



Marketing Plan introduction

Join
the Club!

Congratulations for choosing to take part in this amazing, global opportunity! Becoming an Affiliate with Club BizSmart is the first step to achieving the health and wealth that you have been seeking.

We have an **industry-leading marketing plan** that has been designed to provide generous immediate and **long-term residual income** to both novice and experienced people alike. And our marketing plan does not have any “group volume requirements” or increased monthly purchase minimums in order to advance in Rank and earn higher commissions. In fact, when you see how easy it is to “Rank advance”, you may one day soon find yourself maximizing one part of the plan at up to **\$10,000 per day!**

Combine that with uniquely formulated products that practically sell themselves, an industry-leading marketing plan, and an experienced management team, and you will soon understand why Club BizSmart is enabling many people from all around the world to earn income that has been life-changing for them.



Everyone can register **100% FREE for 60 days**, and all non-digital products includes a 30-Day Money-Back Guarantee), and an experienced management team, you will soon realize why your timing for this amazing opportunity could not be better!

We pay out up to 75% commissions on all Commissionable Volume (CV), offer “Business Starter Packs” for as low as \$99.95 (USA), and “Smart Matrix Packs” for as low as \$35 (USA & globally)! Please use this Marketing Plan as a guide to familiarize yourself with the many different ways of achieving up-front and residual income so that you can start a successful journey as an Independent Business Consultant (IBC) with Club BizSmart.

ClubBizSmart IBC Affiliates can earn income 7 powerful ways:

RETAIL PROFITS
\$15 or more per retail sale

2X2 PAY-LINE BONUS
from \$25 to \$10,000 per Pay-Line sale

FAST START BONUSES
\$10 to \$75 per sale

TEAM BONUS
15% to 30% Binary caps at up to \$10,000 per day

FAST START CODED BONUSES
\$5 to \$37.50 per sale

TEAM MATCHING BONUSES
up to a combined 45% over 5 generations

DIAMOND BONUS
\$1,000 per Smart 10000 Matrix Pack sale

**Earn
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6 Stream of Income Streams

RETAIL PROFITS

\$15 or more per retail sale

With the purchase of any Business Starter Pack, a Member or Affiliate is qualified to purchase products at wholesale prices! Retail sales allow Affiliates to earn income by purchasing the products at wholesale price and then reselling them at retail price. Retail sales can be conveniently made from the comfort of your home, via your 24/7 ecommerce website.

FAST START BONUSES

\$10 to \$75 per sale

Fast Start Bonuses (FSBs) are paid out every time an Affiliate directly sells a Business Starter Pack, which will generate a FSB commission of \$10.00 or more per sale. On the first 2 direct sales made, Affiliates share 50% of the allocated FSB with their direct Sponsor. For example, if the allocated FSB on a "Copper" Business Starter Pack is \$30.00, the Affiliate will earn \$15.00 on their first 2 sales, and their direct Sponsor will also earn \$15.00 on those same first 2 sales. Starting from the Affiliate's 3rd sale on, they will earn 100% of the allocated FSB per direct sale, e.g. based on the above example, this would mean \$30.00 per sale for every member they refer that purchase a "Consultant" Business Starter Pack. Affiliates can earn \$10 to \$75 per Business Starter Pack sale they directly refer.

FAST START CODED BONUSES

\$5 to \$37.50 per sale

Fast Start Coded Bonuses (FSCB) are paid out via a modified 2-up coded plan which generates FSCB commissions of \$5.00 or more on Business Starter Pack sales. Starting from an Affiliate's 3rd direct sale on, 100% of the allocated FSB is paid out to them, which also starts their first "Coded Line" of Fast Start Coded Bonuses, in which 50% of the FSCB commission on the first 2 direct sales made by any personally sponsored (Coded Line) Affiliate will "pass up" to their direct Sponsor, and the sponsoring Affiliate will keep the other 50%. FSCBs are paid on a "residual" basis, for both one-time (new) and recurring (monthly) orders.

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6 Stream of Income Streams

2X2 PAY-LINE BONUS

from \$25 to \$10,000 per Pay-Line sale

The 2x2 Pay-Line Bonus is paid out via 3 of 4 level 2 sales in a 2x2 forced matrix structure named a “Smart Matrix”. A Smart Matrix has 6 total positions that can be filled with 6 sales. The first level of the 2x2 forced matrix has 2 positions, and the second level has 4 positions. The second level is the “Pay-Line” where 100% commissions of the sales price of the relevant digital products are paid out.

