

eXp Commercial Average Income Disclosure

At eXp Commercial, we strive to be the Most Advisor-centric Company on the Planet. People are the key to eXp Commercial 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 advisors can become shareholders and celebrate the company's financial success.

Advisors at eXp Commercial can generate income through three distinctive opportunities:

Real Estate Commission

Advisors earn commissions by assisting their clients purchase or sell property

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








Revenue Share Program

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

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

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	Front-line Qualifying Advisor Count 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 - 29
Tier 7	0.5%	4.5%		30+

AGCI = Adjusted Gross Commission Income

Equity Opportunities

Advisors 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 advisor you sponsor closes on their first transaction

ICON Agent Award

- Up to \$20,000 in stock upon the achievement of certain production and cultural goals within your anniversary year

Advisor Equity Program

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

Average Compensation – Commissions and Revenue Share

The chart below is a breakdown of compensation earned by eXp Commercial Advisors from Revenue Share and Commissions from January 1, 2023 - December 31, 2023.

Advisor Compensation Overview Chart

Compensation from eXp Commercial Revenue Share and Commissions in 2023	% of Total Productive Advisors ¹ (Active and Inactive ²) Paid in 2023 (585)	% of Total Productive Advisors ¹ (Active Only) Paid in 2023 (473)	% of Total Productive Advisors ¹ (Active Only) w/ more than 1 Year at eXp paid in 2023
>\$0 and <\$100	3.59% (21)	2.96% (14)	3.40% (13)
>\$100 and <\$2,500	26.15% (153)	22.20% (105)	20.94% (80)
>\$2,500 and <10,000	18.97% (111)	18.39% (87)	17.80% (68)
>\$10,000 and <\$20,000	10.26% (60)	10.36% (49)	9.95% (38)
>\$20,000 and <\$50,000	18.63% (109)	19.24% (91)	18.32% (70)
>\$50,000 and <\$100,000	9.91% (58)	11.84% (56)	12.83% (49)
>\$100,000 and <\$500,000	10.94% (64)	13.11% (62)	14.92% (57)
>\$500,000 and <\$1,000,000	1.03% (6)	1.27% (6)	1.31% (5)
>\$1,000,000	0.51% (3)	0.63% (3)	0.52% (2)

¹Productive Advisors are defined as advisors with at least 1 payment in 2023

²Inactive Advisors were paid by eXp in 2023 and subsequently left

Percentage of Advisors followed by the actual number of advisors 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 \$2500"

eXp Commercial Advisors earned over \$1.6 million in Revenue Share in 2023. We have proudly paid out more than \$3.9 million in Revenue Share earnings to our Advisors.

Disclaimer

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

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 advisors in operating their businesses. eXp Commercial makes no guarantee of financial success. Success with eXp Commercial 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://expcommercial.com/income> for average advisor earnings and additional information about earning opportunities with eXp Commercial.

Contact

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

- <https://expcommercial.com/join-exp/>
- [Facebook](#)
- [LinkedIn](#)

FAQ

Q: What is eXp Commercial?

A: eXp Commercial is an Advisor 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 \$20K cap)
- Revenue Share program for attracting advisors 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 advisors 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 advisors 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 Commercial?

A: Contact the eXp Commercial Advisor 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 advisors, we want you to know that eXp Commercial is a unique, full-service brokerage featuring no desk fees, no royalty fees, and no franchise fees. Advisors keep 80-100% of their commissions. eXp Commercial also offers every advisor the unique opportunity to become a shareholder in their own company, and celebrate the company's financial success. Advisors with a current, active license can join eXp Commercial by speaking with a current eXp Advisor as mentioned above or by visiting <https://expcommercial.com/join-exp/>.

Q: How much could I earn with eXp Commercial?

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

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