

At eXp Realty, we strive to be the Most Agent-centric Company on the Planet. People are the key to eXp Realty and a central part of eXp World Holdings, where we empower the new economy through people, platforms, and personal and professional development. From the platforms and technology we build to the healthcare choices we offer, we've redesigned the traditional brokerage into a company where agents can become shareholders and celebrate the company's financial success.

Agents at eXp Realty can generate income through three distinctive opportunities:

Real Estate Commission

Agents earn commissions by assisting their clients purchase or sell property

- Agents split their earned commission with the brokerage at an 80/20 percentage
- Commission split cap is \$16,000 per anniversary year for each agent
- After reaching the commission split cap, agents keep 100% of commission on all transactions for the remainder their specific anniversary year

Revenue Share Program

eXp Realty Revenue Share is a percentage of revenue that agents earn for attracting agents who are generating revenue for the company

- eXp agents only earn revenue share income from the sales activity of <u>productive</u> agents they sponsor into the company
- Agents earn based on adjusted gross commission income (AGCI) from the sales transaction closed by a personally sponsored capping agent and productive agents in their overall group.
- AGCI is dynamically calculated each month to ensure that eXp Realty pays out and retains 50% of the company dollar (half of the 20% split with agents)

The following is eXp's Revenue Share Plan Chart that breaks down the tiers and percentages that you can earn through your revenue share group



Revenue Share Plan Chart

Tiers	eXpansion Share % of AGCI	eXponential Share % of AGCI	-line fying Agent t Needed
Tier 1	_	3.5%	0 - 4
Tier 2	0.2%	3.8%	5 - 9
Tier 3	0.1%	2.4%	10 - 14
Tier 4	0.1%	1.4%	15 - 19
Tier 5	0.1%	0.9%	20 - 24
Tier 6	0.5%	2.0%	25 - 39
Tier 7	0.5%	4.5%	40+

AGCI = Adjusted Gross Commission Income



Equity Opportunities

Agents are rewarded with shares of EXPI stock for taking certain actions and reaching particular goals

Sustainable Equity Plan

- Earn shares on your first transaction
- Earn shares when you fully cap
- Earn shares when an agent you sponsor closes on their first transaction

ICON Agent Award

• Up to \$16,000 in stock upon the achievement of certain production and cultural goals within your anniversary year

Agent Equity Program

 Agents can earn equity in NASDAQ:EXPI by enrolling to be paid 5% of every transaction commission in stock purchased at a 10% discount

Average Compensation - Commissions and Revenue Share

The chart below is a breakdown of compensation earned by US eXp Realty agents from Revenue Share and Commissions from January 1, 2022 - December 31, 2022.

Agent Compensation Overview Chart

Compensation from eXp Realty Revenue Share and Commissions in 2022	% of Total Productive Agents¹ (Active and Inactive²) Paid in 2022 (62,160)	% of Total Productive Agents¹ (Active Only) Paid in 2022 (51,537)	% of Total Productive Agents¹ (Active Only) w/ more than 1 Year at eXp paid in 2022
>\$0 and <\$100	0.45% (279)	0.30% (154)	0.25% (94)
>\$100 and <\$2,500	10.61% (6,598)	8.86% (4,567)	6.61% (2,458)
>\$2,500 and <\$10,000	23.10% (14,361)	21.08% (10,863)	16.52% (6,139)
>\$10,000 and <\$20,000	16.58% (10,308)	16.16% (8,328)	14.77% (5,490)
>\$20,000 and <\$50,000	21.19% (13,173)	21.98% (11,326)	23.31% (8,662)
>\$50,000 and <\$100,000	12.81% (7,964)	14.08% (7,254)	16.49% (6,128)
>\$100,000 and <\$500,000	13.94% (8,666)	16.00% (8,247)	20.02% (7,439)
>\$500,000 and <\$1,000,000	0.97% (601)	1.14% (589)	1.47% (548)
>\$1,000,000	0.34% (210)	0.41% (209)	0.55% (204)

¹Productive agents are defined as agents with at least 1 payment in 2022

Percentage of agents followed by the actual number of agents in each distribution. Brackets on left are inclusive of that number, so 2nd row would read: "Greater than or equal to \$100, but less than \$2,500"

eXp Realty agents earned over \$185 million in Revenue Share in 2022. We have proudly paid out more than \$543 million in Revenue Share earnings to our agents since the beginning of 2015.

²Inactive agents were paid by eXp in 2022 and subsequently left



Disclaimer

Participants who are sharing the eXp opportunity with prospective agents are asked to include the information on this web page including the disclaimer below that provides context for earning income with eXp Realty.

These figures are not a guarantee, representation or projection of earnings or profits you can or should expect. They also do not include expenses incurred by agents in operating their businesses. eXp Realty makes no guarantee of financial success. Success with eXp Realty results only from successful sales efforts, which require hard work, diligence, skill, persistence, competence, and leadership. Your success will depend upon how well you exercise these qualities. Visit https://exprealty.com/income for average agent earnings and additional information about earning opportunities with eXp Realty.

Contact

For more information, contact the eXp agent who shared the eXp opportunity with you. Alternatively, you can contact eXp Realty through one of the following methods:

- https://join.exprealty.com/contact/
- Facebook
- Twitter
- LinkedIn

FAQ

Q: What is eXp Realty?

A: eXp Realty is an Agent Success Obsessed, full-service real estate brokerage. Our brokerage value is built on three key tenants – Compensation, Community and Cloud Based Brokerage, also known as the 3 C's.

Compensation: Unique financial model with various opportunities to make and earn income.

- No franchise fees
- Generous commissions (80/20 split with \$16K cap)
- Revenue Share program for attracting agents to eXp
- Equity awards for meeting production goals

Community: Community means more than just a place to hang your license.

- Cloud-based collaboration suite allows agents to connect, share and network
- ICON Achiever Program
- Partner community with access to professional services, listing services, and client services
- Mentorship programs

Cloud-based Brokerage Model: Anywhere, Anytime

- The first global brokerage to shift from brick-and-mortar to cloud-based
- Work from anywhere using eXp's state-of-art technology, a virtual campus with an immersive platform connecting all agents globally
- Productivity suite with collaboration tools, co-working, CRM, lead share/lead gen, referral, and over 50+ hours of weekly live education and events



Q: How can I join eXp Realty?

A: Contact the eXp agent who shared this information with you to find out your next step in the enrollment process. If you haven't been working with one of our agents, we want you to know that eXp Realty is a unique, full-service brokerage featuring no desk fees, no royalty fees, and no franchise fees. Agents keep 80-100% of their commissions. eXp Realty also offers every agent the unique opportunity to become a shareholder in their own company, and celebrate the company's financial success. Agents with a current, active license can join eXp Realty by speaking with a current eXp agent as mentioned above or by visiting https://join.exprealty.com/contact/.

Q: How much could I earn with eXp Realty?

A: The results of our agents are as unique as each individual. The amount of income an agent receives is dependent on their skills, hard work, determination, and ability to help their clients buy and sell real estate, attract prospective agents, and general financial market conditions.

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