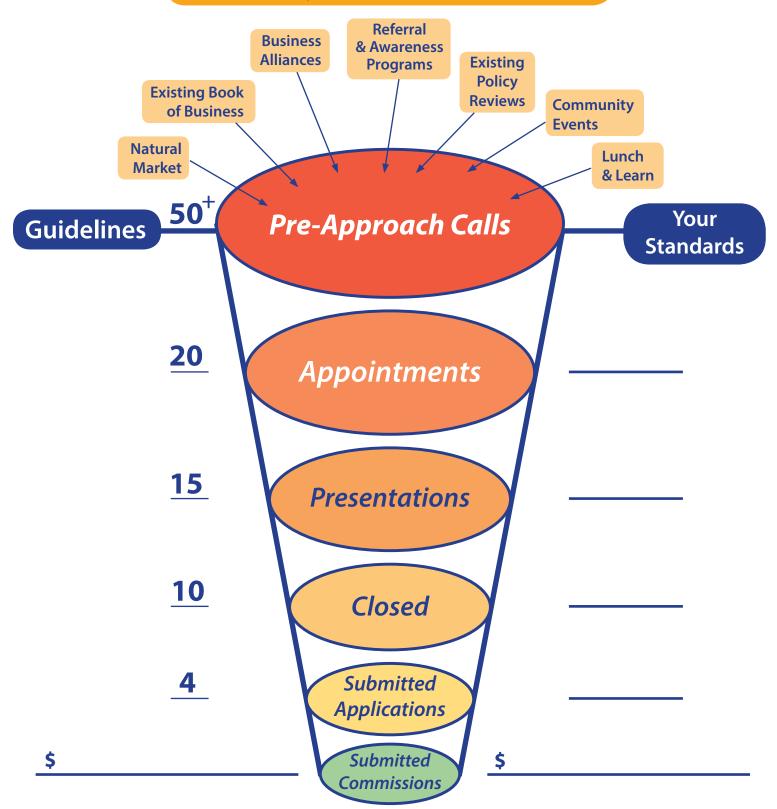


Weekly Effort Formula



Note: National Average of \$50.00 Term Policy x 4 Policies a week = \$2,160.00 weekly