The Growth Blueprint

How One Agent Can Build a Profitable Real Estate Business and Future Team with iad Real Estate

Important Information

This guide is for general recruiting and comparison purposes. Brokerage terms, fees, tools, eligibility rules, and compensation plans can change. The current signed agreements and official policies control. No commission rate, savings, production level, revenue-share payment, or financial result is promised. Real estate compensation is negotiable and independently determined.

For Independent Agents Ready to Own Their Future

Whether you are brand new, building momentum, or frustrated with fees at your current brokerage, this booklet was written for you.

Blueprint Introduction

- Growth is not something that happens to you. You build it deliberately, one supported step at a time.
- This booklet walks through iad Real Estate's services, costs, technology, support, and optional revenue-share program.
- None of it replaces your own due diligence. Verify the current agreements and decide whether the model fits your business, market, and goals.
- By the end, you will know the five-stage Growth Blueprint, what questions to ask any brokerage, and what iad states it offers. What you do with that is up to you.

Section 1: Introduction: The Growth Blueprint Framework

- Real estate is one of the few careers where a motivated individual can build serious income on their own, no degree or corporate ladder required.
- Success comes down to skill, hustle, and consistency.
- The Growth Blueprint breaks that opportunity into five stages, each one built on the stage below it, not a guarantee of automatic success.

Stage	What It Means
1. Start	Clarify your goals and build a solid financial and operational foundation.
2. Systemize	Use proven tools and support to work smarter and serve clients consistently.
3. Grow	Increase production and expand your sphere, once your pipeline, cash flow, and demand can support it.
4. Lead	Build and develop a future team once you are ready to guide other people.
5. Create Wealth	Generate ongoing income and a lasting legacy that extends beyond your personal transaction production.

Each stage only makes sense once you are ready for it. Growth follows cash flow, leadership follows readiness, and creating wealth extends your business rather than replacing it.

KEY TAKEAWAY Sustainable growth begins with a strong individual business and develops through deliberate, financially supported steps.

Section 2: Why Some Agents Reach an Income Ceiling

- Plenty of agents hit a point where they are working as hard as they can, closing more deals, and still feel stuck. Expenses keep climbing while income does not.
- That is often called an income ceiling: income tied to personal production while costs keep growing.
- It is usually a structure problem, not a talent or effort problem.

The Time-for-Money Trap

- Commission income tracks your production closely. When transactions slow, so does your paycheck.
- Without another lawful income source or a transferable asset, your business stays dependent on you personally staying active.
- Every year starts a new production cycle. Past relationships help, but future commission still depends on new or continuing transactions.

The Rising Cost Problem

- Costs add up fast: brokerage charges, technology, transaction services, insurance, marketing, licensing, and association dues.
- These vary by brokerage and by agent, so gross commission income is never the same as net income.
- Compare costs using your own actual agreements and fee schedules, not general assumptions.

The Retirement Planning Gap

A Question Worth Asking: What is your exit strategy? Independent real estate professionals are generally responsible for their own retirement planning. Transaction income may decline or stop when personal production stops, although individual circumstances and other income sources vary.

This is not a knock on traditional brokerages. It just means calculating your actual costs, available support, and long-term opportunities before deciding whether a change makes sense.

KEY TAKEAWAY An income ceiling can develop when personal production remains limited while brokerage costs and business responsibilities continue growing.

Section 3: Evaluating Your Brokerage Economics

- Evaluating a brokerage takes more than comparing the headline commission split. Supervision, training, culture, brand, technology, and relationships all matter too.
- As your business changes, it is fair to periodically ask whether your current brokerage still fits.

Commission Splits: What You Actually Keep

A real comparison looks past the advertised split to every material cost and benefit in the governing agreement:

- Some brokerages charge a monthly office or service fee in addition to a commission split.
- Errors and omissions insurance may be included, billed periodically, or charged per transaction.
- Technology and marketing tools may be included, optional, or purchased separately.
- Transaction coordination or compliance services may carry separate charges.
- Franchise or brand charges may apply and should be confirmed in the brokerage's written fee schedule.

Worksheet: Calculate Your Effective Cost

Before comparing brokerages, pull the real numbers from your own agreements and invoices, not a promotional estimate. Gather:

- Actual commission income for a recent period
- Your current commission split and any caps
- Desk or service fees, billed monthly or per transaction
- Transaction and compliance fees
- Errors and omissions insurance costs
- Technology and marketing costs, included or purchased separately
- Other recurring business expenses

The Ownership Problem

- Fees are not the only thing at stake. Check who controls your branding, database, and client relationships under your agreement and applicable law.
- What you can keep or use after leaving depends on your contract, advertising rules, and record-retention requirements, not on assumptions.
- The real question is not which brokerage advertises the lowest cost. It is whether the pay, support, and opportunity justify your total cost, using your actual agreement and expenses.

