

50% ADVANCE PERCENTAGE

MONTH	MONTHLY PREMIUM	MONTHLY COMMISSION	ADVANCE CASH FLOW	ACTUAL MONTHLY EARNED	ACTUAL CASH FLOW	ACCUM CASH FLOW
1	\$100.00	\$55.00	\$330.00	\$55.00	\$330.00	\$330.00
2	\$100.00	\$55.00		\$55.00		\$330.00
3	\$100.00	\$55.00		\$55.00		\$330.00
4	\$100.00	\$55.00		\$55.00		\$330.00
5	\$100.00	\$55.00		\$55.00		\$330.00
6	\$100.00	\$55.00		\$55.00		\$330.00
7	\$100.00	\$55.00		\$55.00	\$55.00	\$385.00
8	\$100.00	\$55.00		\$55.00	\$55.00	\$440.00
9	\$100.00	\$55.00		\$55.00	\$55.00	\$495.00
10	\$100.00	\$55.00		\$55.00	\$55.00	\$550.00
11	\$100.00	\$55.00		\$55.00	\$55.00	\$605.00
12	\$100.00	\$55.00		\$55.00	\$55.00	\$660.00

WITH ISM'S ADVANCE SYSTEM YOU ACTUALLY RECEIVE 100% OF YOUR COMMISSION ON EACH CASE THAT STAYS IN FORCE FOR 12 MONTHS. THERE ARE NO HOLDBACKS.

**ISM COMMISSION CASH FLOW DEMONSTRATION
FOR 12 MONTHS OF LEVEL PRODUCTION**

ASSUMPTIONS USED: 3 SALES PER WEEK (4 WEEKS PER MONTH)

\$100.00 MONTHLY PREMIUM PER CASE	\$1,200.00 ANNUALIZED PREMIUM
55% COMMISSION RATE	\$660.00 ANN'LIZED COMM PER CASE
50% ADVANCE PERCENTAGE (.25 OR .50)	\$95,040.00 TOTAL ANN'LIZED COMM
\$5,000.00 MONTHLY ADVANCE MAXIMUM	

MONTH	ACCUM ANN'LIZED PREMIUM	ADVANCE CASH FLOW	*EARNED CASH FLOW	**BACK END CASH FLOW	MONTHLY CASH FLOW	ACCUM CASH FLOW
1	\$14,400.00	\$3,960.00			\$3,960.00	\$3,960.00
2	\$28,800.00	\$3,960.00			\$3,960.00	\$7,920.00
3	\$43,200.00	\$3,960.00			\$3,960.00	\$11,880.00
4	\$57,600.00	\$3,960.00			\$3,960.00	\$15,840.00
5	\$72,000.00	\$3,960.00			\$3,960.00	\$19,800.00
6	\$86,400.00	\$3,960.00			\$3,960.00	\$23,760.00
7	\$100,800.00	\$3,960.00		\$660.00	\$4,620.00	\$28,380.00
8	\$115,200.00	\$3,960.00		\$1,320.00	\$5,280.00	\$33,660.00
9	\$129,600.00	\$3,960.00		\$1,980.00	\$5,940.00	\$39,600.00
10	\$144,000.00	\$3,960.00		\$2,640.00	\$6,600.00	\$46,200.00
11	\$158,400.00	\$3,960.00		\$3,300.00	\$7,260.00	\$53,460.00
12	\$172,800.00	\$3,960.00		\$3,960.00	\$7,920.00	\$61,380.00

* REPRESENTS CASH FLOW WHEN PRODUCTION EXCEEDS MONTHLY ADVANCE MAXIMUM.

** REPRESENTS CASH FLOW AFTER ADVANCE IS RECAPTURED.

\$33,660.00 BALANCE OF TOTAL ANNUALIZED COMMISSION WILL PAY OUT
OVER THE FOLLOWING 6 TO 12 MONTHS.

