

# KARMA FINANCIAL

PROTECT TOMORROW TODAY

COMPENSATION &  
ADVANCEMENT  
GUIDELINES 2023



United States  
Effective: June 2022

# SUCCESS

As an independent contractor at Karma Financial, you have the ability to push the envelope and reach new heights.

Enter into the opportunity to receive extreme compensation, bonuses, and multiple travel incentives plus residual income from day one lifetime vested renewals that can transform your life.



# THE VISION

Our company is a company for agents created by agents. We are collection of the top industry leaders who came together to create something better. KFG is a system that allows financial representatives to not only help the multitude clients they work with but to truly help themselves.

Our goal is to educate the world on financial products and bring the largest portfolio of financial services that was once reserved for the 1% to the general public. We offer our members protection, profitability, financial stability, peace of mind, and security that is unique and tailored to their personal lifestyle. We created an opportunity that fully embodies every market of financial service into one. Never before has a 80 trillion dollar industry been captured in a aggressive and modern design.

We pride ourselves on putting our employees in the best positions to succeed. Our agents are given the best resources combined with industry leading training to allow them to perform at the highest levels in this 80 trillion industry. As a result our team of financial representatives enjoy the opportunity to create massive levels of financial independence with 100% vested residual incomes from day one.

Karma Financial is responsible for many of the large industry leaders in the financial services industry and continues to deliver extreme levels of service/quality to both clients and employees. Over the last few years, we have had massive growth and have dominated the financial sector.





# Our Platform Your Dreams

Karma Financial's distinguished platform combines world-class innovation and next level marketing to deliver the best resources to our agents. We continuously update and reconfigure marketing algorithms to allow our staff to amplify their results for both themselves and our clients.

Advanced agent apps and quoting tools allow us to deliver real-time information to our clients. Our extensive back-end support provides our representatives with a heavy edge in the industry. Put together with a leadership team of industry experts and consistent one-on-one training, we deliver unbeatable results. As a result our agents consistently dominate the leaderboards and out-perform the entire nation





We believe an organization is only as good as its worst employee, so we take an extra effort for leadership and training. Through our unique one-on-one mentorship program we are able to bring out the best in our agents and allow them to truly succeed. We are proud to house the nation's top producers and have great relationships with the top financial carriers in the world.

## Top of the Top

2023

### TOP NMO

Top National Marketing Organization of the Year

DIRECT TO CARRIER

### TOP COMP

Exclusive relationships with carriers and products place us at the top

LEADERBOARD

### TOP PRODUCERS

We are home to some of the nation's top producers in all categories

**AG****Agent**

Work with clients on a full time basis and become fluent with the financial industry

**SA****Supervising Agent**

A proven professional in the financial industry that can teach and assist agents in the market

**GA****General Agent**

Direct management of the organization and agent production.

**MGA****Managing General Agent**

Leadership and Development for the agency and organization.

**KP****Karma Parter**

Effectively known as an agency. Mentor-ship and heavy team-building.

**KSP****Karma Senior Partner**

Manage agencies and work with SGAs for resources and agency growth.

**PROTECT TOMORROW TODAY**

## PAYMENT EXAMPLE

### ANNUAL LIFE PREMIUM (ALP) CALCULATION

X	\$60.00 Total Life Premium per Month
	12 Months
<b>\$720 ALP</b>	

X	\$2,160 ALP (4 Average Sales)
	100% First Year Commission Rate
X	\$2,160 Annualized Commission
	75% Advance Rate
<b>\$1,620 Total Per Week</b>	

## Monthly PRODUCER BONUS

BASED ON MONTHLY ISSUED PAID LIFE VOLUME

\$30K IN LIFE =	\$500
\$40K IN LIFE =	\$750
\$50K IN LIFE =	\$1000
\$60K IN LIFE =	\$1250
\$70K IN LIFE =	\$1500
\$80K IN LIFE =	\$2000
\$90K IN LIFE =	\$3000
\$100K IN LIFE =	\$4000
\$125K IN LIFE =	\$5000
\$150K IN LIFE =	\$6000

\*ANY PRODUCER RECEIVING A BONUS MUST BE IN GOOD STANDING WITH FFL. FFL RESERVES THE RIGHT TO SUBTRACT ANY LEAD DEBT, CARRIER DEBT, OR ANY OUTSTANDING BALANCE THAT WAS ROLLED TO FFL FROM THE PRODUCER BONUS.

\*ANY PRODUCER RECEIVING A BONUS MUST MAINTAIN A 70% PLACEMENT RATE OR ABOVE.

