



# Marketing Plan introduction

REVISED SEPTEMBER 2023  
This Supersedes all Prior Marketing Plans

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the Club!

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# 11 Stream of Income Streams

## Welcome New Consultant!

We want to thank and congratulate you for choosing to take part in this amazing, global opportunity by becoming an Independent Business Consultant (IBC) with Club BizSmart. Becoming an IBC is the first step towards achieving the health and wealth that you desire.

We have an industry leading "Marketing Plan" that has been designed to provide generous immediate and longterm residual income to both industry novice and experienced people alike. Our Marketing Plan offers "9 powerful ways" to earn income right from the comfort of your home. In fact, our Marketing Plan is so powerful that industry veterans are calling it the most lucrative and achievable plan they have ever seen!

We pay out up to 75% commissions on the PV/CV of all orders, and 50% commissions on the sale price of all Smart Mini Matrix Packs and 100% on the sale price of all Smart Matrix Packs! We offer "Business Starter Packs" for as low as \$59, "Smart Matrix Packs" for as low as \$15, and "Smart Mini Matrix Packs" for as low as \$65.

Listen To the 3-Minute  
Informative Recorded Message

**480-542-0881**

Our uniquely formulated wellness products come with a 30-day Money-Back Guarantee, and our virtual products can make or save members thousands of dollars! We have an experienced management team, ability to do business in over 200 countries, and provide access to FREE tools and training to help you succeed! In fact, your timing to participate in this amazing opportunity could not be better!

Please use this Marketing Plan as a guide to familiarize yourself with the many different ways of achieving both immediate up-front income and long-term residual income so that you can start to plan a successful journey as an IBC with Club BizSmart.

## Club BizSmart "FREE" Benefits

**FREE**

Registration for the first 60 days

**FREE**

Replicating website with back office

**FREE**

Internal wallet transfer

**FREE**

Products included in some orders\*

*\*Free products are subject to change and availability. \*\*Physical debit card requires a small one-time fee.*

**Earn  
Cash**

# 11 Stream of Income Streams



## RETAIL PROFITS

Retail Profits (RP) are paid out by either purchasing the products at the wholesale member prices to re-sell them to customers at retail, or by simply referring customers to the personalized ecommerce website link where the payout is \$15 or more per product ordered. If an Affiliate sells the products outside of their personalized ecommerce website, they could earn Retail Profits of 50% or more per product sold.

Direct Sales	Retail Profit	Weekly Income	Monthly Income	Annual Income
3	\$15	\$45	\$180	\$2,340
5	\$15	\$75	\$300	\$3,900
7	\$15	\$105	\$420	\$5,460
10	\$15	\$150	\$600	\$7,800
15	\$15	\$225	\$900	\$11,700
30	\$15	\$450	\$1,800	\$23,400

## RESIDUAL CODED BONUS

Residual Coded Bonus (RCB) commissions are paid out via a modified 2-up coded bonus plan on all qualifying sales with each recurring order, which will generate an RCB commission of \$5 or more on the 1st, 3rd, 5th and beyond qualifying sale that an active Affiliate directly makes, and every 2nd and 4th sale made by an active Affiliate's directly referred active Affiliates in their "Coded Bonus Line" (CBL). All active Affiliates are required to pass up their 2nd and 4th direct sales to qualify to earn all RCB commissions. The RCB commissions from the 2nd and 4th direct sales will "pass up" to their Sponsor (or next qualified upline Sponsor). RCB commissions pay on unlimited width and depth of CBL sales.



Based on chart above, "You" (orange circle) directly referred "5" Affiliates with qualifying sales that paid out a \$100 RCB commission. Of those 5 Affiliates, your 1st (Mary), 3rd (Joe) and 5th (Susan) directly referred Affiliates (white circles), represent your "Coded Bonus Lines" (CBLs), and will earn you a \$100 RCB commission each (\$300 total). Your 2nd (Rick) and 4th (Mike) directly referred Affiliates (green circles), represent your Sponsor's CBLs, and therefore, the \$100 RCB commissions from those sales will "pass up" to your Sponsor. Assuming the "3" Affiliates in your CBL (Mary, Joe and Susan) each make "4" qualifying sales with a \$100 RCB commission, you will earn a \$100 RCB commission from each of their 2nd and 4th sales (yellow circles), thereby earning you an additional \$600 in RCB commissions. So based on this example alone, you have earned \$900 from "9" RCB commissions! And since every Affiliate in your CBL must pass up their 2nd and 4th RCB commissions to you, this process will continue unlimited levels wide and deep within your CBL organization on all new and recurring qualifying sales.



