

Build For Your Future with **eXp Realty**



November 2024



The most agent-centric brokerage on the planet, **breaking** the traditional model



CLOUD-BASED

- No desk, royalty or franchise fees
- Work from anywhere in the world
- Real-time support from dedicated staff



LEADING TRAINING & COACHING

- Live and on-demand training from anywhere
- SUCCESS Coaching



POWERFUL COMPENSATION

- Competitive commissions
- Revenue share
- Stock equity programs



Where you can build for your future.

First public company in real estate to offer equity opportunities.



Agent-centric means you help shape eXp's future.



Own your brand, business and team.





What does this all mean for you?



GROW

The place for entrepreneurs to grow personally and professionally with boundless opportunities.



OWN

A company built for agents, where everyone is an owner of their own business, brand and the brokerage they help to build.



BUILD COMMUNITY

A community of diverse experts that value collaboration, transparency and having fun.



INNOVATE

A company obsessed with the future to improve the present, constantly defining new business models and tools.

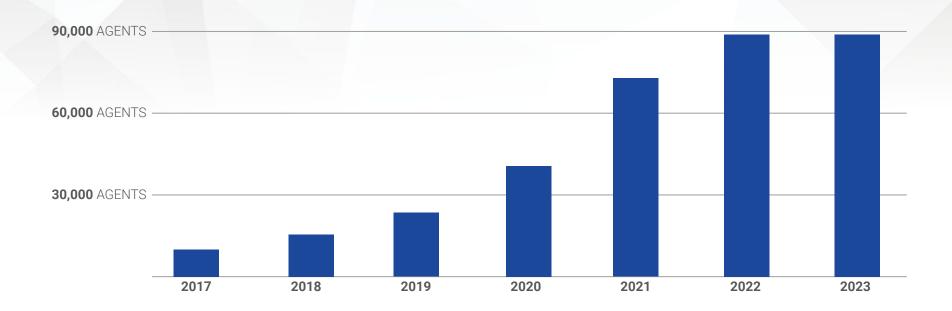


FIND YOUR FREEDOM

The financial model and the ability to choose where and when you do business to achieve your ultimate freedom.

Join the **fastest growing** residential real estate brokerage on the planet





And the **#1 growth leader** across agent count, volume and transactions



No. 1 growth leader in year-over-year sales volume, transaction sides and agent count



No. 1 sides

No. 1 Top Mover: Sides and Sales Volume

No. 1 Independent

RISMEDIA: POWER BROKER REPORT

No. 1 transactions

No. 4 sales volume





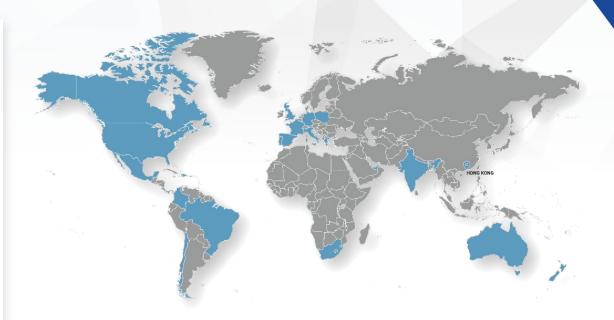
Find your freedom in eXp World, our metaverse powered by Virbela

- Work from anywhere with access to training, support and community
- Access real-time support from dedicated staff
- No desk fees or overhead costs
- No expensive leases means we can invest in you and your technology



The **largest** independent brokerage **on the planet**

- One brokerage with 24 international markets providing excellent growth opportunities for agents.
- Engage and share best practices across the company.
- Build teams across borders
- Host and participate in daily, live online gatherings.
- Benefit from a powerful referral network





CURRENT LOCATIONS





Enhance your revenue and build with **future-focused** technologies and services



Pioneers in the virtual commercial real estate industry with a cloud-based model that provides agents with state-of-the-art tools and technology, and access to a global community of top league advisors, agents, leaders and partners, building a powerful network of professionals.

Visit the Website



eXp Luxury will be a global network of eXp agents who provide elevated service to clients anywhere in the world, at any time. Incorporating bespoke marketing capabilities and assets, the program features luxury certification courses and coaching, masterminds and events, and exclusive access to a council of experienced eXp Luxury agents.

