

CLASS TWO

PAY INCENTIVES & BONUSES

Understanding Your TVC Marketing Plans & Bonuses

UNDERSTANDING YOUR MCA MARKETING PLAN FOR DIRECT SALES

TITLE CODES & TITLES

Associate: Independent Contractor who qualifies for commission advance.

Executive Director: Associate with 36 or more PGV in the previous month, who has 1 or more qualified 1st generation Associates with 36 or more PGV in the previous month.

Senior Director: Associate with 36 or more PGV in the previous month who has 3 or more qualified 1st generation Executive Directors with 36 or more PGV in the previous month are promoted to Senior Director.

National Director: Associate with 36 or more PGV in the previous month who has 5 or more qualified 1st generation Executive Directors with 36 or more PGV in the previous month are promoted to National Director.

National Training Director: Associate who in any one calendar month has 36 or more PGV, an ACTIVE PERSONAL MEMBERSHIP, with an on-going payment method, of \$39.99 per month or greater and who have 20 or more qualified 1st generation Executive Directors with 36 or more PGV in that same calendar month, qualify as a National Training Director. National Training Directors are vested for earned commissions and overrides and never have to re-qualify for earned commissions and overrides, as long as they keep an ACTIVE PERSONAL MEMBERSHIP, with an on-going payment method, of \$39.99 or greater in force.

The graphic below shows the levels you earn overrides on and number of generations you receive overrides on, based upon your title qualification.

Personal Sales	Annual Override on Downline Sales			
Associate	Executive Director	Senior Director	National Director	Natl. Training Director*
Commission Advance	36 PGV in the Previous Month & 1 or More Qualifying Associates With 36 PGV in the Previous Month	36 PGV in the Previous Month & 3 or More Qualifying Executive Directors With 36 PGV in the Previous Month	36 PGV in the Previous Month & 5 or More Qualifying Executive Directors With 36 PGV in the Previous Month	36 PGV in the Previous Month & 20 or More Qualifying Executive Directors With 36 PGV in the Previous Month
On Affiliated sales, last 2 levels of override are reserved	1st Gen. Overrides	1st Gen. Overrides	1st Gen. Overrides	1st Gen. Overrides
	2nd Gen. Overrides	2nd Gen. Overrides	2nd Gen. Overrides	2nd Gen. Overrides
	3rd Gen. Overrides	3rd Gen. Overrides	3rd Gen. Overrides	3rd Gen. Overrides
	4th Gen. Overrides	4th Gen. Overrides	4th Gen. Overrides	4th Gen. Overrides
	5th Gen. Overrides	5th Gen. Overrides	5th Gen. Overrides	5th Gen. Overrides

* See National Training Director definition above for exact qualifications

DEFINITIONS

Personal Membership: A current, active membership of TVC Marketing is one of the following: Pro-Driver, Motor Club of America Enterprises, Inc. (MCA), Small Business Club of America (SBCA), or Auto Club of America (ACA).

Active Membership: Any PERSONAL MEMBERSHIP which is not past due on the payment of the membership dues.

Renewal: Any PERSONAL MEMBERSHIP which has been in the system for more than 12 months is paid 80% of first year earned commission as earned.

Personal Sales: Sale of a PERSONAL MEMBERSHIP made directly by an Associate.

Personal Sponsorship: When you have recruited and trained an Associate to work directly in your sales organization and they have written at least one sale.

Personal Group Volume (PGV): Total PERSONAL VOLUME CREDITS you earn in a given month.

Personal Volume Credits: Each NEW MEMBERSHIP sold with an on-going payment method, each annual RENEWAL of a MEMBERSHIP with an on-going payment method, each NEW PERSONAL SPONSORSHIP, and the holding of an ACTIVE PERSONAL MEMBERSHIP, with an on-going payment method, by an Associate carry Credit Values for PGV as seen below.

PERSONAL VOLUME CREDIT TABLE

PGV CREDIT TYPE	PRODUCT	CREDIT VALUE
Personal Sale	Any MCA	1
Personal Sale	Any TVC Pro-Driver	1
Personal Sale	Any SBCA	1
Personal Sale	ACA Master or Associate	1
Personal Sale	DriverShield Gas Matrix	1
Renewal (at Anniversary Month)	Any MCA	1
Renewal (at Anniversary Month)	Any TVC Pro-Driver	1
Renewal (at Anniversary Month)	Any SBCA	1
Renewal (at Anniversary Month)	ACA Master or Associate	1
Renewal (at Anniversary Month)	DriverShield Gas Matrix	1
Personal Sponsorship (New Associate)	N/A	1/6 of their PGV the first 3 months
Active Personal Membership in previous month	N/A	6
First Generation Associate with 36 PGV	N/A	6

Active Associate: To be an Active Associate you must meet one of the following:

1. Having sold a NEW MEMBERSHIP, with an on-going payment method, in the previous three (3) months and have any ACTIVE PERSONAL MEMBERSHIP, with an on-going payment method; **OR**
2. Make 1 new sale with on-going payment method in the previous month or sponsor 1 new associate in the previous month; **OR**
3. Be a new Associate in your first three (3) months with the company.