# 11 Stream of Income Streams

**Earn Cash**

## 2X2 PAY-LINE BONUS

2x2 Pay-Line Bonus (PLB) commissions are paid out on 3 of 4 sales on level 2 of a 2x2 Forced Recycling "Follow-Me" Matrix called a "Smart Matrix". A Smart Matrix has 6 total spots that can be filled with 6 sales. Level 1 of the Smart Matrix has 2 open spots and level 2 has 4 open spots. Level 2 is called the "Pay-Line", where 100% commissions of \$12 to \$10,000 are paid out on the sale of each Smart Matrix Pack (SMP). When the 4th sale occurs, it will cause the matrix to "complete" and "cycle", which then re-enters a new paid position back into the next available spot of the Sponsor's matrix to repeat the process. There is a total of "10" SMPs available that include resellable digital products, access to [TicketsatWork®](#), etc. To qualify to earn 2x2 Pay-Line Bonus commissions, a member must purchase all Smart Matrix Packs (SMPs) that they want to earn PLB commission in, and must purchase 100 PV in products within the first 6 months of purchase date, then every 6 months thereafter (which can be one product for 100 PV on every 6th month from original purchase date, or a combined total of 100 PV over the course of every 6 months). There are no personal referral (sponsor) requirements to earn PLB commissions.

Pack Name	Multi-Packs	Cost	Admin	Total Cost	PLB \$	Completed Matrix
Smart 10	N/A	\$12	\$3	\$15	\$12	\$36
Smart 25	N/A	\$25	\$5	\$30	\$25	\$75
Smart 50	N/A	\$50	\$15	\$65	\$50	\$150
Smart 100	N/A	\$100	\$20	\$120	\$100	\$300
Smart 250	N/A	\$250	\$25	\$275	\$250	\$750
Smart 500	N/A	\$500	\$50	\$550	\$500	\$1,500
Smart 1000	N/A	\$1,000	\$125	\$1,125	\$1,000	\$3,000
Smart 2500	N/A	\$2,500	\$175	\$2,675	\$2,500	\$7,500
Smart 5000	N/A	\$5,000	\$350	\$5,350	\$5,000	\$15,000
Smart 10000	N/A	\$10,000	\$1,800	\$11,800	\$10,000	\$30,000
Smart Combo	12,25,50	\$87	\$23	\$110	\$85	\$255
Smart Quad	12,25,50,100	\$187	\$53	\$240	\$185	\$555
Smart Tri	500,1000,2500	\$4,000	\$350	\$4,350	\$4,000	\$12,000
Smart All-In	12 to 10000	\$19,437	\$2,568	\$22,005	\$19,435	\$58,305

### Smart 1000 Matrix" 2x2 Pay-Line Bonus Payout Illustration



In This Example, You Earned...

**\$3,000**

*Even If You Did Not Refer The Sales!*

The above example is based on completing a "Smart 1000 Matrix". Qualifying Affiliates will earn a \$1,000 2x2 Pay-Line Bonus commission on 3 of 4 sales every time a sale enters their 2nd level (pay-line), as the 4th sale is used to automatically create a new, paid re-entry position under the Affiliate's original sponsor or next upline qualified sponsor. This unique bonus can be earned over and over again with no limits on how many times a Smart Matrix can complete. Each pay-line sale is worth a \$12 to \$10,000 commission to the Affiliate at the top of the structure, even if they did not personally refer the sale that entered the pay-line.



# 11 Stream of Income Streams

**Earn Cash**

## 2X2 PROGRESSIVE SMART MATRIX BONUS

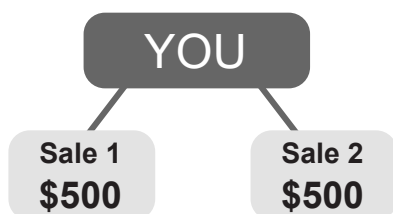
2x2 Pay-Line Bonus (PLB) commissions are paid out when 6 sales fill a 2x2 Forced Recycling "Follow-Me" Matrix called a "Progressive Smart Matrix". Level 1 of the Progressive Smart Matrix has 2 open spots and level 2 has 4 open spots. When these 6 open spots fill with 6 sales, the progressive matrix will "complete" and "cycle", which causes two events to occur. The first event will be a new paid position of the same Progressive Smart Matrix that will re-enter back into the next available spot of the Sponsor's Progressive Smart Matrix to repeat the process. The second event will be a new paid position in the next highest Progressive Smart Matrix of the Sponsor. There is a total of "10" Smart Matrices that each position will progress through, starting with the Smart 12 Matrix Pack which costs \$15 one-time, and ending with the Smart 10000 Matrix Pack which costs \$11,800 one-time, that all include resellable digital products, access to [TicketsatWork®](#), etc. The end result will be to have turned a one-time \$15 Progressive Smart Matrix Pack purchase into up to over \$35,000!

To qualify to earn 2x2 Pay-Line Bonus commissions, a member must purchase all Smart Matrix Packs (SMPs) that they want to earn PLB commission in, and must purchase 100 PV in products within the first 6 months of purchase date, then every 6 months thereafter (which can be one product for 100 PV on every 6th month from original purchase date, or a combined total of 100 PV over the course of every 6 months). There are no personal referral (sponsor) requirements to earn PLB commissions.

