

WEALTH BUILDING PROGRAM

CRYE-LEIKE AGENTS RECEIVE
THE FOLLOWING BENEFITS AT NO COST:

- Receive Monthly Benefit Checks
- 25% of Their Highest 3 Years Average 1099 Earnings Received Annually
- Checks Received for 180 Months (15 Years)
- A Host of Death Benefits
- \$25,000 Burial Benefit
- Lump Sum \$100K Death Benefit
- Monthly Payments to You or Your Beneficiaries Upon Death

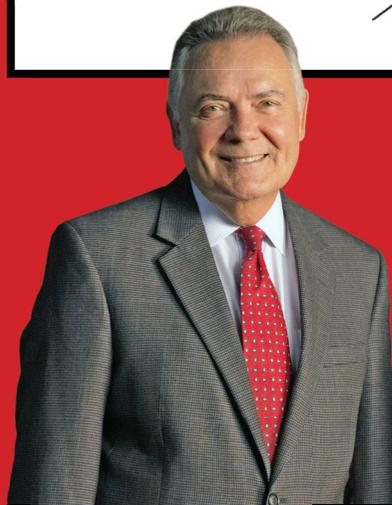
EXAMPLE:

Assuming the agent completes their pre-benefit period and the agent's highest three year average commission income is \$200,000, the agent will receive \$50,000 per year (25% of \$200,000) paid in monthly installment of \$4,167 for 180 months (15 years) for a total of \$750,000.

The description is only a summary of key provisions of the plan. In the case of any differences between the description and the plan document, the plan document will govern.

"This game changing program is a first of its kind in the real estate industry and is aimed at securing our agent's financial future so they can live the retirement life they've always dreamed of."

Harold E. Crye



WB
CRYE-LEIKE® WEALTH BUILDING
WB

BUILDING FOR A BETTER FUTURE

CRYE-LEIKE®
REAL ESTATE SERVICES

NON-QUALIFIED DEFERRED COMPENSATION AGREEMENT (DCA)

ELIGIBILITY REQUIREMENTS

\$75k Crye-Leike 1099 Misc. Income
(See Note #1)

PARTICIPANT'S CONTRIBUTIONS

Minimum of 5% and Up to 100% of
Current Year Earned Income

CONTRIBUTIONS PRE-TAX DEFERRED

Yes

PARTICIPANT'S CONTRIBUTION & EARNINGS VESTING

100% At All Times

INVESTMENT RATE OF RETURN

Floor of 0% and a Cap of 9%
with an Annual Plan Anniversary Reset

NUMBER OF YEARS BEFORE BENEFITS BEGIN

10-15 Years (See Note #2)

BENEFIT DISTRIBUTION PERIOD

Monthly for 180 Months (15 Years)

DEATH BENEFITS

Pre-Benefit Age Death Benefit
Post-Benefit Age Death Benefit

(SEE NOTE #4)

THREE ELEMENTS OF NON-QUALIFIED AGREEMENTS

THE CONTRACT

The contract between the sponsoring entity and participants sets forth terms and conditions under which the participant and/or his/her beneficiaries will receive benefits.

ACCOUNTING RAMIFICATIONS

GAAP requires the sponsoring entity to accrue the present value of benefit obligations over the working life of the participants.

INFORMAL FUNDING

The investment made by the sponsoring entity which is reasonably calculated to allow it to honor the commitments it has made in the legal agreements.

Note #1 - 1099 misc. earnings from previous broker (No older than 6 months with misc. income of \$75K or greater).

Note #2 - The participant's age as of the date of enrollment of these plan agreements determine the pre-benefit period: for participants who are 55 years old or older as of the date of the execution of these agreements, pre-benefit period shall be ten (10) years; for participants age 50-54 as of the date of enrollment of these plan agreements, the pre-benefit period shall end on the participant's first anniversary date after age 65. For participants under 50 years of age as of the date of enrollment of these plan agreements, the pre-benefit period shall be fifteen (15) years.

Note #3 - Some limitations of the highest year of annual compensation for calculation purposes.

Note #4 - Plan legal agreements are ultimately determinative of the rights, duties and obligations of the parties. In the event plan documents differ from these materials, plan documents will govern.

FOR ILLUSTRATION PURPOSES ONLY. NOT INTENDED
TO REPRESENT THE FINAL AGREEMENTS OF THE PROGRAM.

SUPPLEMENTAL EXECUTIVE BENEFIT AGREEMENT (SEBA)

ELIGIBILITY REQUIREMENTS

Defer a Minimum of 5% of Current Year
Earned Income in the Non-Qualified
Deferred Compensation Agreement

PARTICIPANT'S CONTRIBUTIONS

\$0.00

SEBA BENEFITS VESTING PERIOD

7 Year Vesting Period:

First 4 Years • 10% Each Year
Next 3 Years • 20% Each Year

NUMBER OF YEARS BEFORE BENEFITS BEGIN

10-15 Years (See Note #2)

BENEFIT DISTRIBUTION PERIOD

A Period Certain

Monthly for 180 Months (15 Years)

BENEFIT DISTRIBUTION AMOUNT

25% of the Participant's Highest 3 Years
Average of Crye-Leike's 1099 Misc.
Earnings During the Pre-Benefit
Distribution Period (See Note #3)

DEATH BENEFITS

Pre-Benefit Age Death Benefit
Post-Benefit Age Death Benefit
\$25,000 Burial Benefit
\$100,000 Death Benefit

(SEE NOTE #4)