

# DUAL INFINITY INCENTIVE PLAN

At Heart & Body Natural we believe a simple but thoughtful Incentive Plan offers the best chance for you to supplement your income and obtain your goals. We've created an Incentive Plan that rewards those who work, quickly and fairly. In our plan there are no hidden traps or hurdles to overcome. We offer you a smart, realistic, and attainable opportunity that works at your pace.

**DUAL INFINITY Plan Helps You Earn More Faster, with Less Qualifiers, Than Ever Before!**

## WHY WE'RE DIFFERENT

We are excited to launch one of the most consultant-focused and consumer-driven Incentive Plans in the Direct Selling Industry.

### Dual Infinity Incentive Plan

*First in the Industry! Only one of its kind!*

#### 2 Wide Infinity Matrix + Infinity Binary

- EVERYONE STARTS AS A CUSTOMER
- FREE TO JOIN
- NO ANNUAL FEES
- LOW \$25 PERSONAL SALES VOLUME REQUIREMENTS
- NO GROUP VOLUME REQUIREMENT
- DAILY COMMISSIONS THAT PAY IN REAL TIME, INSTANTLY

*PayQuicker debit card ordered free of charge with daily commission deposits*



## Break-Even & Profit Fast with Customer Sales Bonus & STAR Bonus

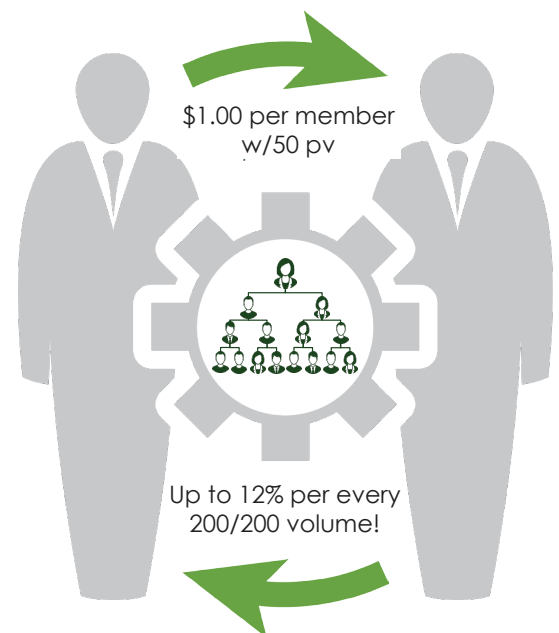
## SIMPLE & SUPER SMART

With the HBN DUAL Incentive Plan you can earn on your Infinity Matrix & Infinity Binary.

Everyone has 2 first-level positions, one on the left and one on the right. As you personally share with others who purchase product you can place them on either your left or right team.

New members can also be placed in your teams by your Enroller (or other members above you). When someone is placed under you they are in both your Infinity Matrix & Infinity Binary!

**Build One Team & Earn with Both Infinity Plans!**



# 7 POWERFUL WAYS TO EARN

- **RETAIL COMMISSIONS**  
20% | *paid daily*
- **CUSTOMER SALES BONUS**  
20%, 3%, 2% | *paid daily*
- **STAR BONUS**  
Up to \$400 + all other bonuses | *paid monthly*
- **DUAL INFINITY MATRIX**  
\$1.00 per 50 CV order to infinity | *paid monthly*
- **DUAL INFINITY BINARY**  
4%-12%, up to \$20,000 weekly | *paid instantly*
- **BINARY MATCH COMMISSIONS**  
Up to 7 Generations deep | *paid daily*
- **RANK ADVANCEMENT BONUS**  
Up to \$190,000 | *paid monthly*

## Terms To Know

**PV:** Personal Volume. The total of personal purchases and retail purchases made from your website.

**PSV:** Personal Sales Volume. Total of personal purchases plus new Retail, Preferred, and Wholesale Customer purchases within the previous 31 days.

