



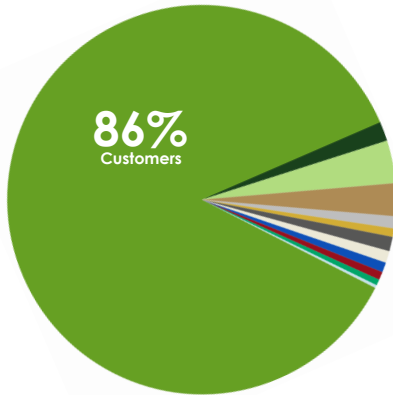
2020 ANNUAL INCOME STATISTICS

The Heart & Body Naturals ("HBN") Incentive Plan is an exciting opportunity that rewards you for selling our products to others. Success with HBN or anything in life is a result of your hard work, dedication, and leadership. Although the opportunity is unlimited, individual results will vary depending on market conditions, your commitment level, and your sales skills. Income is earned only when you or your sales organization sell our products to consumers. If income projections were presented to you prior to ordering or joining for free, such projections are not necessarily representative of the income, if any, that you can or will earn by selling HBN products and through your participation in the Incentive Plan. If any income projections were made, these income projections should not be considered as guarantees or projections of your actual earnings or profits. The majority of those participating in the Incentive Plan and earning income do so by selling products directly to customers.

In 2020, HBN members earned \$5,364,474.89 in commissions.

CUSTOMERS

The majority (86%) of member accounts are customers who purchase products for personal use. They have no interest in participating in the Incentive Plan. They purchase products through their free member account to receive wholesale pricing and Customer Reward Points.



- Consultants (1.6%)
- Executives (3.55%)
- Bronze Executives (2.73%)
- Silver Executives (1%)
- Gold Executives (.7%)
- Platinum Executives (1.2%)
- Pearl Executives (.98%)
- Sapphire Directors (.82%)
- Ruby Directors (.67%)
- Emerald Directors (.5%)
- Diamond Ambassadors (.25%)

CONSULTANTS

1.6% of members are Consultants. A Consultant has sold products to 1 or more Customers. Typically most Consultants focus on selling products and do not participate in sponsoring other members who do the same. The income of Consultants has a wide range as some will sell to a few and others make a full-time income selling to Customers.

CONSULTANT 2020 INCOME		TIME TO ACHIEVE STATUS	
High	Low	Shortest	Longest
\$13,214.03	\$5.60	1 Month	29 Months

EXECUTIVES

3.55% of members are Executive. They have made the decision to build a HBN business and reached the level of Executive, the first step to becoming a business builder. Executives have a minimum of two personally enrolled active members, with one placed on the left leg and one placed on the right leg.

EXECUTIVE 2020 INCOME		TIME TO ACHIEVE STATUS	
High	Low	Shortest	Longest
\$13,637.39	\$10.20	1 Month	32 Months

BRONZE EXECUTIVES

2.73% of members are Bronze Executives. While selling products to Customers, they have started also sponsoring others who want to develop a for-profit business. Bronze Executives have a minimum of two personally enrolled Executives, one in each leg.

BRONZE EXECUTIVE 2020 INCOME		TIME TO ACHIEVE STATUS	
High	Low	Shortest	Longest
\$16,616.23	\$854.62	1 Month	15 Months

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.

SILVER EXECUTIVES

1% of members are Silver Executives. In addition to selling products to Customers, they are investing time, typically a couple of hours a week, sponsoring others who want to develop a for-profit business. Silver Executives will have a minimum of four personally enrolled Executives, one in each leg.

SILVER EXECUTIVE 2020 INCOME		TIME TO ACHIEVE STATUS	
High	Low	Shortest	Longest
\$27,616.58	\$623.45	1 Month	21 Months

PLATINUM EXECUTIVES

1.2% of members are Platinum Executives. In addition to selling products to Customers, they are investing time, typically 3 to 5 hours a week, sponsoring others who want to develop a for-profit business. Platinum Executives will have a minimum of 12 personally enrolled Executives, with three in each leg.

PLATINUM EXECUTIVE 2020 INCOME		TIME TO ACHIEVE STATUS	
High	Low	Shortest	Longest
\$36,350.33	\$2,585.44	1 Month	28 Months

SAPPHIRE DIRECTORS

.82% of members are Sapphire Directors. In addition to selling products to Customers, they are investing time, typically 10 to 20 hours a week, sponsoring others who want to develop a for-profit business. Sapphire Directors will have a minimum of 12 personally enrolled Executives, with three in each leg, one personally enrolled Platinum Executive, and they have earned 60 or more Team Commissions during the month.

SAPPHIRE DIRECTOR 2020 INCOME		TIME TO ACHIEVE STATUS	
High	Low	Shortest	Longest
\$58,704.56	\$27,157.77	3 Months	10 Months

EMERALD DIRECTORS

.5% of members are Emerald Directors. In addition to selling products to Customers, they are investing time, typically 20 to 30 hours a week, sponsoring others who want to develop a for-profit business. Emerald Directors will have a minimum of 12 personally enrolled Executives, with three in each leg, four personally enrolled Platinum Executives, and they have earned 250 or more Team Commissions during the month.

EMERALD DIRECTOR 2020 INCOME		TIME TO ACHIEVE STATUS	
High	Low	Shortest	Longest
\$158,129.12	\$135,731.90	4 Months	15 Months

GOLD EXECUTIVES

.7% of members are Gold Executives. In addition to selling products to Customers, they are investing time, typically 2 to 3 hours a week, sponsoring others who want to develop a for-profit business. Gold Executives will have a minimum of eight personally enrolled Executives, with two in each leg.

GOLD EXECUTIVE 2020 INCOME		TIME TO ACHIEVE STATUS	
High	Low	Shortest	Longest
\$58,703.00	\$2,459.00	1 Month	18 Months

PEARL EXECUTIVES

.98% of members are Pearl Executives. In addition to selling products to Customers, they are investing time, typically 5 to 12 hours a week, sponsoring others who want to develop a for-profit business. Pearl Executives will have a minimum of 12 personally enrolled Executives, with three in each leg, and they have earned 30 or more Team Commissions during the month.

PEARL EXECUTIVE 2020 INCOME		TIME TO ACHIEVE STATUS	
High	Low	Shortest	Longest
\$39,145.74	\$21,396.54	4 Months	11 Months

RUBY DIRECTORS

.67% of members are Ruby Directors. In addition to selling products to Customers, they are investing time, typically 15 to 25 hours a week, sponsoring others who want to develop a for-profit business. Ruby Directors will have a minimum of 12 personally enrolled Executives, with three in each leg, two personally enrolled Platinum Executives, and they have earned 120 or more Team Commissions during the month.

RUBY DIRECTOR 2020 INCOME		TIME TO ACHIEVE STATUS	
High	Low	Shortest	Longest
\$173,901.33	\$86,233.42	5 Months	14 Months

DIAMOND AMBASSADORS

.25% of members are Diamond Ambassadors. In addition to selling products to Customers, they are investing time, typically 25 to 40 hours a week, sponsoring others who want to develop a for-profit business. Diamond Ambassadors will have a minimum of 12 personally enrolled Executives, with three in each leg, six personally enrolled Platinum Executives, and they have earned 500 or more Team Commissions during the month.

DIAMOND AMBASSADOR 2020 INCOME		TIME TO ACHIEVE STATUS	
High	Low	Shortest	Longest
\$385,870.00	\$338,566.00	3 Months	38 Months

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.

Heart & Body Naturals • Cincinnati, OH 45245 • www.HBNaturals.com • (513) 274-2110 • V12312020