

# INCENTIVE PLAN SUMMARY

The HBN Incentive Plan is designed for the backbone of the direct selling industry – stay-at-home moms & dads and people looking to supplement their income with an additional \$500 to \$2,000 per month.

HBN's seven powerful bonuses help you earn more faster, with less qualifiers.



# HBNaturals

Heart & Body Naturals, LLC

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# 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.

- **FREE TO JOIN**
- **NO ANNUAL FEES**
- **EVERYONE STARTS AS A CUSTOMER**
- **LOW \$25 PERSONAL SALES VOLUME REQUIREMENT**  
*PLUS Every order placed by personally enrolled customers counts as your Personal Sales Volume for rank and earning qualifications!  
NO OTHER COMPANY DOES THIS!*
- **NO GROUP VOLUME REQUIREMENT**  
*Earn up to \$20,000 a week with one personally enrolled active Consultant in your left team and one in your right! Share with two who share with two who share with two; with no other qualifiers.*
- **DAILY COMMISSIONS THAT PAY IN REAL TIME, INSTANTLY**  
*PayQuicker debit card ordered free of charge with daily commission deposits.*

## Word-Of-Mouth

It's been proven again and again that word-of-mouth marketing is much more powerful and more effective than any other kind of marketing. This is how a company grows their brand.



# 7 WAYS TO EARN

## 1. RETAIL COMMISSIONS

20% | *paid daily*

## 2. CUSTOMER SALES BONUS

20%, 3%, 2% | *paid daily*

## 3. POWER OF 2 BONUS

Unlimited \$100 & \$1,000 bonuses | *paid daily*

## 4. STAR BONUS

\$50, \$300 & \$1,000 | *paid monthly*

## 5. TEAM COMMISSIONS

8%-12%, up to \$25,000 weekly | *paid instantly*

## 6. TEAM MATCH COMMISSIONS

Up to 7 Generations deep | *paid daily*

## 7. RANK ADVANCEMENT BONUS

Up to \$190,000 | *paid monthly*

### Terms To Know

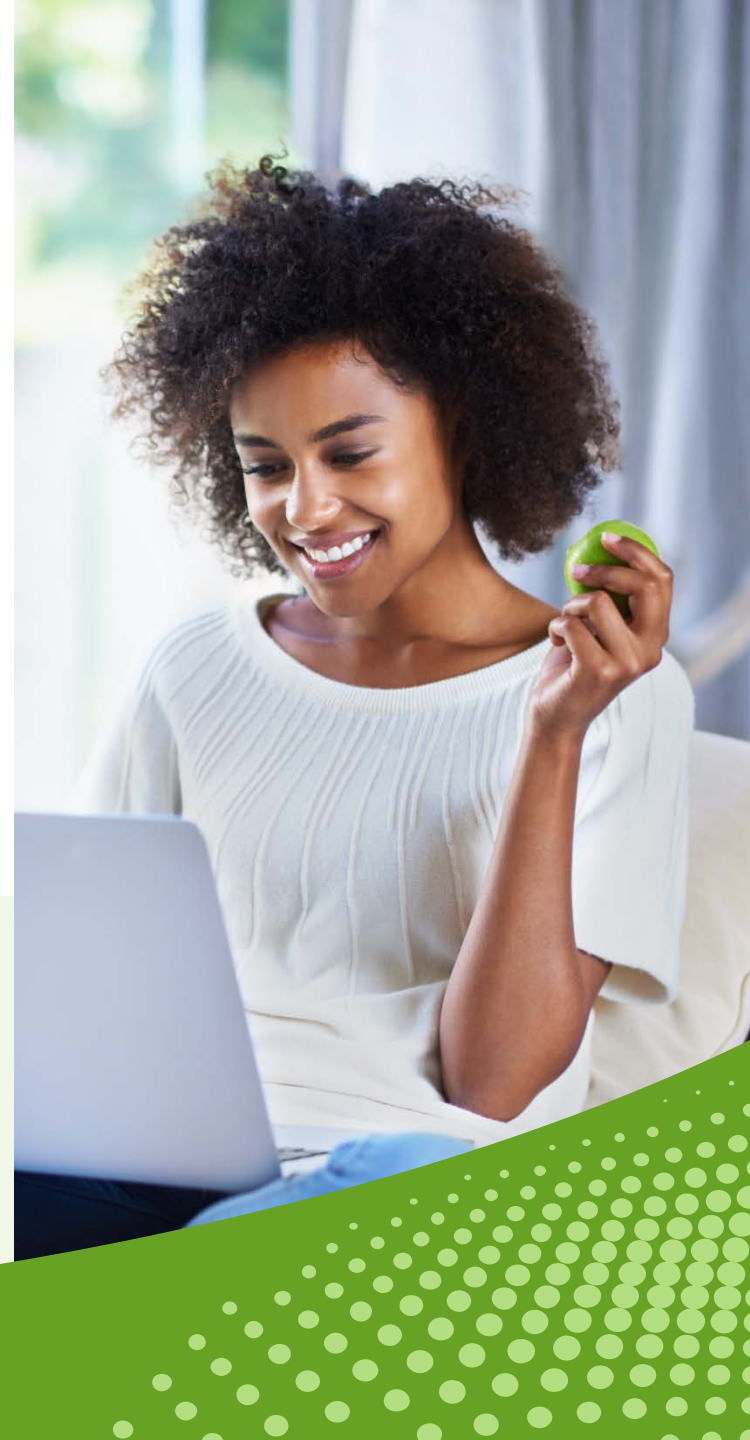
**PV:** Personal Volume. The total of personal purchases and retail purchases made from your website.

