

INCOME DISCLOSURE

November 1, 2018

The Heart & Body Naturals (“HBN”) Incentive Plan 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 here 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 Incentive Plan and we’re confident it will provide 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 Compensation Plan. These income projections should not be considered as guarantees or projections of your actual earnings or profits.

Success with HBN is a result of hard work, dedication, and leadership.

