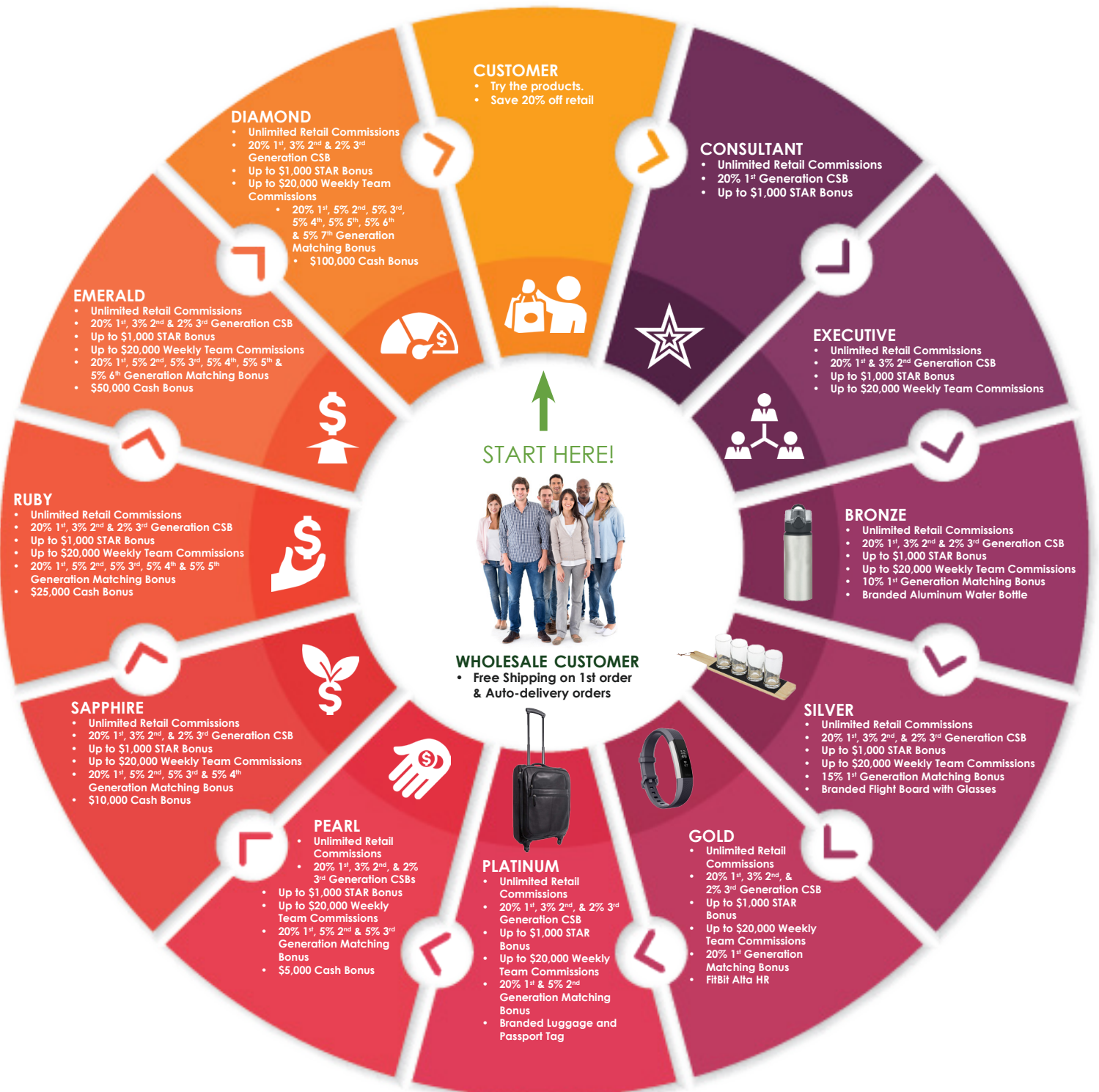


APPRECIATION PLAN

our way of saying thank you



Any earnings examples contained in this document are for illustrative purposes only and do not represent actual earnings or earnings potential. Individual Consultants' results will vary significantly based upon a Consultant's individual efforts, business experience, and skills. Heart & Body Naturals makes no income guarantees.