

# eXp Realty: Professional Transparency & Income Disclosure

Clear Data for Informed Professionals

eXp Realty is the global platform where real estate professionals come to grow without limits. By integrating advanced technology with a collaborative ownership model, we empower agents and teams to scale their production and build long-term leverage. Because we are committed to professional transparency, we provide a clear view of the historical performance, typical earnings, and associated costs of our model. This ensures every professional has the data needed to understand the investment required and the realistic results achieved by the typical participant in our high-performance ecosystem.

## COSTS & FEES

### The Investment In Your Business

Real estate is a professional venture with associated costs. To ensure a truthful representation of the eXp opportunity, agents should account for both fixed brokerage fees and variable business expenses.

#### Fixed Brokerage Fees

Fee	Amount	Details
Startup	\$199 CAD	One-time onboarding
Monthly	\$139 CAD	Cloud Brokerage fee
Per Transaction	\$29 CAD / \$17 CAD	Broker Review / Risk Management (western provinces only)
Revenue Share Program	\$0	No cost to participate; qualification is based on performance, not fees

#### Commission & Capping

**80/20 Split:** In general, agents retain 80% of their commission until they reach a \$16,000 CAD annual cap. Agents in the eXp Mentor Program are subject to an additional 20% split on their first three transactions, which is used to fund the mentorship and support infrastructure.

**100% Commission:** Once the cap is met, agents retain 100% of their commission, subject to a \$285 transaction fee for the next 20 transactions (capped at \$5,700); subsequent transactions are reduced to a \$75 fee.

**Tax Disclosure:** Fees and commissions are subject to applicable provincial taxes (HST/GST/PST).

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Independent Business Expenses: Because gross compensation does not include the costs of running a personal real estate practice, net profitability is dependent on how an agent manages their individual expenses relative to their production.

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2025 PERFORMANCE YEAR

## Typical Agent Earnings: 2025 Performance Data

Real estate is a professional business venture where individual results are driven by experience, effort, and market conditions. To empower our agents and prospects with clear data, eXp Realty provides this annual disclosure of historical performance.

### Defining Our Performance Tiers

Before reviewing the 2025 data, it is important to understand how we categorize participation within our ecosystem. Because eXp is home to everyone from newly licensed individuals to global organization builders, we have defined five distinct "Personas." These tiers provide a narrative key to the production volume and historical earnings reflected in the charts below, helping you identify the stage that most closely aligns with your professional goals.

#### Entering (24.31% of participants)

This tier represents the 24.31% of the total participant population who are often in a transitional phase. It primarily includes newly licensed individuals completing onboarding, professionals maintaining a license for personal interest or referral purposes, and those who have not yet engaged in active production during this specific reporting period. Notably, only 1.28% of participants with more than one year of tenure remain in this category, indicating that consistent engagement with the platform typically leads to upward mobility.

#### Emerging (29.54% of participants)

Accounting for 29.54% of all active participants, this group defines the "Rising Stars" gaining initial momentum in their respective markets. These individuals are typically focused on mastering the eXp technology suite and establishing a professional presence while securing their first series of successful transactions. This tier also includes seasoned professionals who choose to maintain a consistent but lower-volume supplemental business alongside other professional commitments.

#### Core (41.28% of participants)

This is the "Engine" of the eXp ecosystem, representing the largest segment of our active, tenured community at 41.28%. These are dedicated full-time professionals who have built a repeatable, commission-driven business through consistent volume. While their primary focus remains on personal production, many at this level begin to explore leadership opportunities through sponsorship and the generation of modest revenue share.

#### Leadership (25.31% of participants)

Representing 25.31% of the active participant population, this tier consists of high-performing producers and team leaders who have successfully scaled their personal results to significant levels. At this stage, the compensation profile shifts toward a strategic mix of personal production and substantial revenue share from a growing organization. These professionals typically prioritize high-level mentorship and have demonstrated a multi-year commitment to the eXp

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platform.

**Elite (<1% of participants)**

This tier represents a statistically rare outcome achieved by less than 1% of the total organization. These individuals are veteran professionals who have achieved massive scale through a combination of elite production and the development of extensive organizations. For this tier, wealth is primarily driven by leveraged revenue share and high-value equity awards, typically requiring a long-term commitment of 8+ years within the eXp ecosystem.

## 2025 Performance Breakdown

The following table provides a comprehensive breakdown of the 2025 performance year, categorized by the professional personas defined above. All figures are reported in Canadian Dollars (CAD) and reflect gross compensation including commissions, revenue share, and equity awards.