KEY TAKEAWAY Compare total brokerage costs and benefits using actual agreements rather than relying only on an advertised commission split.

Section 4: Why Agents Are Looking for a Better Model

- Brokerage models keep evolving. Offices, local leadership, brand, and technology can each add value, but cost alone does not determine value.
- Cloud-based technology has opened up new ways to run a business, so more agents are asking: what am I paying for, and is it worth it?
- A few themes keep coming up when agents describe what they actually want:

What Agents Want	What This Means in Practice
More Freedom	Work from anywhere, set their own schedule, and run their business on their own terms.
Better Support	Real people answering real questions, not ticket systems or generic call centers.
Lower Overhead	Transparent pricing with no surprise fees eating into every commission.
Wealth Creation	A path to income that does not require closing another transaction to exist.
Technology That Works	Tools that are modern, integrated, and actually help them sell.
Brand Ownership	The ability to build their own name and reputation, not a corporate brand.

No single model fits everyone. The right choice depends on your market, goals, expenses, and working style. What follows is one model built around these themes: iad Real Estate.

KEY TAKEAWAY Agents increasingly want a brokerage relationship that combines flexibility, useful support, transparent costs, and personal brand development.

Section 5: The iad Real Estate Difference

- iad Real Estate was founded in France in 2008 around an agent-centered brokerage model.
- As of this writing, iad reports operating across eight countries with more than 21,000 agents. Confirm current figures before relying on them.

A Truly Global Company with a Local Feel

- iad describes its U.S. model as a non-franchise platform built around individual agents, technology, support, and personal branding, still subject to brokerage supervision and licensing law.
- The company operates across France, Spain, Portugal, Germany, Italy, Mexico, the United Kingdom, and the United States.
- That international footprint can help if you work with relocation clients, international buyers, or investors looking across borders.

U.S. Expansion

iad entered the United States through Florida and continues to develop its U.S. presence. Expansion may create relationship and business opportunities, but joining early does not guarantee production, network growth, revenue-share income, or any other financial result.

The Agent-First Philosophy in Practice

At iad, the model is built on a few principles that are intended to directly benefit individual agents:

- You keep your personal brand and identity; iad is your brokerage, not your brand.
- You are not required to maintain or regularly work from a physical office, which may reduce office-related overhead.
- Specified core support tools are included in the stated monthly brokerage fee, subject to the current agreement and fee schedule.
- You can build an additional income stream through revenue share, with no obligation to do so.
- You have access to a global network of agents for referrals, collaboration, and cross-border transactions.

The goal is better efficiency and lower selected costs, but actual results vary by agent, market, production, and how you use the resources.

KEY TAKEAWAY iad combines technology, support, personal branding, global connections, and optional revenue share within one brokerage model, features that should be evaluated together rather than by cost alone.

Section 6: What the $99 Monthly Brokerage Fee Includes

- The advertised monthly brokerage fee is $99. It covers the resources below, subject to eligibility, availability, and your governing agreement.
- Before comparing costs, review the current independent-contractor agreement and full fee schedule for every charge, optional service, and exception.

Resource	What It Includes	Why It Matters
Technology Platform (AgentFire, Follow Up Boss, SkySlope)	Lead management, pipeline tracking, automated follow-up, AI-assisted prospecting, and a complete transaction management system.	Included in the current stated package; confirm feature tier and any optional costs.
Back Office Coordinator	Administrative support for compliance, paperwork, and transaction questions.	Less time on paperwork, more time selling.
Transaction Manager	Contract-to-close support from the executed contract through final closing.	Compare with the actual service scope and charges in your current brokerage agreement.
Marketing Team and Templates	Hundreds of Canva templates for listings, social media, and buyer or seller presentations.	Professional marketing without hiring a graphic designer.
Errors and Omissions Insurance	E&O coverage included in the monthly fee.	Confirm coverage, deductibles, exclusions, and the fee schedule.
Mentorship and Training	Live Zoom sessions, in-person workshops, and the iad Training Academy online.	Included training is subject to current availability; optional programs may have separate costs.
iad Training Academy	A full online learning platform with modules for new and experienced agents.	Learn at your own pace on any topic.

- No physical office is required, which may reduce office-related expenses, but supervision, professional standards, and licensing requirements still apply.
- Review the fee schedule closely: personal expenses, association and licensing charges, optional services, and other third-party costs can still apply.

KEY TAKEAWAY The monthly fee includes several core resources, but you must review the complete current fee schedule before calculating potential savings.

