

CryptoGuard Insurance Agent Agreement and Policy

Introduction: This Agent Agreement and Policy ("Agreement") outlines the terms and conditions governing the relationship between CryptoGuard Insurance ("the Company") and CGI Support Agents ("Agents"). By applying and becoming an Agent, individuals agree to adhere to the policies and guidelines outlined herein.

1. Remote Work Policies: a. Agents may choose DeFi payments for increased flexibility. b. A mandatory KYC mandate with CryptoGuard Insurance and A Few Bad Newbies LLC ensures secure information handling.

2. Role and Responsibilities: a. CGI Support Agents are tasked with professionally investigating claims and early withdrawals. b. Agents act as intermediaries between policyholders and the Company, upholding a commitment to exceptional customer service.

3. Financial Handling Guidelines: a. Agents are prohibited from direct money handling. b. Transaction addresses must exclusively belong to the Company or its parent, with no exceptions.

4. Claim Process Procedures: a. Successful claims prompt a status change to "Approved, awaiting payment." b. Illegitimate claims result in a status change to "Rejected," necessitating policyholders to reapply with valid information.

5. Payroll & Taxes Pool Structure: a. The pool is funded by monthly membership dues and non-refundable deductibles from claims or early withdrawals. b. 10% of the accumulative pool is allocated for employee compensation.

6. Compensation Details: a. CGI Support Agents receive a monthly crypto deposit of 2.5% from the Payroll & Taxes pool. b. Example: For every \$100,000 in the pool, agents receive a \$2,500 monthly salary.

7. Income Allocation Example:

- Clear breakdown of income allocation from various membership tiers.

1. **\$25 Basic Packages:**

- 50% of \$25 = \$12.50 to delegate (70% CGI Pool, 15% AFBN Revenue Sharing NFT Pool, 10% Payroll & Taxes Pool, 5% Creator Royalty Pool).
- $\$12.50 \times 10\% = \1.25 into Payroll & Taxes pool from each sale.
- 80,000 \$25 Basic Packages need to sell monthly to make \$100,000 from this tier.

2. **\$50 Plus Packages:**

- 45% of \$50 = \$22.50 to delegate (70% CGI Pool, 15% AFBN Revenue Sharing NFT Pool, 10% Payroll & Taxes Pool, 5% Creator Royalty Pool).
- $\$22.50 \times 10\% = \2.25 into Payroll & Taxes pool from each sale.
- 44,444 \$50 Plus Packages need to sell monthly to make \$100,000 from this tier.

3. **\$100 Pro Packages:**

- 40% of \$100 = \$40.00 to delegate (70%, 15%, **10%**, 5%)
- $\$40.00 \times 10\% = \4.00 into Payroll & Taxes pool from each sale.
- 25,000 \$100 Pro Packages need to sell monthly to make \$100,000 from this tier.

4. **\$250 Elite Packages:**

- 35% of \$250 = \$87.50 to delegate (70%, 15%, **10%**, 5%).
- $\$87.50 \times 10\% = \8.75 into Payroll & Taxes pool from each sale.
- 11,428 \$250 Elite Packages need to sell monthly to make \$100,000 from this tier.

5. **\$500 Premium Packages:**

- 30% of \$500 = \$150 to delegate (70%, 15%, **10%**, 5%).
- $\$150 \times 10\% = \15.00 into Payroll & Taxes pool from each sale.
- 10,000 \$500 Premium Packages need to sell monthly to make \$100,000 from this tier.

6. **\$1,000 Developer Packages:**

- 20% of \$1,000 = \$200 to delegate (70%, 15%, **10%**, 5%).
- $\$200 \times 10\% = \20.00 into Payroll & Taxes pool from each sale.
- 5,000 \$1,000 Developer Packages need to sell monthly to make \$100,000 from this tier.

7. \$2,000 Developer II Packages:

- 15% of \$2,000 = \$300 to delegate (70%, 15%, **10%**, 5%).
- $\$300 \times 10\% = \30.00 into Payroll & Taxes pool from each sale.
- 3,333 \$2,000 Developer II Packages need to sell monthly to make \$100,000 from this tier.

8. \$4,000 Developer III Packages:

- 10% of \$4,000 = \$400 to delegate (70%, 15%, **10%**, 5%).
- $\$400 \times 10\% = \40.00 into Payroll & Taxes pool from each sale.
- 2,500 \$4,000 Developer III Packages need to sell monthly to make \$100,000 from this tier.

9. \$8,000 Developer IV Packages:

- 5% of \$8,000 = \$400 to delegate (70%, 15%, **10%**, 5%).
- $\$400 \times 10\% = \40.00 into Payroll & Taxes pool from each sale.
- 2,500 \$8,000 Developer IV Packages need to sell monthly to make \$100,000 from this tier.

8. Working Hours and Overtime: a. A minimum of 3 hours of work per day is expected. b. Overtime benefits or pay are not provided.

9. Expectations of Mastery: a. Proficiency in policies and blockchain transaction research is emphasized. b. Employee expertise is integral to Company success.

10. Timely Payments and Insurance Excellence: a. Payments are salary-based and depend on the availability of funds in the Payroll & Taxes pool. b. As an insurance agency, operations adhere to defined policy terms and regulatory frameworks.

11. Confidentiality and Non-Disclosure: a. Agents must not disclose, use, or permit the use of any confidential information for any purpose other than the performance of their duties.

12. Non-Compete Agreement: a. During the term of employment and for a specified period after termination, agents agree not to engage in activities competing with CryptoGuard Insurance within a defined geographical area.

13. Intellectual Property: a. All work created during the employment period is the property of CryptoGuard Insurance.

14. Compliance with Laws and Regulations: a. Agents must comply with all applicable laws and regulations governing their duties.

15. Termination Clause: a. The Company reserves the right to terminate the Agent agreement for reasons including but not limited to breach of policies, unethical behavior, or performance issues.

Acknowledgment: By applying and becoming a CryptoGuard Insurance Agent, individuals affirm their understanding and agreement to abide by the terms and conditions outlined in this Agent Agreement and Policy.