## 2X1 SMART MINI MATRIX BONUS

2x1 Smart Mini Matrix Bonus (SMMB) commissions are based on 50% commissions of \$25 to \$500 per directly referred Smart Mini Matrix Pack (SMMP) sale via a 2x1 Forced Recycling "Follow-Me" Matrix. This bonus is paid out one-time on new and upgraded Smart Mini Matrix Pack sales to all active Affiliates. The Smart Mini Matrix has 2 open spots on level 1 that will be filled with 2 sales. When the 2nd sale occurs, it will cause the Smart Mini Matrix to "complete" and "cycle", which then re-enters a new paid position back into the next available spot of the Sponsor's Smart Mini Matrix to repeat the process. There is a total of "5" SMMPs available that include resellable digital products, access to [TicketsatWork®](#), etc. To qualify to earn 2x1 Smart Mini Matrix Bonus commissions, a member must purchase all Smart Mini Matrix Packs (SMMPs) that they want to earn SMMB commissions in, and must purchase 25 PV every 60 days.

Pack Name	Cost	Admin Fee	Total Cost	Bonus \$	Completed Matrix
<b>\$50 Smart Mini Matrix</b>	\$50	\$15	\$65	\$25	\$50
<b>\$100 Smart Mini Matrix</b>	\$100	\$25	\$125	\$50	\$100
<b>\$300 Smart Mini Matrix</b>	\$300	\$50	\$350	\$150	\$300
<b>\$500 Smart Mini Matrix</b>	\$500	\$75	\$575	\$250	\$500
<b>\$1,000 Smart Mini Matrix</b>	\$1,000	\$125	\$1,125	\$500	\$1,000



In This Example, You Earned...

**\$1,000**

And Will Get A "Free" Paid Re-Entry!

**Earn  
Cash**

# 11 Stream of Income Streams



## TEAM BONUS

Team Bonus (TB) commissions are paid out via a (non-flushing) “cycling” binary that pays out 25% every time there are 100 Commissionable Volume (CV) points on the left and right leg. TB commissions cap at a maximum of up to \$25,000 per day (based on Affiliate’s rank), which is 1,000 cycles daily. TB commissions are calculated every day at 12:00 AM EST; any remaining CV from the greater volume leg is deducted after the TB commissions have been calculated, and the balance will carry over into the following day.

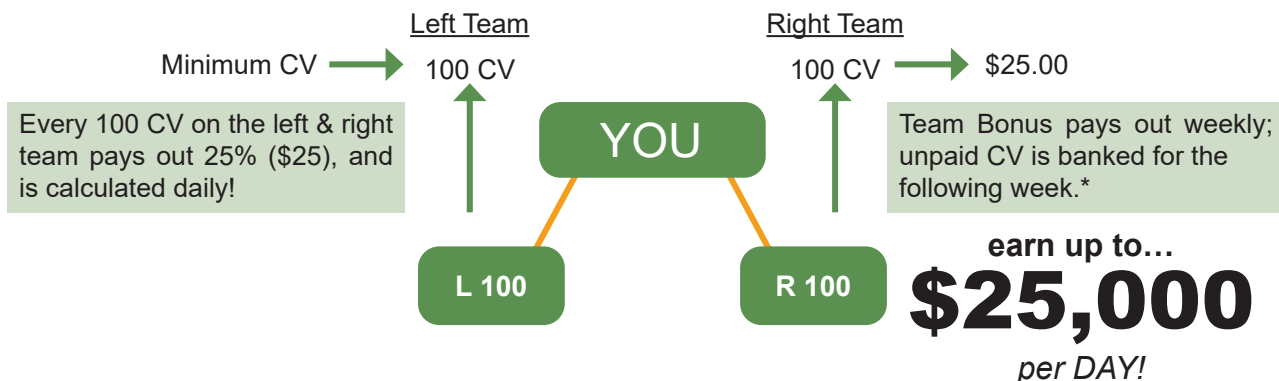
Rank	Personal Referrals (Minimum Per Leg)*	Min PV**	Team Bonus %	Daily Max	Weekly Potential	Annual Potential
Affiliate	1 (left or right)	25	N/A	N/A	N/A	N/A
Copper	2 (1 left / 1 right)	25	25%	\$1,000	\$7,000	\$365,000
Silver	5 (2 left / 2 right)	25	25%	\$2,000	\$14,000	\$730,000
Platinum	10 (3 left / 3 right)	25	25%	\$3,000	\$21,000	\$1,095,000
Gold	15 (4 left / 4 right)	50	25%	\$5,000	\$35,000	\$1,825,000
Diamond	20 (5 left / 5 right)	50	25%	\$7,000	\$49,000	\$2,555,000
Black Diamond	25 (12 left / 12 right)	50	25%	\$10,000	\$70,000	\$3,650,000
Blue Diamond	30 (15 left / 15 right)	75	25%	\$15,000	\$105,000	\$5,547,500
Royal Diamond	35 (17 left / 17 right)	75	25%	\$20,000	\$140,000	\$7,300,000
Crown Diamond	40 (20 left / 20 right)	75	25%	\$25,000	\$175,000	\$9,125,000

\* Personal Referrals must maintain Active status each month with a 25 PV order for referring Affiliate to maintain qualified rank.

\*\* Minimum PV must be maintained each month by Affiliate to maintain an Active status that is required for each rank advance.

