

# SHARE TO GET REWARDS



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# Shared Vision, Shared Success

## **GDM's long-term** growth engine

**Stable Retention Rate** 

Value-aligned Members 2



#### 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

	Independent Affiliate Rank	L1	L2	<u>L3</u>	L4	<u>L5</u>	<b>L6</b>	<b>L</b> 7	<b>L8</b>	Lg	
	Directly Referred Vehicle Minimums	5	6	7	8	9	10	11	12	12	
Member	Advancement & Maintenance Requirements  • Accumulated points (500 per vehicle)  • Max single line percentage: 40%	5 directly referred vehicles 2,500 points	15 vehicles in group 7,500 points (Direct Points and Indirect Points)	40 vehicles in group 20,000 points (Direct Points and Indirect Points)	100 vehicles in group 50,000 points (Direct Points and Indirect Points)	250 vehicles in group 125,000 points (Direct Points and Indirect Points)	600 vehicles in group 300,000 points (Direct Points and Indirect Points)	1,500 vehicles in group 750,000 points (Direct Points and Indirect Points)	4,000 vehicles in group 2,000,000 points (Direct Points and Indirect Points)	10,000 Vehicles in group 5,000,000 points (Direct Points and Indirect Points)	nts nd (s)
10% (Commission for each directly referred vehicle)	Independent Affiliate Commission Level 1	10%	10%	10%	10%	10%	10%	10%	10%	10%	
	Level 2	8%	8%	8%	8%	8%	8%	8%	8%	8%	
	Level 3	Complete Training Compatibility exam Enrollment Fee: \$9.90	5%	5%	5%	5%	5%	5%	5%	5%	Commissions are based on the Mutuality Plan Quote
	Level 4			3%	3%	3%	3%	3%	3%	3%	Amount.
	Level 5				2%	2%	2%	2%	2%	2%	allocated for commissions
	Level 6					1.5%	1.5%	1.5%	1.5%	1.5%	in total
	Level 7						1.5%	1.5%	1.5%	1.5%	across all Levels.
	Level 8							1.5%	1.5%	1.5%	
	Level 9								1.5%	1.5%	
	Level 10									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. 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** June 8–September 30, 2025 **Complete Tasks** Rewards from Day One **▶ YOUR FIRST 20 DAYS** Complete 5 direct vehicle referrals, finish 20% + \$300 the Achievers Training, reach L1 Affiliate status, and join the Affiliate group on the Affiliate Lark App. **► YOUR FIRST 40 DAYS** Reach L2 Affiliate status and help 3 of \$750 your direct referrals each enroll at least 3 new mutuality plans from at least 3 new (15 vehicles) L2 members. ►YOUR FIRST 60 DAYS Achieve L3 Affiliate status and develop \$2,500 one L2 Affiliate in each of three (40 vehicles) L3 independent teams.

**Campaign Period:** June 8, 2025–September 30, 2025. Task 1 is limited to 200 L1 completions and will close once this limit is reached. Progress can be tracked in real time via the data published in the GDM App.

**Reward Payment:** After approval, bonuses of \$750 and \$2,500 will be paid on the 7th day of the following month.

**Retention Rate Requirement**: Your team's 90-day retention rate must remain at 85% or higher to qualify. You can monitor your retention rate in real time through the GDM App.

#### 2. Bonus Pool

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

will be distributed to bonus pools (A, B, C).

