

GOOD DRIVER
club

Rewards Program

Reward safe drivers for helping others

This presentation and its illustrations are provided for educational purposes only and are not intended to guarantee any level of income. Individual results vary. Some participants may earn less, while others may earn more. Even with significant time, effort, and personal investment, success is not guaranteed, and some individuals may not achieve meaningful financial results.

PIPELINE

Personal and Team Rewards

Earn 10% on new personal referrals.

Earn commissions on your teams new referrals.



NATIONAL BONUS POOLS*

Share a portion of quote amount each month based on the number of new members acquired across the entire program.



RENEWAL REWARDS

Plan Renewals

Earn a percentage on renewals within your personal team.



* Based on Quote Amount from new Mutuality Plans in the USA in a calendar month.

A photograph of two young women driving a car. The woman in the foreground is smiling and looking out the window. She has her hair in a bun and is wearing a grey jacket and a patterned scarf. The woman in the background is also smiling and looking out the window. She is wearing a light blue shirt. The car is a light blue color. The background is a blurred landscape with a sunset or sunrise sky.

**PERSONAL AND
TEAM REWARDS**

Personal and Team Rewards

| | | Affiliate | | | | | | | | | |
|---|----------|-------------------|---------------------|---------------------|----------------------|-----------------------|-----------------------|-------------------------|---------------------------|----------------------------|------|
| | Referrer | L1 | L2 | L3 | L4 | L5 | L6 | L7 | L8 | L9 | |
| Points Required | — | 2,500 (5 cars) | 10,000 (20 cars) | 25,000 (50 cars) | 62,500 (125 cars) | 150,000 (300 cars) | 375,000 (750 cars) | 900,000 (1,800 cars) | 2,250,000 (4,500 cars) | 6,000,000 (12,000 cars) | |
| <ul style="list-style-type: none"> • L1-L9 require 5 directly referred Mutuality Plans. • Rewards are calculated based on the Quote Amount. • Rewards are paid out as soon as the newly enrolled Mutuality Plan takes effect. • Complete 5 directly referred vehicles to qualify for L1. • A \$9.90 fee and a one-time Affiliate Quiz is required to advance to L1. • A \$9.90 Affiliate Annual Renewal Fee applies. • No single Branch can contribute more than 40% of the required points. This naturally results in points coming from at least three Branches. | 10% | 10% | 10% | 10% | 10% | 10% | 10% | 10% | 10% | 10% | |
| | | 8% | 8% | 8% | 8% | 8% | 8% | 8% | 8% | 8% | 8% |
| | | | 5% | 5% | 5% | 5% | 5% | 5% | 5% | 5% | 5% |
| | | | | 3% | 3% | 3% | 3% | 3% | 3% | 3% | 3% |
| | | | | | 2% | 2% | 2% | 2% | 2% | 2% | 2% |
| | | | | | | 1.5% | 1.5% | 1.5% | 1.5% | 1.5% | 1.5% |
| | | | | | | | 1.5% | 1.5% | 1.5% | 1.5% | 1.5% |
| | | | | | | | | 1.5% | 1.5% | 1.5% | 1.5% |
| | | | | | | | | | | 1.5% | 1.5% |
| | | | | | | | | | | | |

L9 Downline Contribution Rule: Downlines who attain L9 Life-time title may continue to contribute Upgrade Points to their upline for a period of up to 24 months; thereafter, such contributions will no longer be counted. **Team Retention:** If a member cancels their Mutuality Plan, the corresponding rewards and points will be deducted. If your overall team retention rate falls below 85%, your referral rewards will be immediately frozen. Rewards will be unfrozen once your retention rate improves and meets the requirement. **Status Maintenance:** To maintain your Affiliate status, you must: 1. Personally maintain 5 direct referred vehicles (if someone drops out, you must replace them within 30 days; Applicable through April 30; from May 1, see page 12 for the new maintenance requirement.); 2. Pay the \$9.90 annual membership fee on time; 3. Receive Rewards within the previous consecutive six (6) months before plan renewal. If any of these conditions are not met, it will be treated as a voluntary forfeiture of your status.