**Active:** Personally generating a minimum of 25 PSV in the previous 31 days.

**Commissionable Volume:** The common international currency attached to every Heart & Body Naturals product. When product is sold, volume is generated. Earning Qualification, commissions, and bonuses are directly related to volume.

## IT PAYS TO STAY ACTIVE

As long as you remain active with at least 25 PSV every 30 days, the sales volume in your organization will continue to accumulate until you are eligible for the Infinity Matrix and Infinity Binary commissions.

If your account is inactive at the close of the month your accumulated volume will be reset to zero and you will be placed back into your enrollers holder tank. The active members below you will be compressed up above you.



## RETAIL COMMISSIONS *paid daily*

Heart & Body Naturals pays you the difference between the retail price and the wholesale price. This commission can be earned when products are purchased at retail pricing on your free web or purchased directly from you at retail prices.

$$\begin{array}{ccc} \mathbf{\$155.00} & \mathbf{-} & \mathbf{\$125.00} & \mathbf{=} & \mathbf{\$30.00} \\ \text{Retail Cost} & & \text{Wholesale Cost} & & \text{Your Profit} \end{array}$$

**Plus you'll receive an additional 20% Customer Sales Bonus and 50% of the volume will be placed in your Dual Infinity Team!**

The volume of the retail order will also count towards your Personal Sales Volume (PSV) requirement for earning and rank qualifications.

**Note:** Please refer to the HBN Incentive Plan Training document for full qualification information.

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.

## CUSTOMER SALES BONUS *paid daily*

This bonus is designed to help Consultants get into profit fast. Earn 20% Customer Sales Bonus on all orders (retail & wholesale) placed by your personally enrolled Customers during their first 90 days **plus** qualify to earn on the sales of 2<sup>nd</sup> and 3<sup>rd</sup> Generation members!

1<sup>st</sup> GENERATION  
**20%**

2<sup>nd</sup> GENERATION  
**3%**

3<sup>rd</sup> GENERATION  
**2%**

**50% of the volume will be placed in your Dual Infinity Team on Customer Sales Bonus eligible orders!**

**Note:** Please refer to the HBN Incentive Plan Details document for full qualification information.



## STAR BONUS *paid on the 10<sup>th</sup> of the month*

"Share With 4 & Yours Is Free." Personally move (use/sell) 100 points in HBN products every 30 days and enroll 4 members who also move (use/sell) 100 points in HBN products every 30 days to earn the STAR Bonus.

**The Customer Sales Bonus and STAR Bonus combined allow you to earn up to \$525.00 monthly commissions on a team of 20!**

1<sup>st</sup> GENERATION  
**\$100**  
(4 active members)

2<sup>nd</sup> GENERATION  
**\$300**  
(16 active members)

**Note:** Please refer to the HBN Incentive Plan Training document for full qualification information.

## CUSTOMER SALES BONUS + STAR BONUS

### 1<sup>st</sup> Generation - 4 Active Members

Break even and profit fast when you personally move (use/sell) 100 Commissionable Volume (CV) in Heart & Body Naturals products every 30 days and refer 4 Customers and/or Consultants who also move (use/sell) 100 CV in the previous 30 days.

**\$80.00** + **\$100.00** = **\$180.00**  
CSB STAR

### 2<sup>nd</sup> Generation - 16 Active Members

Help them each also move (use/sell) 100 Commissionable Volume (CV) in Heart & Body Naturals products every 30 days and refer 4 Customers and/or Consultants for a total of 16 who also move (use/sell) 100 CV in the previous 30 days.