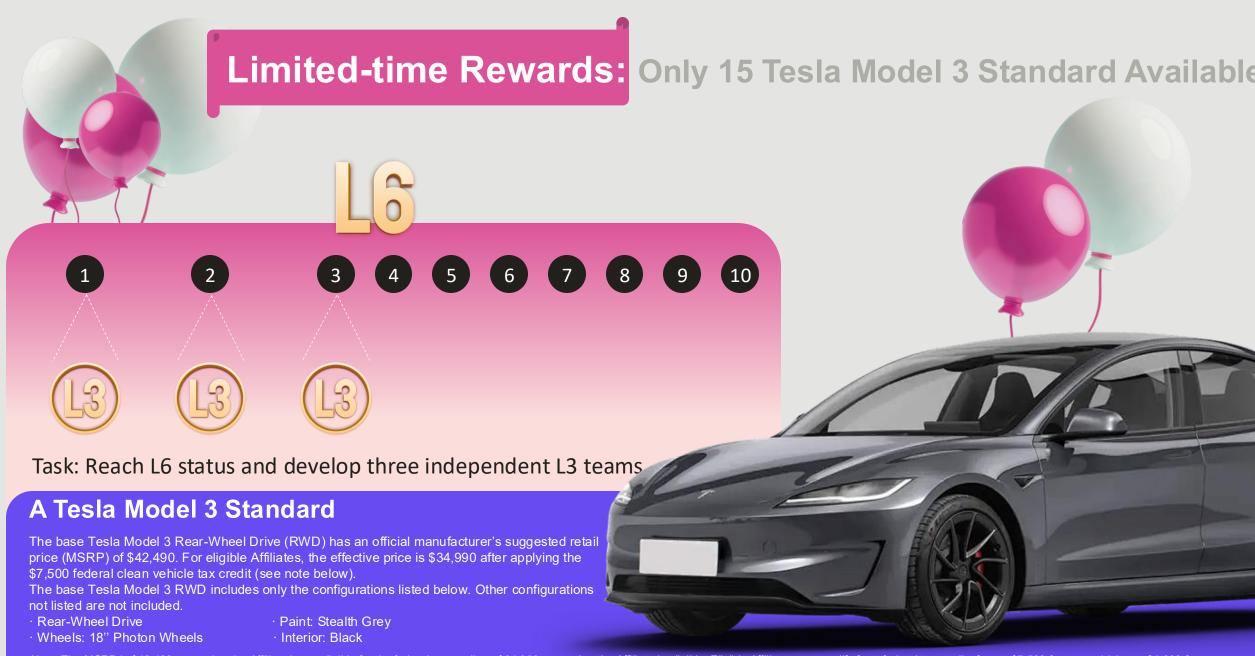


Points Distribution Rules: Points can be distributed along the invitation relationship chain, until the points reach the first person at L9 level, after which the points will no longer be distributed.

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.

Bonus Pool Distribution: Rewards are allocated into the corresponding bonus pool in the month following qualification. For example, if you meet the criteria in February, you'll be added to the March bonus pool and share rewards equally with other eligible participants.

**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. **Payment Processing:** If you qualify in February, your rewards begin accumulating in March and become available for withdrawal on the 7th of April.



Note: The MSRP is \$42,490, assuming the Affiliate is not eligible for the federal tax credit, or \$34,990, assuming the Affiliate is eligible. Eligible Affiliates may qualify for a federal tax credit of up to \$7,500 for new vehicles or \$4,000 for used vehicles, subject to applicable requirements and valid until September 30, 2025. Tax credit eligibility is not guaranteed; Affiliates should consult a qualified tax professional to determine their individual qualification.

#### 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.

## FIRST 100

# <u>L</u>6

#### **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:**

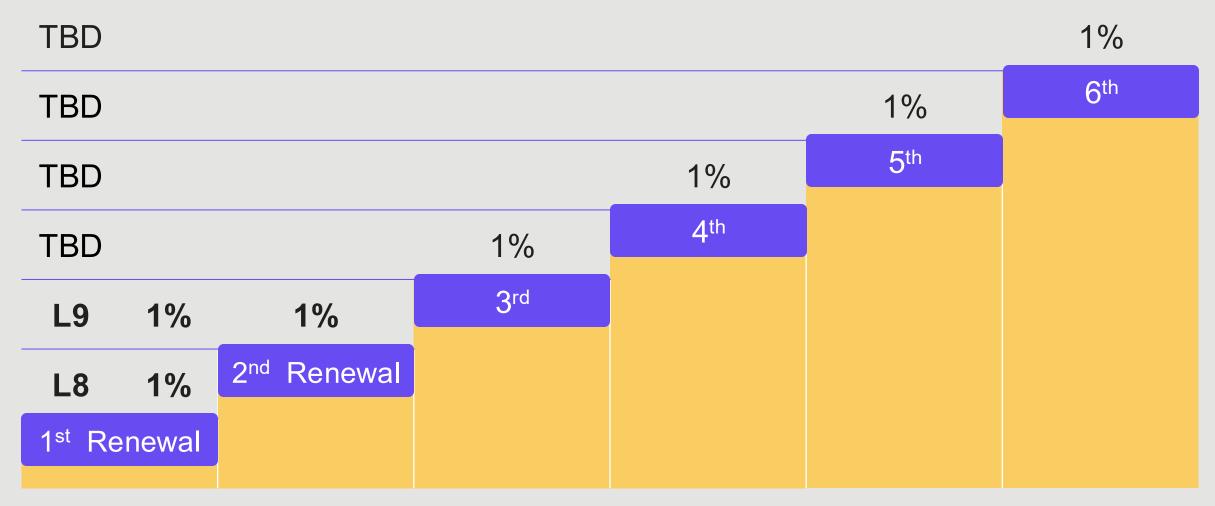
Eligibility for the 2026 Regional Reward is based on New Points accumulated between January 1, 2025 and December 31, 2025 (excluding L9 independent team).

#### **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 County	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 renweal 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