



SHARE TO GET REWARDS

June 23, 2025

Shared Vision, Shared Success

Value-aligned
Members

=

Stable Retention Rate

=

GDM's Long-term
Growth Engine

Trust comes from being professional, clear, and transparent.

Clarify both service fees and future shared contributions to avoid member dropouts.

Strictly avoid insurance terms—Good Driver Mutuality is not an auto insurance product.

Prioritize steady, sustainable growth.

1. Leadership Reward

Member	Affiliates										Commission paid immediately
	L1	»»»	L2	L3	L4	L5	L6	L7	L8	L9	Commission based on Mutuality Plan Quote Amount
	Directly refer 5 vehicles	Rank Advancement & Maintenance Requirements:	6	7	8	9	10	11	12	12	
	<ul style="list-style-type: none"> ➤ Training ➤ Examination ➤ Enrollment Fee: \$9.90 	<ul style="list-style-type: none"> ➤ Accumulated points (500 per vehicle) ➤ Max single line percentage: 40% 	7,500 15 vehicles	20,000 40 vehicles	50,000 100 vehicles	125,000 250 vehicles	300,000 600 vehicles	750,000 1,500 vehicles	2,000,000 4,000 vehicles	5,000,000 10,000 vehicles	
✓	✓		✓	✓	✓	✓	✓	✓	✓	✓	10%
	✓		✓	✓	✓	✓	✓	✓	✓	✓	8%
			✓	✓	✓	✓	✓	✓	✓	✓	5%
				✓	✓	✓	✓	✓	✓	✓	3%
					✓	✓	✓	✓	✓	✓	2%
						✓	✓	✓	✓	✓	1.5%
							✓	✓	✓	✓	1.5%
								✓	✓	✓	1.5%
									✓	✓	1.5%
										✓	1%

Retention Requirement: If a mutuality plan is canceled within 90 days, any points awarded will be deducted, and rewards previously given will be subtracted from future rewards. Your team's 90-day retention rate must be 85% or higher. Please stay updated on the retention rate via the GDM App.

Rank Maintenance: Affiliates must maintain the required number of valid directly referred Mutuality Plans for their level. Falling below this threshold triggers a 30-day review period, during which rewards exceeding the downgraded level are frozen. If restored within the period, frozen rewards are released with no downgrade. Otherwise, the Affiliate is downgraded (potentially multiple levels) to match their current valid plan count.

Limited-time Rewards

Complete Tasks from Day One		Reward	
1	<p>► Within 20 Days of Joining GDM</p> <p>Complete 5 direct vehicle referrals, finish the Achievers Training, reach L1 Affiliate status, and join the Affiliate group on the Affiliate Lark App.</p>	20%+\$300	
2	<p>► Within 40 Days of Joining GDM</p> <p>Reach L2 Affiliate status and help 3 of your direct referrals each enroll 3 new mutuality plans.</p>	\$750	
3	<p>► Within 60 Days of Joining GDM</p> <p>Achieve L3 Affiliate status and develop one L2 Affiliate in each of your three independent teams.</p>	\$2,500	
4	<p>► Limited to 15 Units</p> <p>Awarded to the top 15 affiliates who reach L6 and develop three independent L3 teams.</p>	Tesla Model 3	

Campaign Period: Reward ① is limited to the first 200 L1 advancements. To qualify for Rewards ① and ②, tasks must be completed between June 8, 2025, and September 30, 2025. **Members who join GDM on September 30, 2025, will still be enrolled in the campaign and have 60 days from their enrollment date to complete the tasks above for reward eligibility.**

Reward Payment: For Reward ①, a 10% commission will be paid daily for every batch of 5 or more directly referred vehicles, with an additional 10% commission reprocessed on Day 20 and all payments finalized within 7 days. Rewards ② and ③ will be paid daily once each task is completed, with payouts issued within 7 days. Reward ④ delivery time is determined by the car dealer.