Qualified For Overrides on New Sales: Any ACTIVE ASSOCIATE with 36 PGV in the previous month; or a New Associate in their first 3 months with the company; or any ACTIVE ASSOCIATE can receive overrides on qualified sales by a newly recruited 1st generation recruit during that recruits first 3 month with the company.

Qualified For Earned Commissions on Direct Sales: Any ACTIVE ASSOCIATE with 36 PGV in the previous month and having an ACTIVE PERSONAL MEMBERSHIP, with on-going payment method, worth \$9.95 or greater.

Debit Balance: Any amount of money you have been advanced, charged, or bonused over and above what you have earned.

Company Incentives and Promotions: Company programs which will vary from time to time at the Company's option, and are subject to change without notice. (Advances, commissions, rewards, bonuses, etc. are considered Company Incentives and/or Promotions).

Statement and Commission Checks: Any commissions or adjustments will be viewable in your back office on your website, at the companies option and are subject to change without notice.

Earned Commission: Associate's earned commission pays back their debit balances based on collected funds. Anything that is sold "as-earned" and never advanced, is paid "as-earned" for twelve (12) months as long as you are an ACTIVE ASSOCIATE. Once your debit balance is zero, all earned commissions are paid to you, as long as you are an ACTIVE ASSOCIATE with an ACTIVE PERSONAL MEMBERSHIP, with an on-going payment method, worth \$19.95 per month or more and you qualify with 36 PGV the previous month, or you have qualified for vesting as National Training Director.

ADDITIONAL INFORMATION

1. Checks of \$10.00 or more may be paid via the following methods:
Direct deposit
2. A Data Processing Fee will be deducted from weekly commission checks, according to the following chart:

WEEKLY COMMISSIONS	FEE
Up to \$100	\$ 3.00
\$101 to \$200	\$ 6.00
\$201 to \$300	\$ 9.00
\$301 to \$400	\$12.00
\$401 and above	\$15.00
3. Chargebacks:
 - a. If you sell 15 or more processable MCA Total Security memberships with an on-going payment method in one week, you will receive a Chargeback Bonus for any Chargebacks incurred during the week.
 - b. Chargebacks will not exceed 50% of your check. Any balance will be added to your debit balance.
4. You can enroll a member with credit card information on the computer until Midnight (CST) Saturday night, and they will be processed on Thursday and paid on Friday the following week. You will know immediately if the credit card is valid if you process your application through the website.

5. Checks take a minimum of four (4) working days to clear, so they must be in by Midnight, Monday to pay the following Thursday. You should always input your applications daily from the website to ensure they clear in time for your check.
6. The week the payment clears for an application is the week it will count and pay your commission.
7. All memberships including MCA, Pro-Driver , ACA and SBCA count for count to determine the level of your advance commissions.
8. Based on your sales production, you will receive a "Winner's Pack" of sales materials each week, which will allow you to continue to build your business at no cost to you.

BONUSES

Health Bonus

To qualify for the health bonus you must have an ACTIVE MEMBERSHIP with an on-going method of payment worth \$39.99 or greater. Once you qualify, the Health Bonus is strictly based on personal sales count each month. (The following indicates potential Health Bonus based on sales of MCA memberships with on-going pay.)

\$100 - 45 Memberships per Month - Average 11.25 Memberships per Week
 \$213 - 65 Memberships per Month - Average 16.25 Memberships per Week
 \$380 - 85 Memberships per Month - Average 21.25 Memberships per Week
 \$480 - 105 Memberships per Month - Average 26.25 Memberships per Week
 \$525 - 190 Memberships per Month - Average 47.5 Memberships per Week
 \$600 - 250 Memberships per Month - Average 62.5 Memberships per Week

Cash Winner Bonus

The amount of cash you earn for each sale with on-going payment increases the more sales you make each week. For example, when you sell Total Security memberships, you could earn: from \$80.00 to \$90.00 per sale. The difference between the base commission and the commission you are paid as the result of your sales count is your Cash Winner Bonus.

MCA Membership Sales Per Week	Comm Adv per Total Security Membership	Comm Adv per Security Plus Membership	Comm Adv per Security Membership
1	\$80.00	\$60.00	\$40.00
5	\$82.00	\$61.50	\$41.00
10	\$84.00	\$63.00	\$42.00
15	\$86.00	\$64.50	\$43.00
20	\$88.00	\$66.00	\$44.00
30	\$90.00	\$67.50	\$45.00

All Bonuses are based on commissionable and processable sales with on-going payment method.

Advance commissions are paid on Visa, MasterCard and Discover credit cards, as well as, electronic fund transfers from your established personal checking account. Commission on all other form of payment are paid as-earned, such as but not limited to, prepaid credit cards, gift cards, one-time pay cards, on-line banking accounts, offshore accounts etc. Any individual who gives away membership or charges multiple memberships to the same credit card or bank account will also be paid as-earned. Group sales are paid as earned.

Marketing Plans, Bonuses, Incentives, Product Availability, Policies and Procedures and etc., may be amended by the Company from time to time without notice at its sole discretion and without consent of Associates or any related party.