

Employee Opportunity Generation Benefit

TrueNorth knows that our employees are one of our greatest opportunity generators, and that word-of-mouth is a powerful tool. To express our appreciation for a successful business relationship generation occurring as a direct result of an employee's introduction to TrueNorth, TrueNorth will reward you with an Opportunity Generation Reward ("Reward"). The Reward is divided into two (2) tiers: Tier 1 is for opportunity generation that yields less than \$10,000 in annual revenue, and Tier 2 is for opportunity generation that yields \$10,000 or more in annual revenue.

Tier 1

Opportunity Generation Benefit for Business Relationships

Yielding Less Than \$10,000 in Revenue Annually

The following is a schedule of Rewards paid based on the total annual revenue directly generated by the successful business relationship.

Total Annual Revenue	Opportunity Generation Reward
\$150-\$500	\$50
\$501-\$1,000	\$100
\$1,001-\$1,500	\$300
\$1,501-\$3,000	\$400
\$3,001-\$9,999	\$500

Opportunity Generation Reward Process

1. The Employee must be directly and actively involved in introducing an individual or organization to TrueNorth. For purposes of the Reward, "directly and actively involved" means that the Employee is facilitating and making a direct introduction to TrueNorth, which may include but is not limited to scheduling of the initial meeting between the individual or organization and TrueNorth, and/or providing relationship support where needed on an ongoing basis. Employees making an introduction are prohibited from engaging in the solicitation of insurance products or any other product or service requiring licensure.
2. For all commercial opportunities, the Employee must contact the applicable Division's Executive Vice President to determine the appropriate team and producer to which the opportunity should be directed. For all personal lines opportunities, the Employee must contact personal lines leadership to determine appropriate next steps. For all other transactional opportunities, the Employee must contact Employee's operations leader to determine appropriate next steps.
3. The Employee must complete the Opportunity Generation Reward Request (below). A signature is required from the TrueNorth colleague who established the successful relationship.
4. The Employee must email the Opportunity Generation Reward Request to the Finance Designee (Lynda Cook) when a successful business relationship has been secured.
5. The Reward is a one-time payment for all opportunities generating up to \$9,999 in annual revenue and will be delivered through TrueNorth's regular payroll system following receipt by TrueNorth of the first

payment for the products and/or services, unless an alternative reward delivery timeline is determined by TrueNorth in its sole discretion. The Reward is subject to applicable state and federal taxes.

6. In the event that more than one (1) Employee is directly and actively involved in the introduction of an individual or organization to TrueNorth, the applicable Reward shall be divided equally among such Employees.
7. Any questions regarding the interpretation of the foregoing, or the administration of the Reward, shall be determined in TrueNorth's sole discretion.

Tier 2

Opportunity Generation Benefit for Business Relationships

Yielding \$10,000 or More in Revenue Annually

The Reward process for successful business relationships yielding \$10,000 or more in revenue annually is as follows:

1. To be eligible for the Tier 2 Reward, Employee must be, and remain, directly and actively involved in the introduction and/or ongoing relationship between an individual or organization and TrueNorth. Employee shall not, however, engage in the solicitation of insurance products or any other product or service requiring licensure.
2. Employee shall be eligible for five percent (5%) of the annual revenue for one (1) year. Please see the illustrative example in the table below.
3. The Reward shall be paid to Employee following TrueNorth's receipt of the entirety of one (1) year's revenue. The Reward will be delivered through TrueNorth's regular payroll system and is subject to applicable state and federal taxes.
4. In the event that TrueNorth is able to increase its engagement with the same individual or organization yielding an additional successful business relationship(s) due to Employee's continued direct and active involvement, Employee will be eligible for the Reward for each additional opportunity that generates \$10,000 or more in annual revenue, or shall be eligible for the applicable Tier 1 Reward calculated pursuant to the table above for opportunities generating less than \$10,000 in annual revenue.
5. Notwithstanding the foregoing, if TrueNorth successfully increases its engagement with the applicable individual or organization, Employee is eligible for the Tier 2 Reward for a maximum of two (2) years from the date of the initial successful business relationship yielding the first Tier 2 Reward, regardless of the number of additional engagement opportunities that are generated by Employee.
6. The Employee must complete the Opportunity Generation Reward Request (below). A signature is required from the TrueNorth colleague who established the successful relationship.
7. In the event that more than one (1) Employee is actively and directly involved in the introduction of an individual or organization to TrueNorth, the applicable Reward shall be divided equally among such Employees.

Example:

	<i>Year 1</i>		<i>Year 2</i>	
<i>Revenue</i>	\$100,000		\$100,000	
Employee Tier 2 Reward	\$5,000	5%	\$0	0%
K-1 Producer	\$35,000	35%	\$40,000	40%
Business Unit Funding	\$40,000	40%	\$40,000	40%
Profit	\$20,000	20%	\$20,000	20%

***Note:** Notwithstanding the foregoing, Employee shall not be eligible for a Reward if an introduction occurs at an event or conference, attendance at which was funded by TrueNorth. Any exception to this prohibition shall be in the sole discretion of the Executive Vice President and/or Vice President of Operations of the applicable Division.

OPPORTUNITY GENERATION REWARD REQUEST

Opportunity Generation Reward Recipient _____

Client Name _____ Epic Code _____ (if available)

Service or Product provided _____

Annualized Revenue _____

Opportunity Generation Reward Amount _____

Authorized TrueNorth Signature _____ Date _____

Finance Designee Signature _____ Date _____

Profit Center # _____