In summary, our Team Bonus is the most lucrative in the industry, where the you can get to the top of the marketing plan by your own efforts, e.g., with 40 directly referred active members, you can rank advance to “Crown Diamond” and potentially earn up to \$25,000 per day! In fact, with just 2 directly referred members, you will rank advance to “Copper” and can earn up to \$1,000 per day, not including the combined 30% Team Matching Bonus commissions on 2 levels! The minimum monthly order to maintain “active” status is only 25 to 75 PV depending on your rank.

### “Team Bonus” Income Example



\*Accumulated CV will reset to “0” if Affiliate does not have an active minimum 25 PV order, or one personally referred active Retail or Preferred Customer with a minimum 25 PV order, within the required period of 60 days from the last order date



# 11 Stream of Income Streams

**Earn Cash**

## TEAM MATCHING BONUS

Team Matching Bonus (TMB) commissions pay out up to a combined 100% on up to 6 levels of TB commissions earned by all active Affiliates within an Affiliate's "Personal Enrollment Team" (PET) organization. 50% Team Matching Bonus commissions on all direct referral Team Bonus commissions start at the Silver rank. Only an Affiliate's rank will determine how many levels they can earn on. There is no daily income cap on TMB commissions, which are calculated every day at 12:00 AM EST

Team Matching Bonus commissions on all direct referral Team Bonus commissions start at the Silver rank. Only an Affiliate's rank will determine how many levels they can earn on. There is no daily income cap on TMB commissions, which are calculated every day at 12:00 AM EST

Level	Affiliate	Copper	Silver	Platinum	Gold	Diamond	Black Diamond	Blue Diamond	Royal Diamond	Crown Diamond
1	20%	25%	50%	50%	50%	50%	50%	50%	50%	50%
2		5%	5%	10%	10%	10%	15%	15%	20%	20%
3			5%	5%	5%	5%	10%	10%	10%	10%
4					5%	5%	5%	5%	5%	10%
5						5%	5%	5%	5%	5%
6								5%	5%	5%
<b>Total</b>	20%	30%	60%	65%	70%	75%	85%	90%	95%	100%

\* Personal referrals must maintain an Active status each month with a 25 PV order. Customer referrals do not count for Team Matching Bonus requirements. Levels are based on a Qualified Affiliate's "Personal Enrollment Team" only.

## Platinum Affiliate "Team Matching Bonus" Income Example

The above example is based on a "Platinum" ranked Affiliate with at least 10 directly referred Affiliates that each directly referred "4" Affiliates, and this process duplicated down 3 levels, resulting in a total team size of 210. This example is also based on each member is only earning an average of anywhere between \$300 to \$1,000 per month in Team Bonus commissions. Therefore, in this example, a "Platinum" Affiliate would earn \$9,400 per month, which is \$112,800 annually in Team Matching Bonus commissions alone.

Level	TMB	Team	Team Income*	Total Team Income*	Monthly Income**
1	50%	10	\$1,000	\$5,000	\$5,000
2	10%	40	\$500	\$2,000	\$7,000
3	5%	160	\$300	\$2,400	\$9,400

\* Team Income/Total Team Income based on average monthly Team Bonus income that each team member is earning.  
 \* Monthly Income based on average Team Matching Bonus earnings from team's combined monthly.



**Earn  
Cash**

# 11 Stream of Income Streams



## DIAMOND BONUS

Diamond Bonus (DB) commissions of \$1,000 are paid out on directly referred new and upgraded Smart 10000 Matrix Pack sales. This bonus is paid in addition to the \$10,000 2x2 Pay-Line Bonus commission that could occur on the same sale. This bonus is paid out to all active Affiliates, even if they did not order a Smart Matrix Pack. The bonus is paid out one-time on new and upgraded Smart 10000 Matrix Pack sales.

Direct Sales	Weekly Income	Monthly Income	Annual Income
1	\$1,000	\$4,000	\$52,000
2	\$2,000	\$8,000	\$104,000
3	\$3,000	\$12,000	\$156,000
4	\$4,000	\$16,000	\$208,000
5	\$5,000	\$20,000	\$260,000
6	\$6,000	\$24,000	\$312,000

## 2X15 MATRIX BONUS

2x15 Matrix Bonus (MB) commissions are paid out via a 2 wide by 15 levels deep forced matrix structure with dynamic compression on all products except Smart Matrix Packs. The minimum payout is at least \$6 per recurring product order, starting at \$0.20 per level, paid weekly, with a minimum earnings potential of up to \$13,106.80 per month (\$3,276.70 per week). The 2x15 Forced Matrix structure contains up to 65,534 positions that can be filled with active members. Dynamic compression allows commissions to bypass inactive members (those not having placed an order in the last 30 days) so that active Affiliates are compensated, which means there is a potential of getting paid on orders beyond the 15th level. There is no daily income cap on MB commissions, which are calculated every day at 12:00 AM EST. To qualify to earn commissions on all 15 levels, including any spillover sales, an Affiliate must maintain an active order of at least 25 PV each month (according to Rank), and 2 active members with a 25 PV order each month.

