

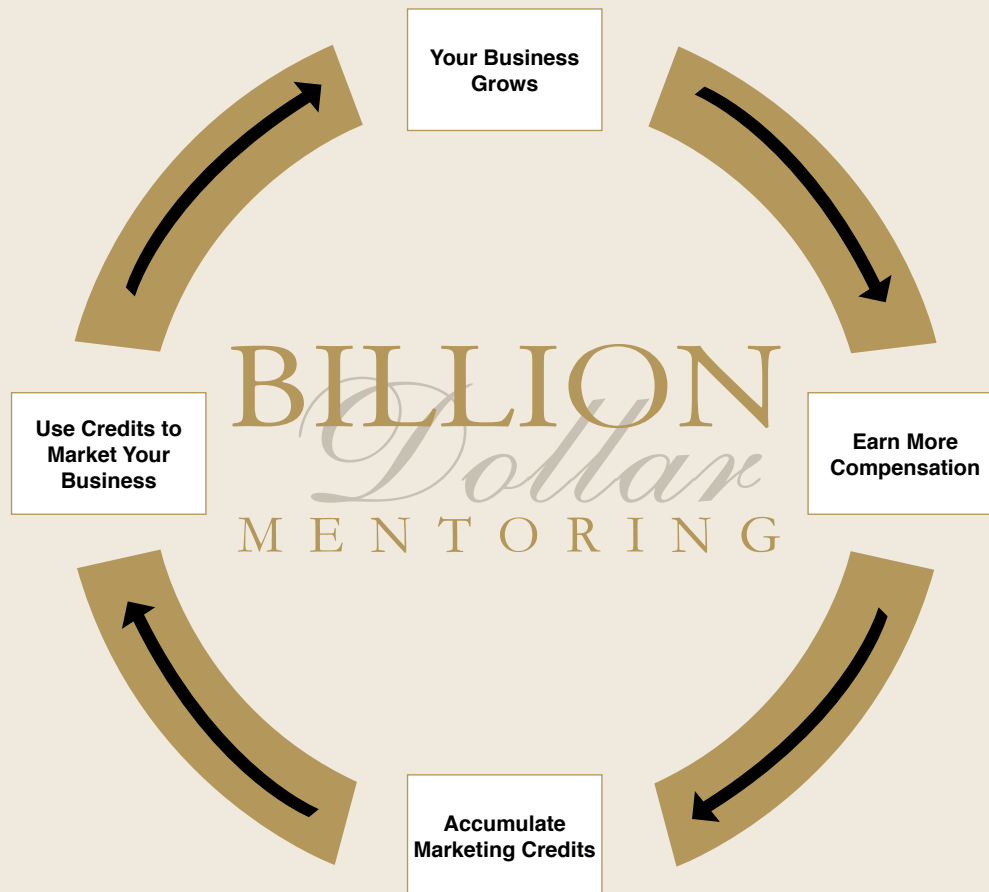
MARKETING CREDIT PROGRAM

We understand that marketing drives production. Billion Dollar Mentoring and Clark Street Printing are your marketing partners. Marketing Credits you earn can be used for all your business printing and design needs. Our Marketing Credit program is among the richest in the industry.

You earn Marketing Credits two ways:

| Earn Marketing Credits through Production | |
|---|------------------|
| <i>You Produce (paid premium):</i> | <i>You Earn:</i> |
| For each \$1 million | Up to \$4,000 |
| Plus... | |
| In any calendar year you reach: | Bonus: |
| \$5 million | \$5,000 |
| \$10 million | \$15,000 |
| \$15 million | \$30,000 |
| \$20 million | \$50,000 |

| Earn Marketing Credits through Referrals | |
|---|---|
| <i>Your Referral:</i> | <i>You Earn:</i> |
| Produces \$500,000 in paid premium in first six months of contracting | <ul style="list-style-type: none"> ■ 42" flat screen TV, or ■ All expense paid mentoring, or ■ Custom website design, or ■ Appointment setting training |
| Produces \$1 million in paid premium in a 12-month period | \$5,000 Bonus |
| Hosts a seminar within their first 12 months | \$1,000 Bonus |



Marketing credit amounts based on production are subject to change based on changes to commission schedules, product specifications and contracting levels. All marketing credits are credited to Clark Street Printing on your behalf and are to be used for your printing and design needs. Marketing credits can be redeemed for cash only if over \$1 million in premium has been written. If you elect a cash payout, credits will be paid out at a discounted value and reported to the IRS as taxable income. Marketing credit balances less than \$5,000 cannot be redeemed. The Bonus marketing credit schedule based on production resets December 31st of each year. Based on production, you may qualify for increased commissions through higher contracting levels in lieu of marketing credits or other promotions. To redeem marketing credits, you must be in good standing with Billion Dollar Mentoring. Marketing credits may be forfeited if your total premium production falls below \$250,000 in a full calendar year.