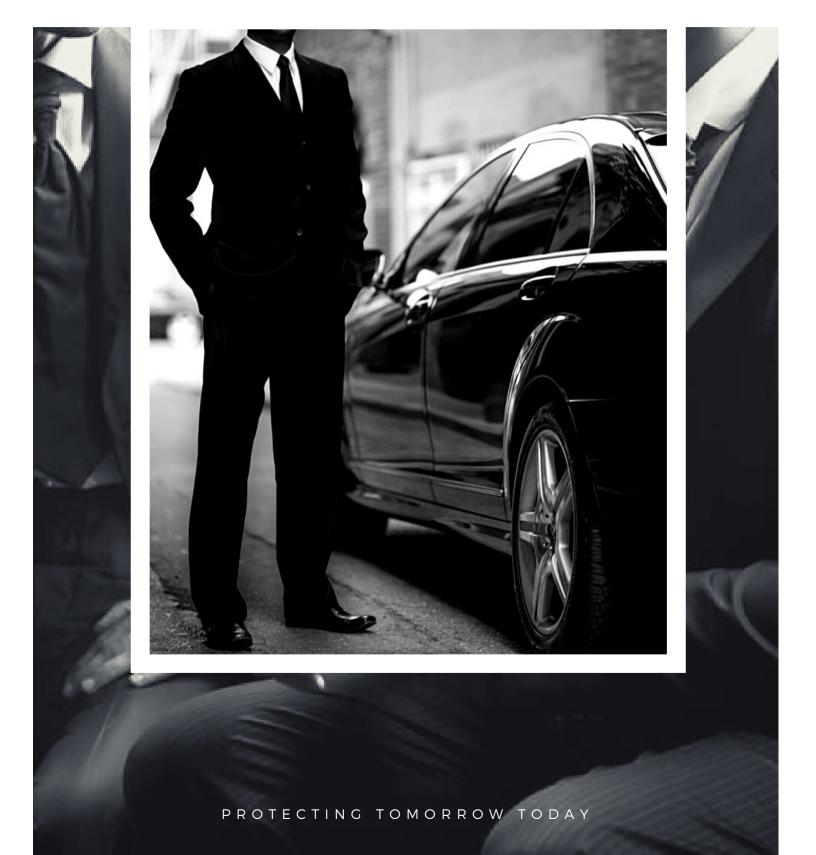
# KARMA

PROTECTING TOMORROW TODAY



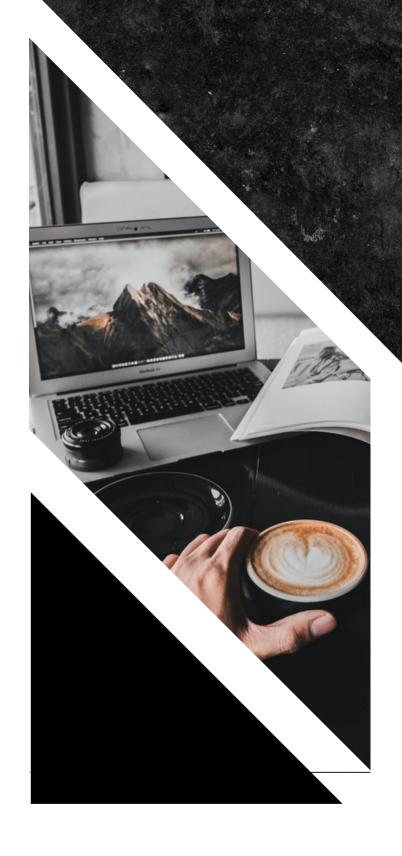
# BE#1 IN ALL ASPECTS

#### KARMA FINANCIAL

The average financial services agent earns \$41,,231, which comes out to about \$20/hr working full time. For many, this isn't bad, but it is well below BFG's company standards. This is not because we look down on those who make this income, but rather because we truly believe our agents deserve more and we expect more from them.

Our company was started by insurance agents who struggled to find an organization that allowed them to grow. Although most financial services companies do want the best for their agents, many have come to accept that most will be average and only a few will be great. This mentality is what stagnated the growth of many individuals who were capable of more, as this belief became ingrained in those companies. A company that accepts average will always be average, and we wanted different.

The main thing that held many insurance producers behind was the true combination of optimal lead systems and a high level of compensation. Many companies had either one or the other, but never both. This was the first area that we focused on when creating Karma Financial. Financial services agents work very hard for their income, often times educating clients with no return.



It was important to us to create a platform where representatives were rewarded for their hard work in an honest and encouraging manner. For these reasons, we implemented the most aggressive compensation structure alone with our proven lead systems to allow our agents to be the best.



## 100% COMMISSION!?

### WHY OUR AGENTS MAKE MORE OFF COMMISSION THAN SALARY

100% Commission based careers are terrifying for most people, and rightfully so. Many of these career paths offer an attractive payout but fail to deliver when it comes to the consistency of receiving it. It is for these reasons that many commission models fail and sell people high hopes of earning. Many individuals choose to salary based jobs for the security of income for the fear they will unable to consistently earn.

So why is it that BFG agents earn nearly double the national average on 100% commission? Well for one, our commission is extremely generous, and allows agents to earn substantial amounts for working with clients. But more so our lead systems that provide agents with exclusive lead systems that convert. We invest a great deal into these for the benefit of our agents, clients and business.



DIOR

FB-808-WA

## OUR PROMISE

#### KARMA FINANCIAL

#### PROVEN STRUCTURE

Our agents are able to build and grow their financial business because our structure allows it. We provide systems and resources that place qualified producers at competitive compensation rates and promote agency growth by staying true to our requirements. Most organizations will cut corners and aim to bring on agents based on un-earned compensation, which tends to lead to ethical violations in business.

#### UNLIMITED GROWTH

We understand that many financial service agents want to own their own brand and business one day. It is for these reasons we provide the largest agent advance and pay daily directly from the companies to propel business growth from day one. In addition, no producers are ever capped on their compensation, which allows endlessly grow their business with the carriers.





# MAXED

#### A FORMULA THAT WORKS

We have studied and found our business structure and model provides extreme client support and an insane amount of agent compensation. The unification of these two variables allows our first year agents to project incomes in the higher 5 figures to entry 6 figures. Our system rewards individuals who have the desire to better their lives and the lives of others in need. Time and time again we are recognized for creating industry leaders and top performers for our dedication to our platform.