There are nine Smart Matrix packs available for the following prices:

1. Smart 25 Matrix: Costs \$35 and pays out a \$25 Pay-Line Bonus (\$75 total) + 5CV
2. Smart 50 Matrix: Costs \$80 and pays out a \$50 Pay-Line Bonus (\$150 total) + 10CV
3. Smart 100 Matrix: Costs \$135 and pays out a \$100 Pay-Line Bonus (\$300 total) + 20CV
4. Smart 250 Matrix: Costs \$300 and pays out a \$250 Pay-Line Bonus (\$750 total) + 25CV
5. Smart 500 Matrix: Costs \$595 and pays out a \$500 Pay-Line Bonus (\$1,500 total) + 40CV
6. Smart 1,000 Matrix: Costs \$1,200 and pays out a \$1,000 Pay-Line Bonus (\$3,000 total) + 100CV
7. Smart 2,500 Matrix: Costs \$2,800 and pays out a \$2,500 Pay-Line Bonus (\$7,500 total) + 150CV
8. Smart 5,000 Matrix: Costs \$5,600 and pays out a \$5,000 Pay-Line Bonus (\$15,000 total) + 300CV
9. Smart 10,000 Matrix: Costs \$12,200 and pays out a \$10,000 Pay-Line Bonus (\$30,000 total) + 600CV

The Smart Matrix is a unique part of the Marketing Plan because it can be built independently of the other 5 ways to earn; meaning, you only need to make a one-time purchase of a Smart Matrix pack, and sponsor one member that does the same to permanently qualify to earn unlimited “Pay-Line Bonus” commissions. You will have up to 60 days from date of your purchase of any Smart Matrix pack to meet this requirement. And though you are paid 100% commissions on 3 of 4 sales in your “Pay-Line”, when the forth sale occurs (in either position #4 or #6), it will cause your matrix to “complete” and create a “cycle”, which then re-enters your paid position back into the next available position in your sponsor’s matrix, which is why the Smart Matrix is considered a “follow-me” matrix. This event can repeat unlimited times. You do not need to wait for your Smart Matrix to complete before you are paid a commission, as “Pay-Line Bonus” commissions appear instantly in your e-wallet as soon as a sale enters your Pay-Line whether you referred the sale or not. Please see our “Smart Matrix FAQ” document for more details.

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6 Stream of Income Streams

TEAM BONUS

15% to 30% Binary caps at up to \$10,000 per day

The “Team Bonus” caps at up to \$10,000 per day and pays out up to 30% of the lesser volume leg, via a 1:1 “binary” each time there is minimum of 30 CV on the left team and 30 CV on the right team. Based on an Affiliate’s Rank, a Team Bonus of 15% to 30% of the CV is paid out on the lesser volume leg. Equal CV from the greater volume leg is deducted after the payout and will carry over into the following day. The Team Bonus alone has the potential to pay out up to over \$3.6 million dollars annually!

Rank	Personal Referrals* (Minimum Per Leg)	TB Percent	Daily Cap	Weekly Potential	Annual Potential
Affiliate	1 (Left or Right)	N/A	N/A	Varies	Varies
Copper	2 (1 Left & Right)	15%	\$500	\$3,500	\$182,500
Silver	5 (2 Left & 2 Right)	20%	\$1,000	\$7,000	\$365,000
Platinum	10 (3 Left & 3 Right)	25%	\$3,000	\$21,000	\$1,095,000
Gold	15 (4 Left & 4 Right)	25%	\$5,000	\$35,000	\$1,182,000
Diamond	20 (5 Left & 5 Right)	30%	\$7,000	\$49,000	\$2,555,000
Black Diamond	25 (12 Left & 12 Right)	30%	\$10,000	\$70,000	\$3,650,000

* Personal referrals must maintain an Active status each month with a 30 PV order. Customer referrals do not count for Team Matching Bonuses requirements. Levels are based on a Qualified Affiliate’s “Personal Enrollment Team” only.

