

# INCOME OPPORTUNITY

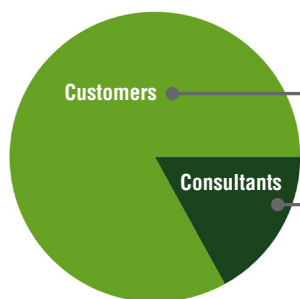


## INCOME OPPORTUNITY DISCLOSURE

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 (As of March 2017)

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



**83%** of the people who purchased Heart & Body Naturals products did so as a Customer. Customers do not participate in the Income Opportunity.

**17%** of all purchases made from Heart & Body Naturals were made by Consultants who choose to sell to others and create a "for-profit" business.

## GETTING STARTED

There is no cost to join and order at wholesale pricing with free US shipping on 1<sup>st</sup> order and optional auto-delivery orders. International orders are \$9.95 flat-rate shipping. When you sell your first product and are qualified with 50 Personal Volume (PV), you will be a Consultant. As a Heart & Body Naturals Consultant, there are six ways you can earn.

## PAYQUICKER

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

## RETAIL SALES BONUS (RSB) paid immediately

When selling product at retail pricing you will earn the difference between retail and wholesale pricing. The Personal Volume (PV) of the order will count towards your monthly Personal Volume (PV) requirement and you also earn an additional 20% of the Commissionable Volume (CV) on all retail orders!

## CUSTOMER SALES BONUS (CSB) paid immediately

Earn 20% of the Commissionable Volume (CV) on orders placed in the first 30 days by personally enrolled customers. As you build a TEAM of Executive Consultants and they sell products to customers, you may also qualify to earn a Customer Sales Bonus on your 2<sup>nd</sup> and 3<sup>rd</sup> Generation.

	Consultant	Executive	Bronze
1 <sup>st</sup> Generation	20%	20%	20%
2 <sup>nd</sup> Generation		3%	3%
3 <sup>rd</sup> Generation			2%

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

### STAR BONUS (SB) paid on the 10<sup>th</sup> of the following monthly

Earn \$50, \$300, or \$1000 bonus when the total Commissionable Volume (CV) of your personally enrolled customers meet specific totals.

- Active Executive Consultant or above to earn
- Only one STAR Bonus can be earned monthly

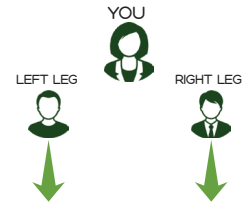
Total Personally Enrolled Customer Volume	STAR CSB
<b>\$500 CV</b>	\$50 (10%)
<b>\$2,000 CV</b>	\$300 (15%)
<b>\$5,000 CV</b>	\$1,000 (20%)

Returns will result in the entire bonus being retracted

### TEAM COMMISSION (TC) paid immediately

Build two teams, one on the left and one on the right, and earn an 8% (50 PSV) or 12% (100 PSV) Team Commission when you have \$200 CV in product sales in one team and \$200 CV in your other team.

- Active Executive Consultant or above to earn
- \$20,000 weekly maximum



### TEAM MATCH COMMISSION (TMC) paid immediately

Earn 5% - 20% in Team Match Commission thru 7 Generations of your enrollment tree.

No limit to the number of checks you can match!

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

### RANK ADVANCEMENT BONUS (RAB) paid monthly

When rank is maintained qualify to earn a total of \$190,000 in Rank Advancement Bonuses, split into ten monthly payments.

	# of Payouts	Amount Per Payout	Total Payout
<b>Pearl</b>	10	\$500	\$5,000
<b>Sapphire</b>	10	\$1,000	\$10,000
<b>Ruby</b>	10	\$2,500	\$25,000
<b>Emerald</b>	10	\$5,000	\$50,000
<b>Diamond</b>	10	\$10,000	\$100,000

### RANK REQUIREMENTS

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

Heart & Body Naturals Income Opportunity is subject to change.