Section 7: How a Solo Agent Benefits Immediately

You do not need a team or revenue share to use iad's brokerage services. The value depends on your production, expenses, and how you use what is included.

Immediate Financial Impact

- The current stated plan is an 80/20 split plus the $99 monthly brokerage fee.
- Compare the full fee schedule, cap provisions, and exclusions against your existing arrangement. No improvement in net income is promised or guaranteed.

A Direct Comparison (Mathematical Illustration Only)

The figures below are assumed solely to demonstrate arithmetic. They are not standard, customary, required, or recommended. Real estate compensation is negotiable and independently determined.

Assumed sale price: $400,000

Assumed compensation: 2.5%

Illustrative gross commission: $10,000

Compare the exact split, cap, monthly charges, transaction fees, insurance costs, services, and exceptions in each brokerage's current written agreement. Actual compensation, expenses, production, and net income vary. No savings or income result is promised.

More Time Selling, Less Time Managing

- Back-office and transaction-management support can free up time on paperwork, though actual savings depend on your volume, workflow, and how you use the support.
- Any time saved is yours to redirect toward clients, prospecting, professional development, or personal priorities.

Better Systems from Day One

- Included tools currently identified are AgentFire, Follow Up Boss, and SkySlope, for lead follow-up, pipeline tracking, and transaction management.

- These may otherwise require separate subscriptions elsewhere. Confirm the current included products, feature tiers, and any optional costs before comparing prices.

Your Brand, Your Business

- You operate under your own name and brand, not a corporate one, so referrals go to you rather than to iad.
- Your personal brand is one of the most valuable assets in your career, and iad's model is structured to help you build it, within its supervision and advertising requirements.

KEY TAKEAWAY A solo agent can use iad's tools and support immediately without first building a team or recruiting other agents.

Section 8: Revenue Share Explained Simply

Revenue-share programs get misunderstood easily. The most reliable way to evaluate iad's program is to examine the current written compensation plan, qualification rules, and how payments are generated in practice.

The Core Idea

- It starts when you introduce another real estate professional who joins the brokerage, though introducing someone alone does not create a payment.
- An eligible participant may receive a payment calculated from qualifying gross commission income generated by agents in their network; iad states the payment comes from the brokerage's portion, not an extra deduction from the producing agent.
- Participation is entirely voluntary, and current eligibility rules and plan terms control every detail.

The Five Levels Explained

Revenue share runs five levels deep. Level 1 is agents you personally introduce; each level after that is one step further out in the network:

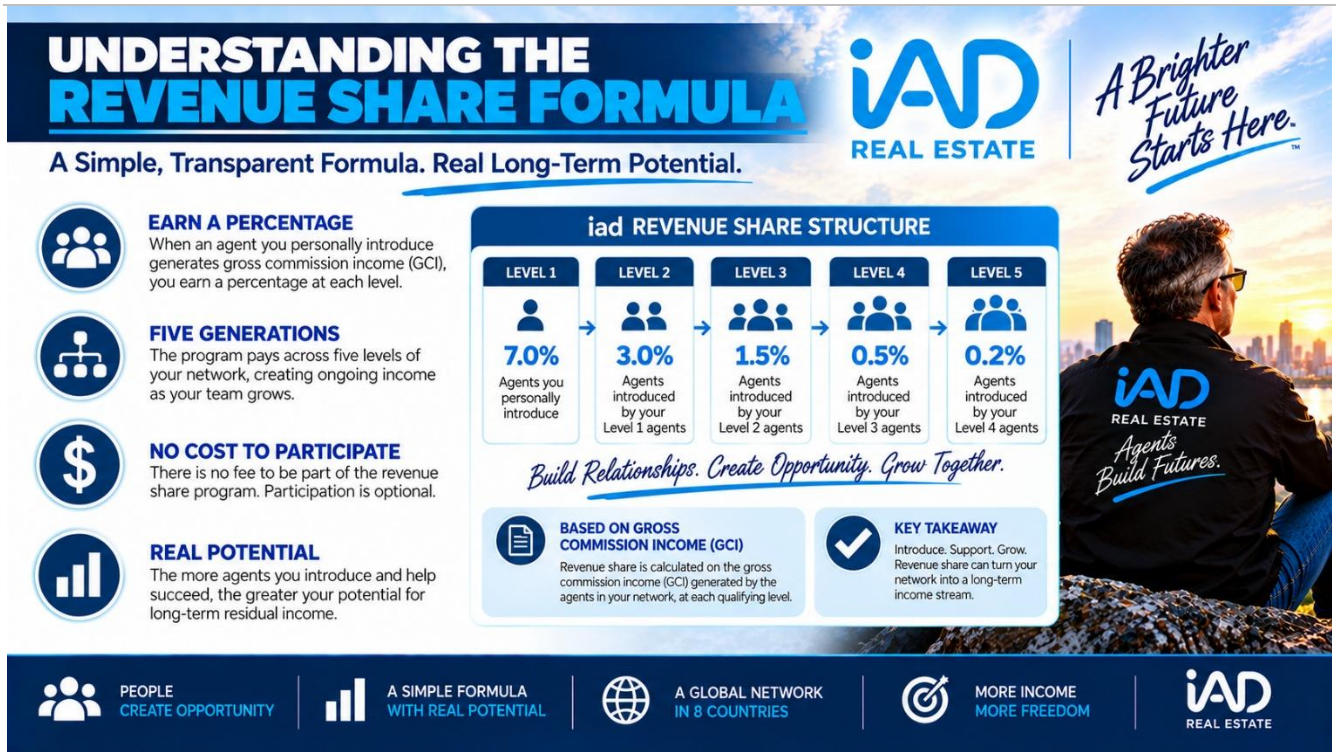
Level	Who It Represents	Current Stated Share
Level 1	Agents you personally introduce to iad.	7% of their qualifying GCI
Level 2	Agents introduced by your Level 1 agents.	3% of their qualifying GCI
Level 3	Agents introduced by your Level 2 agents.	1.5% of their qualifying GCI
Level 4	Agents introduced by your Level 3 agents.	0.5% of their qualifying GCI
Level 5	Agents introduced by your Level 4 agents.	0.2% of their qualifying GCI