\* \$6 -\$12 Payouts are based on combined monthly orders that payout 20¢ - 40¢ per order, per level, both one-time & monthly.

Level	Team	\$6 Payout*	\$12 Payout*
1	2	\$0.40	\$0.80
2	4	\$1.20	\$2.40
3	8	\$2.80	\$5.60
4	16	\$6.00	\$12.00
5	32	\$12.40	\$24.80
6	64	\$25.20	\$50.40
7	128	\$50.80	\$101.60
8	256	\$102.00	\$204.00
9	512	\$204.40	\$408.80
10	1,024	\$409.20	\$818.40
11	2,048	\$818.80	\$1,637.60
12	4,096	\$1,638.00	\$3,276.00
13	8,192	\$3,276.40	\$6,552.80
14	16,384	\$6,553.20	\$13,106.40
15	32,768	\$13,106.80	\$26,213.60





# 11 Stream of Income Streams

**Earn Cash**

## 2X15 MATRIX MATCHING BONUS

2x15 Matrix Matching Bonus (MMB) commissions pay out a 100% Matching Bonus on the of FMB commissions earned by a directly referred Affiliate's Personal Enrollment Team" (PET) organization. Matching Bonuses are not paid out on any spillover that may occur under any directly referred Affiliate, even though Affiliates will still earn FMB commissions from any spillover. There is no daily income cap on MMB commissions, which are calculated every day at 12:00 AM EST.

The above example is based on a directly referring 1 to 30 Affiliates who are each earning an average 2x15 Forced Matrix Bonus (FMB) commission of \$25.20 to \$102.00 per week. As you can see on the last example of having personally referred 30 Affiliates, who are each only earning a FMB commission of \$75.60 per week, the MMB commission paid to the referring Affiliate is \$2,268 per week

Direct Referrals	Referrals Weekly FMB	Weekly MMB Income	Monthly MMB Income	Annual MMB Income
1	\$25.20	\$25.20	\$100.80	\$1,310.40
5	\$50.80	\$254.00	\$1,016.00	\$13,208.00
10	\$102.00	\$1,020.00	\$4,080.00	\$53,040.00
30	\$75.60	\$2,268.00	\$9,072.00	\$117,936.00

## INSTANT CASH BONUS

Instant Cash Bonus (ICB) commissions pay out a "one-time" fixed amount of \$10 to \$400 on the purchase of any "Smart Shopper Business Starter Pack" (SSBSP), and a "monthly recurring" fixed amount of \$15 to \$25 on the purchase of either a "Smart Shopper Pro" or "Smart Shopper Deluxe" monthly autoship.

### Smart Shopper Business Starter Packs

Product Name	Bonus Rank*	Price	PV/CV	Instant Cash Bonus	RCB	2X15
Smart Shopper	Copper	\$59	25	\$10	\$10	40¢
Smart Shopper Pro	Silver	\$99	25	\$20	\$30	40¢
Smart Shopper Deluxe	Platinum	\$199	25	\$50	\$100	40¢
Smart Shopper Gold**	Gold	\$999	200	\$200	\$500	\$2.00
Smart Shopper Diamond***	Diamond	\$1,999	400	\$400	\$1,000	\$4.00

### Smart Shopper Monthly Autoship

Product Name	Price	PV/CV	Instant Cash Bonus	RCB	2X15
Smart Shopper	\$35	25	N/A	\$6	40¢
Smart Shopper Pro	\$60	25	\$15	\$20	40¢
Smart Shopper Deluxe	\$150	100	\$25	\$25	40¢

## GLOSSARY TERMS

Before beginning your journey as a Club BizSmart IBC, it is very important to familiarize yourself with terms listed in the “Glossary” that will be used throughout this document so as to better understand, as well as to be able to eventually maximize the Marketing Plan. Below are important descriptions that you will need to know to effectively grow your Club BizSmart business.

**Active:** A Member or Affiliate that has purchased a Business Starter Pack or Smart Matrix Pack, and maintains a minimum product order of at least 25 PV over a 30-day period (only required for Team Bonus (Binary) and Team Matching Bonuses), via a monthly autoship order or manual order, or by having personally referred at least 1 Retail Customer or 1 Preferred Customer with a minimum 25 PV order each month. Active Affiliates pre-qualify for ALL commissions.

**Account:** A maximum of three (3) accounts per household is permitted, with each having its own unique SSN, TIN, or EIN.

**Affiliate:** A Member that has referred 1 Active Member. No purchase is necessary to become an Affiliate.

**Affiliate, Qualified:** An Active Affiliate that has referred at least 2 Active Members, and placed one on the left team and one on the right team. This also promotes the Affiliate to the first rank of Copper Consultant.

**Autoship (A/S):** This enables Members, Affiliates, and Preferred Customers to automatically receive a monthly shipment of product (or access to a recurring digital product), without the need to remember to place manual orders, or have a customer order each month to maintain Active Affiliate status (applicable to Team Bonus (Binary), and Team Matching Bonuses only).

