

**TERMS AND CONDITIONS  
LEAD GENERATION PROGRAM**

In addition to the declarations and agreements noted in your Independent Representative Agreement, your obligations as a distributor of The EDGE's insurance products, via our Lead Generation Program, are outlined below.

It is understood and agreed between The Edge Benefits Inc. (herein after referred to as "the EDGE") and the advisor (hereinafter referred to as "You") that the EDGE will forward to You warm Leads (in your area) generated by consumer requests for further product information received by the EDGE via our 1-800 CALL CENTRE or website.

The EDGE will assign Leads via your EDGE Sales Consultant within 48 hours (business days) of receiving said Lead. You agree to attempt contact with the Leads within 48 hours (business days) of receiving the Lead.

You agree to update the Lead Generation System in order that the EDGE may track the experience of the consumer. You understand and agree that any assigned Leads that are not contacted within 5 business days may be revoked, and reassigned for handling.

You agree to use the EDGE insurance product lines wherever possible to fulfill the insurance needs of the client, and not to solicit non EDGE premium for similar product offerings by an EDGE competitor.

You agree to the amended compensation for sales generated as a result of the Lead Generation Program as follows:

**Levelized Compensation**

Disability (injury only or Injury and Illness), Business Overhead (injury only or Injury and Illness) will be paid at 15% first year, and 8% on renewals before bonus.

Bonus compensation of an additional 10% FYC, and 2% renewals, is available on this base for advisors placing in excess of \$15,000 with us. The combination of the revised base and bonus would bring the FYC to 25%, and the Renewals to 10%.

**Heaped Compensation**

Disability (injury only or Injury and Illness), Business Overhead (injury only or Injury and Illness) will be paid at 25% first year, and 5% on renewals before bonus.

Bonus compensation of an additional 15% FYC, and 0% renewals, is available on this base for advisors placing in excess of \$15,000 with us. The combination of the revised base and bonus would bring the FYC to 40%, and the Renewals remain at 5%.

The EDGE requires You to fully understand The EDGE insurance products you offer and to provide complete and accurate explanations of these products to clients. You are responsible for ensuring that You have attended training sessions offered by The EDGE on its current application forms and marketing material – it is not sufficient that you may have been trained on the use of older versions of these documents. If You have not attended a training session offered by The EDGE on its current application forms and marketing material, or if You are unsure whether You have done so or if You have any questions regarding these documents, Please speak to your EDGE Sales Consultant to obtain proper training or clarification before proceeding to market EDGE insurance products.

By clicking "I Accept" below, you are confirming that: (1) you have attended a training session offered by The EDGE on its current application forms and marketing material; (2) you understand these documents and The EDGE products they cover; (3) you acknowledge your responsibility to advise each client on the right insurance products to meet his or her insurance needs and to make full disclosure about The EDGE products to each client at the point of sale, including explaining the cost and coverage of the policy to the client and advising the client about policy exclusions and limitations; and (4) to agree to adhere to the Lead Generation Program Terms and Conditions.