**\$48.00** + **\$300.00** = **\$348.00**  
CSB STAR

**\$180.00** + **\$348.00** = **\$528.00**  
1<sup>st</sup> GENERATION 2<sup>nd</sup> GENERATION

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## DUAL INFINITY MATRIX *paid monthly*

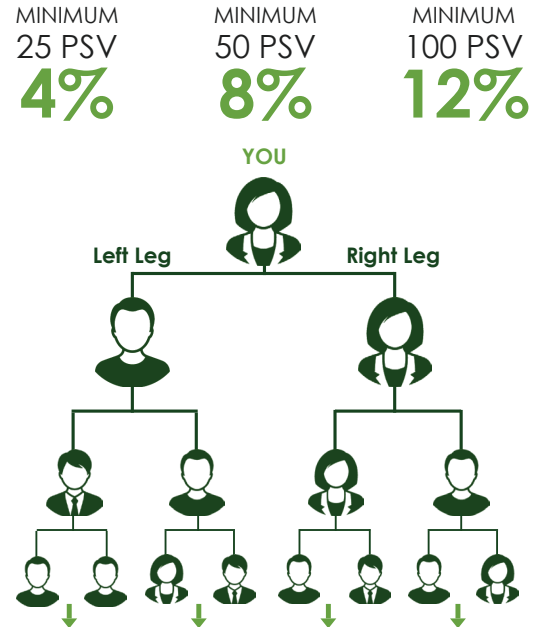
Earn \$1.00 on qualified 50 CV orders placed by customers in your Infinity Matrix.

| RANK       | LEVEL | TEAM MEMBERS PER LEVEL |
|------------|-------|------------------------|
| CONSULTANT | 1     | 2                      |
|            | 2     | 4                      |
|            | 3     | 8                      |
|            | 4     | 16                     |
|            | 5     | 32                     |
| EXECUTIVE  | 6     | 64                     |
| BRONZE     | 7     | 128                    |
| SILVER     | 8     | 256                    |
| GOLD       | 9     | 512                    |
| PLATINUM   | 10    | 1,024                  |
| PEARL      | 11    | 2,048                  |
| SAPPHIRE   | 12    | 4,096                  |
| RUBY       | 13    | 8,192                  |
| EMERALD    | 14    | 16,384                 |
| DIAMOND*   | 15    | 32,768                 |

\* Paid to infinity or the next qualified Diamond

## DUAL INFINITY BINARY *paid daily*

You earn each time there is 200 CV in one leg and 200 CV in the other.



### CHECK THIS OUT!

When qualified, if you have 500 members purchasing 50 CV on your left leg and 3 on your right, you would earn \$1.00 on all of the 503 customers!

**Note:** Please refer to the HBN Incentive Plan Training document for full qualification information.

## BINARY MATCH COMMISSIONS *paid daily*

Bronze<sup>(and above)</sup> Consultants can qualify to earn a check match of the Binary Commissions on Executive Consultants in their enrollment tree, up to 7 Generations deep, with no limit to the number of checks you can match!

|                            |                            |                            |                            |                            |                            |                            |
|----------------------------|----------------------------|----------------------------|----------------------------|----------------------------|----------------------------|----------------------------|
| 1 <sup>st</sup> GENERATION | 2 <sup>nd</sup> GENERATION | 3 <sup>rd</sup> GENERATION | 4 <sup>th</sup> GENERATION | 5 <sup>th</sup> GENERATION | 6 <sup>th</sup> GENERATION | 7 <sup>th</sup> GENERATION |
| <b>20%</b>                 | <b>5%</b>                  | <b>5%</b>                  | <b>5%</b>                  | <b>5%</b>                  | <b>5%</b>                  | <b>5%</b>                  |

**Note:** Please refer to the HBN Incentive Plan Training document for full qualification information.

## RANK ADVANCEMENT BONUS *paid in 10 monthly increments*

As your business grows and you reach the rank of Pearl<sup>(or higher)</sup>, you qualify for the guaranteed income Rank Advancement Bonus, split into 10 monthly payments when rank is maintained!