TEAM MATCHING BONUSES

up to a combined 45% over 5 generations

Team Matching Bonuses pay out up to a combined 45% up to 5 generations deep, on the daily “Team Bonus” incomes of all Qualified Affiliates within a Qualified Affiliate’s entire organization. The total number of “Personal Referrals” a Qualified Affiliate makes will determine how many generations and at what total percentages a Qualified Affiliate can earn on. There are no leg requirements for Team Matching Bonuses, e.g., if a Qualified Affiliate personally sponsor’s 10 Active Members, they will earn the maximum potential payout of a total of 45%, spread on up to 5 generations of Team Matching Bonuses, with no daily income cap.

Personal Referrals	Generations					Combined Percentage
	1	2	3	4	5	
1	10%					10%
2	20%	5%				25%
4	20%	10%				30%
6	20%	10%	5%			35%
8	20%	10%	5%	5%		40%
10	20%	10%	5%	5%	5%	45%

Personal referrals must maintain an Active status each month with a 30 PV order. Customer referrals do not count for Team Matching Bonuses requirements. Levels are based on a Qualified Affiliate’s “Personal Enrollment Team” only.



2x2 Smart Matrix Overview

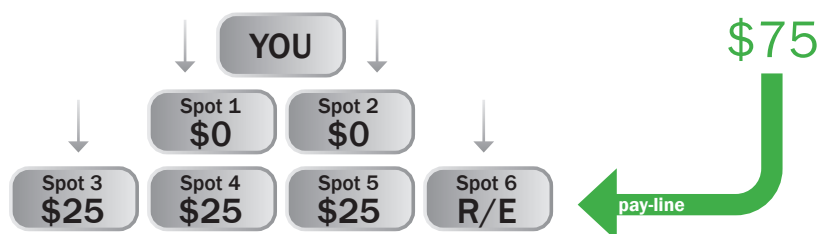
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Smart 25 Matrix

One Time Price:
\$25.00 + \$10 Admin Fee

Compensation:

- Pay-Line Bonus: \$25 Per Sale (\$75 Total) + Re-Entry
- Binary Points: 5 PV



Smart 25 Matrix



"Bitcoin, Health & Wealth"

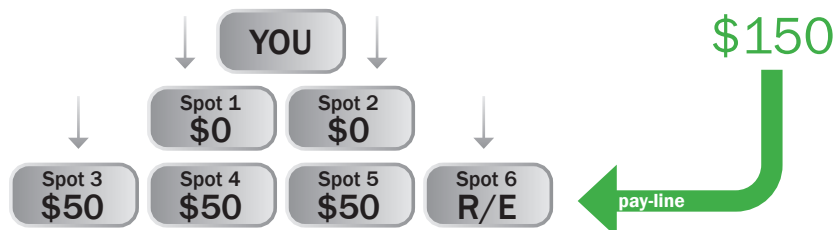
(811 MB Download)

Smart 50 Matrix

One Time Price:
\$50.00 + \$25 Admin Fee

Compensation:

- Pay-Line Bonus: \$50 Per Sale (\$150 Total) + Re-Entry
- Binary Points: 10 PV



Smart 50 Matrix



"Master Money And Law Of Attraction"

(857 MB Download)

Pack Contents (New & Upgraded Orders):*

USA & International (Digital): Downloadable digital products package.

*Digital products subject to change and availability.



Income Streams

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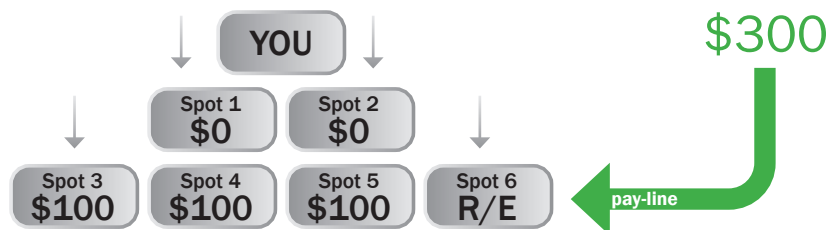
Smart 100 Matrix