**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.

**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.

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# 1. RETAIL COMMISSIONS *paid instantly*



## Action:

Share HBN products with new people who purchase as a Customer.



## Customer:

Your Customer purchases at the suggested retail price.



## Retail Bonus:

Earn 20% Retail Commission *plus* an additional 20% Customer Sales Bonus on all retail orders placed on your website.



## Requirements To Earn:

None



## The HBN Difference:

All retail orders from your website count toward your Personal Sales Volume (PSV) for earning and rank qualifications.

## EXAMPLE

A retail customer purchases the MIND, BODY & SOUL + Shot Glass pack at the retail price of \$155 from your free personalized website. The wholesale price of the pack is \$125. You will automatically earn the difference of \$30 USD.

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

**PLUS YOU'LL RECEIVE AN ADDITIONAL 20% CUSTOMER SALES BONUS AND 50% OF THE VOLUME WILL BE PLACED IN THE PAY LEG OF YOUR TEAM VOLUME!**

## 2. CUSTOMER SALES BONUS *paid instantly*



### Action:

Share HBN products with new Customers.

### Customer Sales Bonus:

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 sales!



### Requirements To Earn:

25 PSV



### The HBN Difference:

50% of the CV is automatically placed in your TEAM pay leg on Customer Sales Bonus eligible orders.

	CONSULTANT	EXECUTIVE	BRONZE
1 <sup>st</sup> Generation	20%	20%	20%
2 <sup>nd</sup> Generation		3%	3%
3 <sup>rd</sup> Generation			2%

## EXAMPLE

A Wholesale Customer purchases the MIND, BODY & SOUL + Shot Glass pack at the wholesale price of \$125 from your free personalized website.

**YOU'LL EARN A \$20 CUSTOMER SALES BONUS & 50% OF THE VOLUME WILL BE PLACED IN THE PAY LEG OF YOUR TEAM VOLUME!**



# 3. POWER OF 2 BONUS *paid daily*

The Power of 2 Bonus is based on a very simple “2 + 2 + 2” business model. It is your roadmap to building a successful Heart & Body Naturals business. Become an Executive Consultant by sharing product with two wholesale customers, placing one on your left and one on your right, and have 50 in Personal Volume (PV). Coach others to do the same and earn unlimited \$100.00 bonuses.

## DOUBLE POWER BONUS

For every 10 completed Power of 2 Bonuses earned in a calendar month you will receive a \$1,000 Double Power Bonus! There are no limits to the amount of Double Power Bonuses you can earn!

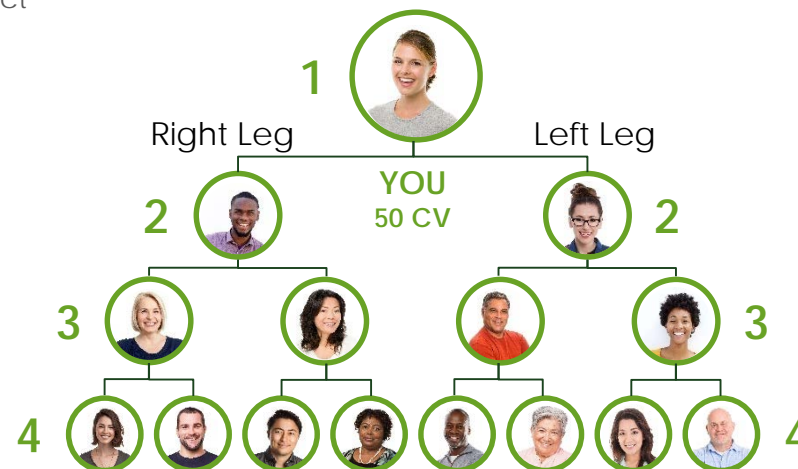
## Additional Information

1. You can have an unlimited number of Power of 2 teams going at the same time.
2. Power of 2 teams start over at the beginning of each month.
3. Qualifying orders must be purchased by the customer or consultant during the current calendar month.
4. Qualifying orders cannot be paid for by another member.
5. Qualifying orders must be placed and paid for with a credit card in the name of the member listed on the account and shipped to the primary shipping address listed on the account.
6. A qualifying order that is returned will result in a retraction of the bonus earned.
7. In order to qualify for the \$100 bonus, you must have two qualified (each having 50 PV) personally enrolled. They each must have two qualified (each having 50 PV) personally enrolled and those four must have two qualified (each having 50 PV) personally enrolled.
8. Purchases made for the purpose of generating a bonus are a violation of Heart & Body Naturals Policies & Procedures.