|                |                 |                 |                 |                  |
|----------------|-----------------|-----------------|-----------------|------------------|
| PEARL          | SAPPHIRE        | RUBY            | EMERALD         | DIAMOND          |
| <b>\$5,000</b> | <b>\$10,000</b> | <b>\$25,000</b> | <b>\$50,000</b> | <b>\$100,000</b> |

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## RANK REQUIREMENTS

| RANK       | PERSONAL VOLUME | PERSONALLY ENROLLED ACTIVE | PERSONALLY ENROLLED EXECUTIVES | PERSONAL RANK | PERSONALLY ENROLLED PLATINUMS | TEAM COMMISSION |
|------------|-----------------|----------------------------|--------------------------------|---------------|-------------------------------|-----------------|
| CONSULTANT | 25              | 1                          | 0                              |               |                               |                 |
| EXECUTIVE  | 25              | 2 (1 in each leg)          | 0                              |               |                               |                 |
| BRONZE     | 50              |                            | 2 (1 in each leg)              | Executive     |                               |                 |
| SILVER     | 50              |                            | 4 (1 in each leg)              | Executive     |                               |                 |
| GOLD       | 50              |                            | 8 (2 in each leg)              | Executive     |                               |                 |
| PLATINUM   | 50              |                            | 12 (3 in each leg)             | Executive     |                               |                 |
| PEARL      | 50              |                            | 12 (3 in each leg)             | Platinum      |                               | 30              |
| SAPPHIRE   | 50              |                            |                                | Platinum      | 1                             | 60              |
| RUBY       | 50              |                            |                                | Platinum      | 2                             | 120             |
| EMERALD    | 50              |                            |                                | Platinum      | 4                             | 250             |
| DIAMOND    | 50              |                            |                                | Platinum      | 6                             | 500             |

## QUALIFYING FOR COMMISSIONS & BONUSSES

You must meet a minimum sales criteria of 25 PSV in order to meet Personal Sales Volume (PSV) requirements for commissions and bonuses.

Earnings are automatically deposited to your e-wallet immediately when earned. You can withdraw them to your PayQuicker account at any time. PayQuicker withdrawal requests are processed daily at 1:00 pm EST. If you do not make a withdrawal request, a request will automatically be processed every Friday at 1:00 pm EST.

When your first withdrawal is made your PayQuicker account will be created. You will receive an email with instructions to complete the account setup. Once completed, your Green Organics, LLC Family of Companies PayQuicker debit card will be ordered and paid for by Heart & Body Naturals' parent company, Green Organics, LLC. You will receive your card within 7 to 14 business days. While you are waiting for your card to arrive, you can connect your PayQuicker account to your bank account and transfer your earnings to your bank account.

# MAY 2017

## OPPORTUNITY INCOME DISCLOSURE

The Heart & Body Naturals ("HBN") Income Opportunity is an exciting opportunity that rewards you for referring our products and for sponsoring other participants who do the same. Although the opportunity is unlimited, individual results will vary depending on market conditions, commitment levels, and sales skills of each participant.

Since HBN has recently launched, it lacks enough statistical data to prepare reliable income disclosures. The numbers below reflect estimates prepared by the company pending a more detailed survey to be conducted after its first year. Based on industry standards and company projections, the average annual gross revenue for Heart & Body Naturals is projected to be anywhere between \$500 and \$2,000. This projected average income does not reflect the expenses associated with building an HBN business, as promotional and other miscellaneous expenses could exceed the commissions received.

There will certainly be participants who will earn less while others will earn much more. We're excited about the HBN Income Opportunity and we're confident it will provide you a solid foundation to help you achieve your financial goals.

If income projections were presented to you prior to your enrollment, such projections are not necessarily representative of the income, if any, that you can or will earn through your participation in the Income Opportunity. These income projections should not be considered as guarantees or projections of your actual earnings or profits. Success with HBN results only from hard work, dedication, and leadership.

## CUSTOMER-DRIVEN SUCCESS

We know the first, best step to building a business that supplements your income is developing a foundation of customers.