Retention Rate Requirement: Your team's 90-day retention rate must be 85% or higher. You can track your retention rate in real time through the GDM App.

2. Bonus Pool



Reward Eligibility:

1. Be at least an L5 affiliate.
2. At least three independent teams (excluding L9 independent teams) must each increase by 40 cars within a calendar month. Monthly new points distributed to you must be greater than or equal to 20,000.

For each new Mutuality Plan,
3.5% of the Quote Amount

will be distributed to 3 bonus pools

	A	B	C
	1.5%	1%	1%
3 independent teams	√		
4 independent teams	√	√	
5 independent teams	√	√	√

Points Distribution Rules: Points can be distributed along the invitation relationship chain, until the points reach the first person at L9 level, after which the points will no longer be distributed.

Performance Requirement: To ensure market competitiveness and align with business growth, performance criteria for the bonus pool will be adjusted and optimized in response to actual circumstances.

Reward Payment Timing: Rewards are paid in the month after you meet the qualification criteria. For example, if you qualify in February, you'll receive your reward in March.

Retention Rate Requirement: To receive rewards, the 90-day retention rate must be 85% or higher, and there should be no fraudulent activities during this period. Please monitor the retention rate through the GDM App.

3. 2025 Regional Reward

For each new Mutuality Plan,

1% of the Quote Amount in the reward region will be evenly distributed among regional partners.

TOP100 L6

First Round Qualification:

1. The first 100 affiliates to upgrade to L6 (in order of achievement) can select their preferred region.
2. Region selection is first-come, first-served, based on available capacity (see table).
3. Rewards will be evenly distributed among the qualified affiliates in each region.
4. The first Reward Distribution Period: Until December 31, 2025.
5. Retention Rate Requirement: The team's 90-day retention rate must be 85% or higher, and there should be no fraudulent activities during this period. A 7-day review period is required before region selection. During the reward distribution process, the retention rate will be continuously evaluated; if it falls below 85%, rewards will be suspended. Please monitor the retention rate through the GDM App.

Second Round Qualification:

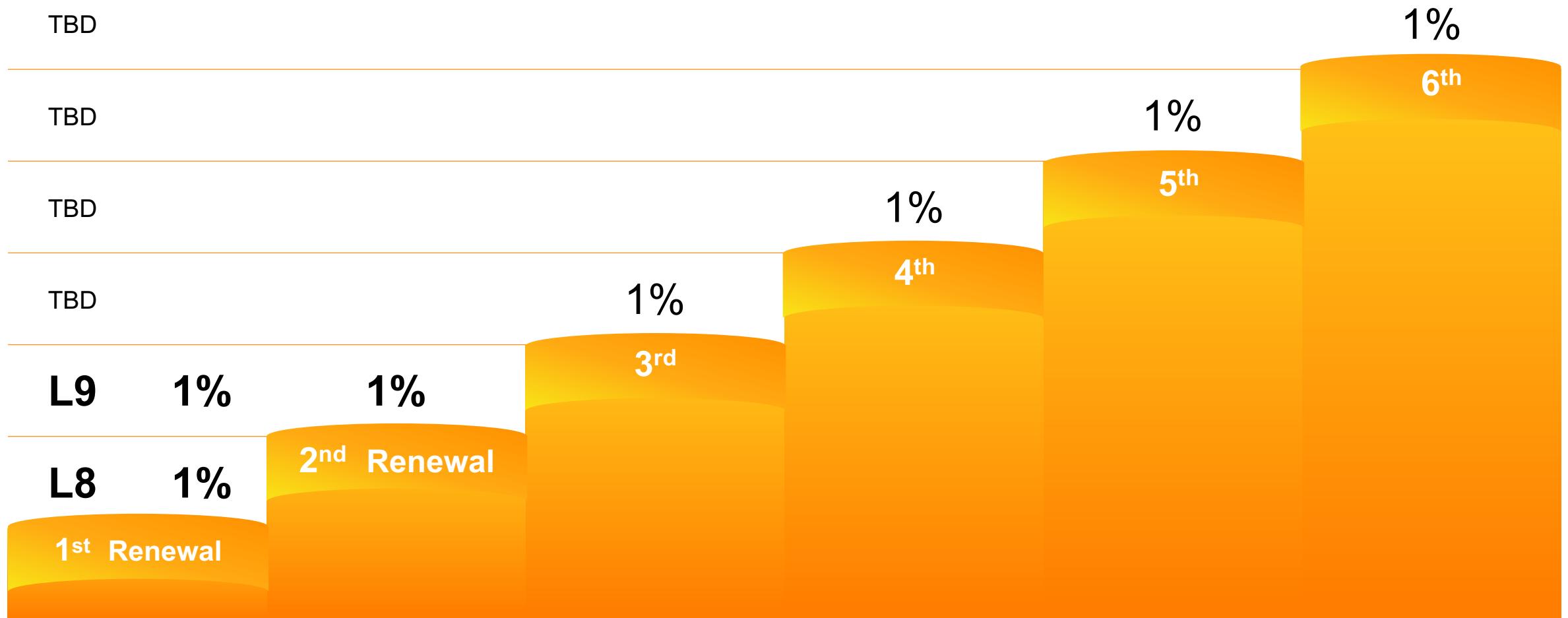
Eligibility for the 2026 Regional Reward is based on New Points accumulated between January 1, 2025 and December 31, 2025 (excluding L9 independent team).