**Binary:** This term is used to describe the structure used to payout “Team Bonus” and “Team Matching Bonus” commissions. A binary consists of “two legs” (a left and a right) or sub-trees under every distributor. Upon adding sub-trees, a binary tree gets formed. New members joining after them are spilled over into the downlines or onto next level. This process continues to unlimited levels or depths. Also, the plan is easy to understand which helps members attract more members to the network. This iconic staple of the MLM industry was developed in the 1980’s and has huge success since then, by helping companies to reach billion-dollar earnings.

**Cap/Max:** Either term implies the max daily earnings potential a Qualified Affiliate can achieve in the TB based on rank, e.g., a Consultant with a qualified rank of “Crown Diamond” can earn up to \$25,000 per day.

**Carry Over:** This is non-paid CV that will accumulate and be paid out during the next Pay Period.

**Coded Bonus Line (CBL):** This is a term used to describe the direct sales that allow you to earn unlimited “Residual Coded Bonus” commissions, which starts with your 1st, 3rd, 5th and every direct sale afterwards.

**Commission Qualified:** An Affiliate of any rank that has met the minimum requirements to earn commissions.

**Consultant:** This is another description of an Independent Business Consultant (IBC) or Member, and is also used when a Member joins for free, e.g. the “Free Consultant” position.

**Consultant, Free:** This allows Members to earn 3 of 9 ways (Retail Profits, 2x2 Fast Start Bonus, and Diamond Bonus commissions).

**Customer, Preferred:** A person that orders any product at a discounted price via a monthly autoship. They must agree to autoship for at least 2 months to receive this preferred pricing.

**Customer, Retail:** A person that orders any product from a Member’s or Affiliate’s personal inventory, or from their personalized ecommerce website at full retail price, with no monthly order obligation.

**Cut-Off Period:** All PV/CV is accumulated in real-time and calculated by 12:00 AM EST every day.

**Cycle, Matrix:** This term is used to describe when the 2x2 Forced Recycling “Follow-Me” Matrix (called a “Smart Matrix”) or 2x1 Forced Recycling “Follow-Me” Matrix (called a “Smart Mini Matrix”) completes. A cycle occurs when a Smart Matrix or Smart Mini Matrix fills all empty spots with sales. After a cycle occurs, a new paid position is created and re-enters (cycles) into a new spot in the Sponsor’s matrix.

**Cycle, Team:** This term is used to describe when each binary leg accumulates 100 CV (200 CV total), thereby causing a binary cycle to occur and payout a 25% (\$25) Team Bonus commission, which is calculated every day at 12:00 AM EST.

# GLOSSARY TERMS

continued

**Dynamic Compression:** Dynamic compression occurs when 2x15 Forced Matrix Bonus commissions bypass all inactive Affiliates and ineligible Affiliates, paying the upline Affiliates during the pay period as if the ineligible Affiliates were not present in the genealogy.

**Grace Period:** All Members and Affiliates will be given a 5-day grace period to maintain Active status (for all commissions except PLB commissions) after exceeding 30 days from previous order, to either directly purchase for 25 PV minimum, or refer a Customer that directly purchases a product for 25 PV.

**Greater Volume Leg (GVL):** Also referred to as the “Strong Leg” or “Power Leg” is the leg that has the greatest amount of accumulated CV above the required minimum 100 CV in each leg every 24 hours. Any CV amount in your GVL that is greater than the LVL after the 12:00 AM EST daily calculation will carry over to the same leg the following day.

**Holding Period:** There is a one-week hold on all first-time commissions. Therefore, all commissions on new sales are paid out the first Friday after pay period ends on Sunday midnight EST, then weekly, every Friday thereafter.

**Inactive:** This occurs whenever a Member, Customer or Affiliate has not placed an order within a 5-week period of the last billing date.

**Lesser Volume Leg (LVL):** Also, sometimes referred to as the “Pay Leg” or “Working Leg”, is the leg that has the least amount of accumulated CV, which must accumulate the required matching GVL minimum of 100 CV every 24 hours to qualify for a Team Bonus commission of 25% (\$25).

**Member:** A person that registers as a “Free Consultant” or purchases any Business Starter Pack or Smart Matrix Pack. Members are not Customers.

**Organization:** Also, sometimes referred to as a “Downline”, “Group” or “Unilevel Team”, is the sales team directly connected to an Affiliate, which may include spillover from upline Sponsors.

**Pay-Line:** On level 2 of a Smart Matrix, there are 4 available spots. Each spot will fill with 1 sale of a Smart Matrix Pack thereby creating a paid position in that spot. Every time a sale is made on the Pay-Line, the Affiliate at the top of the Smart Matrix structure will earn a 100% commission of \$12 to \$10,000 per sale on 3

of 4 sales. Once the 4th spot fills with a 4th sale, the Smart Matrix completes, causing a cycle and re-entry to occur.

**Pay Period:** The pay period is Sunday to Sunday at midnight EST. Commissions are paid out every week on Friday after Holding Period, with a \$20 minimum pay out. The internal wallet balance resets every Monday.

