



WB
CRYE-LEIKE® WEALTH BUILDING
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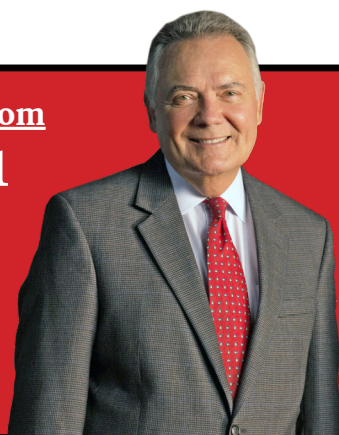
CRYE★LEIKE®
FRANCHISES, INC.

"This game changing program is a first of its kind in the real estate industry and is aimed at securing our agent's financial future so they can live the retirement life they've always dreamed of."

Harold E. Crye

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CRYE-LEIKE WEALTH BUILDING
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BUILDING FOR A BETTER FUTURE

**Over 500 CRYE-LEIKE® Agents
Are Enrolled In This
Industry Exclusive Program**

2 Parts To the Program

- ① **Contributory Nonqualified Plan**
- ② **Non-Contributory Supplemental Executive Benefit Plan**

① **Contributory Nonqualified Plan**

- **Participant agrees to defer a minimum of 5% of their Crye-Leike income**
- **Deferred money will receive investment income with a floor of 0% and a cap of 9% each year**
- **Deferred money plus investment earnings will be paid to participant over 180 months**
- **Benefit payments will begin in 10 years or 15 years depending on participant's age (see age chart)**
- **A portion of the benefits paid will be tax free**
 - **The taxable income will be only on the amount above the monies contributed by the agent (the interest income).**

② Non-Contributory Supplemental Executive Benefit Plan

- **Participant will receive 25% of their highest 10 years average of their Crye-Leike 1099 earnings**
- **Money will be paid monthly for 15 years (180 months)**
- **Benefit payments will begin in 10 or 15 years depending on participant's age (see age chart)**
- **The supplemental agreement has a 10 year vesting period**
 - **10% each year for 10 years**

Wealth Building Program

Age chart for when benefit payments begin:

<u>Age When Enrolled</u>	<u>Benefits Begin</u>
55 and Older	10 years
50-54	Age 65
Under 50	15 Years

Wealth Building Program (Example)

Assuming the agent's highest ten year average commission income is \$200,000, the agent will receive \$50,000 per year (25% of \$200,000) paid in monthly installments of \$4,167 for 180 months (15 years) for a total of \$750,000.

Wealth Building Program

FAQ: What is the eligibility requirement to be in this program?

Answer: \$75,000 or more in 1099 income from the prior year.

FAQ: I am 60 years old, when will I start receiving benefits?

Answer: 10 years (see age chart).

FAQ: I earned over \$75,000 last year but it was with another real estate company. Will this count for me to be eligible?

Answer: Yes! You are eligible if you have a 1099 showing \$75,000 income in the past year.

Wealth Building Program

FAQ: What if I die before receiving my benefits?

Answer: Your named beneficiaries will receive your benefits.

FAQ: What if Crye-Leike is sold?

Answer: The acquiring company would be required to honor the Wealth Building Program.

FAQ: What if I leave Crye-Leike?

Answer: On your benefit date, you will begin receiving your deferred money plus earnings paid monthly. You will also begin receiving your vested supplemental money paid monthly.

Wealth Building Program

FAQ: How is this program funded (possible)?

Answer: Actuarially people pass away over time. Each participant has a life insurance policy (paid by Crye-Leike) that will pay the plan sponsor when they die. These millions of dollars pay the monthly benefits as the obligations come due in 10-15 years or when /if the participant passes away earlier.

FAQ: How do I sign up?

Answer: Open enrollment is offered each quarter.

FAQ: How often do I receive a statement of benefits?

Answer: Statements are provided annually 45 days after anniversary date of enrollment when earnings are credited to your account.

Wealth Building Program Benefits Recap

- **2 monthly benefit checks**
 1. **25% of highest 10 year average Crye-Leike income**
 2. **Deferred money plus earnings paid monthly**
- **Checks received for 180 months (15 years)**
- **\$25,000 burial benefit to beneficiary**
- **\$100,000 residual death benefit to beneficiary (participant must have still been with Crye-Leike or receiving benefits when participant dies)**

The description in this presentation is only a summary of key provisions of the wealth building program. In the case of any differences between the description and the program document, the program document will govern.



Our Footprint:

- Est. 1977
- 7 States + Puerto Rico
- 3200+ Sales Associates
- 600+ Employees
- 110 Branch Offices
- 28 Franchises
- 800,000+ Homes Sold

THE CRYE-LEIKE® ADVANTAGE

- Wealth Buiding Program
- Convenient Office Locations
- In House Marketing Department
- In House Technology Department
- Crye-Leike College (Training)
- Crye-Leike Advantage Program
 - Instant Offers, Bridge Solutions & Converting Buyer's Offers To All Cash
- Customer Relationship Management (CRM)
- Award Winning Website
- Relocation Department
- Luxury Portfolio Member
- One Stop Shop
 - Title, Mortgage, Insurance
- Lead Generation Tools
- Competitive Splits & Capping Plans
- Production Incentives



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