There is no stated annual cap on any level. The current written compensation plan controls every qualification and payment decision.

Three Key Things to Understand

- It is calculated from qualifying closed real estate transactions, not product purchases. Review the current written plan for all participation, eligibility, and payment requirements.
- Participation is optional. You can use all included brokerage services whether or not you ever introduce another agent.
- iad currently describes the program as having no annual reset or stated earnings ceiling, though eligibility, attribution, and payment stay governed by the current written plan.

KEY TAKEAWAY Revenue share is optional and conditional on qualifying production, eligibility, network position, and the current written compensation plan.



Section 9: Understanding the Revenue Share Formula

The formula: qualifying gross commission income multiplied by the level percentage assigned to your network position equals your revenue-share payment, subject to all current plan terms.

Example (Illustrative Only)

$10,000 in qualifying gross commission income, multiplied by the 7% Level 1 percentage, produces a mathematical result of $700.

That calculation demonstrates the formula only. It does not represent typical earnings, expected production, or a guaranteed payment. Actual revenue share depends on the producing agent's qualifying transactions and the participant's eligibility under the current plan. Network attribution, retention, adjustments, and other payment rules may also affect the final amount.

Variables Used in a Longer-Term Illustration

The table below walks through a five-year network scenario, purely to show how the math behaves as a network grows. It rests on assumptions, not predictions:

- You introduce one new agent to iad per year for five years.
- An assumed annual GCI is used solely to understand the formula.
- Some of your Level 1 agents eventually introduce one agent themselves, creating Level 2 income.
- Actual production, retention, eligibility, and payment status can change at any time.

Year	Network Size	Activity	Result Statement
Year 1	1 agent (Level 1)	You introduce Agent A.	Not a forecast.
Year 2	2 agents (Level 1)	You introduce Agent B.	Not typical earnings.

Year	Network Size	Activity	Result Statement
Year 3	3 agents (Level 1)	You introduce Agent C; Agent A introduces one agent (Level 2).	Production may vary.
Year 4	4 Level 1, 2 Level 2	You introduce Agent D; Level 2 agents grow.	Eligibility may change.
Year 5	5 Level 1, 4 Level 2	You introduce Agent E; the network compounds.	No payment is guaranteed.

- This shows how network size, qualifying GCI, and eligibility affect the calculation, not what is typical or expected. Never present a dollar result like this as expected earnings without evidence of what a typical participant actually earns.
- Review the current written revenue-share compensation plan and qualification rules before evaluating any scenario for yourself.

KEY TAKEAWAY The formula is straightforward, but the resulting payment remains dependent on qualifying production and every applicable plan requirement.

Section 10: From Solo Agent to Team Leader

- You do not need a team to succeed at iad.
- Start by building a strong individual business.
- The biggest mistake most team leaders make is growing too fast, hiring assistants or buyer agents before they have the systems or cash flow to support them.
- Add people only when your production, systems, cash flow, and demand support the growth.
- When you are ready to lead, iad's existing tools and support can help you scale.

