

INCENTIVE PLAN overview



RETAIL COMMISSIONS *paid daily*

When customers purchase from your free www.ShopHBN.com retail website, you earn 50% of the Commissionable Volume (CV) on their order.

The HBN Difference:
Retail Orders automatically pay 50% of the Commissionable Volume into your Binary Pay Leg where you can earn even more!

You earn by simply sharing your free retail website. There are no requirements at all, and best of all, the bonus is paid in real-time, that same day!

STAR BONUS *paid daily*

The HBN Difference:
The Star Bonus allows the Consultant to not only break-even but to get in profit quickly, with the ability to earn unlimited monthly bonuses with a team of only 14 members.

you
Use 100 PV during the month.

\$50 BONUS
Paid to you when you have two (2) 1st generation members who use 100 PV during the month.

\$75 BONUS
Paid to you when you have four (4) 2nd generation members who use 100 PV during the month.

You must qualify for the \$50 bonus to be eligible for the \$75 bonus.

\$100 BONUS
Paid to you when you have eight (8) 3rd generation members who use 100 PV during the month.

You must qualify for the \$75 bonus to be eligible for the \$100 bonus.

Note: The 100 PV for each qualifying order must be made as a single purchase.

Requirements To Earn:
100 PV order, 2 active 1st Generation Members with 100 PV orders, 4 active 2nd Generation Members with 100 PV orders, 8 active 3rd Generation Members with 100 PV orders.

FAST START BONUS *paid instantly*

Earn 20% Fast Start Bonus on all wholesale orders placed by your personally enrolled members during their first 90 days plus qualify to earn on the sales of 2nd and 3rd Generation members!

The HBN Difference:
50% of the CV will automatically be placed in your Binary Pay Leg where you earn even more!

	EVERYONE	EXECUTIVE	BRONZE
1st Generation	20%	20%	20%
2nd Generation		3%	3%
3rd Generation			2%

Requirements To Earn:

- 1st Generation:** No requirements
- 2nd Generation:** Executive or higher
- 3rd Generation:** Bronze or higher

When You Purchase a Value Pack & Maintain a 100 PV Monthly Auto-Delivery...

You earn an additional 10% Fast Start Bonus (total of 30%) on all orders placed by your personally enrolled during their first 90 days and receive **10 FREE Gift Cards** every month to use in building your business!

MATRIX BONUS *paid weekly*

Earn \$0.25 or \$1.00 for every 50 CV order placed by customers under you in your Matrix, no matter who enrolled them.

The HBN Difference:
Our exclusive Matrix within a Binary Plan allows you to earn on orders in your "power leg" without people on your pay leg and you earn the matrix bonus with zero balancing!

Requirements To Earn:
To qualify to earn on sales in your Matrix you need to personally use a minimum of 25 to 50 Commissionable Volume (CV) points in Heart & Body Naturals products every 30 days.

RANK	LEVEL	POTENTIAL EARNINGS PER LEVEL
Member	1	\$2
	2	\$4
	3	\$8
Consultant	4	\$16
	5	\$32
	6	\$64
	7	\$128
Executive	8	\$256
Bronze	9	\$512
Silver	10	\$1,024
Gold	11	\$2,048
Platinum	12	\$4,096
Pearl	13	\$8,192
Sapphire	14	\$16,384
Ruby	15	\$32,768
Emerald	16	\$65,536
Diamond	17	\$131,072
Dynamically Compressed		

BINARY BONUS paid daily

Earn 4% with a minimum of 25 PSV
 Earn 8% with a minimum of 50 PSV
 Earn 12% with a minimum of 100 PSV

The HBN Difference:

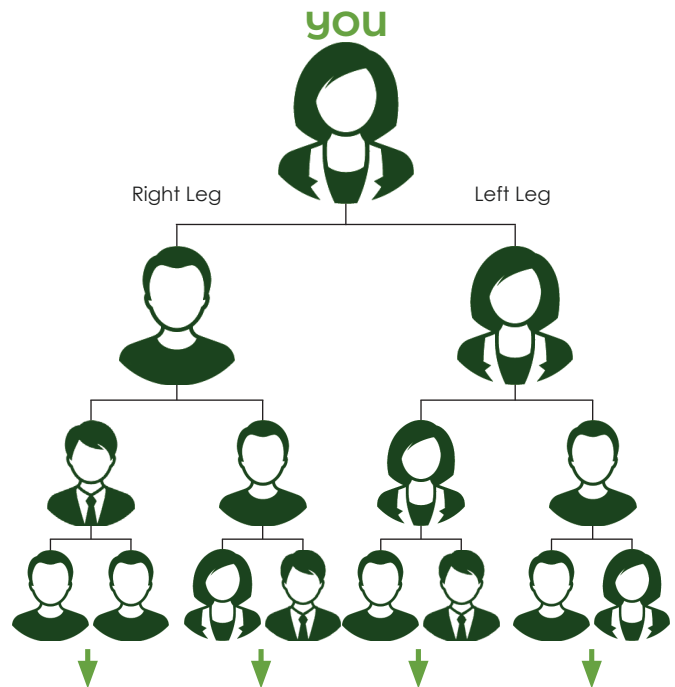
Not only do you earn the Matrix bonus on your binary team, but you are also paid up to 12% on your pay leg, and it is paid to you instantly, as soon as you have 200 CV in one leg and 200 CV on the other with absolutely NO FLUSHING!

Requirements To Earn:

- Active Executive Consultant or above
- You earn each time there is 200 CV in one leg and 200 CV in the other.

Check This Out!

If you're not yet an Executive Consultant, that's okay because as long as you have 25 PSV every 30 days, unpaid sales volume in both of your teams will automatically accumulate and be stored, waiting for you to qualify and then earn!



BINARY MATCH COMMISSIONS paid daily

Bronze^(and above) 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!

GENERATION	BRONZE	SILVER	GOLD	PLATINUM	PEARL	SAPPHIRE	RUBY	EMERALD	DIAMOND
1	10%	15%	20%	20%	20%	20%	30%	40%	50%
2				5%	5%	5%	5%	5%	5%
3					5%	5%	5%	5%	5%
4						5%	5%	5%	5%
5							5%	5%	5%
6								5%	5%
7									5%

Take advantage of ranks that can make your business stronger.

Each rank is designed to ensure a strong foundation for your organization, both in structure and volume.

Build your organization with these ranks in mind and you'll be building your future!

RANK ADVANCEMENT BONUS paid in 10 monthly increments

As your business grows and you reach the rank of Pearl^(or above), you qualify for the guaranteed-income Rank Advancement Bonus, split into 10 monthly payments when rank is maintained!

RANK	# OF PAYOUTS	AMOUNT PER PAYOUT	TOTAL PAYOUT
Pearl	10	\$500	\$5,000
Sapphire	10	\$1,000	\$10,000
Ruby	10	\$2,500	\$25,000
Emerald	10	\$5,000	\$50,000
Diamond	10	\$10,000	\$100,000

Requirements To Earn:

Active Pearl^(or above) Consultant

APPRECIATION PLAN

At Heart & Body Naturals, we believe it's important that our Consultants receive recognition for the hard work and dedication they demonstrate in sharing our products and mission with the world.

As a Heart & Body Naturals Consultant, you'll enjoy gifts like jewelry, cars, cash, and more, hand-selected for you by Paula & Ben Scarcella as you achieve each of the following earning levels.

\$5,000 (5k)	\$100,000 (100k)
\$10,000 (10k)	\$250,000 (250k)
\$25,000 (25k)	\$500,000 (500k)
\$50,000 (50k)	\$1,000,000 (1m)