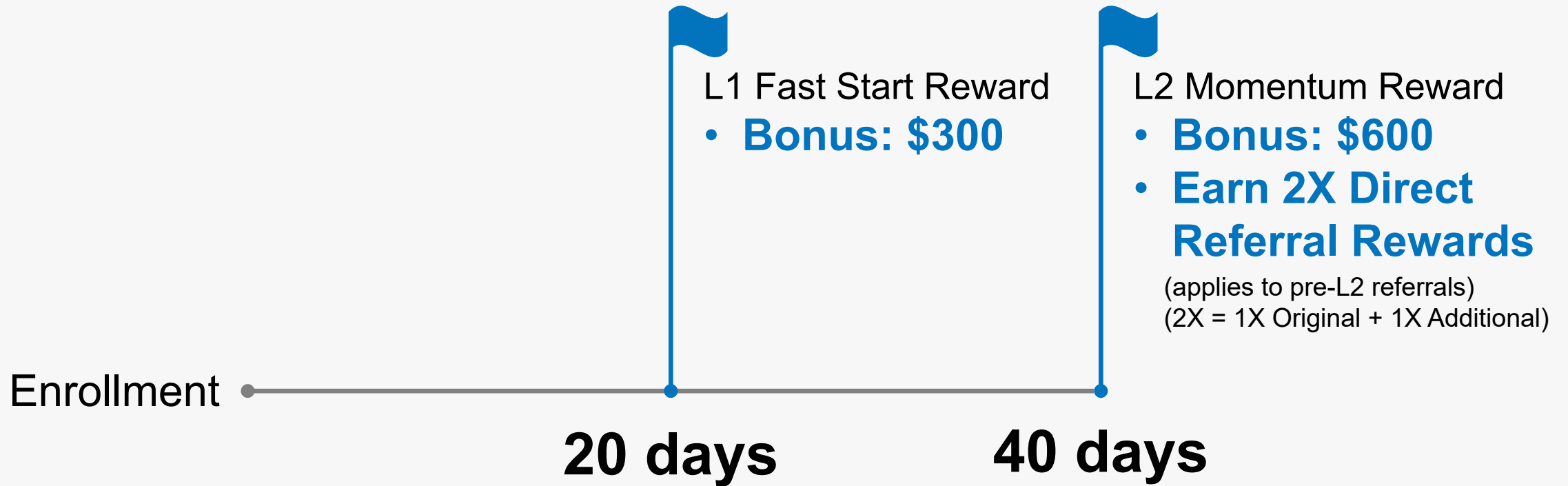


SPECIAL PROGRAMS

Main Bonus Accelerators — Limited-Time Starter Bonus

Promotion Period: April 1 – June 30, 2026

| Rank Required (Paid-as title) | |
|----------------------------------|------------------|
| Rank | Points |
| L1 | 2,500 (5 cars) |
| L2 | 10,000 (20 cars) |



L1 Fast Start Reward
• **Bonus: \$300**

L2 Momentum Reward
• **Bonus: \$600**
• **Earn 2X Direct Referral Rewards**
(applies to pre-L2 referrals)
(2X = 1X Original + 1X Additional)

Qualification: Rewards are earned upon successfully upgrading to L1 or L2, respectively, within the defined Qualification Period.

Review Period: A 7-day review period follows the upgrade. The qualification criteria for the respective level must be continuously maintained during this period.

Payout: Rewards will be credited to the withdrawable balance on the 7th day of the following calendar month, upon successful completion of the review period.

Monitoring & Reclaim: A 90-day Monitoring Period applies after payout. If qualification criteria are not maintained, rewards may be fully or partially reclaimed.

Plan Quality: Rewards are based on valid and retained plans. Cancellations may result in reward deductions or reclaim. Affiliates are responsible for maintaining healthy retention performance.

