

Preferred Partner,

First, we would like to ***Thank You*** for considering a partner program with benefitRFP, Inc. When partnering with benefitRFP, you will have access to the internationally recognized, award-winning, artificial intelligence technology known as the MATRIX™. Along with our commitment to providing clients with a simplified process where customer satisfaction is our main driver, the MATRIX™ provides an unbiased, turn-key approach to selecting the most suitable plan solutions. By partnering with us, we are extending this process to you and your clients.

Whether an organization is for-profit or non-profit, public or private, growing or mature, we've found their goals to be the same: To create or refine top-performing corporate cultures and individual clients. It is our wholehearted belief that your personal integrity, extensive industry knowledge, and hard work ethic will complement benefitRFP's platform, and we are genuinely excited to establish this agreement with you.

Sincerely,

A handwritten signature in black ink, appearing to read "Robert E. Nienaber". The signature is fluid and cursive, with a large initial "R" and "N".

Robert E. Nienaber, CEO

Unlock the Power of the MATRIX™ Using benefitRFP's Artificial Intelligence

the MATRIX

- Award-winning Artificial Intelligence Technology improves corporate and individual efficiencies.

benefitDIAGNOSTIC

- A properly-designed benefit plan should be a profit, not a cost to a company, driving positive company culture, performance and loyalty while reducing unnecessary turnover. The benefitDIAGNOSTIC will rank your current benefits while detailing benefits that should be added.

riskDIAGNOSTIC

- Obtain a scorecard outlining proper commercial insurance based on risk exposure. Receive an immediate scorecard outlining which coverage adjustments should be made to maximize comprehensive protection.

Business Valuation

- Receive a proper business valuation from the largest patented online provider. This is the most critical step to providing a proper, comprehensive succession.

successionDIAGNOSTIC

- Use the business valuation to start, and succession diagnostic tool to build the proper process to meet shareholders financial and timing goals

planBUILDER and Heatmap

- Customize online plan design and detailed competitive results.

benefitCONCIERGE

- Use the concierge to maximize earning potential during peak earning years, while also properly transitioning dollars prior to and during retirement distribution periods in order to offset unnecessary taxes and other inefficiencies.

benefitProTRUST

- Leveraging outside resources to fund company and personal benefit plans.

Annual Servicing

- Receive ongoing support on your chosen plans, including comprehensive reviews and recommendations.

The MATRIX™ Method

Guides your client by asking questions they may not have considered. Our planning process provides our clients with clarity, knowledge, and understanding every step of the way. Utilizing all programs within the MATRIX™, allows you to assess corporate and individual efficiencies and pinpoint the most suitable options while remaining uninfluenced by biases or pre-existing agreements which might cause other consultants to produce less optimal results. It is always therefore the purpose of the platform to serve the client's best interests, creating strong relationships built on trust.

MATRIX™ Services Performed

benefitDIAGNOSTIC
Align company business objectives with benefit plan philosophy and strategy
Align compensation philosophy with benefit strategy
Identify key business drivers to serve performance metrics for plan contributions
Develop integration of equity or equity alternative plan strategy
Direct representation to the Board of Directors
Direct representation to the Compensation Committee
Direct representation to the Finance Committee
riskDIAGNOSTIC
Perform detailed commercial insurance risk evaluation identifying potential risk and cost-saving areas
Perform competitive search for value improvements and cost reductions
Business Valuation
successionDIAGNOSTIC
For businesses completing the business valuation process, a diagnostic is performed based on shareholder
planBUILDER & Heatmap
Customize plan design and financial model using company specifics
Compare and identify best-suited financial products
benefitCONCIERGE
Provide participants with their annual individual concierge report
One-on-One participant support and training
Provide targeted recommendations after one-on-one discussion
benefitProTRUST
High net-worth and high-income individuals can utilize our outside funding sources for their planning
DOL 92-6 qualified plan distribution solutions
Annual Servicing
Enrollment meeting support (Annual and Mid-Year)
New participant enrollment support
Congressional and legal updates
Plan review
Annual benefitDIAGNOSTIC™
Annual consulting to ensure plan is meeting business objectives
Investment lineup setup
Investment Policy Statement (IPS)

Purpose of the Agreement:

By mutual agreement between benefitRFP, Inc. and the second party (Broker/Consultant), this agreement shall grant the Broker/Consultant the right to leverage the MATRIX™ platform.