Third Round Qualification :

TBD

Area	Number of Partners
California	5
Texas	4
Florida	4
Ohio	3
Pennsylvania	3
Illinois	3
Michigan	3
Georgia	2
North Carolina	2
New Jersey	2
Virginia	2
Washington	2
Tennessee	2
Arizona	2
Indiana	2
Missouri	2
Wisconsin	2
Los Angeles	2
Other Areas	1

4. Mutuality Plan Renewal Rewards



Renewal Reward Exclusion: L8 Affiliates are not eligible to receive renewal rewards generated by other L8 Affiliates within their team. Likewise, L9 Affiliates do not earn renewal rewards from renewals generated by fellow L9 team members.

Future Renewal Rewards: Rewards for the third to sixth renewal will be announced at a later date.

Retention Rate Requirement: The 90-day retention rate must be 85% or higher, and there should be no fraudulent activities during this period. Failure to meet these criteria will result in the suspension of rewards. Please monitor the retention rate through the GDM App.

You can build a L9 team with the 5533 strategy

Affiliate Level	Vehicle Referrals Requirement within the independent team	Direct Vehicle Referrals Requirement	Each referrer aims to directly refer 5 vehicles	Each referrer focuses on helping their 3 direct team promoters duplicate the process.	Total Vehicles Referred
L1	5	5	5	1	5
L2	15	6	5	3	15
L3	40	7	5	9	45
L4	100	8	5	27	135
L5	250	9	5	81	405
L6	600	10	5	243	1,215
L7	1,500	11	5	729	3,645
L8	4,000	12	5	2,187	10,935
L9	10,000	12	5	6,561	32,805

Disclaimer: The figures are an estimate based on our internal models. Actual results may vary depending on other factors. Not a guarantee of specific referral numbers or associated earnings.

3 Key Tools for Referral Success

Break Down the Mutuality Plan Quote Sheet

Mutuality Plan Quote

Expected Plan Period 06/03/2025 - 12/02/2025

GDM Service Details

Foundational Services	
Collision	Damage caused by impact with another vehicle or object.
Comprehensive	Damage caused by events other than collision (e.g., theft, fire, hail, flood, vandalism).
Optional Services	
Transportation Assistance	Allowance for car rental or transportation service during repair downtime.
Glass out-of-pocket waiver	No out-of-pocket payment needed for glass-only repairs.

