



PREMIUM LEGAL GROWTH NETWORK

Build a team. Earn every month they stay active.

The Premium Legal Growth Network rewards representatives who recruit and develop other representatives — with a monthly share of every policy written anywhere in their line.

MONTH 6

R3 750

per month, part-time

MONTH 12

R9 610

per month, full-time income

MONTH 24

R35 797

per month — R429 564 a year

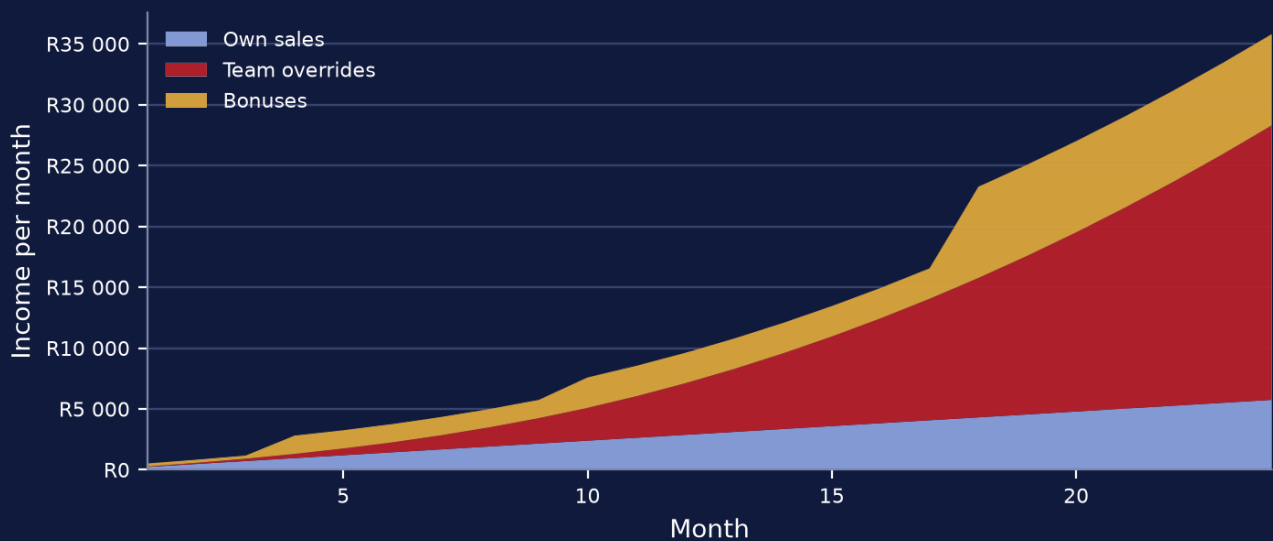


Illustration on an average premium of R399 — not guaranteed earnings.



Why the Growth Network works

Paid every month

Team commission is a residual — it repeats for as long as the policy stays active.

Unlimited generations

Reach Director rank and you earn on every generation below you, not just a few.

Four clear ranks

Your rank lifts automatically as your own and your team's active policies grow.

Built to last

All payouts on one policy are capped at 25% of the premium, so your income stays fundable.

Every generation pays you a share

You keep your normal writing commission of 10% to 20% on your own sales. On top of that, you earn these monthly rates on the premiums written by your team.

Level	Who it is	Monthly rate
Level 1	Your own recruits	4%
Level 2	Their recruits	2%
Level 3	Third generation	1%
Level 4	Fourth generation	0.5%
Level 5+	Every further generation	0.25%

Direct commission plus all team commission on any single policy is capped at 25% of that monthly premium.

Your rank decides how deep you earn

Rank	Depth	Qualification	Benefit
Bronze	2 levels	Starting rank — every active representative	Earn 4% and 2% on the first two levels of your team
Silver	3 levels	3 active policies of your own + 3 active team policies	Unlocks level 3 at 1%
Gold	5 levels	5 active policies of your own + 10 active team policies	Unlocks levels 4 and 5
Director	Unlimited	10 active policies of your own + 30 active team policies	Earn on every generation below you, for as long as they stay active



WORKED EXAMPLE

One Comprehensive policy at R399

Who earns	Rate	Per month
Writing representative	15%	R59.85
Level 1 recruiter	4%	R15.96
Level 2 recruiter	2%	R7.98
Level 3 recruiter	1%	R3.99
Level 4 recruiter	0.5%	R2.00
Level 5 recruiter	0.25%	R1.00
Total paid out	22.75%	R90.78

Total payout stays inside the 25% cap, funded entirely by the monthly premium.