Visit the Website

Enhance your revenue and build with **future-focused** technologies and services

Revenos

Visit Website >>

- Drives high-quality buyer and seller referrals directly to eXp agents
- Includes eXp Relocation, eXp REO (Real Estate Owned), eXp Affinity. Making It Rain, and new programs
- Connects a thriving referral ecosystem through a robust network of industry relationships

eXp Solutions

Visit Website >>

- A complete suite of industry-leading vendors, tools and services that agents can utilize and trust as an extension of their team
- Vendors have been extensively vetted to provide top-notch service so eXp agents can deliver a seamless client experience
- We negotiate the best group rates available solutions.exprealty.com is the hub for all available solutions

Business Intelligence

- Sisu provides eXp agents with real-time insights to track performance, set goals, and manage transactions at no additional cost.
- Advanced features include P&L reporting, team competition tools, and customizable deal metrics for team leaders.

Lead Gen

Drive more leads and manage your books.

- Powerful lead generation platforms provided at no additional cost including kvCORE
- Integrate listing with your own WordPress website
- Optional in-house lead generation program

Marketing

Unleash your creativity and put your best brand forward.

- Fully customizable templates with MLS integration available within Canva Enterprise, effective December 6, 2024.
- Digital and print assets including: business cards, brochures, signage and more
- Flexible branding to feature you first





Enhance your revenue and build with **future-focused** technologies and services

Transaction Convenience

Convenience and security at your fingertips

- The Fintracker app provides an improved, easy-to-use and more secure FINTRAC experience.
- ETRAN Mobile by FTNI allows you to make remote deposits from your mobile device all while ensuring you get the best service and assistance in return.

Meeting & Office Space

Free Access to Regus Business Lounges & Paid Add-On Services

- More than 1,200 locations across the globe
- Regus Locations include fully-equipped offices and professional administrative support from center teams as well as access to Wi-Fi. For an additional fee, agents can book private meeting rooms, day offices and host video communications.

Grow your production with industry-leading programs led by hundreds of world-class eXp agents

eXp UNIVERSITY

The most innovative university on the planet! 80+ weekly, live classes are taught by topproducing eXp agents who share strategies, systems and scripts to help you achieve success in today's real estate market. Recordings of classes are available at eXp University 24/7.

MENTORSHIP

Whether you are brand new or starting something new, our mentorship program pairs you with experienced eXp agents who can share insights, learnings and feedback. In the spirit of collaboration and building community, this is truly about people helping people. When you succeed, we all succeed.

MASTERMINDS & TASK FORCES

This is your opportunity to collaborate with top eXp agents and leadership across the business in regular masterminds and task forces. Your voice matters. Help to build the company that helps you grow your business.

BROKER SUPPORT

Our Province Broker Teams provide you with the guidance and supervision needed to ensure a smooth transaction, everytime. Our regular live local (online and in-person) meetings, trainings and social events help our agents operate as experts across the real estate industry.



Track and celebrate your production with the eXp PRODUCTION LEADERBOARD and ICON Award

ICON Award

Join an elite group that has achieved exceptional production while exemplifying our core value.

Up to \$16,000 in ICON Stock Awards:

- \$8,000 by meeting the ICON Status
 - **Production** Requirements
- \$4,000 by meeting the ICON Status
 - **Cultural** Requirements
- \$4,000 by meeting the ICON Status Event Requirements (\$2,000 per eXp approved event)
- Inclusion in ICON agent publications
- Exclusive access to the customizable
 ICON Brand Kit
- Invitation to ICON-only events at Shareholder Summit and EXPCON



Earn more with our competitive commission structure.

COMMISSION & CAP

80/20 commission split **\$16,000** cap

After capping, earn **100% commission** for the remainder of the year.¹

1\$285 capped transaction fee. Once capped transaction fees total \$5,700, the capped transaction fee is reduced to \$75.

STANDARD COSTS²

\$199 start-up fee

\$139/month cloud brokerage fee

\$29 broker review fee³

\$17 commercial insurance fee4

(Western Canada) in some provinces



² Canada compensation model.

³ Per transaction.

⁴ Monthly.



Explore unique opportunities to earn additional income streams

Equity Awards Through Incentive Program

\$270 CAD of EXPI stock for first transaction closing

\$540 CAD of EXPI stock when agents cap

\$540 CAD of stock for directly attracting another agent after the agent closes their first transaction

Agent Equity Commission Program

Voluntarily enroll to receive 5% of commission in stock at a **5% discount**

~65% of agents and brokers participate in the program

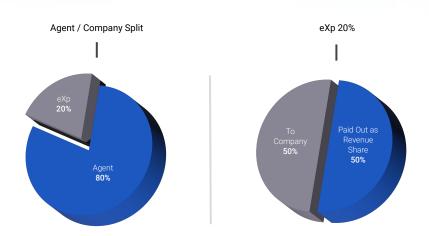
ICON Award

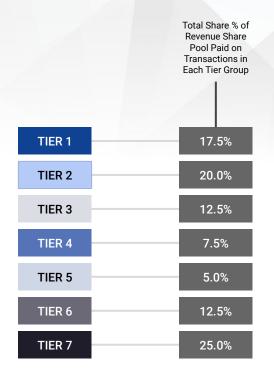
Top agents receive up to \$16,000 in stock upon the achievement of certain production and cultural goals within their anniversary year