Quote Details

Vehicle 1	VIN
2017 HONDA Civic	19XFC 03225

Selected Options

Item	Description
Collision	OOP \$1000
Comprehensive	OOP \$1000 OOP (Out-of-Pocket) costs are the repair expenses for which the plan holder is responsible.
Transportation Assistance	Limits: \$40/day, max \$1,200
Glass out-of-pocket waiver	\$0 out-of-pocket for glass-out-of-pocket damage repairs

Selected Options

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Comprehensive	OOP \$1000 OOP (out-of-pocket) costs are the repair expenses for which the plan holder is responsible.
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Glass out-of-pocket waiver	\$0 out-of-pocket for glass-out-of-pocket damage repairs

Share Your Personal Quote Example

Sharing Details

Mutuality Plan Quote: \$1,082.65

Service Fee (per 6 months): \$216.53

Pledge Amount: \$866.12

Effective Date	Every Monday	Weekly Sharing Amount <small>Transaction Fee Included</small>
1/27/2024		
1	12/09/2024	\$0.00
2	12/16/2024	\$0.00
3	12/23/2024	\$0.00
4	12/30/2024	\$33.85
5	01/06/2025	\$2.98
6	01/13/2025	\$7.45
7	01/20/2025	\$24.34
8	01/27/2025	\$4.07
9	02/03/2025	\$0.00
10	02/10/2025	\$0.00
11	02/17/2025	\$3.19
12	02/24/2025	\$2.37
13	03/03/2025	\$33.85
14	03/10/2025	\$0.00
15	03/17/2025	\$2.80
16	03/24/2025	\$0.00
17	03/31/2025	\$0.00
18	04/07/2025	\$0.00
19	04/14/2025	\$0.00
20	04/21/2025	\$0.00
21	04/28/2025	\$2.44
22	05/05/2025	\$0.00
23	05/12/2025	\$0.00
24	05/19/2025	\$3.75
25	05/26/2025	\$17.79