Online Access Fees:

Annual Fee: \$995

or

Pay Monthly: \$229 with a 12-month commitment

Securities offered through Kestra Investment Services, LLC (Kestra IS), member FINRA/SIPC. Investment advisory services offered through Kestra Advisory Services, LLC (Kestra AS), an affiliate of Kestra IS. Kestra IS and Kestra AS are not affiliated with benefitRFP.

Terms of the Agreement:

- The broker/consultant must possess all necessary licenses.
- The broker/consultant cannot have any standing legal obligations, financial troubles, or licensing restrictions.
- The broker/consultant agrees to follow the guidelines set forth by our sales process.
- The broker/consultant agrees to provide ongoing support to any clients they represent according to the plans they place with their clients.
- The broker/consultant agrees to refer to the benefitRFP team for technical expertise in associated plans.
- The broker/consultant consents to allow full access to clients according to client needs uncovered in the MATRIX™. Any proceeds from subsequent product sales which result from such access will be appropriately split, according to meeting all terms of the agreement.
- The standard annual fee and renewal for online subscription to the MATRIX™ Technology is \$995.
- Should the broker/consultant meet or exceed the \$1m minimum annual premium requirement, the annual fee is eliminated for the following year.
- benefitRFP and its subsidiaries reserve the right to decline or discontinue partnership if any of the terms of the agreement are not met.

Commissions:

All commission splits listed below are net payable from benefitRFP's net commissions when benefitRFP is involved in the sale and service. benefitRFP and consultants are directly responsible for their respective surrender penalties or chargebacks by providers based on their overall individual commissions. Fees relating to benefitRFP's commissions/consulting fees cannot be waived, altered or adjusted in any way without the written authorization from all parties involved.

Implementation, underwriting and case management of COLI/BOLI funded plans will be managed by benefitRFP utilizing the benefitMATRIX™ in partnership with the independent advisor(s).

Plan Types	benefitRFP Compensation	Partner Firm Compensation
Corporate 409A, 457f funded plans – Point of Sale assistance	50%	50%
Qualified plan funding, 401k, 403b, 457b	20%	80%
Voluntary corporate plans	50%	50%
Concierge Planning	50%	50%
Unfunded Plan Management	75%	25%
Qualified Plan Tax Elimination Strategy	50%	50%
ProTrust Plan, Premium Financed Plans	50%	50%
General Lines Life – i.e. Succession, Buy/Sell, Bonus, Key Person	50%	50%

Misc. Service Fees Schedule

All services are included in the annual fee with the exception of *unfunded* benefit plans which must follow FINRA's minimum guidelines, as indicated below:

2019 FINRA Guideline Fees for unfunded plans:

Liability Balance	Fee %
Up to \$1,999,999	1.50%
then \$2,000,000-\$4,999,999	1.25%
then \$5,000,000-\$9,999,999	1.25%
then \$10,000,000-\$24,999,999	0.75%
then \$25,000,000	0.50%

Confidentiality

All parties agree to keep client company information confidential at all times. All parties shall make the necessary effort to ensure respective business practices are in place to safeguard all confidential information. Information included, but not limited to, client identity, client census information, client financial information, notes or statements made by the client or their representatives, non-public information shared by client, or anything else that can reasonably be assumed confidential.

Cancellation

benefitRFP reserves the right to end an agreement at any time for circumstances which include, but are not limited to:

- Fraud
- Misuse of systems or technology
- Partner financial troubles, i.e. bankruptcies
- Non-compliance
- Non-payment of annual fees
- Abusive behavior and harassment
- Frequency of Client Complaints/Client mismanagement
- Unethical practices which promote broker/consultant interests ahead of clients
- Unethical behavior intended to maximize broker/consultant commissions on products related to benefitRFP's expertise (i.e. executive benefit sales)

Compliance with Laws and Regulations

The broker/consultant is responsible to uphold all associated licensing and appointments in order to sell any financial instruments. The broker/consultant acknowledges personal responsibility in following all rules and regulations outlined by any regulatory bodies and all securities rules and regulations. Any sales materials used by the broker/consultant must be pre-approved by FINRA and any other regulatory body. This is not an offer of employment. All parties involved must carry their own respective Errors and Omissions insurance. Any disputes shall be handled by binding arbitration in the state of CA and the county of Sacramento. Any subscription fees are nonrefundable.

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Bob Nienaber
CEO, benefitRFP, Inc. and affiliated Companies

Date: _____

Broker/Consultant

Date: _____