



DUSE FINANCIAL GROUP
NURTURED AGENT PATH

PROMOTIONAL GUIDELINES

Effective 2026 · ISSUED AND PAID PRODUCTION · 2 CONSECUTIVE MONTHS TO QUALIFY

PRODUCER CONTRACTS

70%		STARTING CONTRACT	
ASSOCIATE AGENT			
75%	JUNIOR AGENT	\$5,000 PERSONAL PRODUCTION ISSUE PAID	\$25,000 TOTAL HIERARCHY ISSUED PAID
80%	LICENSED AGENT	\$10,000 PERSONAL PRODUCTION ISSUE PAID	\$50,000 TOTAL HIERARCHY ISSUED PAID
85%	SENIOR AGENT	\$15,000 PERSONAL PRODUCTION ISSUE PAID	\$100,000 TOTAL HIERARCHY ISSUED PAID
90%	FIELD TRAINER	\$25,000 PERSONAL PRODUCTION ISSUE PAID	\$200,000 TOTAL HIERARCHY ISSUED PAID
95%	SENIOR PRODUCER	\$50,000 PERSONAL PRODUCTION ISSUE PAID	\$350,000 TOTAL HIERARCHY ISSUED PAID
100%	EXECUTIVE PRODUCER	\$75,000 PERSONAL PRODUCTION ISSUE PAID	\$500,000 TOTAL HIERARCHY ISSUED PAID

LEAD DISTRIBUTION BEGINS AT 100%. At Agency Contracts and beyond, you are expected to feed your team. Equity in your own business depends on it. See "Rules & Accountability" / "Probation and Protection" below

AGENCY CONTRACTS

105%	AGENCY BUILDER	\$90,000 PERSONAL PRODUCTION ISSUE PAID	\$600,000 TOTAL HIERARCHY ISSUED PAID
110%	AGENCY DIRECTOR	\$100,000 PERSONAL PRODUCTION ISSUE PAID	\$700,000 TOTAL HIERARCHY ISSUED PAID
115%	REGIONAL PARTNER	\$115,000 PERSONAL PRODUCTION ISSUE PAID	\$850,000 TOTAL HIERARCHY ISSUED PAID
120%	EXECUTIVE PARTNER	\$125,000 PERSONAL PRODUCTION ISSUE PAID	\$1,000,000 TOTAL HIERARCHY ISSUED PAID
125%	SENIOR PARTNER	\$1,250,000 TOTAL HIERARCHY ISSUED PAID	
130%	PARTNER LEVEL	\$1,500,000 TOTAL HIERARCHY ISSUED PAID	

TERMS AND CONDITIONS APPLY · See "Rules & Accountability" / "Probation and Protection" below

RULES & ACCOUNTABILITY

ADVANCEMENT RULES

How you earn your next contract level

- **Two consecutive qualifying months.** Each promotion requires hitting the Personal AP threshold for two consecutive calendar months. Team AP threshold also applies at all levels above 70%.
- **One level at a time. No skipping.** An agent at 80% can only promote to 85% — never further, regardless of production. Big months do not jump tiers.
- **No retroactive credit.** Months do not carry over. If you miss a month mid-streak, the count resets to zero.
- Effective the 1st of the following month. After two qualifying months, promotion is reviewed and made effective the 1st of the next month.
- **Maintain every three months minimally.** To hold your current level, you must hit your threshold at least once every three months. Falling behind triggers review.
- **Activity minimum: 20 working days per month.** Holidays and approved vacation are excluded. Hit your numbers with fewer days = no issue. Zero activity + zero sales = probation pipeline.

LEAD OBLIGATION AT 100%+

Producer-to-Builder transition begins at Executive Producer.

- **Lead distribution starts at 100%.** Executive Producer unlocks DFG's lead allocation to your downline. Below 100% you receive leads — at 100%+ you also distribute them.
- **Feeding your team is required, not optional.** Contracts above 100% reflect the expectation that you are building an agency, not just producing. Pure producers do not advance past 100%.
- **Personal production floor never drops.** Recruiting more agents does not excuse you from your own personal AP threshold. You must continue to sell.
- **Lead subsidy is a privilege.** DFG funds, allocates, and may withdraw lead distribution at its sole discretion. Underperformance, persistency issues, or business conditions may trigger reallocation.

CHARGEBACK POLICY

Protecting DFG's investment in every agent.