One-Time Price
\$100 + \$40 Admin Fee

Compensation:*

- Pay-Line Bonus: \$100 Per Sale (\$300 Total) + Re-Entry
- Binary Points: 20 PV

Smart 100 Matrix



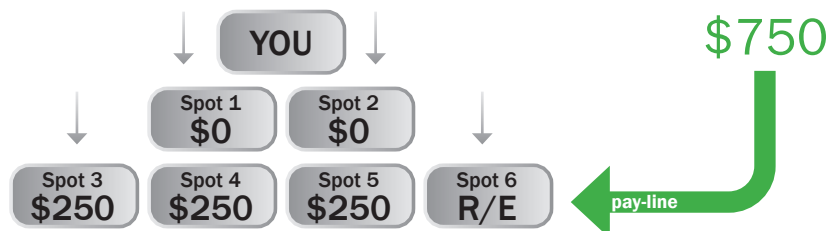
Smart 250 Matrix

One-Time Price:
\$250 + \$50 Admin Fee

Compensation:

- Pay-Line Bonus: \$250 Per Sale (\$750 Total) + Re-Entry
- Binary Points: 25 PV
- Rank Bonus: Copper (60 Days)

Smart 250 Matrix



Pack Contents (New & Upgraded Orders):*

USA & International (Digital): Downloadable digital products package.

*Digital products subject to change and availability.



Income Streams

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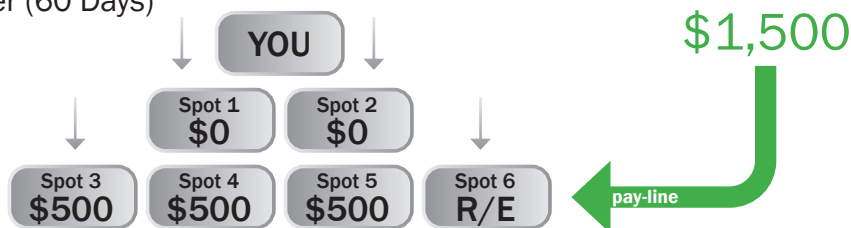
Smart 500 Matrix

One-Time Price:

\$500 + \$95 Admin Fee

Compensation:

- Pay-Line Bonus: \$500 Per Sale (\$1500 Total) + Re-Entry
- Binary Points: 40 PV
- Rank Bonus: Copper (60 Days)



Smart 500 Matrix



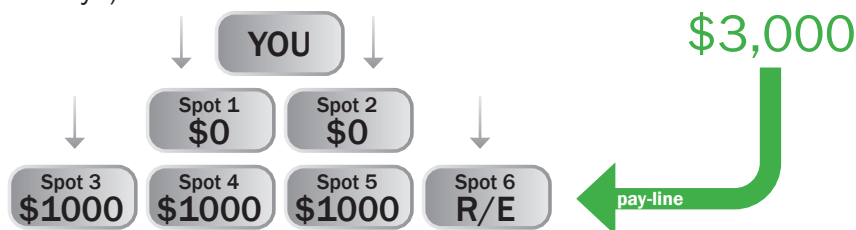
Smart 1000 Matrix

One-Time Price:

\$1000 + \$200 Admin Fee

Compensation:

- Pay-Line Bonus: \$1,000 Per Sale (\$3,000 Total) + Re-Entry
- Binary Points: 100 PV
- Rank Bonus: Silver (60 Days)



Smart 1000 Matrix



Pack Contents (New & Upgraded Orders):*

USA & International (Digital): Downloadable digital products package.

*Digital products subject to change and availability.



Income Streams

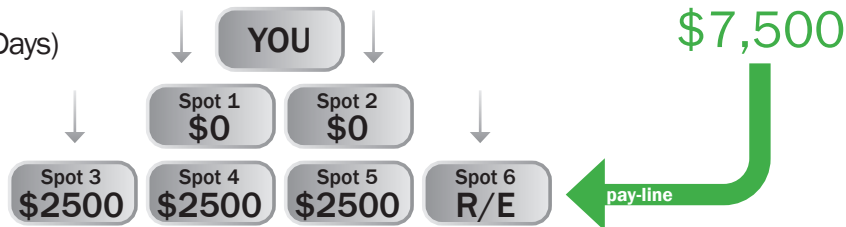
Earn Cash

Smart 2500 Matrix

One-Time Price:
\$2,500 + \$300 Admin Fee

Compensation:

- Pay-Line Bonus: \$2,500 Per Sale (\$7,500 Total) + Re-Entry
- Binary Points: 150 PV
- Rank Bonus: Platinum (60 Days)



Smart 2500 Matrix



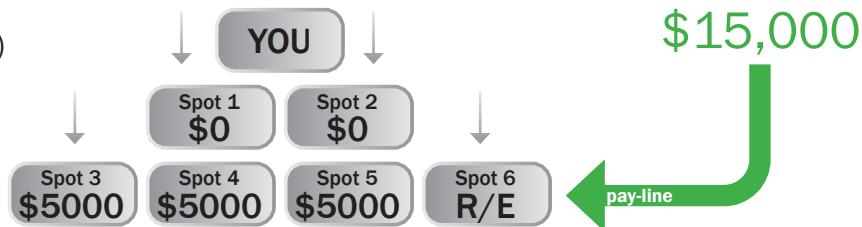
"Forex Video Courses & Software"
(4.38 GB Download)

Smart 5000 Matrix

One-Time Price:
\$5,000 + \$600 Admin Fee

Compensation:

- Pay-Line Bonus: \$5,000 Per Sale (\$15,000 Total) + Re-Entry
- Binary Points: 300 PV
- Rank Bonus: Gold (60 Days)



Smart 5000 Matrix



"Leads, Facebook & Real Estate"
(4.73 GB Download)

Pack Contents (New & Upgraded Orders):*

USA & International (Digital): Downloadable digital products package.

*Digital products subject to change and availability.

Total Combined Purchase Amount For All "9" Smart Matrix Packs: **\$22,945***

Total Combined Cycle Commissions For All "8" Smart Matrix Packs: **\$58,275**

*\$22,945 combined price includes one-time Activation Fee for each Smart Matrix.



Income Streams

**Earn
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Smart 10000 Matrix

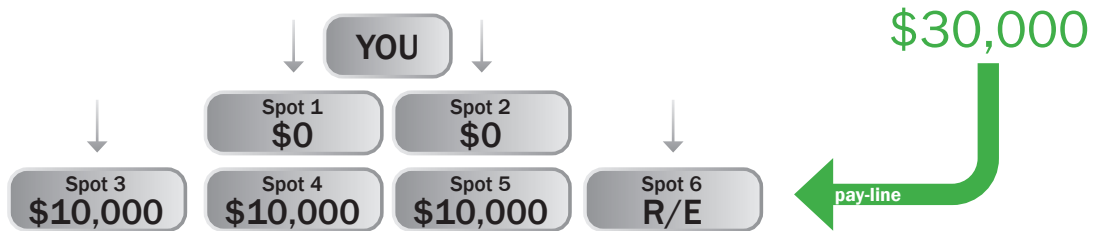
One-Time Price:

\$10,000 + \$2,200 Admin Fee

Compensation:

- Pay-Line Bonus: \$10,000 Per Sale (\$30,000 Total) + Re-Entry
- Binary Points: 600 PV
- Rank Bonus: Copper (120 Days)
- Diamond Bonus: \$1,000

Smart 10000 Matrix



Pack Contents (New & Upgraded Orders):*

USA & International (Digital): Downloadable digital products package.

*Digital products subject to change and availability.

Total Combined Purchase Amount For All "9" Smart Matrix Packs: **\$22,945***

Total Combined Cycle Commissions For All "9" Smart Matrix Packs: **\$58,275**

*\$22,945 combined price includes one-time Activation Fee for each Smart Matrix.

There Are 4 Ways To Complete A Matrix

- 1) **DIRECT REFERRALS:** If you personally referred “6” new members that each purchased the same Smart Matrix pack(s) that you have also purchased, then you would “instantly” complete your matrix.
- 2) **SPILL-OVER:** If your sponsor is actively sponsoring new members, this creates what’s known as “spill-over” because when those new members fall on your 2nd level (“pay-line”), you will get paid for each of the “3” sales, with the 4th sale causing you to complete your matrix.
- 3) **SPILL-UNDER:** Because our Smart Matrix packs are programmed to follow your sponsor, whenever any member in your personal organization completes their Smart Matrix, they will “re-enter” with a new paid position in their sponsor’s matrix, which eventually causes you to complete your matrix again. This is known as “spill-under”.
- 4) **RE-ENTRY:** When any member that you have personally referred completes their Smart Matrix, they will then re-enter back under your matrix. If they complete their matrix “6” times, they will re-enter under your matrix “6” times, causing you to complete your matrix again.