What that becomes as your line grows

5 policies of your own — about R300 per month

Comprehensive plans at 15% direct commission

10 of your own plus 50 across two generations — about R2 300 per month

Direct earnings plus level 1 and level 2 overrides

A 9 000-policy organisation across five generations — R21 900 or more per month

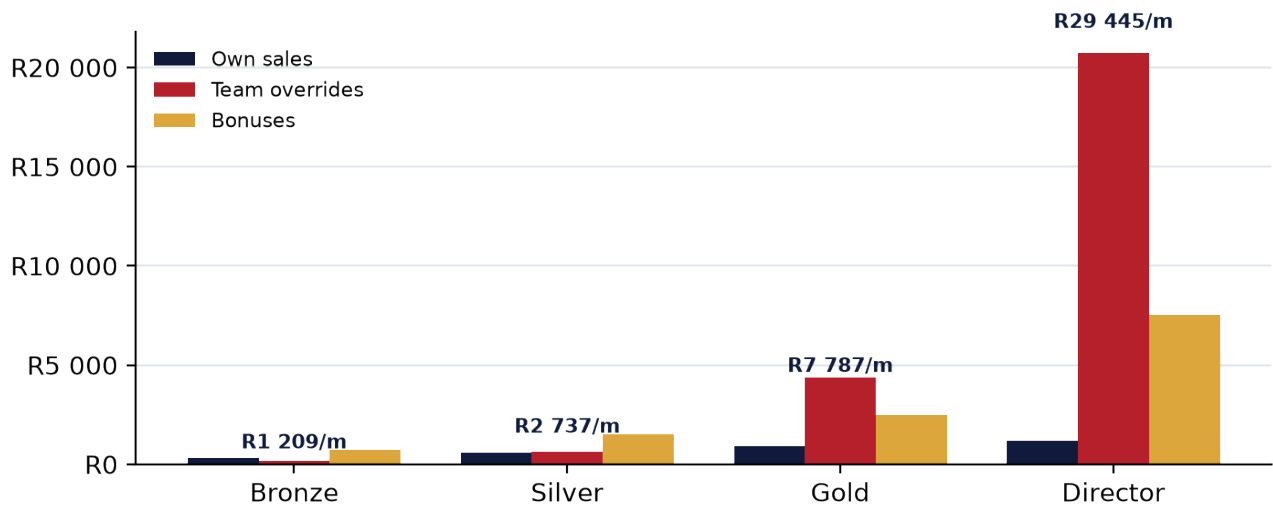
Residual — paid every month the policies stay active



RANK BY RANK

From side income to a Director's income

Own sales, team overrides and bonuses at each rank, on an average premium of R399.



Rank	Stage	Own policies	Policies in your line	Per month	Per year
Bronze	Side income (Month 1 - 3)	5	10	R1 209	R14 506
Silver	Serious part-time (Month 4 - 8)	10	50	R2 737	R32 843
Gold	Full-time income (Month 9 - 18)	15	1 175	R7 787	R93 441
Director	Leadership income (Year 2)	20	9 300	R29 445	R353 340

Illustration only. Your actual income depends on the policies you and your team write and keep active.

What each rank includes

Bronze — earns 2 levels deep. **Qualification:** Starting rank — every active representative. **Benefit:** Earn 4% and 2% on the first two levels of your team.

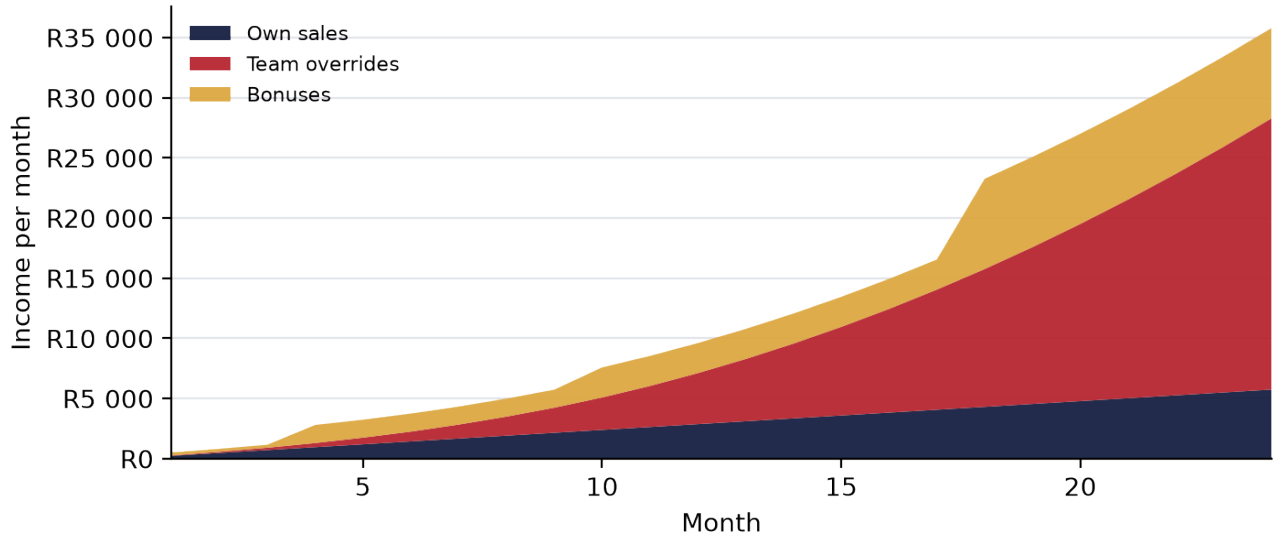
Silver — earns 3 levels deep. **Qualification:** 3 active policies of your own + 3 active team policies. **Benefit:** Unlocks level 3 at 1%.