Stage	What It Looks Like	What You Need	What You Gain
1. Solo	You, closing deals, supported by iad tools and back office.	Consistent production and solid systems.	Potentially lower selected brokerage overhead; actual net varies.
2. First Addition	You plus one part-time assistant or showing agent.	A steady pipeline that justifies one additional person.	Potential capacity for other activities; added costs may apply.
3. Buyer Agent	You plus assistant plus one buyer agent.	Enough leads to keep two agents busy.	Additional service capacity; production is not guaranteed.
4. Systems Focus	A small team with documented processes and shared tools.	Clear onboarding, communication norms, and accountability.	Potential delegation when systems and supervision are effective.
5. Team Leader	Multiple agents operating under your brand and culture.	A proven model and leadership capacity.	Potential revenue share from qualifying production, plus personal production.

- As the team develops, you will need clear roles, accountability, communication standards, and consistent client service.
- iad's technology and support resources may help provide infrastructure, but team growth still creates costs and management responsibilities.

- Adding employees, contractors, or agents can create additional legal responsibilities that should be evaluated before expanding.

The Key Insight

Most team models require you to build the infrastructure before you build the team. At iad, the infrastructure already exists. You start with enterprise-level support on day one and scale when you are ready.

KEY TAKEAWAY Move from solo production to team leadership only when proven systems, sufficient demand, and financial capacity support each stage.

Section 11: The International Advantage

- iad reports operating across eight countries: France, Portugal, Germany, Spain, Italy, Mexico, the United Kingdom, and the United States.
- That network can be valuable when clients relocate, purchase property abroad, or need help understanding an unfamiliar market.

Potential International Referral Connections

International buyers represent a meaningful share of purchases in Florida and other major U.S. markets, and often struggle to find agents with connections in both countries. As an iad agent, you are directly connected across the network, which means:

- When a client is relocating from Europe or Latin America, you can connect with an iad agent in their home country to coordinate the transition.
- When one of your clients is purchasing a vacation home or investment property abroad, you can refer them to a trusted iad partner and potentially earn a referral fee.
- International iad agents may be able to refer clients to a Florida agent, subject to applicable licensing law, referral rules, client choice, and the parties' written agreement.

Every referral remains subject to licensing requirements, client choice, written agreements, and the laws of each jurisdiction, so do not assume a connection guarantees a transaction. The practical advantage is access to relationships that would otherwise take years to build.

Revenue Share Across Borders

iad describes its revenue-share network as international, but cross-border attribution and payments are subject to the current compensation plan, eligibility, local law, and tax requirements. No income or payment level is guaranteed.

Why Planning Time Matters

iad continues to develop its U.S. presence. Starting sooner provides more time to build relationships and systems, but earlier participation does not create an inherent or guaranteed financial advantage. Network growth, qualifying production, retention, eligibility, and revenue-share payments are all uncertain.

KEY TAKEAWAY iad's international network may help agents serve relocating clients and develop lawful cross-border referral relationships.

Section 12: Culture, Community, and Collaboration

- Isolation is a real challenge in this business. Most agents work independently, spend long hours alone, and lack the peer learning and accountability other professions have built in.
- iad treats culture as a core part of how the company is built, not an afterthought.

Mentorship That Is Actually Available

- Mentorship is intended to give you access to experienced agents and leadership, though response times, availability, and scope may vary by mentor.
- Revenue share aligns incentives: when you help another agent grow, it can benefit everyone in the network.

Training That Goes Beyond the Basics

The iad Training Academy offers online modules and live sessions on a range of business topics; confirm current availability and any continuing-education status before relying on a specific offering. In-person events at The Inspire Space in Orlando cover advanced topics including:

- Listing presentation strategy and conversion
- Digital marketing and social media for real estate
- Investor client development
- Luxury market positioning
- Contract negotiation and risk management

