

I. Weekly Pay:

A. Individual Sales

Product	Price	Fast Start Commission	PV
Financial+	39.00 + \$20 set up fee	\$25	40
Executive Pak	\$199	\$50 (plus additional \$50 infinity bonus on 3rd and beyond for a total of \$200)	200

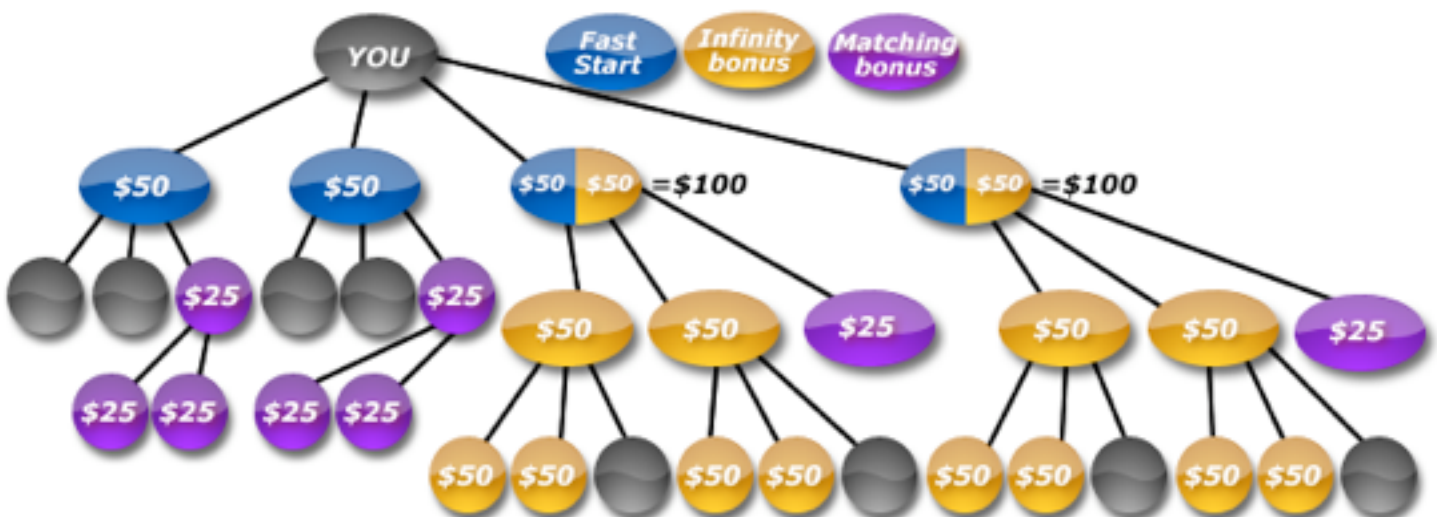
B. Executive Pak Team Sales

1. Infinity Bonus - For each Executive Pak you sell, beginning on your third sale, you will receive a \$50 infinity bonus in addition to your \$50 fast start. You will also receive \$50 on the first two Executive Paks that your third and beyond personally sponsored Executive Pak Advisor enrolls. Then, you will be paid on their first two, and their first two to infinity.

2. Matching Bonus - For every infinity bonus that any Advisor you personally sponsor receives you will receive a \$25 matching bonus.

3. Qualifications - In order to qualify for the Infinity Fast Start or Matching bonuses you must either personally purchase an Executive Pak or have \$5000 in monthly PV. If you attain rank by PV and want to participate in the Infinity Bonus structure please contact customer service for an upgrade.

II. Monthly Pay



A. Individual Residual Commission

For each recurring membership that you personally sold you will receive a monthly enroller bonus and 6% of the CV. If it is an advisor that is not on your first level you will receive the appropriate percentage of the CV. The enroller bonus will always be the same. You must be active (have any amount of PV) to receive commissions.

Membership	Monthly Price	Enroller Bonus	Level 1	CV	Total Monthly
Financial+	\$39.00	\$2.00	\$1.20	20	\$3.20

B. Team Residual Commission and bonus pools

Rank	Active	QA	Senior	Pres.	1 Star	3 Star	5 Star	7 Star	10 Star
Legs	---	3 members	3 Legs-300 QGV	3 Legs-1,000 QGV	2 Legs-5,000 QGV 1 Leg-7,500 QGV	2 Legs-10,000 QGV 1 Leg-25,000 QGV	2 Legs-30,000 QGV 1 Leg-40,000 QGV	3 Legs-40,000 QGV 1 Leg-50,000 QGV	4 Legs-50,000 QGV 1 Leg-60,000 QGV
QGV	---	---	\$1,000	\$7,000	\$20,000	\$50,000	\$100,000	\$170,000	\$260,000
PV	> 0	\$45	\$200	\$300	\$300	\$300	\$300	\$300	\$300
Bonus Pools			1 share of 4%	1 share of 4%				1 share of 1/4%	1 share of 1/4%
Level 1	6%	6%	6%	6%	6%	6%	6%	6%	6%
Level 2		4%	4%	4%	4%	4%	4%	4%	4%
Level 3		3%	3%	3%	3%	3%	3%	3%	3%
Senior bonus			4%	4%	4%	4%	4%	4%	4%
Presidential Bonus (overlays SGB)	Generation 1			5%	4%	4%	1%	Each bonus builds on the previous. i.e. a 5 Star can receive up to 18% in total generational bonuses.	
	Generation 2			4%	3%	3%	1%		
	Generation 3			3%	2%	2%			

*Bonus Pools: The specified percentage of total company CV is divided equally between all qualified individuals. In order to receive any these bonuses you must pass the Senior Advisor test. Each of these pools is paid out independently of all other pools.