Gold — earns 5 levels deep. **Qualification:** 5 active policies of your own + 10 active team policies. **Benefit:** Unlocks levels 4 and 5.

Director — earns unlimited deep. **Qualification:** 10 active policies of your own + 30 active team policies. **Benefit:** Earn on every generation below you, for as long as they stay active.

What 24 months of hard work pays

One committed representative writing 4 policies a month and introducing 2 new representatives a month, on Comprehensive cover at R399. Every rand shown is funded by real monthly premiums.



Month 24 total: **R35 797 per month** — R429 564 for the year.



BONUSES

Six ways to earn on top of commission

Every bonus is paid out of the same premium pool, so the plan stays affordable no matter how big the network grows.

Fast Start bonus

R750 once-off

Write 5 personal policies inside your first 30 days.

Recruiter bonus

R500 per recruit

Paid for every representative you sign who writes 3 policies in their first 60 days.

Rank advancement bonus

R1 000 / R3 500 / R10 000

Paid once when you first reach Silver, Gold and Director.

Consistency bonus

R1 500 - R4 000 monthly

R1 500 for 10 new personal policies in a calendar month, R4 000 for 25 or more.

Team production bonus

R2 500 - R7 500 monthly

R2 500 when your organisation writes 100 new policies in a month, R7 500 from 250.

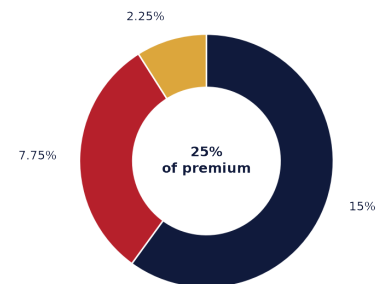
Retention bonus

+1% on the premium

An extra 1% every month on any policy of yours still active after 12 months.

How we afford it — from premiums alone

Of every R399 monthly premium, no more than 25% ever leaves the business as representative earnings. That budget is split three ways — and the bonus pool is a fixed 2.25% slice, which is why bonuses can be paid every single month.



Where the premium goes	Share
Writing representative	15%
Team overrides (all levels)	7.75%
Bonus pool	2.25%
Maximum total payout	25%

The rules

- Team commission is paid every month a policy stays active — not only in month one.
- You earn on unlimited generations once you reach Director rank; lower ranks earn down to their unlocked depth.
- The total team payout on any single policy is capped so that direct commission plus team commission never exceeds 25% of that premium.
- Only active representatives earn. A representative who goes inactive is skipped and the line compresses upward.
- Your rank is recalculated automatically from your own active policies and your team's active policies.
- Commission is calculated on the monthly premium, excluding any once-off fees.



NEXT STEP

Start building your network today

Three steps to your first team commission

- 1 Sign in to the Premium Legal portal at premiumlegal.co.za/portal
- 2 Open My network and copy your personal invite link
- 3 Share it — everyone who joins through it is recorded under you automatically

Questions about the plan?

Call **087 095 8399**, email info@premiumlegal.co.za or visit premiumlegal.co.za/network for the live earnings graphs.

Premium Legal · 52 Strand Street, Woodstock, Cape Town. All figures in this document are illustrations based on an average monthly premium of R399 and are not guaranteed earnings. Commission is paid only on active policies and is subject to the Growth Network rules and the Premium Legal representative agreement.