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**EARN MORE IN 2004**

Grain Dealers Mutual Insurance Company is excited to announce a new and comprehensive compensation package for our agents. You can earn and easily increase your commission dollars based on your production efforts during 2004.

In addition to the advance commissions paid as shown in the General Commission Schedule\*, agents will be eligible for a Contingent Bonus Commission based on the production volume and loss ratio achieved during 2004. Those agents who qualify for the annual Contingent Bonus Commission will be eligible for a Profit-Sharing Commission based on their 3-Year Loss Ratio.

The Contingent Bonus Commission and Profit-Sharing Commission will apply to your total written premium, other than excluded business, booked in 2004. Your earnings potential with Grain Dealers Mutual Insurance Company has never been greater.

Step up to greater earnings.

Bruce Mitchell  
Agency Supervisor

01/04

(\*Due to programming requirements, General Commission rates may not be applied as specified on January 1, 2004, but will be implemented as soon as practical and possible following that date.)