

# PROFORMA

## Module 4

Presented By:

**Michael Cherniawski, NVP**



# Program Features



## Lead Cost

Each lead is priced at  
\$10  
\$20.  
\$22



## Minimum Lead Purchase

Agents must purchase a minimum of 50 leads per week, equating to an initial investment of \$500-1,000 per week.



## Agent Commission Structure

Agents earn % commission on the annual premium for converted policies.

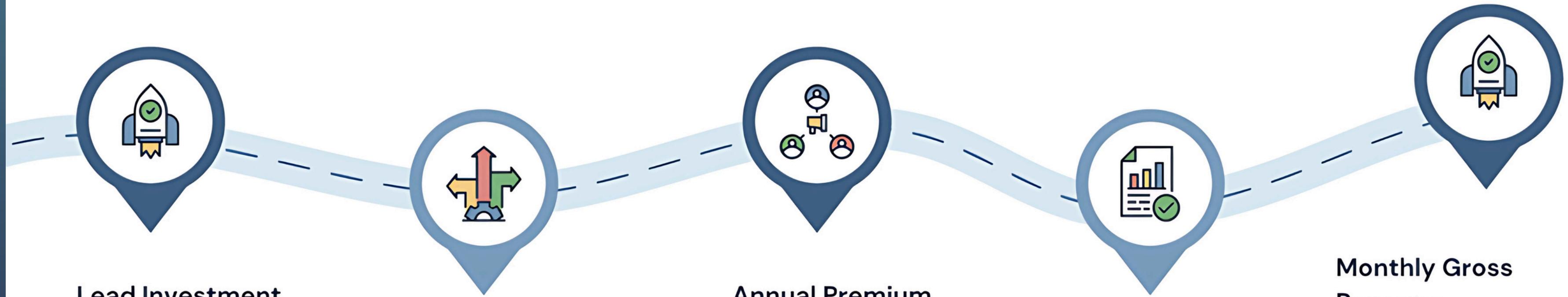


## Conversion Rate

Agents are projected to convert 8% of leads into policyholders.

Experience will increase closing ratios.

# Revenue Model - 50 Leads



## Lead Investment

Average \$20 per lead, with a minimum of 50 leads and \$1,000 per month.

## Policy Conversion

At an 8% conversion rate, 50 leads yield 4 policies.

## Annual Premium

The average policy is \$1,800 of annual premium

## Agent Commission

The average agent is at 50% of \$1,800 = \$900 per policy.

## Monthly Gross Revenue

$4 \text{ policies} \times \$900 = \$3,600$

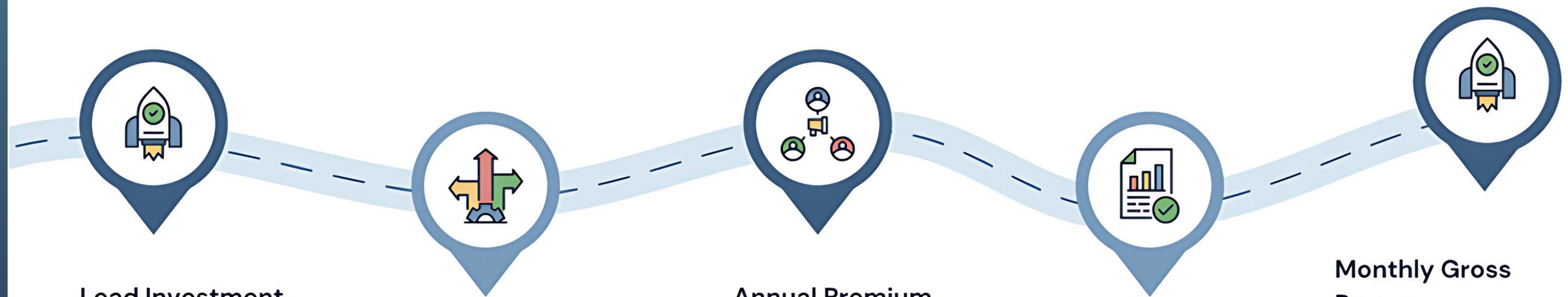
# FINANCIAL PROFORMA: SR. ASSOCIATE - 50 LEADS

MONTH	LEAD	POLICIES	COMMISSION	CHARGEBACK (20%)	REINVESTMENT	NET INCOME
1	50	4	\$3,600	\$720	\$1,000	\$1,880
2	50	5	\$4,500	\$900	\$1,000	\$2,600
3	50	6	\$5,400	\$1080	\$1,000	\$3,320
4	50	7	\$6,300	\$1,260	\$1,000	\$5,040

# FINANCIAL PROFORMA: EMD - 50 LEADS 85% + BONUS

MONTH	LEAD	POLICIES	COMMISSION	CHARGEBACK (20%)	REINVESTMENT	NET INCOME
1	50	4	\$6,120	\$1,224	\$1,000	\$3,896
2	50	5	\$7,650	\$1,530	\$1,000	\$5,120
3	50	6	\$9,180	\$1,836	\$1,000	\$6,344
4	50	7	\$10,710	\$2,142	\$1,000	\$7,568

# Revenue Model - 100 Leads



## Lead Investment

\$20 per lead, with a purchase of 100 leads for \$2,000 per month.

## Policy Conversion

At an 8% conversion rate, 100 leads yield 8 policies.

## Annual Premium

The average policy is \$1,800 of annual premium

## Agent Commission

The average agent is at 50% of \$1,800 = \$900 per policy.

## Monthly Gross Revenue

8 policies x \$900 = \$7,200

# FINANCIAL PROFORMA: SR. ASSOCIATE - 100 LEADS

MONTH	LEAD	POLICIES	REVENUE	CHARGEBACK (20%)	REINVESTMENT	GROSS INCOME	NET INCOME
1	100	8	\$7,200	\$1,440	\$2,000	\$5,200	\$3,760
2	100	10	\$9,000	\$1,800	\$2,000	\$7,000	\$5,200
3	100	12	\$10,800	\$2,160	\$2,000	\$8,800	\$6,640
4	100	14	\$12,600	\$2,520	\$2,000	\$10,600	\$8,080

# FINANCIAL PROFORMA: EMD - 100 LEADS 85% + BONUS

MONTH	LEAD	POLICIES	REVENUE	CHARGEBACK (20%)	REINVESTMENT	Gross Income	NET INCOME
1	100	8	\$12,240	\$2,448	\$2,000	\$10,240	\$7,792
2	100	10	\$15,300	\$3,060	\$2,000	\$13,030	\$10,240
3	100	12	\$18,360	\$3,672	\$2,000	\$16,360	\$12,688
4	100	14	\$21,420	\$4,284	\$2,000	\$19,420	\$15,136

# GO FOR IT!