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## How It Works

remain active with 50 PV



Paid to the active Consultant when the following requirements are met.

1. You accumulate 50 Personal Volume (PV)
2. Share with two customers with 50 PV.
3. They each share with two customers with 50 PV.
4. They each share with two customers with 50 PV.

**\$100 BONUS PAID TO YOU**

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



## Action:

Share HBN products with new & repeat Customers.



## STAR Bonus:

Earn a \$50, \$300 or \$1,000 monthly bonus when personally enroll Customers and meet specified customer volume totals.

## Requirements To Earn:



- 25 PSV
- Active Executive Consultant or above
- Only 1 STAR Bonus can be earned monthly
- Returns will result in entire bonus retraction

## The HBN Difference:



The Customer Sales Bonus and STAR Bonus allow you to earn up to 40% commission on all Customer sales without building and organization or team.

COMMISSIONABLE VOLUME REQUIREMENT	STAR CSB
\$500 CV	\$50 (10%)
\$2,000 CV	\$300 (15%)
\$5,000 CV	\$1,000 (20%)

Your 5,000 CV in Customer sales would earn you the \$1,000 STAR Bonus and another \$1,000 in Customer Sales Bonuses (5,000 x 20%) **plus** their sales will count as your Personal Sales Volume (PSV)!

# 5. TEAM COMMISSIONS *paid instantly*



## Action:

Build your Enrollment Tree legs. The beauty of a two-team Enrollment Tree is how quickly it can grow!



## Team Commissions:

Earn 4% with a minimum of 25 PSV

Earn 8% with a minimum of 50 PSV

Earn 12% with a minimum of 100 PSV

## Requirements To Earn:

- Active Executive Consultant or above
- No other rank required to earn
- \$20,000 weekly maximum
- You earn each time there is a matching 200 CV in one leg and 200 CV in the other.

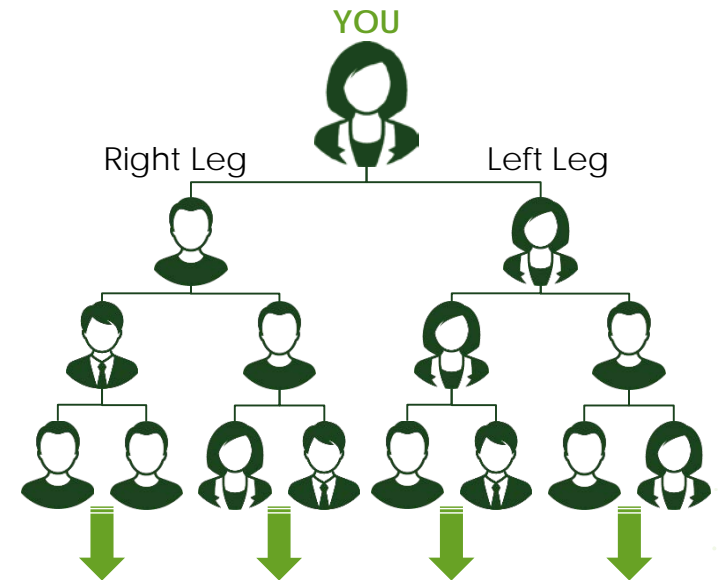


## The HBN Difference:

HBN's Team Commissions are one of the highest in the Direct Selling Industry.

## Terms To Know

**Executive Consultant:** Someone who has a minimum of 25 PSV and has one personally enrolled Customer on their left and one personally enrolled Customer on their right who each have 25 PSV.



**Check This Out!** If you're not yet an Executive Consultant, that's okay because as long as you have 25 PSV every 31 days unpaid sales volume in both of your teams will automatically accumulate and be stored, waiting for you to qualify and then earn!



## 6. TEAM MATCH COMMISSIONS *paid instantly*



### Action:

Develop leadership within your Enrollment Tree. When you help your team build, their success is your success!



### Requirements To Earn:

- Active Bronze Consultant or above



### Team Match Commissions:

Bronze<sup>(and above)</sup> Consultants can qualify to earn a check match of the Team 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 <sup>st</sup> GENERATION	10%	15%	20%	20%	20%	20%	20%	20%	20%
2 <sup>nd</sup> GENERATION				5%	5%	5%	5%	5%	5%
3 <sup>rd</sup> GENERATION					5%	5%	5%	5%	5%
4 <sup>th</sup> GENERATION						5%	5%	5%	5%
5 <sup>th</sup> GENERATION							5%	5%	5%
6 <sup>th</sup> GENERATION								5%	5%
7 <sup>th</sup> GENERATION									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!