Each Smart Matrix pack is separate, so to earn in all “9” Smart Matrices will require you to purchase or upgrade to each of the “9” Smart Matrix packs, whenever or if ever you choose to do so. The total one-time costs to purchase all nine “Smart Matrix” packs will be **\$22,945**, which gives you the potential to earn up to a combined **\$58,275** when all 9 Smart Matrices complete..

However, if you want to earn from the other parts of the Marketing Plan, such as the “Team Bonus” commissions, then you must maintain an “Active” status with either a monthly order of at least 30 PV (\$39.95 minimum) worth of product(s) monthly, or by personally referring one “Preferred Customer” that orders at least 30 CV monthly.

2x2 Forced Recycling “Smart Matrix” Summary

1. There are “9” Smart Matrix product packs available: Smart 25 Matrix (\$35), Smart 50 Matrix (\$80), Smart 100 Matrix (\$135), Smart 250 Matrix (\$300), Smart 500 Matrix (\$595), Smart 1000 Matrix (\$1,200), Smart 2500 Matrix (\$2,800), Smart 5000 Matrix (\$5,600), and Smart 10000 Matrix (\$12,200).
2. Each Smart Matrix pack will pay out a 100% COMMISSIONS of the sale price via the “2x2 Pay-Line Bonus” in increments of \$25, \$50, \$100, \$250, \$500, \$1,000, \$2,500, \$5,000 and \$10,000 per (pay-line) sale.
3. The Smart Matrix one-time price includes: digital products, Member ID# with ability to buy wellness products at wholesale, and access to a replicating ecommerce website with back-office tracking.
4. All “Smart Matrix” packs will include “Binary Points” from 5 to 600 PV/CV each; the Smart 250 Matrix and up will also include a “Rank Bonus” of Copper to Diamond, for 60 to 120 days.
5. All first-time Smart Matrix pack orders will include a free position in Binary to earn “Team Bonus” commissions for the first 60 days.
6. Digital products included in each Smart Matrix pack can vary, and are subject to change and availability.
7. Initial digital products are only included with new or upgraded Smart Matrix pack orders, not re-entry orders.
8. You must purchase the Smart Matrix pack that’s relevant to the Smart Matrix you want to earn in, e.g. if you want to earn both \$25 and \$100 total 2x2 Pay-Line Bonus commissions, then you will need to buy or upgrade to both the “Smart 25 Matrix” and “Smart 100 Matrix” packs. If you directly sponsor a member that purchases a Smart Matrix pack that you have not purchased or upgraded to yourself, that member will be placed into the matrix of your sponsor, or next qualified upline IBC (that has an active position in that same Smart Matrix pack).
9. To qualify for “2x2 Pay-Line Bonus” commissions, a member must directly refer “one” (new or upgraded) member into each Smart Matrix that they are active in (and it can be the same member for each Smart Matrix).
10. Smart Matrix pack purchases DO NOT INCLUDE A REFUND, as ALL SALES ARE FINAL.
11. Re-entry digital products include RR, MRR and PLR to initial digital products, and TicketsAtWork membership.
12. There is no limit on the number of times an affiliate can earn 100% “2x2 Pay-Line Bonus” commissions.
13. 2x2 Pay-Line Bonus commissions are paid weekly every Friday, after a 1-week hold from Sunday to Sunday.
14. Affiliates can use their earned commissions in their wallet balance to “upgrade” to other Smart Matrix packs, even if the Smart Matrix packs are lower cost ones.
15. Smart Matrix order options are wallet, credit or debit card, bank wire, cashier’s check, money order, Zelle and PayQuicker. (Smart 5000 and 10000 Matrix pack orders are only by wallet, bank wire or PayQuicker.)
16. There is no monthly purchase requirement to continue earning 100% “2x2 Pay-Line Bonus” commissions.
17. The Smart Matrix builds and fills from top to bottom, left to right. It’s also a “Follow-Me” matrix, meaning your position will always follow your sponsor by re-entering with a new paid position in their matrix once the previous matrix completes with “6” total sales. Paid positions that fill spot #4 and #6 will cause matrix to complete (cycle) after the other 5 spots have been filled.
18. No purchase of a Smart 10000 Matrix pack is necessary to earn the \$1,000 “Diamond Bonus” commissions.
19. Smart Matrix packs will soon be available in over 100 countries for credit/debit card order. Bank wire is available by special order. Cashier’s check, money order, Zelle and PayQuicker is for USA & Canada only during the pre-launch phase.