Compensation Tier	% of Total Agents <sup>1</sup> (Active & Inactive <sup>2</sup> )	% of Active Agents <sup>1</sup>	% Active w/ 1+ Year Tenure	Avg Stock <sup>3</sup> per Agent
<b>Entering (\$0-\$100)</b>	24.31% (2,268)	7.23% (527)	1.28% (73)	\$0.00
<b>Emerging (\$100-\$20K)</b>	25.68% (2,396)	29.54% (2,153)	25.85% (1,473)	\$107
<b>Core (\$20K-\$100K)</b>	29.84% (2,784)	37.43% (2,728)	41.28% (2,352)	\$262
<b>Leadership (\$100K-\$1.0M)</b>	19.79% (1,847)	25.31% (1,845)	30.98% (1,765)	\$3,843
<b>Elite (\$1M-\$10.0M)</b>	0.39% (36)	0.49% (36)	0.61% (35)	\$13,244

<sup>1</sup>Agents are defined as any agent that was licensed with eXp within the year of 2025

<sup>2</sup>Inactive agents were paid by eXp in 2025 and subsequently left

<sup>3</sup>Average stock values represent the dollar amount granted at the time of achievement and are typically subject to a three-year vesting schedule.

### The Power of Tenure

The data confirms that success at eXp is highly correlated with time and engagement. While nearly a quarter of all registered agents sit in the "Entering" tier, that number drops to just 1.28% for agents who remain active with the brokerage for more than one year.

### Income Actuals by Tier

While the previous sections illustrate participation rates and equity engagement, the table below provides the specific financial benchmarks for each professional persona. By presenting both the Mean (Average) and the Median (Typical) earnings, we offer a transparent view of how high-production outliers influence the average versus the experience of the middle-point participant in each category.

Professional Persona	Mean Income (CAD)	Median Income (CAD)
<b>Entering</b>	\$9.00	\$0
<b>Emerging</b>	\$8,735	\$8,392
<b>Core</b>	\$52,674	\$48,701
<b>Leadership</b>	\$243,066	\$187,967

Professional Persona	Mean Income (CAD)	Median Income (CAD)
Elite	\$1,540,456	\$1,277,157

SUMMARY

## At-a-Glance Summary

While aggregate numbers show the scale of our network, the figures below represent the "middle point" of the data. This provides the most accurate view of the typical agent's experience based on their specific level of professional engagement and tenure within the model.

<p><b>\$20,016</b></p> <p>Median (Typical) Income</p> <p><b>All Registered Agents</b></p>	<p><b>\$23,880</b></p> <p>Median (Typical) Income</p> <p><b>Active Agents</b></p>	<p><b>\$36,032</b></p> <p>Median (Typical) Income</p> <p><b>Active Agents w/ 1+ Year Tenure</b></p>
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GUIDANCE

## How to Use This Data

The figures in this report reflect the historical 2025 performance year and are provided to help you evaluate your own production goals or potential within the eXp ecosystem. When analyzing these benchmarks, it is important to categorize your current business stage: are you an active, full-time producer, or are you in a transitional or supplemental phase? The data clearly illustrates that while many participants earn little to no income in the "Entering" stage, those who commit to the platform for more than one year and engage in active production move into significantly higher-earning tiers. As you plan your growth, use these "Median" markers to set realistic expectations for commission, equity, and revenue share, while remembering that gross compensation does not account for the individual business expenses (marketing, lead gen, and travel) required to maintain a high-performance real estate practice.

## Pathways to Income: Requirements & Benchmarks

### Real Estate Commissions

**Primary Driver:**

Assisting clients in property transactions.

**Commission Structure & Capping:**

Agents retain 80% of their commission until they reach a \$16,000 CAD annual cap paid to the brokerage. Once the cap is met, the agent keeps 100% of their commission for the remainder of their anniversary year, subject to standard transaction and broker review fees.

**Typicality:**

This remains the primary source of income for the vast majority of productive agents.

### Revenue Share Program

**Basis:**

A shared success model where eXp redistributes 50% of the company's split (the 20% portion of the 80/20 commission split) back to the agents who helped grow the brokerage.

**Mechanism:**

When a "productive agent" (an agent closing transactions) is sponsored into the company, a portion of the company's revenue from those transactions is paid to the sponsoring agent(s) as a reward for their contribution to the company's growth.

**REALITY CHECK**

Revenue share is performance-based and is not a guaranteed salary. The median revenue share for a typical (Tier 1) agent is \$0 CAD. Earnings are strictly dependent on the productive activity of sponsored agents and require active leadership and mentorship.

### Equity Opportunities

**Sustainable Equity:**

Earned through production milestones (e.g., first transaction, capping).

**ICON Award:**

Up to \$16,000 CAD in stock for achieving specific high-production and cultural goals.

**Requirements:**

Stock awards are subject to vesting periods. Most agents earn limited or no equity.

## Company Milestones & Aggregate Data

Since our launch in Canada, eXp Realty has proudly distributed more than \$111.5 million CAD in cumulative Revenue Share to our Canadian agent community. In 2025 alone, Canadian residential participants earned over \$26.3 million CAD.

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## Official Income 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.

Visit <https://exprealty.ca/income> for a full view of the typical earnings, equity, and historical results of all eXp Realty participants. Earnings are performance-based and not guaranteed; most participants earn supplemental or no income. Success in real estate requires significant time, specialized skill, and persistent effort. Reported figures represent gross payments and do not include business expenses like marketing and travel, which can exceed earnings and result in a net loss. Individual results depend on your personal sales and leadership efforts over time.