PV = Personal Volume The total volume of your personal membership sales, plus your own (does not include Advisor memberships – customers only). Used in Rank determination, and for Customer Retention Bonus Pool qualification.

QGV = Qualifying Group Volume The total PV in your organization; used to determine rank. This does not include the PV on products you personally purchase.

CV – Commissionable Value The value of monthly sales volume used to determine unilevel and generational pay.

QUALIFIED ADVISOR

Requires three (3) personally sponsored Members (does not include your own membership)

- 45 PV minimum
 - Earns Levels 1(6%), 2(4%) and 3(3%) on all CV.
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Note: All generational bonuses (Senior-5 Star Advisor) start on your 4th level (i.e. Senior Advisors and above will be paid 6%, 4%, and 3% for the first three levels respectively.)

SENIOR ADVISOR

Requires a minimum of 200 PV, three front line unilevel legs with 300 monthly QGV each, with an overall total of 1000 monthly QGV

- Receives all Qualified Advisor pay +
- Earns 4% GB to infinity unless blocked by a downline Senior.
- Guaranteed the greater of: 4 levels, or 3 levels below their First downline Senior.

PRESIDENTIAL ADVISOR

Requires a minimum of 300 PV, three front line unilevel legs with 1,000 monthly QGV each, with an overall total of 7000 monthly QGV

- Receives all Qualified Advisor and Senior pay +
- Earns up to an additional 5% GB to infinity unless blocked 3 levels below a 3rd downline Presidential

1 STAR PRESIDENTIAL ADVISOR

Requires a minimum of 300 PV, three front line unilevel legs as follows: two legs with a minimum of 5,000 monthly QGV each and a third leg with 7,500 monthly QGV, with an overall total of 20,000 monthly QGV

- Receives all Qualified Advisor, Senior and Presidential pay +
- Earns up to an additional 4% GB to infinity unless blocked 3 levels below a 3rd downline 1 Star

3 STAR PRESIDENTIAL ADVISOR

Requires a minimum of 300 PV, three front line unilevel legs as follows: two legs with a minimum of 10,000 monthly QGV each and a third leg with 25,000 monthly QGV, with an overall total of 50,000 monthly QGV

- Receives all Qualified Advisor, Senior, Presidential and 1 Star pay +
- Earns up to an additional 4% GB to infinity unless blocked 3 levels below a 3rd downline 3 Star

5 STAR PRESIDENTIAL ADVISOR

Requires a minimum of 300 PV, three front line unilevel legs as follows: two legs with a minimum of 30,000 monthly QGV each and a third leg with 40,000 monthly QGV, with an overall total of 100,000 monthly QGV

- Receives all Qualified Advisor, Senior, Presidential, 1 Star and 3 Star pay +
- Earns an additional 1% GB to infinity unless blocked 3 levels below a 2nd downline 5 Star.

Senior	PRESIDENTIAL	ONE STAR	THREE STAR	FIVE STAR
6%	6%	6%	6%	6%
4%	4%	4%	4%	4%
3%	3%	3%	3%	3%
4%	5%	4%	4%	1%
4%	5%	4%	4%	1%
4%	Presidential	1 Star	3 Star	5 Star
4%	5%	4%	4%	1%
4%	5%	4%	4%	1%
4%	5%	4%	4%	1%
4%	4%	3%	3%	1%
4%	4%	3%	3%	1%
4%	Presidential	1 Star	3 Star	1%
4%	4%	3%	3%	1%
4%	4%	3%	3%	1%
4%	4%	3%	3%	1%
4%	3*	2%	2%	1%
4%	3*	2%	2%	1%
4%	3*	2%	2%	1%
Senior	Presidential	1 Star	3 Star	5 Star
4%	3*	2%	2%	1%
4%	3*	2%	2%	1%
4%	3*	2%	2%	1%
Blocked	Blocked	Blocked	Blocked	Blocked

Key	QA & Above	First Generation	Second Generation	Third Generation
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Customer Retention Bonus Pool

The total bonus pool is 1% of total company CV. Each share value is determined by dividing the total amount in the pool by the number of shares.

You earn the number of shares in the chart below based on your PV value.

PV Qualifier	# Shares Earned
\$1,000	1
\$2,000	3
\$3,000	6
\$4,000	10
\$5,000	12
\$10,000	15
\$20,000	20

2nd Level Customer Retention Bonus

From an additional 1% monthly pool, a **matching bonus** is paid to the enrolling sponsor of each Advisor who earns the CRBP.

Group Commission

Membership	Monthly Cost	Enrollment Fee	Fast Start	Enroller Bonus	Monthly Residual	CV	PV
Financial+	\$39	\$0	\$10	\$5	\$0.60	10	40