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GLOSSARY TERMS

Before starting your Club BizSmart business, it is very important to familiarize yourself with terms listed in the “Glossary” that will be used throughout this document to better understand, as well as to be able to eventually maximize the Marketing Plan.

Here are important descriptions that you will need to know to 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 30 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 30 PV order each month.

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 at least 1 Active Member. No purchase is required 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: Term used to describe the Marketing Plan for the “Team Bonus” and “Team Matching Bonuses”.

Cap/Max: Either term signifies the max daily earnings potential a Qualified Affiliate can achieve in the TB (binary), based on their Rank, e.g. a Consultant with a qualified Rank of “Black Diamond” can earn up to \$10,000 per day.

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

Coded Line: This is a term used to describe the direct sales that allow you to earn unlimited “Fast Start Coded Bonuses”, which starts with your 3rd direct sale.

Commission Qualified (CQ): An Affiliate of any Rank that has met the minimum requirements to earn commissions.

Commissionable Volume (CV): 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 commission payouts are based on.

Consultant: This is another description of an IBC or Member, and is also used when a Member joins for free, e.g. the “Free Consultant” position is valid for 60 days from registration date.

Consultant, Free: This option allows a Member to earn 3 of 7 ways (Retail Profits, Fast Start Bonuses & Fast Start Coded Bonuses).

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 24/7 ecommerce website at full retail price, with no monthly order obligation.

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

Cycle: Another way to describe when the 2x2 forced recycling matrix (called a “Smart Matrix”) completes. A cycle occurs when a matrix fill all “6” spots with members that have purchased a “Smart Matrix Pack”. After a cycle occurs, a new paid position is created and re-enters (recycles) into a new spot in Sponsor’s matrix.

Grace Period: All Members and Affiliates will be given a 5-day grace period to maintain Active status (in Team Bonus (Binary) and Team Matching Bonuses only) after exceeding 30 days from previous order, to either direct purchase, or refer a Customer that directly purchases at least 30 PV of product.

Greater Volume Leg (GVL): Also, sometimes referred to as the “Strong Leg”, or “Power Leg” is the “Team” that has the greatest amount of accumulated CV every 24 hours. Any CV amount in your GVL that is greater than the LVL amount for a 24-hour period will carry over to the same leg for the following day.

Group Volume: The total amount of product sales CV accumulated within your entire Team Bonus organization.

Holding Period: There is a 1-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.

Inactive: This occurs whenever a Member, Customer or Affiliate has not placed an order within a 4-week period.

Lesser Volume Leg (LVL): Also, sometimes referred to as the “Pay Leg” or “Working Leg”, is the “Team” that has the lowest amount of accumulated CV every 24 hours. The total CV on the LVL is used for Team Bonuses calculations every day, which is then paid out weekly, every Friday.

Member: A person that registers as a “Free Consultant” or purchases any Business Starter or Smart Matrix pack (for any amount).

Organization: Also, sometimes referred to as a “Downline”, “Group”, “Personal Enrollment Team (PET)” or “Unilevel Team”, is the sales team directly connected to an Affiliate, and does not include upline spillover.

GLOSSARY TERMS

continued

Pay-Line: On the 2nd level of the Smart Matrix, there are 4 available spots. Each spot will fill with one sale. Every time a sale is made on the Pay-Line, the Affiliate at the top of the Smart Matrix will earn a 100% commission of \$25 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): Enrollment Tree volume is determined by adding all volume placed by all IBCs in your enrollment organization (i.e., personally enrolled IBCs, their personally enrolled IBCs).

Personal Volume (PV): This is the sales volume of your personal purchases, and those of your Retail Customers and Preferred Customers, which is used for calculating weekly commissions. Minimum monthly PV for all commissions at any Rank is 30 PV.

