

INCOME OPPORTUNITY



MINIMUM INCOME GUARANTEE (MIG)

We guarantee that when you meet specific rank levels and Personal Group Volume (PGV) sales amounts that you will earn a Minimum Income Guaranteed (MIG) that month.*

Executive:	\$500	Platinum:	\$3,000	Emerald:	\$50,000
Bronze:	\$800	Pearl:	\$5,000	Diamond:	\$84,000
Silver:	\$1,200	Sapphire:	\$10,000		
Gold:	\$2,000	Ruby:	\$25,000		

50% RETAIL SALES BONUS (RSB) paid daily

Earn 50% of the Commissionable Volume (CV) on every Retail order placed on your free Ecommerce website.*

CUSTOMER SALES BONUS (CSB) paid daily

Earn 20% CSB on all orders (retail & wholesale) placed by your personally enrolled Customers during their first 90 days plus qualify to earn 3% on 2nd Generation sales and 2% on 3rd Generation sales.*

STAR BONUS paid monthly on the 10th of the month

The STAR Bonus allows the Consultant to quickly earn an additional \$400.00 monthly bonus.*

STAR Bonus	
1 st GENERATION \$100 (4 qualified customers)	2 nd GENERATION \$300 (16 qualified customers)

Requirements To Earn

- Personally move (use/sell retail) 100 CV in products every 30 days
- Enroll 4 customers who move (use/sell retail) 100 CV in products every 30 days
- Have a total of 16 Customers on your 2nd Generation who move (use/sell retail) 100 CV in products every 30 days

DUAL INFINITY MATRIX paid monthly

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

Requirements To Earn

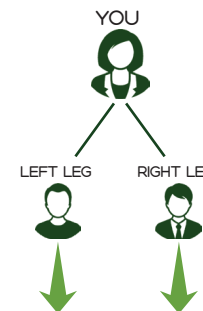
- Use and/or Retail 50 CV in product points

DUAL INFINITY BINARY paid daily

- Depending on your PSV, you earn 4%, 8%, or 12% when there is 200 CV in one leg and 200 CV in the other.*

Requirements To Earn

- Active Executive Consultant^(or above)
- No other rank required to earn
- \$20,000 weekly maximum



BINARY MATCH COMMISSIONS paid daily

- Bronze^(or 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!*

	Bronze	Silver	Gold	Platinum	Pearl	Sapphire	Ruby	Emerald	Diamond
1 st Gen	10%	15%	20%	20%	20%	20%	20%	20%	20%
2 nd Gen				5%	5%	5%	5%	5%	5%
3 rd Gen					5%	5%	5%	5%	5%
4 th Gen						5%	5%	5%	5%
5 th Gen							5%	5%	5%
6 th Gen								5%	5%
7 th Gen									5%

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!*

	# 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

RANK REQUIREMENTS

Rank	Personal Sales Volume	Personally Enrolled Active (25 CV)	Personally Enrolled Executives	Personal Rank	Personally Enrolled Platimums	Team Commission
Consultant	25	1	0			
Executive Consultant	25	2 (1 in each Leg)	0			
Bronze Consultant	50		2 (1 in each Leg)	Executive		
Silver Consultant	50		4 (1 in each Leg)	Executive		
Gold Consultant	50		8 (2 in each Leg)	Executive		
Platinum Consultant	50		12 (3 in each Leg)	Executive		
Pearl Consultant	50		12 (3 in each Leg)	Platinum		30
Sapphire Consultant	50			Platinum	1	60
Ruby Consultant	50			Platinum	2	120
Emerald Consultant	50			Platinum	4	250
Diamond Consultant	50			Platinum	6	500

TERMS TO KNOW

Active: Use/sell (retail or wholesale) a minimum of 25 PSV every 31 days.

Binary: Type of Incentive Plan where Consultants have only two front-line Consultants. When a Consultant sponsors more than two people, the additional members are placed at levels below others under the sponsoring Consultant.

Bronze Consultant: A Bronze Consultant is someone who is active and has two personally enrolled Executive Consultants, one in each leg.

Commissionable Volume (CV): The international currency attached to every product. When product is sold, volume is generated. Earning qualification, commissions, and bonuses are directly related to volume. Fifty percent (50%) of the Commissionable Volume on Customer Sales Bonus (CSB) eligible orders will be placed in your Dual Infinity Matrix & Binary Team Volume.

Consultant: Someone who has completed a free online enrollment, has 25 Personal Sales Volume (PSV), and one active personally enrolled customer.

Dynamic Compression: At the close of a month all accounts that have 25 PSV will compress (move) above accounts that do not yet have 25 PSV. Accounts without 25 PSV will be placed back into the organization in the next open spot. Once an account has been compressed it will not have the ability to earn on the volume of accounts compressed above it.

Executive Consultant: An Executive Consultant is someone who is active and has two personally enrolled active customers, with one placed on the left leg and one placed on the right leg..

Generation: A Generation is when someone is tied to you through personal enrollment. For example, you enroll John. He is your 1st Generation. John enrolls Sue. She is your 2nd Generation. The Heart & Body Naturals Incentive Plan pays up to 3 Generations of Customers Sales Bonus and up to 7 Generations of Binary Match Commissions.

Matrix: Type of Incentive Plan that has a set width and depth. It is by this width and depth that Consultants are paid.

Personal Group Volume (PGV): The total of commissionable volume under your personally enrolled.

Personal Sales Volume (PSV): Combined total of personal purchases + new (previous 31 days) Retail and Wholesale Customer purchases.

Personal Volume (PV): Combined total of personal purchases + new (previous 31 days) Retail Customer purchases.

Team Commission: When you have 200 CV on your left and 200 CV on your right, you cycle and earn a Team Commission of 4%, 8%, or 12%.

INCOME DISCLOSURE

Heart & Body Naturals is a new company and does not yet have statistical earnings data to reflect an accurate Income Disclosure statement.

INCOME DISCLAIMER

The information contained in this document is intended to be an illustrative explanation of the Heart & Body Naturals Income Opportunity and not a guarantee or representation of the income you will actually earn as a Heart & Body Naturals Consultant. Any representation or guarantee of earnings can be misleading. Heart & Body Naturals Consultants should not attempt to persuade or recruit members of their organization by means of such guarantees or representations. Any earnings examples contained in this document are for illustrative purposes only and do not represent actual earnings or earnings potential.