- **7-day repayment.** Chargeback debt of \$1,000 or more must be paid in full within 7 calendar days of notice. No extensions.
- **Failure to repay.** Unpaid past 7 days triggers a Cautionary Notice and immediate advance removal. Agent goes PAE (paid as earned) until debt is cleared.
- **PAE until cleared.** No advance commission until all debt is repaid AND probation is lifted.
- **Repeat offenders.** Multiple chargeback violations within 6 months result in accelerated demotion or program removal.

PERSISTENCY REQUIREMENTS

6-month rolling lapse ratio. Below threshold triggers the probation pipeline.

Contract Tier	Min Persistency	Downline Requirement
70% - 85%	75%	N/A until recruiting
90%–95%	80%	Downlines must maintain 80%
100%–130%	80%	Full downline accountability

- **Downline accountability is immediate.** The moment you recruit, your downline's persistency counts against yours.
- **Below threshold = probation.** Cautionary Notice first, then probation after 60 days, then demotion.
- **Promotions frozen below threshold.** You cannot advance — regardless of AP — while persistency is under requirement.

RECRUITING & DOWNLINE RULES

How leads are allocated and how teams grow.

- **Recruit lead cap.** New recruits start at 10–15 leads per week maximum. Lead volume increases based on conversion, not headcount.
- **Fixed team lead budget.** Each team is allocated a lead ceiling. Upline distributes within that ceiling.
- **No free multiplication.** Recruiting additional agents does not increase your total team lead pool. Quality of conversion drives allocation.
- **Pure recruiters excluded from builder contracts.** Stop selling = lose builder access. Personal AP floor must be maintained at every level.

PROBATION & PROTECTION

PROBATION SYSTEM — 3 STAGES

Triggered by chargeback debt, persistency violations, or sustained zero activity.

- **Stage 1 — Cautionary Notice (30 days).** Written warning. Comp level stays but promotions are frozen. Specific improvement targets are set.
- **Stage 2 — Probation (30 days).** Stage 1 targets not met. Advance is removed, agent goes PAE. Must hit benchmarks to exit.
- **Stage 3 — Resolution.** Cleared = back on track, advance restored. Or demotion one level with the 2-month qualification clock reset.

SEVERE VIOLATIONS — IMMEDIATE ACTION

The 3-stage process does not apply. Leadership acts immediately to protect the firm.

- **Fraud or misrepresentation.** Fake applications, forged signatures, falsified records. Immediate multi-level demotion or termination.
- **Running debt to upline.** Major chargeback or advance debt with no effort to repay. Immediate advance removal, potential termination.
- **Compliance violations.** Carrier complaints, DOI issues, or anything risking DFG's appointments and licenses. Immediate suspension pending review.
- **Company asset protection.** Any behavior threatening DFG's financial health, reputation, or carrier relationships. Action at leadership discretion.

DEMOTION & RECOVERY

How comp level changes — and how it's earned back.

- **One level at a time.** Standard demotions drop one contract level. Severe violations may drop multiple levels at leadership discretion.
- **90% floor protection.** Once an agent has earned 90%+, demotions do not go below 90% unless the violation is severe (fraud, major debt, compliance).
- **Earning it back.** Demoted agents work back up using the standard 2-consecutive-month rules. No shortcuts, no retroactive credit.
- **Grandfathering for current agents.** Agents under prior executed agreements remain on those terms unless they affirmatively elect into this plan.



TERMS, RESERVATIONS & GOVERNING PROVISIONS

Reservation of Rights. Duse Financial Group reserves the right to modify, amend, or revoke these guidelines at any time, with or without prior notice, at its sole discretion. Production thresholds, persistency requirements, lead allocations, recruiting policies, and promotional timelines are subject to change based on carrier, market, regulatory, and business conditions.

Final Discretion. All promotion, demotion, probation, lead distribution, and contract level decisions rest with the sole and final discretion of DFG leadership. Meeting the stated thresholds does not guarantee promotion or continued compensation level. Lead Distribution is a Privilege. Lead subsidy is provided at DFG's discretion and may be reduced, suspended, reallocated, or withdrawn at any time for any reason, including underperformance, persistency issues, downline performance, or business conditions.

No Employment Contract. This document does not constitute an employment contract and does not guarantee continued affiliation, future earnings, or any specific contract level. Agents remain independent contractors at all times.

Grandfathering. Agents with executed agreements prior to the effective date of this document are grandfathered under their existing terms unless they affirmatively elect into this plan in writing.

Governing Terms. In the event of conflict between this document and an executed agent agreement, the executed agreement controls — except where DFG exercises the modification rights reserved above.

Acknowledgment. Continued affiliation with DFG following the effective date constitutes acknowledgment of and agreement to the terms herein.

Effective 2026 · Supersedes All Prior Promotional Guidelines.