	Year 1	Year 2	Year 3	Year 4-7	Year 8-10	Year 11-15
Renewal Commission	0	\$21,327	\$25,573	\$50,344	\$102,395	\$250K+



# North American Earnings Average & Highest



THE FOLLOWING ARE THE AVERAGE AND HIGHEST EARNING FOR A ROLLING-6MONTH PERIOD THROUGH JUNE 2022- JANUARY 2023 FOR NORTH AMERICAN ASSOCIATES WHO HELD ACTIVE LIFE, HEALTH AND ACCIDENT LICENSES FOR BASANI FINANCIAL PRODUCTS AND PARTNERS.

COMPANY TITLE	PROJECTED EARNINGS	TEAM BONUS
BROKERAGE AGENT	\$71,280 FIRST YEAR	INDIVIDUAL
SUPERVISING AGENT	\$157,527	10% BONUS
GENERAL AGENT	\$189,215	20% BONUS
MANAGEMENT GENERAL AGENT	\$251,240	25% BONUS
PARTNER	\$751,232	30% BONUS
VETTED PARTNER	\$1 MIL+	40% BONUS





## ADVANCE

Every time you help a client and write new business, you earn a commission. As you gain more clients your commission percentage increases. We work with clients from all income levels, so there are virtually no limits to how many people you can help.



## OVERRIDE BONUS

As you grow and expand your agency business, you have the opportunity to mentor and coach newly licensed associates. As these licensed associates write new business, BFG will match you a percentage of their commissions.



## RESIDUALS

Every client and policy you place on the book earns you a permanent residual income for which you are day one vested. We offer the highest residuals per product for each of our carriers!



## BONUS+INCENTIVES

Qualified agents earn bonuses and incentives from BFG's carrier programs. Each carrier offers their own set of unique benefits that agents can receive.

**MUTUAL OF OMAHA**  
June 23-30, 2023  
Alaskan Cruise | Alaska  
January 1, 2022 - December 31, 2022  
\$60,000 Simplified Life Minimum 20 Policies  
United Home Life 2023 Winners Circle

**AMERICAN AMICABLE**  
April 20-25, 2023  
Buenos Aires | Argentina  
January 1, 2022 - December 31, 2022  
\$95,000 Producers - IMOS/MGAs \$750k

**ROYAL NEIGHBORS OF AMERICA**  
June 3-7, 2023  
Cameron House, Scotland  
January 1, 2022 - December 31, 2022  
85,000 For Producers | MGA's 400K

One of the most exciting things that our qualified financial representatives receive are the endless benefits, perks, and incentives that come with the industry. Our carriers and partners bless us with exotic company trips that celebrate our top industry leaders and performers.

Private beaches, full access to resorts, amazing dinners/shows, and breathtaking moments all over the world are open to qualified agents that meet the minimum requirements of the organization.

We reward our agents for their hard work with moments and memories that they'll never forget. Not only is the chance to travel wonderful, but the people and networking opportunities that help us all grow as individuals make everything truly come together.

**LIBERTY BANKERS INSURANCE GROUP**  
July 22-29, 2023  
Libson, Portugal | Tivoli Avenida Liberdade  
January 1, 2022 - December 31, 2022  
Trip Dates: June 23-28, 2022

**FORESTERS FINANCIAL**  
April 21st - 26th 2023  
Vienna, Austria  
January 1, 2022 - December 31, 2022  
\$60,000 Issued & Paid AP

**TRANSAMERICA 2023**  
April 17-21, 2021  
Montage Palmetto Bluff | Bluffton, South Carolina  
\$75,000 in paid premium  
Qualification Period: January 1, 2022 - December 31, 2022

# 2023 KARMA KULTURE

PROTECT



SERVICE

This organization is more than just a workplace, it's a big family. I take a lot of pride knowing that our leadership team truly cares about our clients, employees, and our organization. It's a good feeling to know you're helping protect, serve, and educate people that genuinely need it but at the same time provide for your own loved ones. This opportunity changed my life and sharing it with others is truly rewarding.

God Bless,

Sumedh

A handwritten signature in white ink, appearing to read "Sumedh".

The logo for Karma Financial, featuring the letters "KF" in a stylized font, with "Karma Financial" written in a script font below it. Below the script font, the tagline "PROTECT SERVE EDUCATE" is written in a smaller, sans-serif font.

# ***TIME TO START LIVING YOUR DREAM!***

JOIN THE #1 AGENCY IN THE UNITED STATES!



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**APPLY NOW!:** SUBMIT YOUR RESUME TO [WWW.KARMAAGENCIES.COM/CAREERS](http://WWW.KARMAAGENCIES.COM/CAREERS)

PROTECT  
TOMORROW  
TODAY



[www.KarmaAgencies.com](http://www.KarmaAgencies.com)