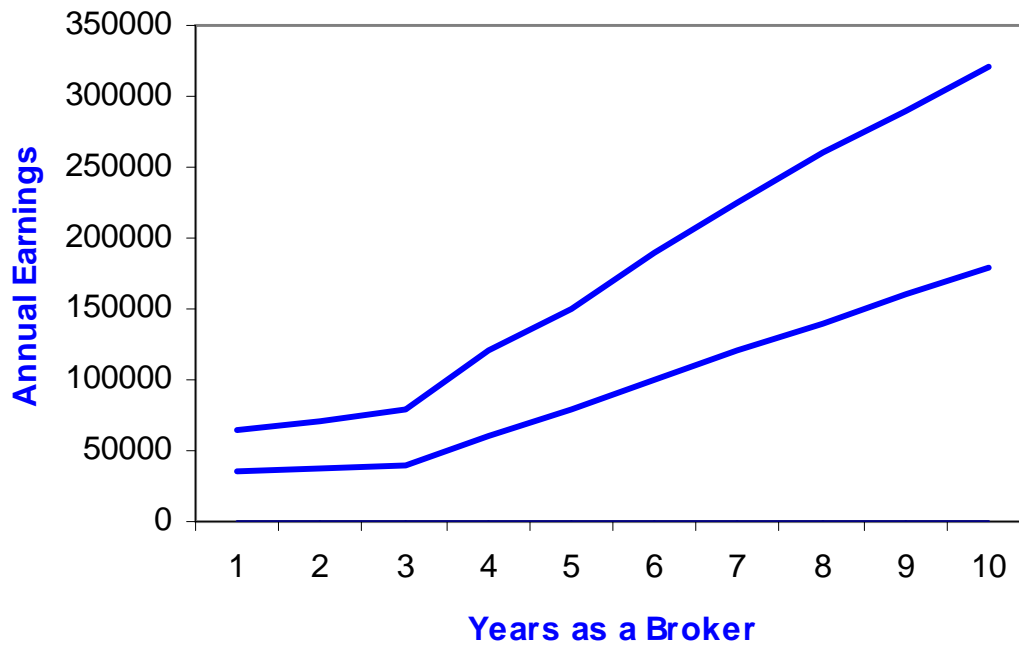


Approximate Range of Earnings



- Most Brokers' annual earnings fall between these two lines.
- But some exceptional Brokers earn in excess of \$500,000.
- Starting salaries range from:
 - \$35,000 to \$45,000 for recent graduates to
 - \$45,000 to \$65,000 for alumni with some experience.
- Earnings growth is slow until renewal business becomes a major factor in year 3. Then earnings take off.
- Earnings are influenced by the size and type of clients pursued.