**Personal Enrollment Tree (PET):** This term described all accumulated PV/CV placed by all IBCs in your personal enrollment organization (i.e., your personally enrolled IBCs, their personally enrolled IBCs, etc.) and does not include spillover from upline Sponsors.

**Points:** Also referred to as Personal Volume (PV) or Commissionable Volume (CV), this is the accumulated weekly sales volume used for calculating weekly Team Bonus (TB) commissions and Team Matching Bonus (TMB) commissions.

**Points Reset:** The reset of CV means the accumulated sales volume will be reset to “0” if an Affiliate does not have an active minimum 25 PV autoship, manual order, or one personally referred active Retail Customer or Preferred Customer with a minimum 25 PV order, within the required period of 60 days from the last order date.

**Position:** Sometimes referred to as a “spot” describes an open space in either the Binary, Smart Matrix, Smart Mini Matrix, or 2x15 Forced Matrix structure that needs to fill with paid sales to generate commissions.

**Qualifying Sale:** A product order that qualifies for RCB commissions.

**Rank:** A designation that, once achieved and maintained, will allow the qualified Affiliate to earn higher daily income in the TB (Binary). There are currently 9 Consultant ranks that a qualified Affiliate can achieve: Copper Consultant, Silver Consultant, Platinum Consultant, Gold Consultant, Diamond, Black Diamond Consultant, Blue Diamond Consultant, Royal Diamond Consultant, and Crown Diamond Consultant.

## GLOSSARY TERMS

continued

**Rank, Paid:** A designation that is given when a Member either purchases or upgrades to certain Business Starter Packs that include a “Bonus Rank” for 60 days, or by meeting the minimum personal referral and leg requirement within first 60 days of registration. After 60 days, the Bonus Rank will still show in the Active Member’s back office, but the Active Member will only continue be paid at that rank if they maintain a “Qualified rank” status.

**Rank, Qualified:** This designation is achieved once certain qualifications have been met and maintained on a monthly basis. For example (including leg requirement): A Copper rank Affiliate needs a 25 PV order and needs to refer and maintain 2 Active Members (1 left leg / 1 right leg) each month; a Silver rank Affiliate needs a 25 PV order and needs to refer and maintain 5 Active Members (2 left leg, 2 right leg) each month; a Platinum rank Affiliate needs a 25 PV order and to refer and maintain 10 Active Members (3 left leg / 3 right leg) each month; a Gold rank Affiliate needs a 50 PV order and to refer and maintain 15 Active Members (4 left leg / 4 right leg) each month; a Diamond rank Affiliate needs a 50 PV order and to refer and maintain 20 Active Members (5 left leg / 5 right leg) each month; a Black Diamond rank Affiliate needs a 50 PV order and to refer and maintain 25 Active Members (12 left leg / 12 right leg) each month; a Blue Diamond rank Affiliate needs a 75 PV order and to refer and maintain 30 Active Members (15 left leg / 15 right leg) each month; a Royal Diamond rank Affiliate needs a 75 PV order and to refer and maintain 35 Active Members (17 left leg / 17 right leg) each month; a Crown Diamond rank Affiliate needs a 75 PV order and to refer and maintain 40 Active Members (20 left leg / 20 right leg) each month.

**Re-Entry/Recycle:** A re-entry (recycled) position is a new paid position that is created at the completion of the previous Smart Matrix or Smart Mini Matrix (after it cycles), and is placed into the next available spot in the Smart Matrix or Smart Mini Matrix of an Affiliate’s direct Sponsor (or next qualified upline Sponsor), which is paid for by the 4th Pay-Line sale in the previous Smart Matrix, or 2nd direct sale in the Smart Mini Matrix, prior to it completing and recycling into the new, paid re-entry position.

**Retail Profits:** If a Free Consultant, Member, or Affiliate sells a retail product on their personalized ecommerce website to a Customer, they will earn a minimum \$15 commission per order. However, if the Free Consultant, Member, or Affiliate sells directly to

the Customer (offline), they can earn up to 50% retail profits per order.

**Refund Period:** Physically shipped products include a 30-day refund policy (minus a 15% restocking fee), and do not include shipping and handling fees, Admin fees, or paid commissions. Digital downloadable and non-physical products and services do not include a refund, as all digital and non-physical product sales are final.

