

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

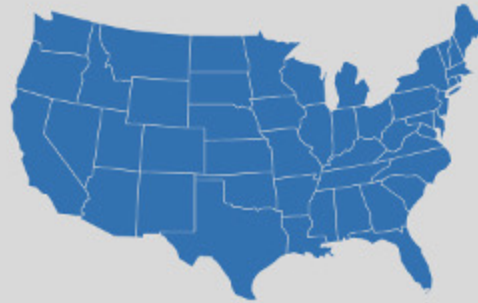
Earn 10% on new personal referrals.

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 in 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								
		L1	L2	L3	L4	L5	L6	L7	L8	L9
Points Required	—	2,500 (5 direct referred 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)
Maximum Branch Contribution (MBC)		N/A	70%	70%	70%	50%	50%	50%	50%	50%
<ul style="list-style-type: none"> • L1-L9 requires maintaining at least 5 directly referred Mutuality Plans. • Rewards are calculated based on the Quote Amount. • Rewards are paid out once the newly enrolled Mutuality Plan takes effect and completes the review process. • 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. 	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
		8%	8%	8%	8%	8%	8%	8%	8%	8%
			5%	5%	5%	5%	5%	5%	5%	5%
				3%	3%	3%	3%	3%	3%	3%
					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%

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 or terminates a Mutuality Plan after it becomes effective or within 90 days after the effective date, 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 valid Affiliate status, you must: 1. Maintain Active Status (see Page 12 for details). 2. Pay the \$9.90 annual affiliate renewal fee on time; 3. Earn rewards or commissions at least once within the previous consecutive six (6) month period. Prolonged inactivity beyond 6 months will trigger automatic cancellation of your independent business. If any of these conditions are not met, it will be treated as a voluntary forfeiture of your status.

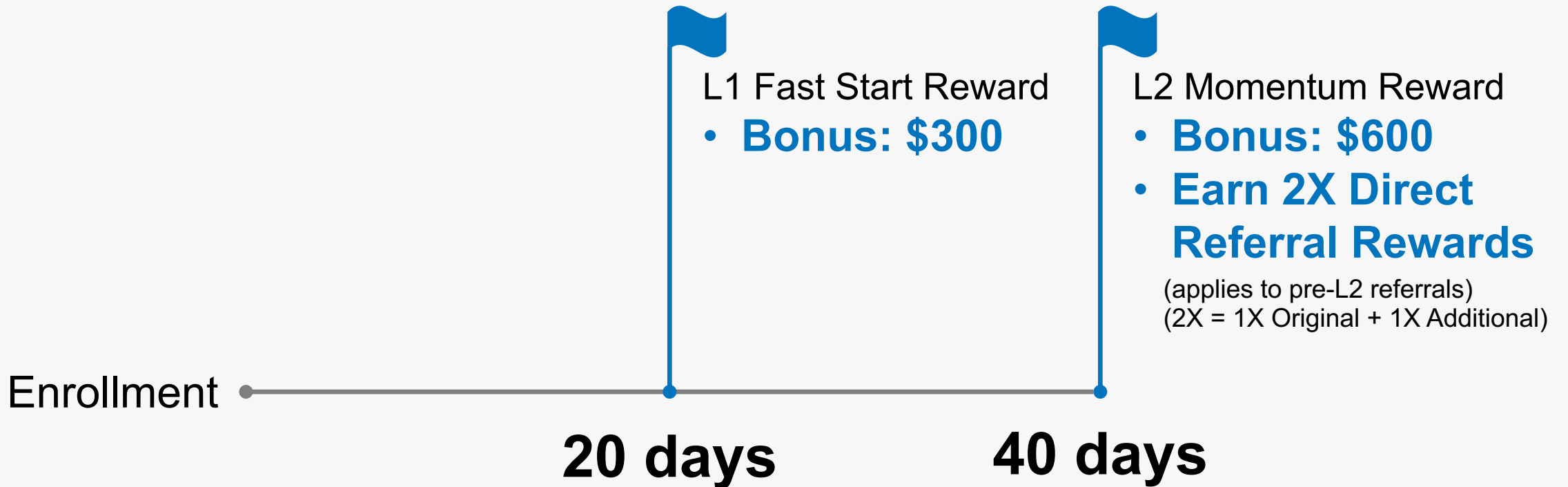


SPECIAL PROGRAMS

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)



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 team Retention Rate of at least 85% throughout the qualification review period and for 12 months following the reward payout.
- Both the qualifying L6 Affiliate and the three personally developed L3 Team Leaders must maintain the required title and performance criteria for the Tesla reward through the assessment on the 7th of the following 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" Prisma 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" Prisma 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" Prisma 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)

Bonus Pool

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

L1 to L4

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

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%
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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 pool distribution payout from May through December 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.

* 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.

Activity Maintenance Program

Team Growth Program

Monthly Team Growth Requirement (Vehicles)

L1	L2	L3	L4	L5	L6	L7	L8	L9
0	3	6	15	30	60	120	240	480

Rank Maintenance Requirements

- One branch may contribute no more than 70% of total volume; the remaining 30% must come from other branches.

Promotion Protection Period

- Each time you advance to a new Lifetime Title, Team Plan Requirements are waived for the first 3 months (including the promotion month).
- Beginning in Month 4, the applicable team growth requirement will apply.

Payout Rules

Earnings are based on your monthly achieved level ("Paid-As Title").

Example: If your Lifetime Title is L5, but your team only achieves L3 requirements this month, payouts will be issued at the L3 level. Once your team meets the L5 requirement again, payouts will return to the L5 level. Payouts can never exceed your Lifetime Title. Monthly qualification reviews are conducted on the 7th of each month.

Personal Activity Program

Active Requirement

- Minimum 1 direct referral every 2 months or 8 direct referrals within a rolling 12-month period.
- Once you reach 20 active total direct referrals, the active requirement is waived. After that, simply maintain at least 20 active direct referrals or at least 1 direct referral every 2 months or 8 direct referrals within a rolling 12-month period.

Inactive Status

- If the above active requirements are not met, all rewards except Direct Referral Rewards will no longer qualify for payout.

Reactivating Active Status

- Complete 1 new direct referral to restore Active status. The direct referral used for reactivation does not count toward the next 2-calendar-month Active Requirement period.
- Rewards will resume immediately, and Active Requirement will apply again.

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