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



## Action:

Grow your team through the ranks and earn up to \$190,000.



## Requirements To Earn:

- Active Pearl Consultant or above



## Rank Advancement Bonus:

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!

	# 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

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# RANK REQUIREMENTS

RANK	PERSONAL VOLUME	PERSONALLY ENROLLED ACTIVE (25 CV)	PERSONALLY ENROLLED EXECUTIVES	PERSONAL RANK	PERSONALLY ENROLLED PLATINUMS	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:** Personally generating a minimum of 25 PSV in the previous 31 days.

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# QUALIFYING FOR COMMISSIONS & BONUSES

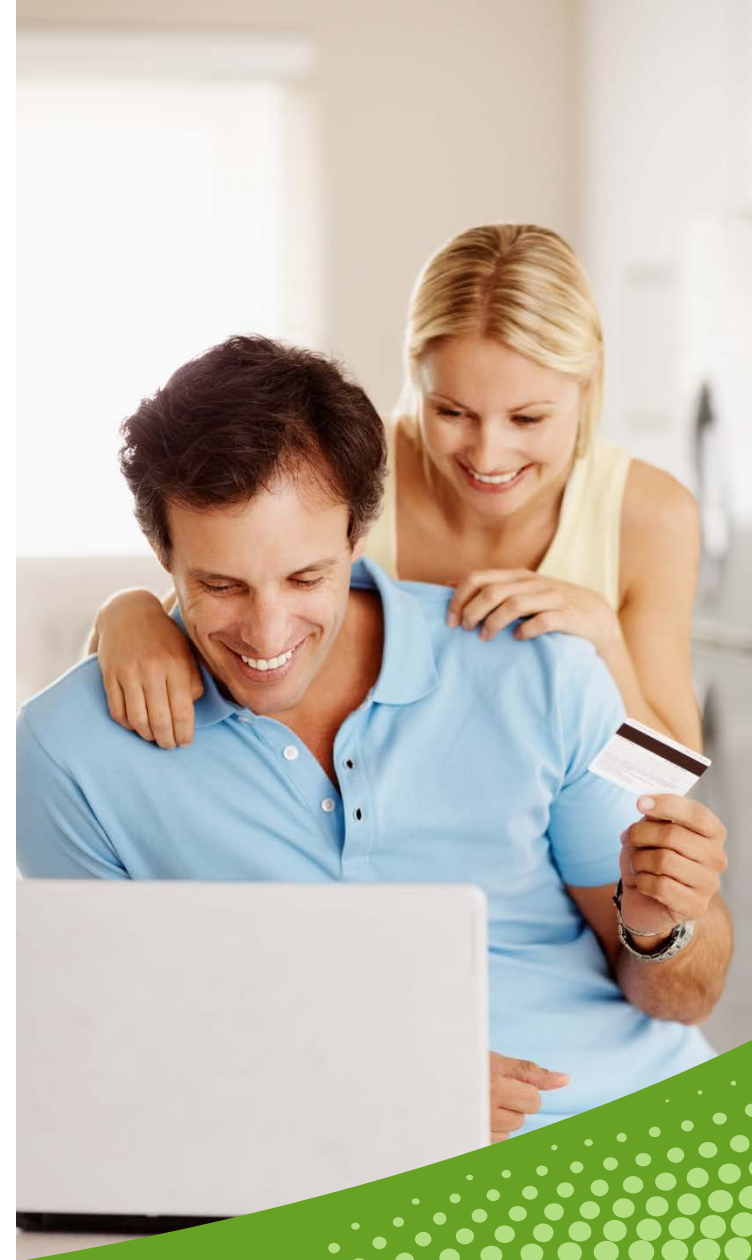
You must meet a minimum sales criteria of 25 PSV in order to meet Personal Sales Volume (PSV) requirements for commissions and bonuses.

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.

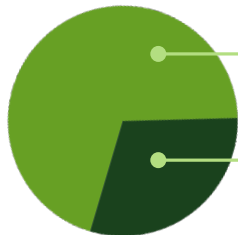


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# INCOME DISCLAIMER

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 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.



**70%** of the people who purchased Heart & Body Naturals products did so as a Customer. Customers do not participate in the Income Opportunity.

**30%** of all purchases made from Heart & Body Naturals were made by Consultants who joined to create a "for-profit" business.

We're excited about the HBN Compensation Plan 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 Compensation Plan. 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.





# CONTACT CONSULTANT

To hear more about Heart & Body Naturals or for any questions you might have, get back to the person who sent you this presentation.