**Smart Matrix:** The Smart Matrix (also called a “matrix”) is a 2x2 forced, recycling “follow-me” matrix consisting of 6 available spots (2 on level 1, and 4 on level 2), that, when filled with 6 sales, will complete a cycle. There are 10 Smart Matrix Pack options available. The “Smart 12 Matrix” costs \$12 plus a one-time Admin Fee of \$3 (\$15 total), and pays out \$10 per Pay-Line sale (\$30 total); the “Smart 25 Matrix” costs \$25 plus a one-time Admin Fee of \$10 (\$35 total), and pays out \$25 per Pay-Line sale (\$75 total); the “Smart 50 Matrix” costs \$50 plus a one-time Admin Fee of \$25 (\$75 total), and pays out \$50 per Pay-Line sale (\$150 total); the “Smart 100 Matrix” costs \$100 plus a one-time Admin Fee of \$40 (\$140 total), and pays out \$100 per Pay-Line sale (\$300 total); the “Smart 250 Matrix” costs \$250 plus a one-time Admin Fee of \$50 (\$300 total), and pays out \$250 per Pay-Line sale (\$750 total); the “Smart 500 Matrix” costs \$500 plus a one-time Admin Fee of \$95 (\$595 total), and pays out \$250 per Pay-Line sale (\$1,500 total); the “Smart 1000 Matrix” costs \$1,000 plus a one-time Admin Fee of \$200 (\$1,200 total), and pays out \$1,000 per Pay-Line sale (\$3,000 total); the “Smart 2500 Matrix” costs \$2,500 plus a one-time Admin Fee of \$300 (\$2,800 total), and pays out \$2,500 per Pay-Line sale (\$7,500 total); the “Smart 5000 Matrix” costs \$5,600 plus a one-time Admin Fee of \$600 (\$5,600 total), and pays out \$5,000 per Pay-Line sale (\$15,000 total); and the “Smart 10000 Matrix” costs \$10,000 plus a one-time Admin Fee of \$2,200 (\$12,200 total), and pays out \$10,000 per Pay-Line sale (\$30,000 total). To qualify for Smart Matrix commissions (known as the 2x2 Pay-Line Bonus), a qualified Affiliate must purchase any Smart Matrix Pack they want to earn from, and must order 100 PV within first 6 months of Smart Matrix Pack purchase date, then every 6 months thereafter, which qualifies all 10 Smart Matrix Packs.

**Smart Mini Matrix:** The Smart Mini Matrix (also called a “mini matrix”) is a 2x1 forced, recycling “follow-me” matrix consisting of 2 available spots on level 1, that, when filled with 2 sales, will complete a cycle. There are 5 Smart Mini Matrix Pack options available. The “\$50

## GLOSSARY TERMS

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Smart Mini Matrix” costs \$50 plus a one-time Admin Fee of \$15 (\$65 total), and pays out \$25 per direct sale (\$50 total); the “\$100 Smart Mini Matrix” costs \$100 plus a one-time Admin Fee of \$25 (\$125 total), and pays out \$50 per direct sale (\$50 total); the “\$300 Smart Mini Matrix” costs \$300 plus a one-time Admin Fee of \$50 (\$350 total), and pays out \$150 per direct sale (\$300 total); the “\$500 Smart Mini Matrix” costs \$500 plus a one-time Admin Fee of \$75 (\$575 total), and pays out \$250 per direct sale (\$500 total); and the “\$1,000 Smart Mini Matrix” costs \$1,000 plus a one-time Admin Fee of \$125 (\$1,125 total), and pays out \$500 per direct sale (\$1,000 total). To qualify to earn 2x1 Smart Mini Matrix Bonus commissions, a member must purchase all Smart Mini Matrix Packs (SMMPs) that they want to earn SMMB commissions in, and must purchase 25 PV every 60 days. The first 25 PV order is due 60 days after the original purchase date.

**Spillover:** This occurs when a Member’s or Affiliate’s Team Bonus, Smart Matrix or 2x15 Forced Matrix structure receives sales from above the Member’s or Affiliates own PET organization.

**Sponsor/Referrer:** A Member that has referred at least one Member will become the permanent Sponsor of that Member.

**Spot:** Sometimes referred to as a “position” describes an open space in either the Binary, Smart Matrix, Smart Mini Matrix, or 2x15 Matrix structure that needs to fill with paid sales to generate commissions.

**Team:** Also referred to as a “Leg”, represents both the left and right side of a Member’s or Affiliate’s Team Bonus organization.

**Team Bonus (TB):** Team Bonus is a binary plan structure that consists of two legs, and pays out a 25% (\$25) TB commission every time each leg has 100 CV of matching sales volume, and calculates every 24 hours before paying out into internal wallet.

**Team Matching Bonus (TMB):** Team Matching Bonus commissions consists of up to 6 levels of payouts depending on Affiliate’s qualified rank: L1 = 20 - 50%; L2 = 5 - 20%; L3 = 5 - 10%; L4 = 5 - 10%; L5 = 5%; Level 6 = 5%.

**Upgrade:** Customers and Free Members can upgrade to Affiliate status by purchasing any Business Starter or Smart Matrix Pack. Existing Members and Affiliates can also upgrade any Smart Matrix Pack order.

**Upline:** This is the genealogy directly above each Member’s and/or Affiliate’s organization.

**Volume, Commissionable (CV):** Also referred to as “points”, this is the accumulation of total sales volume generated from both an Affiliate’s Personal Enrollment Tree (PET) organization and spillover from an upline’s organization, and is what TB commission payouts are based on.

**Volume, Personal (PV):** Also referred to as “points”, this is the accumulation of personal sale volume generated from a member’s personal orders, or any sales volume generated by any Customer orders directly referred by the member or Affiliate. Minimum monthly PV for Copper to Platinum ranks is 25 PV, minimum PV for Gold to Black Diamond ranks is 50 PV, and minimum monthly PV for Blue Diamond to Crown Diamond ranks is 75 PV.



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