Earn revenue share for attracting new agents to eXp

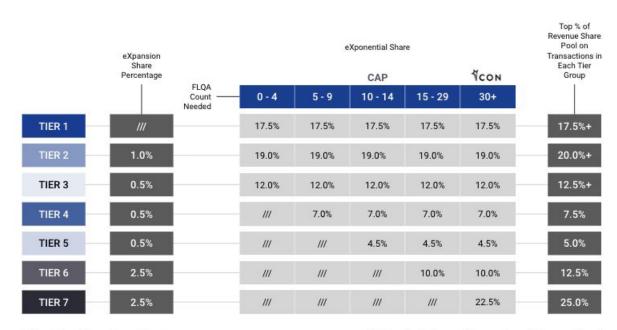
eXp agents can sponsor agents to join the company.

Earn a percentage of revenue – eXp pays out to agents from the revenue share pool – when your sponsored agents close a transaction. Earn revenue share until your sponsored agent reaches their annual commission cap.





REVenue Share 2.0



AGC = Adjusted Gross Commission Income FLOA = Front-Line Qualifying Agent

November 2024

Earn revenue share for attracting new agents to eXp and expand your support network internationally through the Adoptive Sponsor program.

Earn a percentage of revenue – eXp pays the revenue share, not the agent - when your sponsored agents close a transaction. Earn revenue share until your sponsored agent reaches their annual commission cap.

⁽⁺⁾ These levels also qualify to receive an "Adjustment Bonus" (from the amount of unpaid revenue share on all levels.

We're proud to make **health coverage** available through Northern Financial Group to our Canadian agents and their families

Having quality health care coverage is now more critical than ever. eXp Realty Canada is pleased to offer quality health, life and dental care benefit options to its agents through Northern Financial Group.

Enrolling is easy! Review the various health, dental and life insurance plan options available, choose the plan that best fits your needs.

Complete the enrollment form and submit it to Northern Financial Group.

https://northernfinancialgroup.ca/exp-realty/



Enhance lives of agents and communities



We are committed to creating an equitable, diverse and inclusive culture for our employees, agents and brokers.

ONE eXp engages our people to promote D&I initiatives across the organization.



We are dedicated to the betterment of our communities.

The first week of October of each year is designated "I Heart eXp" week and staff, agents and brokers across the U.S. mobilize to take part in community charity initiatives.



We are committed to wellbeing.

eXp's wholly owned nonprofit, eXtend-a-Hand provides support to eXp agents, staff, and their families who are experiencing hardship as a result of a catastrophic event, such as natural disasters or life-threatening illnesses that prevent them from working and supporting their families.





Grow your network and **community** around the world in our metaverse and at marquee events

- Live and on-demand training
- Mentorship opportunities
- Influencer and ICON Agent groups
- Masterminds
- Great networking & collaboration
- eXpcon (Montreal, Barcelona & Miami 2025)
- Regional Rallies