Main Bonus Accelerators — Limited Tesla Reward

First 15 L6

- Attain L6 Affiliate status.
- Develop at least three direct subordinates, each reaching L3 Team Level.
- Maintain a Retention Rate of at least 85% within their team during the reward claim period
- The required title and performance criteria for the Tesla reward must be maintained for one full month

Reward: Tesla Model 3

Award is vehicle base model
Limited to the first 15 qualifiers

| Rank Required (Paid-As title) | |
|----------------------------------|--------------------|
| Rank | Points |
| L6 | 375,000 (750 cars) |



Eligible Affiliates may choose between:

- Receiving a Tesla Model 3 (Rear-Wheel Drive, Stealth Grey, 18" Prismatic Wheels, Black Interior, base configuration), or
- A cash payment equivalent to the base configuration price of a Tesla Model 3 (Rear-Wheel Drive, Stealth Grey, 18" Prismatic Wheels, Black Interior) on the official Tesla website*, paid in one lump sum.
- **Affiliates must notify the company in writing of their selection within seven days of eligibility confirmation.**
- Recipients must maintain a Retention Rate of at least 85% within their Qualifying Cohort for a consecutive period of twelve months following vehicle delivery or after receiving the cash payment.

* The reference price for a Tesla Model 3 base configuration (Rear-Wheel Drive, Stealth Grey, 18" Prismatic Wheels, Black Interior) is \$36,990. Final pricing is subject to Tesla's official pricing at the time of purchase and may vary based on market conditions. This Reward only includes the bare car purchase cost of the configurations listed above, all related taxes incurred during the purchase process should be paid by the prize winner.

* Tesla rewards are limited and subject to availability. The number of remaining rewards may change over time. Please refer to the GDM App for the most current availability.



NATIONAL BONUS POOLS*

* Based on Quote Amount from new Mutuality Plans in the USA in a calendar month.

National Bonus Pools*

Each month, 7% of the Quote Amount from every new Mutuality Plan is set aside to fuel five exciting National Bonus Pools.

Reward Eligibility: Branches producing the specified new Mutuality Plans and qualified branches.

Note: One of the branch requirements may be met with the car requirement met by a combination of all other branches new car enrollments together with direct referrals adding up to the requirement.

| Rank Required (Paid-as title) | |
|-------------------------------|--------------------|
| Rank | Points |
| L4 | 62,500 (125 cars) |
| L5 | 150,000 (300 cars) |

L1 to L4

Qualification Requirement (Achieve This Month, Receive Next Month) ↓

Bonus Pool
Percentage of Quote Amount from New Enrollments (Split equally among qualifiers)

| | | | | |
|--------------------|---|---|---|-----------|
| Bronze Pool | Branch 1 5,000 Points (10 Cars) | Branch 2 5,000 Points (10 Cars) | Other Branches + direct referrals 5,000 Points (10 Cars) | 2% |
|--------------------|---|---|---|-----------|

L5 & L5+

| | | | | | | |
|----------------------|--|--|--|--|--|-----------|
| Silver Pool | Branch 1 10,000 Points (20 Cars) | Branch 2 10,000 Points (20 Cars) | Other Branches + direct referrals 10,000 Points (20 Cars) | 1.5% | | |
| Gold Pool | Branch 1 20,000 Points (40 Cars) | Branch 2 20,000 Points (40 Cars) | Other Branches + direct referrals 20,000 Points (40 Cars) | 1.5% | | |
| Platinum Pool | Branch 1 20,000 Points (40 Cars) | Branch 2 20,000 Points (40 Cars) | Branch 3 20,000 Points (40 Cars) | Other Branches + direct referrals 20,000 Points (40 Cars) | 1% | |
| Diamond Pool | Branch 1 20,000 Points (40 Cars) | Branch 2 20,000 Points (40 Cars) | Branch 3 20,000 Points (40 Cars) | Branch 4 20,000 Points (40 Cars) | Other Branches + direct referrals 20,000 Points (40 Cars) | 1% |

Bonus pools will have the following minimum guaranteed share values through 2026:

Bronze Pool: \$800, Silver Pool: \$1600, Gold, Platinum and Diamond Pools: \$2400

Reward Timing: Qualification is in the current month and the payout is based on the following month's sales. Earnings are available for withdrawal on the 7th of the next month. **Distribution Method:**

Equally distributed among all qualified Affiliates within the same Bonus Pool. **Plan Retention Requirement:** Overall plan retention must remain ≥85%, or rewards are suspended. **L9 Downline**

Contribution Rule: Downlines who attain L9 Life-time title may continue to contribute Upgrade Points to their upline for a period of up to 24 months; thereafter, such contributions will no longer be counted.