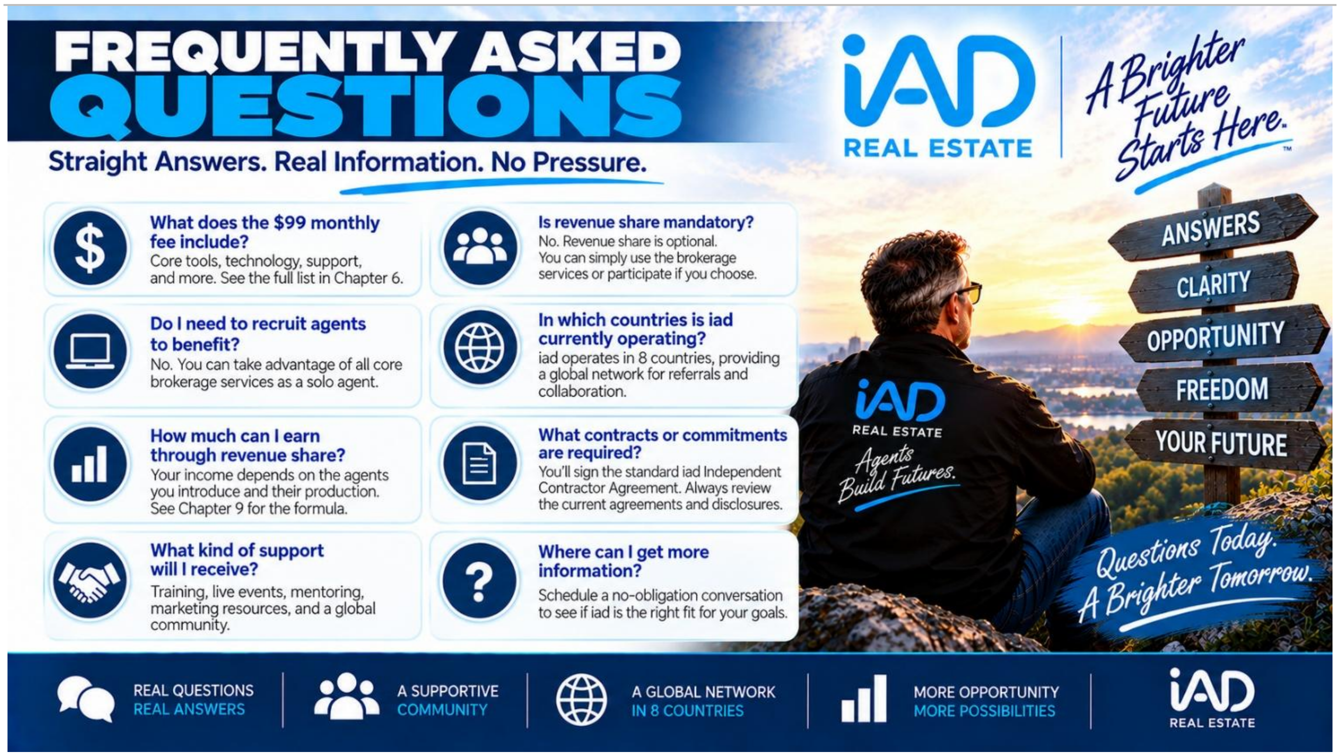
The Inspire Space: A Physical Hub

The Inspire Space in Orlando provides training and collaboration facilities. Confirm access, scheduling, capacity, and any event charges before each event.

Events That Build Real Relationships

iad offers events intended to support professional connection and recognition. Past destinations do not guarantee future availability, so review current eligibility, covered costs, and terms before counting on one.

KEY TAKEAWAY The value of iad's community depends on both the available network and the agent's willingness to participate in it.



Section 13: Frequently Asked Questions

These questions address the practical concerns agents most commonly raise when considering iad.

Is iad a good fit for solo agents?

Yes. iad is built for independent agents who want more support and better tools, with the option, not the requirement, to build revenue share.

Do I have to recruit or sponsor other agents?

No. Revenue-share participation is optional. You can use all included brokerage services whether or not you ever introduce another agent.

What does the $99 monthly fee include?

Core brokerage services, technology, marketing tools, transaction support, training, and E&O insurance, with no separate desk or franchise fee under the current stated plan. Confirm current fees and exclusions before comparing.

Is iad a real, licensed brokerage?

Yes. iad Real Estate is a licensed real estate brokerage, not a franchise, reporting more than 21,000 agents operating across 8 countries.

How does revenue share work, and how quickly can I start earning it?

You earn a percentage of qualifying commissions generated by agents you sponsor, paid across five network levels. Timing depends on a qualifying closing and current plan requirements; there is no promised start date.

Can I keep my personal brand?

The current model permits personal branding, subject to brokerage approval, advertising rules, and licensing law. Confirm current branding standards before publishing materials.

What technology do I get?

Access to a modern, integrated CRM, lead-generation, marketing, and transaction platform, currently built around AgentFire, Follow Up Boss, and SkySlope. Products and feature tiers can change.

Where is iad located, and where did it come from?

iad was founded in France in 2008 and operates in 8 countries, including the United States. U.S. operations began in Florida and continue to expand.

Is iad a good fit for newer agents?

The model offers mentorship, training, and back-office resources that may assist newer agents. Fit depends on your supervision needs, market, and effort. No production or income result is guaranteed.

What happens if I never sponsor anyone?

Nothing changes about your core brokerage relationship. Your split, fees, tools, insurance, training, and support remain governed by the current agreement, whether or not you ever participate in revenue share.