Build For Your Future with **eXp Realty**

Talk to your sponsor or apply today at **join.exprealty.com**





APPENDIX

About eXp Realty

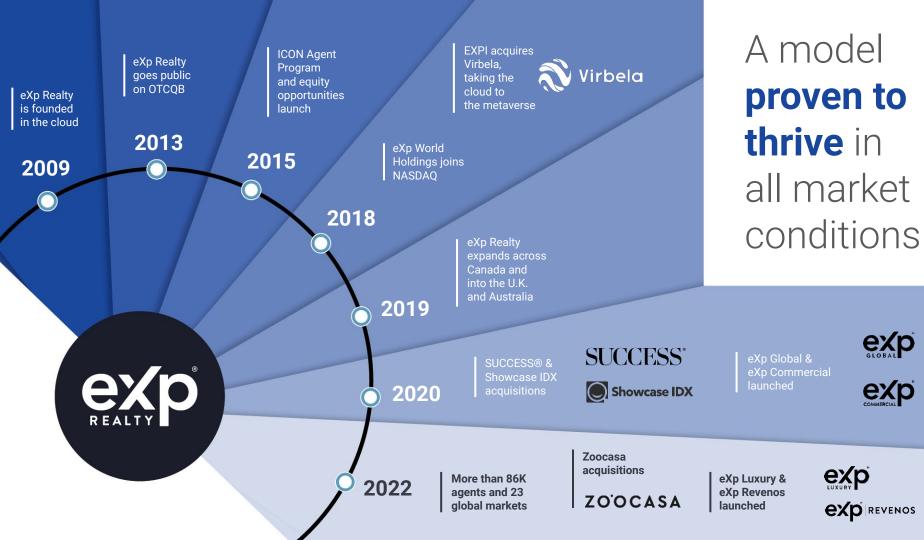


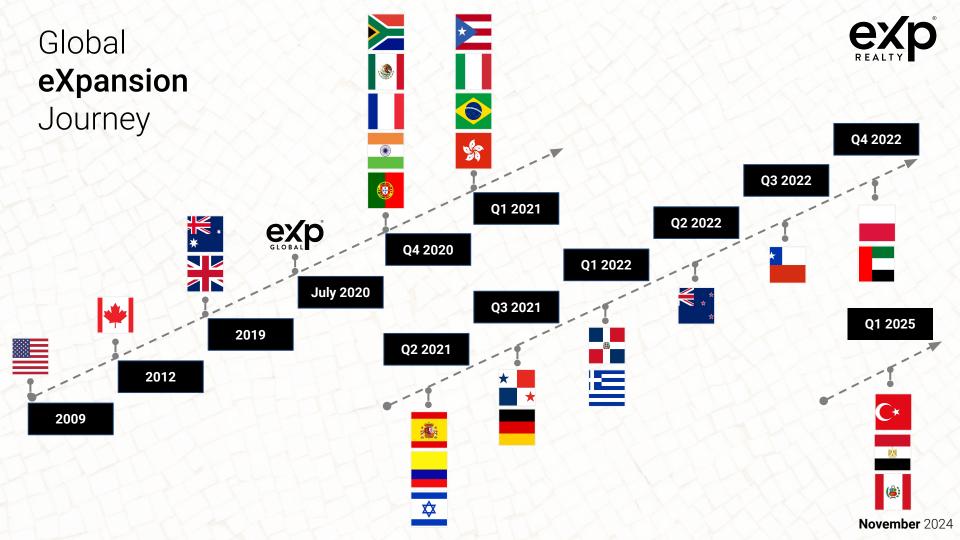
Glenn knows that agents and brokers do the heavy lifting in real estate.

In 2009 he created eXp Realty, the first cloud-based brokerage model, to give agents, leaders and partners from all over the world the opportunity to earn, learn and grow like never before.

- Glenn Sanford held key roles at internet startups before launching a real estate career in 2002.
- In his year in real estate with a major national franchisor, his team closed over \$60 million in real estate by connecting with consumers online.









And earn more than real estate stock

Earn equity in eXp World Holdings (\$EXPI), where driving revenue for eXp means driving revenue for your business.

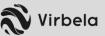


Global Cloud-Based Real Estate Brokerage

Real estate tech company operating virtually across six continents

Delivers a unique agent value proposition, including an attractive commission structure, revenue share, and equity

Cost advantages of a virtual workplace vs. traditional "brick-and-mortar"



Enterprise Metaverse Platform

Powers the eXp operating model and community

Enables companies to operate entirely remotely

Hundreds of global enterprise customers utilize the virtual world platform, including Stanford Graduate School of Business, Fujitsu, DXC Technology, PwC

SUCCESS°

Ecosystem of Personal Development Resources and Media

125-year-old multi-platform media company and leader in personal and professional development

Enhanced content, resources and training to inspire, motivate and educate

Coaching and Health with immersive technology provides more access and impact

Your 2024 National Canadian Agent Advisory Council



Adrienne Carlton Alberta



Justin Havre Alberta



Katrina AmuraoBritish Columbia



Holly Courtright British Columbia



Mike Jamieson British Columbia



Raj Sandhu Manitoba



Andrew Phillips New Brunswick



Holly Green Newfoundland and Labrador



Cheryl Vickers Nova Scotia



Ibrahim Hussein Ontario



Sunny Kashyap Ontario



Jason MacDonald Ontario



Andre Major Ontario



Louis Lachaine Quebec



Denette Bergquist Saskatchewan



Shirley Chua-Tan Yukon

Your 2024 Canadian Commercial Agent Advisory Group



Adam Dirkson British Columbia



Chris MarteBritish Columbia



Jack Anbara Ontario



Julie Werner New Brunswick



Justin Salazar Ontario



Mel Loewen Alberta



Nevin Hollett Newfoundland



Rhonda Toth Saskatchewan



Rick Dhillon Ontario



Steve Gabellini Ontario