Promotion Period: April 1 – June 30, 2026 * Based on Quote Amount from new Mutuality Plans in the USA in a calendar month.



RENEWAL BONUS

Continuous Renewal Reward

| Paid-as Title → Physical Level ↓ | L2 | L3 | L4 | L5 | L6 | L7 | L8 | L9 |
|-------------------------------------|-------|-------|-------|-------|-------|-------|-------|-------|
| 1 st | 0.50% | 1.00% | 2.00% | 2.00% | 2.00% | 2.00% | 2.00% | 2.00% |
| 2 nd | 0.10% | 0.25% | 1.00% | 1.00% | 1.00% | 1.00% | 1.00% | 1.00% |
| 3 rd | | | | 0.50% | 0.50% | 0.50% | 0.50% | 0.50% |
| 4 th | | | | | 0.25% | 0.25% | 0.25% | 0.25% |
| 5 th | | | | | | 0.25% | 0.25% | 0.25% |
| 6 th | | | | | | | 0.25% | 0.25% |
| 7 th | | | | | | | | 0.25% |

Effective Date: May 1, 2026

Renewal rewards are paid by physical level, with no dynamic compression.

Any prior special renewal rewards arrangement for L8 and L9 has been removed.

Stay Active Program

| Two Qualification Criteria | Lifetime Title → Qualification Requirements | L1 | L2 | L3 | L4 | L5 | L6 | L7 | L8 | L9 |
|------------------------------------|---|----|----|----|----|----|----|-----|-----|-----|
| Direct Referral Maintenance | At least 1 direct referral every 2 calendar months, Or complete 8 direct referrals within a rolling 12-month period | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 0 |
| Team Maintenance | Monthly Team Mutuality Plan Enrollment Requirements: See right → Maximum branch contribution 40% from any single qualified group | 0 | 3 | 6 | 15 | 30 | 60 | 120 | 240 | 480 |

Lifetime Title: Cumulative Mutuality Plans (upgrade points) determine an Affiliate's Lifetime Title. A Lifetime Title represents the highest Affiliate Level an individual has ever achieved and will not change over time unless the Affiliate's status is terminated.

Paid-As Title: refers to the title basis that the Promoter's rewards will be calculated and paid. An Affiliate's Paid-As Title cannot exceed their Lifetime Title and may be lower, depending on whether they meet the applicable monthly Team Mutuality Plan Enrollment Requirement.

Direct Referral Growth Requirement: An Affiliate must complete at least one direct referral every 2 calendar months to remain Active. After qualifying for L1, an Affiliate who completes 8 direct referrals in any rolling 12-calendar-month period will be deemed to have satisfied the 2-calendar-month requirement for that rolling 12-month period. The five direct referrals required to qualify for L1 are excluded from this calculation. If an Affiliate fails to satisfy either standard, the Affiliate will become Inactive effective the following month. During the Inactive period, the Affiliate's **Paid-As Title** will be canceled, and the Affiliate will not be eligible for any commissions, bonus, upgrade points or other rewards which they might receive as an affiliate. (But he/she can still receive direct referral rewards as a referrer). Upon completing one new direct referral, the Affiliate may be restored to Active status. The **Paid-As Title** applicable for the remainder of the reactivation month will be determined based on the prior month's team performance. After reactivation, the 2-calendar-month direct referral requirement will apply again immediately. However, the direct referral used for reactivation will not count toward the direct referral requirement for the reactivation month or the following month, although it may count toward the rolling 12-month total of eight direct referrals.

Team Sales Requirement: If an affiliate at any level does not meet the applicable team sales requirement, their **paid-as title** for the new month will be adjusted to the highest level their sales performance qualifies them for. **Paid-As title** will be reviewed on the 7th of each month based on the previous calendar month's team sales. No single Branch can contribute more than 40% of the required points. Downlines who attain L9 Life-time title may continue to contribute Upgrade Points to their upline for a period of up to 24 months; thereafter, such contributions will no longer be counted.

GOOD DRIVER

club

Reward safe drivers for helping others