GOOD DRIVER
MUTUALITY

SHARE TO GET REWARDS

October 2025

Shared Vision, Shared Success

GDM's long-term growth engine

Stable Retention Rate

Value-aligned Members

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.

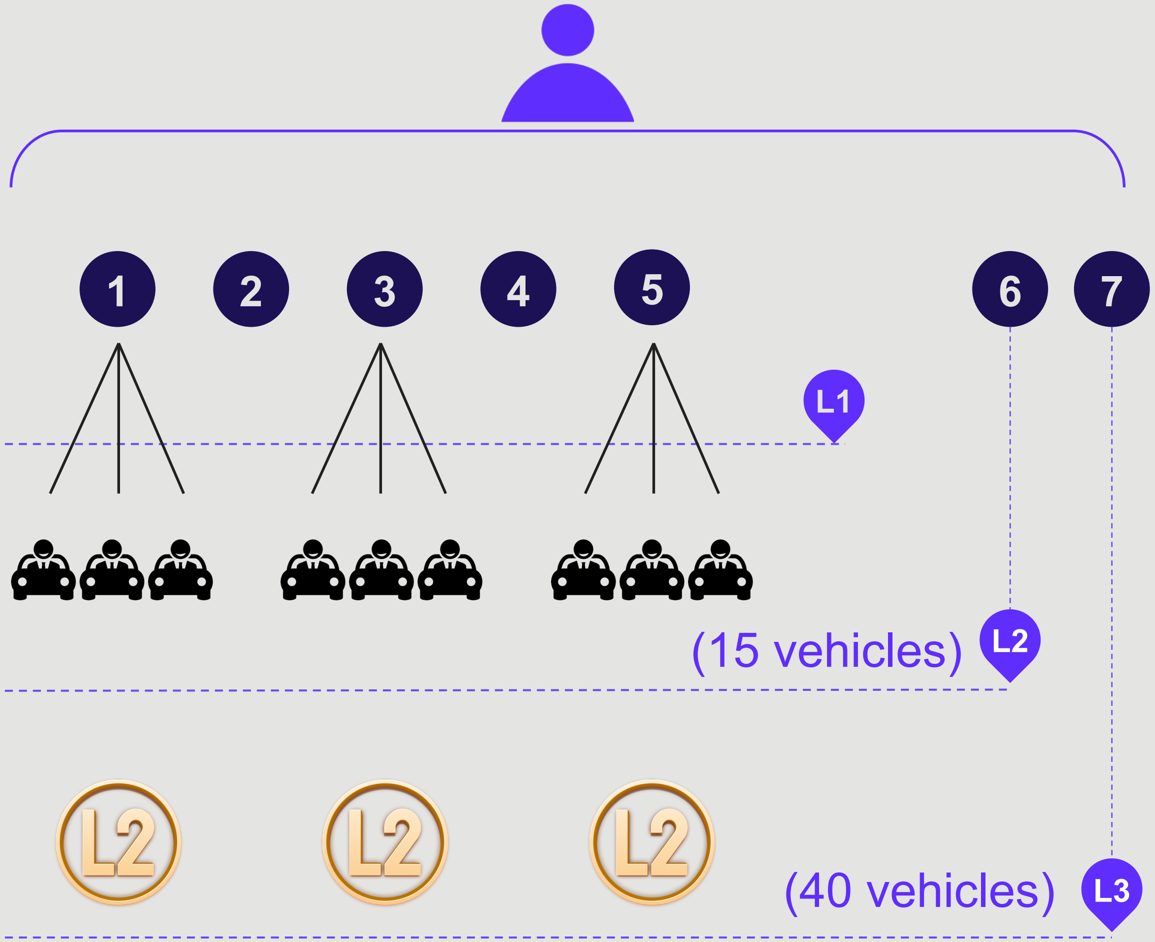
1. Leadership Reward

Member	Independent Affiliate Rank	L1	L2	L3	L4	L5	L6	L7	L8	L9	
	Directly Referred Vehicle Minimums	5	6	7	8	9	10	11	12	12	**Commissions are based on the Mutuality Plan Quote Amount.** **35% is allocated for commissions in total across all Levels.**
	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)*	
10% (Commission for each directly referred vehicle)		10%	10%	10%	10%	10%	10%	10%	10%	10%	Independent Affiliate Commission Level 1
		8%	8%	8%	8%	8%	8%	8%	8%	8%	Level 2
		Complete Training Compatibility exam Enrollment Fee: $9.90	5%	5%	5%	5%	5%	5%	5%	5%	Level 3
				3%	3%	3%	3%	3%	3%	3%	Level 4
					2%	2%	2%	2%	2%	2%	Level 5
						1.5%	1.5%	1.5%	1.5%	1.5%	Level 6
							1.5%	1.5%	1.5%	1.5%	Level 7
								1.5%	1.5%	1.5%	Level 8
									1.5%	1.5%	Level 9
										1%	Level 10

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

	Complete Tasks from Day One	Rewards
1	▸ **YOUR FIRST 20 DAYS** Complete 5 direct vehicle referrals, finish the Achievers Training, reach L1 Affiliate status.	+10%
2	▸ **YOUR FIRST 40 DAYS** Reach L2 Affiliate status and help 3 of your direct referrals each enroll at least 3 new mutuality plans from at least 3 new members.	$1,000
3	▸ **YOUR FIRST 60 DAYS** Achieve L3 Affiliate status and develop one L2 Affiliate in each of three independent teams，and join the Affiliate group on the Affiliate Lark App.	$3,000



Campaign End Date: December 30, 2025. Progress can be tracked in real time via the data published in the GDM App.
Reward Payment: After approval, bonuses of $1,000 and $3,000 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

L5

To earn the bonuses outlined below, each independent team must meet the monthly new point requirement for the subsequent month's reward payment.

	1	2	3	4	5	6	7	8	9
	20,000 40 *vehicles*	20,000 40 *vehicles*	20,000 40 *vehicles*	20,000 40 *vehicles*	20,000 40 *vehicles*				
A: 1.5%		√		√	√				
B: 1%				√	√				
C: 1%					√				

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.

Limited-time Rewards

Task: Reach L6 status and develop three independent L3 teams.

A Tesla Model 3 Standard (Only 15 Tesla Model 3 Standard Available)

The base Tesla Model 3 Rear-Wheel Drive (RWD) has an official manufacturer's suggested retail price (MSRP) of $42,490. For eligible Affiliates, the effective price is $34,990 after applying the $7,500 federal clean vehicle tax credit (see note below).

The base Tesla Model 3 RWD includes only the configurations listed below. Other configurations not listed are not included.

· Rear-Wheel Drive
· Wheels: 18'' Photon Wheels
· Paint: Stealth Grey
· Interior: Black

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 December 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 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 County	2
Other Areas	1

4. Mutuality Plan Renewal Rewards

	1st Renewal	2nd Renewal	3rd	4th	5th	6th
TBD						1%
TBD					1%	
TBD				1%		
TBD			1%			
L9	1%	1%				
L8	1%					

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

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.