



AGENT GUIDE / EN

Commission structure.

Know your costs. Understand your support. Explore the resources to build your business at STEP.

YOUR PLATFORM FOR GROWTH / STEP

All amounts are in USD.

01

Your costs, clearly explained

Three things, kept apart and with no fine print: what it costs to join, what it costs to stay and what each transaction carries. Joining is \$200 in registration; staying is \$100 a month. Neither depends on what you sell.

On every residential sale, the Transaction fee is 0.1% of the property's sale price, not of your commission: just multiply that price by 0.001. A \$250,000 home means \$250; a \$300,000 home, \$300.

Each transaction also carries \$75 for Errors and omissions, the charge tied to that insurance, with coverage set by the policy, and an \$80 Broker fee, also called the Broker Service Fee. You or your client cover the Broker fee, as agreed for that transaction; it is never passed on to the client automatically.

Item	Amount	When it applies
Registration	\$200	When you join
Monthly fee	\$100	Each month
Residential Transaction fee	0.1%	Of the sale price
Errors and omissions	\$75	Per transaction
Broker fee	\$80	Per transaction

A \$250,000 sale, step by step

Sale price: \$250,000.

Transaction fee: $\$250,000 \times 0.001 = \$250$.

Errors and omissions: \$75. Broker fee: \$80.

The three charges total \$405 if the agent pays the Broker fee. If the client pays that fee by agreement, the agent's charges in this example are \$325.

This example excludes registration, monthly fees, mentorship splits and additional services, and assumes the CAP has not been reached.

02

Your annual CAP: \$10,000

Your CAP is an annual limit of \$10,000 in Transaction fees, and it starts over every January 1. Only the Transaction fees you pay during the year count: not property prices, not your commissions.

Registration, the monthly fee, Errors and omissions, the Broker fee and mentorship splits stay out of that total. If you're at \$7,500, you have \$2,500 to go.

As you get close, let's review together the charges on the transaction that reaches the limit and on the ones after it. Reaching the CAP doesn't mean every later charge disappears automatically.

ILLUSTRATIVE ACCUMULATION

\$7,500

In Transaction fees

\$2,500

Remaining to reach CAP

03

Leases and referrals

Each transaction type has its own fee. For leases, the fee is \$50 for a residential transaction and \$100 for a commercial transaction.

Refer a lease and the fee is \$50; refer a sale and the Transaction fee for that transaction applies. None of these fees is the commission percentage you agree on for the referral.

This is about referring transactions. Referring agents to STEP is a different story, with its own program below.

Transaction type	Fee
Residential lease	\$50
Commercial lease	\$100
Lease referral	\$50
Sale referral	Applicable Transaction fee

04

Residential mentorship

Build your commercial judgment with support throughout the transaction. Mentorship helps you organize the process and move through each stage. For new agents, it is required for the first two transactions of each type.

The split comes first, on the gross commission: 80% for you and 20% for your mentor. Applicable charges are deducted afterward. The split is separate from the Transaction fee.

80% Agent

Of gross commission, before charges.

20% Mentor**Contract and document review**

Guidance when reviewing contracts and essential transaction documents.

Personalized mentorship

Strategic guidance to develop judgment and organize the work throughout the process.

Confidentiality

Confidential handling of information throughout the mentorship process.

Direct support

Transaction support with clear guidance at each stage.

How the split works

For a hypothetical \$10,000 gross commission, the agent receives \$8,000 and the mentor \$2,000 before charges.

If the property sells for \$250,000 and the agent pays the Transaction fee, Errors and omissions and Broker fee, \$405 is deducted from the agent's \$8,000, leaving an illustrative \$7,595.

The gross commission is an example, not an established rate. This excludes monthly fees, registration and additional services, and assumes the CAP has not been reached.

05

Your next step: commercial

Move from residential to commercial with a practical foundation. Mentorship helps you understand these transactions and work with greater judgment and confidence.

Here the commission varies by transaction: we agree on the split, charges and terms with you before you start. The residential 0.1% fee and 80/20 split don't apply as universal commercial terms.

Focus

Build practical knowledge for understanding and working on commercial transactions.

Advice

Support the transition between residential and commercial transactions.

Mentorship approach

Direct guidance, market judgment and a working method for organizing the transaction.

Objective

Help mentor and agent move forward with clarity through each transaction and closing.

06

Your network adds value

Refer three agents who join STEP and remain active to qualify for a waiver of your monthly fee.

The benefit covers the \$100 monthly fee. It doesn't remove registration, transaction charges, mentorship splits or other service fees. The team walks you through the activity requirements and when it starts.

01 • Refer

Invite three agents to join STEP.

02 • Receive the benefit

Access the monthly fee waiver under the program's terms.

03 • Maintain eligibility

Referred agents must remain active to sustain the benefit.

07

Resources for your business

From your brand to transaction follow-through: five in-house services to support your work as an agent.

A service being available doesn't mean it's included in the monthly fee: some carry their own fee. Before you use one, we review with you what it covers, its availability, how to request it and its terms.

01

Tax and credit repair services

Access to guidance and support with tax processes for agents, together with credit repair services. The scope is reviewed according to your needs.

02

Insurance services

Coverage options and protection solutions for your clients and transactions. Terms and coverage depend on the selected product and policy.

03

Strategic marketing

Visual and strategic support to strengthen your brand and presence as an agent, including how you present your business and communicate your services.

04

Financing with STEP Lending

Financial guidance and access to lending options within the brokerage for your transactions. Available options are reviewed for each case.

05

Transaction coordinator

In-house operational support, transaction coordination and follow-up. The team explains how to request the service, its scope and its fee.

08

A place to move forward

Organize your work with a defined cost structure, mentorship and expert support. Create content and build your business with STEP's resources and workspace.

Share a direction with the team: grow with support and a better-organized operation.

Structure and support

A defined cost model and access to guidance for planning your activity and next steps.

STEP Studio • In-house social media studio

A studio to create content for your brand and develop your professional presence. Use requirements and availability are explained during onboarding.

Mentorship and expert guidance

Residential and commercial guidance under the plans and conditions explained on this page.

24/7 office access

Workspace access around the clock, seven days a week, subject to access requirements. This does not mean staff are available at all hours.

Let's talk about your next step

Talk with STEP about joining or your next transaction. Confirm the applicable charges, the mentorship you need and the terms of the services you want to use.

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