How do I get started?

Have a conversation, review the current agreement, fee schedule, policies, and compensation plan, and decide independently whether iad fits your business. There is no obligation to join simply by having that conversation.

KEY TAKEAWAY Prospective agents should verify iad's current costs, tools, support, and revenue-share rules before making an independent decision.

Section 14: Building a Long-Term Income Strategy

- A long-term income strategy starts with a profitable current business and your own responsible financial planning.
- Income tied mainly to personal production can create retirement-planning gaps once you slow down, since independent contractors generally fund their own retirement.

Building Income Beyond Transactions

- iad's optional revenue-share program can add income beyond your own transactions when current qualification requirements are met, but it should not replace diversified retirement planning or professional financial advice.
- Payments can fluctuate or stop because of production, retention, eligibility, or plan changes.
- Revenue share takes relationship-building and depends on other agents' qualifying production. It is never guaranteed and should never be described as passive or recurring without explaining the conditions.

Think About It Differently

A contact database and a professional network can both support a business. Revenue share is conditional compensation, not a guaranteed asset or retirement account. Payments depend on qualifying production, retention, eligibility, and the current written plan.

What Long-Term Wealth Creation Actually Looks Like

- Future network size, production, and revenue-share results cannot be predicted from the act of joining or from effort alone.
- Revenue-share payments are not retirement savings, an annuity, or guaranteed recurring income; they may change or end under the governing plan.

- Compare iad's current written plan with other lawful arrangements, and consult qualified tax, legal, and financial professionals before treating potential revenue share as part of a retirement strategy.

KEY TAKEAWAY Treat revenue share as one conditional component of a broader financial strategy, not as guaranteed retirement income.

Section 15: What Would Your Business Look Like One Year From Now?

- A brokerage change can mean retaining more commission income, gaining flexibility, and using better systems, and iad's global network may create referral and collaboration opportunities.
- But joining a brokerage does not automatically produce higher income, greater freedom, or long-term wealth. Results depend on your production, expenses, market conditions, and use of available resources.

A Self-Assessment

1. How much of your gross commission is actually reaching your bank account after splits, fees, and overhead? If you have not calculated this recently, the answer may surprise you.

2. If you stopped selling for 90 days due to illness, a family situation, or simply burnout, what would your financial situation look like?

3. What is your current plan for generating income in the years when you choose to or need to slow down?

A useful next step is comparing iad's current agreement and fee schedule with the actual costs of your existing brokerage, using documented facts rather than promotional assumptions. One year from now will reflect both the model you select and the decisions you consistently make.

KEY TAKEAWAY Evaluate the opportunity using your actual numbers, and recognize that future results will depend on execution and market conditions.

Section 16: Next Steps: Scheduling Your Strategy Session

The next step is a confidential strategy session to see whether iad's model aligns with your business goals. It is an informational consultation; there is no obligation to join, and you should independently review all governing documents before deciding whether the model fits.

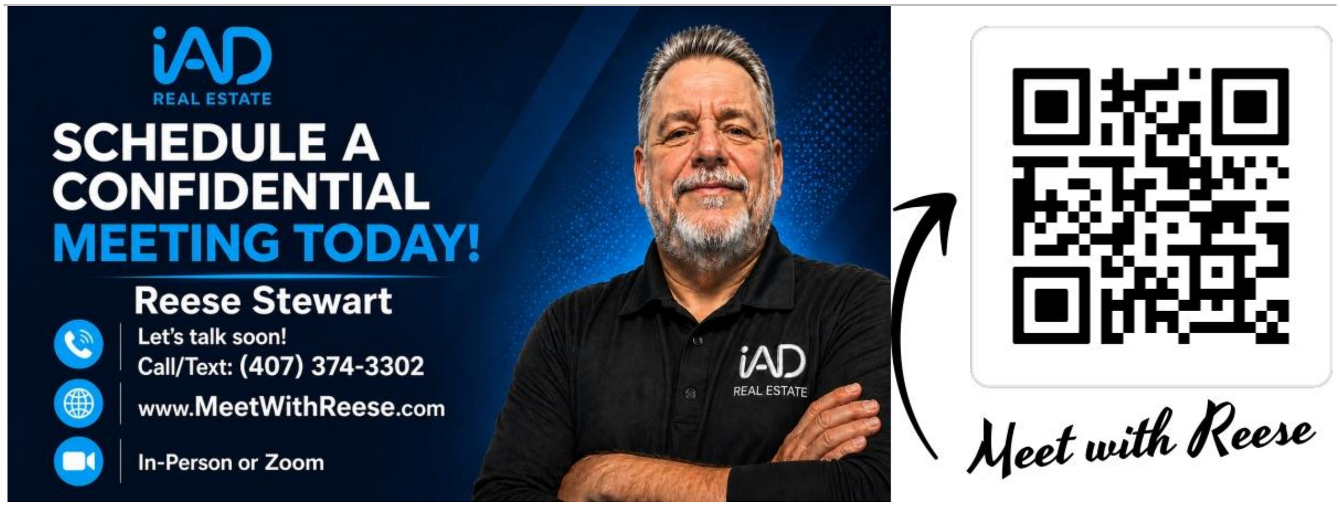
In a typical consultation, you can expect to:

- Review your current overhead and calculate your actual effective commission rate.
- Review the revenue-share formula and current qualification rules, without treating a hypothetical result as expected earnings.
- Ask questions about the transition process, technology, and support structure.
- Connect with current iad agents to hear their firsthand experience.
- Explore whether iad's model aligns with your professional and financial goals.

The goal of this session is to give you information for an independent decision, not to persuade you toward a predetermined outcome. Verify all material claims in the current written agreement, fee schedule, policies, and compensation plan. Either way, you will know where you stand after the conversation.

Compliance and Verification Notice

Check every claim in this booklet against iad's current independent-contractor agreement, fee schedule, policies, and compensation plan. Hypothetical calculations are never presented as expected or typical earnings, and no commission rate is ever suggested as standard, customary, or required. See Appendix B for the full compliance notice.



Schedule a Conversation

Reese Stewart | Call or text: (407) 374-3302 | www.MeetWithReese.com | Visit iadGrowthPlan.com | Available in person or by video conference.

> **KEY TAKEAWAY** Use the strategy session to compare verified information and decide independently whether iad fits your business.

Booklet Summary and Review

This booklet walked through the Growth Blueprint framework and one brokerage model built around it, iad Real Estate. Here is the five-stage recap before you compare this information with your own numbers and current agreements.

Stage	Focus
1. Start	Clarify your goals and build a solid financial and operational foundation.
2. Systemize	Use proven tools and support to work smarter and serve clients consistently.
3. Grow	Increase production and expand your sphere once demand and cash flow support it.
4. Lead	Build and develop a future team once you are ready to guide other people.
5. Create Wealth	Generate ongoing income and a lasting legacy beyond personal production.

What to Remember

- An income ceiling develops from business structure, not a lack of talent; calculate your actual costs before deciding whether to change anything.
- Compare total brokerage costs and benefits using your own current agreements, not an advertised split alone.
- Every dollar figure and percentage in this booklet, including revenue-share examples, is illustrative only. No income, savings, or production result is guaranteed.
- Revenue share is optional, conditional on qualifying production and eligibility, and should never be treated as passive income or a retirement plan by itself.
- Verify every material claim in this booklet against iad's current written agreement, fee schedule, policies, and compensation plan before making a decision.

Appendix A: Glossary of Terms

Term	Definition
Gross Commission Income (GCI)	The total commission generated on a transaction before any split, fee, or deduction is applied.
Commission Split	The percentage arrangement by which a brokerage and an agent divide gross commission income.
Cap	A limit, if any, on the amount of commission an agent pays to a brokerage within a defined period, after which the agent may keep a larger share.
Errors and Omissions (E&O) Insurance	Professional liability coverage that helps protect an agent and brokerage against claims of negligence or mistakes in providing real estate services.
Revenue Share	An optional, conditional compensation program under which a participant may receive payments calculated from the qualifying production of agents in their network, subject to the current written plan.
Network Level	A tier within a revenue-share plan (for example, Level 1 through Level 5) that reflects how directly a participant introduced the agents generating qualifying production.
Back Office Coordinator	Administrative staff support that assists with compliance, paperwork, and transaction-related questions.
Transaction Manager	A support role or system that helps manage a file from executed contract through closing.
Independent Contractor	The typical legal status of a real estate agent affiliated with a brokerage, responsible for their own taxes, expenses, and retirement planning, subject to brokerage supervision and licensing law.
Qualifying Production	Closed transactions that satisfy a compensation plan's current requirements for generating a payment, such as a revenue-share payment.

Appendix B: Important Disclosures

The statements below are restated from the front of this booklet and from the Compliance and Verification Notice for easy reference.

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Compliance and Verification Notice

This booklet should be checked against iad's current independent-contractor agreement, fee schedule, policies, technology list, insurance terms, and revenue-share compensation plan before distribution or reliance. Objective claims should be supported by reliable evidence. Hypothetical calculations must not be presented as expected or typical earnings. Presenters must not discuss or suggest standard, customary, required, or recommended commission rates and must make all brokerage and pricing decisions independently.