Frequency	Percentage
1-3 times	67.92%
4-6 times	20%
7-9 times	12.08%

Congratulations on staying accident-free
You've saved 67.92% on costs

Cost Analysis
As of May 26, 2025

- Service Fee: \$
- Weekly Sharing
- Pledge Balance

10:05

< Plan Details >






2022 SUBARU Forester

Expires on Nov 7, 2025

Plan No. 5009675418192222267

Plan Period May 8, 2025 - Nov 7, 2025, PST

Pledge Balance \$421.01

Holder & Listed Drivers Manage
 ABQ070801 WANG

Vehicle
 2022 SUBARU Forester
 VIN: JF2SKAP6CNH467913

Mailing Address
 11415CHARLOTTEAVE

Quote Summary
 Quote Price \$552.41

Use Real Savings Stories from GDM Spotlight

Sale Drivers Get Real Savings with GD at the End of Their Mutuality Plan

\$157,423.23

Collectively Saved By all These Members

Member ID	Amount	Member ID	Amount	Member ID	Amount	Member ID	Amount
17317-2862	\$318.76	10216-0000	\$660.40	10214-0442	\$121.17	16114-1614	\$118.28
17317-2863	\$318.76	10216-0001	\$660.40	10214-0443	\$121.17	16114-1615	\$118.28
17317-2864	\$320.83	10216-0011	\$678.80	10243-0642	\$246.26	16114-1616	\$170.24
17317-2865	\$320.83	10216-0012	\$678.80	10243-0643	\$246.26	16114-1617	\$170.24
17317-2866	\$320.83	10216-0013	\$678.80	10243-0644	\$246.26	16114-1618	\$170.24
17317-2867	\$320.83	10216-0014	\$678.80	10243-0645	\$246.26	16114-1619	\$170.24
17317-2868	\$320.83	10216-0015	\$678.80	10243-0646	\$246.26	16114-1620	\$170.24
17317-2869	\$320.83	10216-0016	\$678.80	10243-0647	\$246.26	16114-1621	\$170.24
17317-2870	\$320.83	10216-0017	\$678.80	10243-0648	\$246.26	16114-1622	\$170.24
17317-2871	\$320.83	10216-0018	\$678.80	10243-0649	\$246.26	16114-1623	\$170.24
17317-2872	\$320.83	10216-0019	\$678.80	10243-0650	\$246.26	16114-1624	\$170.24
17317-2873	\$320.83	10216-0020	\$678.80	10243-0651	\$246.26	16114-1625	\$170.24
17317-2874	\$320.83	10216-0021	\$678.80	10243-0652	\$246.26	16114-1626	\$170.24
17317-2875	\$320.83	10216-0022	\$678.80	10243-0653	\$246.26	16114-1627	\$170.24
17317-2876	\$320.83	10216-0023	\$678.80	10243-0654	\$246.26	16114-1628	\$170.24
17317-2877	\$320.83	10216-0024	\$678.80	10243-0655	\$246.26	16114-1629	\$170.24
17317-2878	\$320.83	10216-0025	\$678.80	10243-0656	\$246.26	16114-1630	\$170.24
17317-2879	\$320.83	10216-0026	\$678.80	10243-0657	\$246.26	16114-1631	\$170.24
17317-2880	\$320.83	10216-0027	\$678.80	10243-0658	\$246.26	16114-1632	\$170.24
17317-2881	\$320.83	10216-0028	\$678.80	10243-0659	\$246.26	16114-1633	\$170.24
17317-2882	\$320.83	10216-0029	\$678.80	10243-0660	\$246.26	16114-1634	\$170.24
17317-2883	\$320.83	10216-0030	\$678.80	10243-0661	\$246.26	16114-1635	\$170.24
17317-2884	\$320.83	10216-0031	\$678.80	10243-0662	\$246.26	16114-1636	\$170.24
17317-2885	\$320.83	10216-0032	\$678.80	10243-0663	\$246.26	16114-1637	\$170.24
17317-2886	\$320.83	10216-0033	\$678.80	10243-0664	\$246.26	16114-1638	\$170.24
17317-2887	\$320.83	10216-0034	\$678.80	10243-0665	\$246.26	16114-1639	\$170.24
17317-2888	\$320.83	10216-0035	\$678.80	10243-0666	\$246.26	16114-1640	\$170.24
17317-2889	\$320.83	10216-0036	\$678.80	10243-0667	\$246.26	16114-1641	\$170.24
17317-2890	\$320.83	10216-0037	\$678.80	10243-0668	\$246.26	16114-1642	\$170.24
17317-2891	\$320.83	10216-0038	\$678.80	10243-0669	\$246.26	16114-1643	\$170.24
17317-2892	\$320.83	10216-0039	\$678.80	10243-0670	\$246.26	16114-1644	\$170.24
17317-2893	\$320.83	10216-0040	\$678.80	10243-0671	\$246.26	16114-1645	\$170.24
17317-2894	\$320.83	10216-0041	\$678.80	10243-0672	\$246.26	16114-1646	\$170.24
17317-2895	\$320.83	10216-0042	\$678.80	10243-0673	\$246.26	16114-1647	\$170.24
17317-2896	\$320.83	10216-0043	\$678.80	10243-0674	\$246.26	16114-1648	\$170.24
17317-2897	\$320.83	10216-0044	\$678.80	10243-0675	\$246.26	16114-1649	\$170.24
17317-2898	\$320.83	10216-0045	\$678.80	10243-0676	\$246.26	16114-1650	\$1

GDM Committed to Quality Re for Members After Acciden

Examples of Great Repair Work and Happy C

GDM Mutuality FAQs | Steven, Your Mutuality Advisor, Has Got You Covered.

GDM's Mutuality Operations Team

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 Google Play](#)
[!\[\]\(93a800b136548d380c0cb54631afba93_img.jpg\)
 App Store](#)

How a Random Call Set a Bay Area Couple on a Mission for Safer Roads

We hoped we could make our roads safer

GDM: Quality Auto Repair with a Little Compassion



GDM delivers practical, reliable solutions

Services Transparency Invites **Spotlight**