Points Reset: The reset of CV means the sales volume is removed and non-calculated for commissions if an Affiliate does not have an active 30 CV autoship, manual order, or one personally referred active Retail Customer or Preferred Customer within the required period of 60 days from the last order date.

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 6 Consultant Ranks that a qualified Affiliate can achieve: Copper Consultant, Silver Consultant, Platinum Consultant, Gold Consultant, Diamond, and Black Diamond Consultant.

Rank, Paid: A designation that is given when a Member purchases or upgrades to specific Business Starter Packs or Smart Matrix Packs that include a "Paid Rank" for 60 days. After 60 days, the Paid Rank will still display in the Active Member's back office, but the Active Member will only continue be paid at listed Rank if they maintain a "Qualified Rank" status.

Rank, Qualified: A designation that is given to an Active Affiliate that has purchased a Business Starter Pack or Smart Matrix Pack, once certain qualifications have been met and maintained each month. For example (including leg requirement): A Copper Rank Affiliate needs to refer and maintain 2 Active Members (1L/1R) each month; a Silver Rank Affiliate needs to refer and maintain 5 Active Members (2L/2R) each month; a Platinum Rank Affiliate needs to refer and maintain 10 Active Members (3L/3R) each month; a Gold Rank Affiliate needs to refer and maintain 15 Active Members (4L/4R) each month; a Diamond Rank Affiliate needs to refer and maintain 20 Active Members (5L/5R) each month; a Black Diamond Rank Affiliate needs to refer and maintain 25 Active Members (12L/12R) each month.

Re-Entry/Recycle: A re-entry (recycle) position is a new paid position that is created at the completion of the previous Smart Matrix (after it 'cycles'), and is placed into the next available spot in the Smart Matrix of an Affiliate's Sponsor, which is paid for by the 4th Pay-Line sale in the previous 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 website to a Customer, they will earn

a \$15 or higher 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 15% restocking fee and paid commissions). Digital download products do not include a refund, as all digital product sales are final. Refunds do not include shipping and handling fees, one-time Admin fees, or paid commissions.

Smart Matrix: The Smart Matrix is a 2x2 forced, recycling matrix structure 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 8 Smart Matrix pack options available. 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 \$20 (\$70 total), and pays out \$50 per Pay-Line sale (\$150 total); the "Smart 100 Matrix" costs \$100 plus a one-time Admin Fee of \$25 (\$125 total), and pays out \$100 per Pay-Line sale (\$300 total); the "Smart 250 Matrix" costs \$250 plus a one-time Admin Fee of \$35 (\$285 total), and pays out \$250 per Pay-Line sale (\$750 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).

Spillover: This occurs when a Member's or Affiliate's Team Bonus or Smart Matrix structure receives sales from above the Member's or Affiliates own organization.

Sponsor/Referrer: A Member that has referred at least 1 Member becomes the permanent Sponsor of that Member.

Spot: Another name for 1 of 6 open "positions" in the Smart Matrix.

Team: Sometimes referred to as a "Leg", represents both the left and right side of a Member's or Affiliate's Team Bonus (Binary) organization.

Team Bonus (TB): The Team Matching Bonuses consists of 5 generations of payouts: G1 = 10-20%; G2 = 5-10%; G3 = 5%; G4 = 5%; G5 = 5%. The Team Bonus pays out 15% to 30% on the lesser volume leg (LVL) weekly, and caps at up to \$500 to \$10,000 per day.

Team Matching Bonuses (TMB): The Team Matching Bonuses consists of 5 generations of payouts: L1 = 10-20%; L2 = 5-10%; L3 = 5%; L4 = 5%; L5 = 5%. Depending on how many members an Affiliate personally refers will determine the qualification payout, e.g. if an Affiliate personally refers 10 members that either upgrade to an Active Preferred Customer or Affiliate, the referring Affiliate will qualify to earn on all 5 generations of Team Matching Bonuses.

Upgrade: Customers and Free Members can upgrade to Affiliate status by purchasing any Business Starter or Smart Matrix pack, and referring 1 Member.

Upline: This is the hierarchy of Members and Affiliates directly above each Member's and Affiliate's organization.