

COMPENSATION PLAN OVERVIEW

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	QUALIFIED IMR	EXECUTIVE TRAINER	EXECUTIVE DIRECTOR	NATIONAL DIRECTOR	SENIOR VICE PRESIDENT	PLATINUM SVP	DOUBLE PLATINUM SVP	DIAMOND SVP
STRUCTURAL	<p>QIMR</p>	<p>ET</p> <p>QIMR QIMR</p> <ul style="list-style-type: none"> 2 Frontline QUALIFIED IMRs (QIMR) 	<p>ED</p> <p>FOUR LINES OF A QUALIFIED IMR</p> <p>ET ET</p> <ul style="list-style-type: none"> 4 SEPARATE lines with a QIMR 2 SEPARATE lines with an ET 	<p>ND</p> <p>SIX LINES OF A QUALIFIED IMR</p> <p>ED ED ED</p> <ul style="list-style-type: none"> 6 SEPARATE lines with a QIMR 3 SEPARATE lines with an ED 	<p>SVP</p> <p>EIGHT LINES OF A QUALIFIED IMR</p> <p>ND ND ND</p> <ul style="list-style-type: none"> 8 SEPARATE lines with a QIMR 3 SEPARATE lines with an ND 	<p>PSVP</p> <p>TEN LINES OF A QUALIFIED IMR</p> <p>ND ND ND ND</p> <p>SVP SVP</p> <ul style="list-style-type: none"> 10 SEPARATE lines with a QIMR 4 SEPARATE lines with an ND 2 SEPARATE lines with an SVP 	<p>DPSVP</p> <p>TEN LINES OF A QUALIFIED IMR</p> <p>ND ND</p> <p>SVP SVP SVP SVP</p> <ul style="list-style-type: none"> 10 SEPARATE lines with a QIMR 2 SEPARATE lines with an ND 4 SEPARATE lines with an SVP 	<p>DSVP</p> <p>TEN LINES OF A QUALIFIED IMR</p> <p>SVP SVP SVP</p> <p>PSVP PSVP PSVP</p> <ul style="list-style-type: none"> 10 SEPARATE lines with a QIMR 2 SEPARATE lines with an ND 3 SEPARATE lines with an SVP 3 SEPARATE lines with a PSVP
ORGANIZATIONAL RESIDUAL CUSTOMER POINTS REQUIRED			100 Customer Points (CPs)	500 Customer Points (CPs)	2,000 residual CPs in ND AND ND1 organizations	15,000 residual CPs in SVP, SVP1, SVP2 ½ organizations	30,000 residual CPs in SVP, SVP1, SVP2 ½ organizations or 50,000 residual CPs in PSVP, PSVP1 organizations	75,000 residual CPs in PSVP, PSVP1 organizations Five (5) lines with 10,000 CPs
PERSONAL CUSTOMER POINTS[#]	8	12	20	25	25	25	25	25
BENEFITS*					<ul style="list-style-type: none"> Up to \$800 monthly BMW Allowance Annual paid vacation 5,000 Stock Options \$500-\$1,500 expense account 	<ul style="list-style-type: none"> Bentley payment Dream vacation 5,000 additional stock options 1 Share of the Platinum Pool 	<ul style="list-style-type: none"> 5,000 additional stock options Additional share of the Platinum Pool 	<ul style="list-style-type: none"> \$300,000 earned position bonus \$10,000/month lifestyle credit Additional share of the Platinum Pool Additional 10,000 stock options

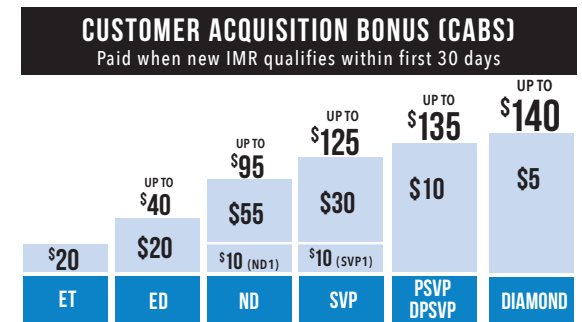


QUICK START BONUS		
Earned in your first 30 days ^f		
QUALIFIED IMRs	PERSONAL CUSTOMER POINTS	BONUS
2	12	\$250
3	15	\$400
4	20	\$600
5	25	\$1000

^fEarn 50% bonus amount if done in first 60 days

EARNED POSITION BONUSES		
Qualification period begins on representative start date*		
POSITION*	DAYS TO QUALIFY FOR POSITION	BONUS
ED	60	\$750
ND	90	\$1,500
SVP	180	\$5,000

*See reverse side of document for position qualification requirements

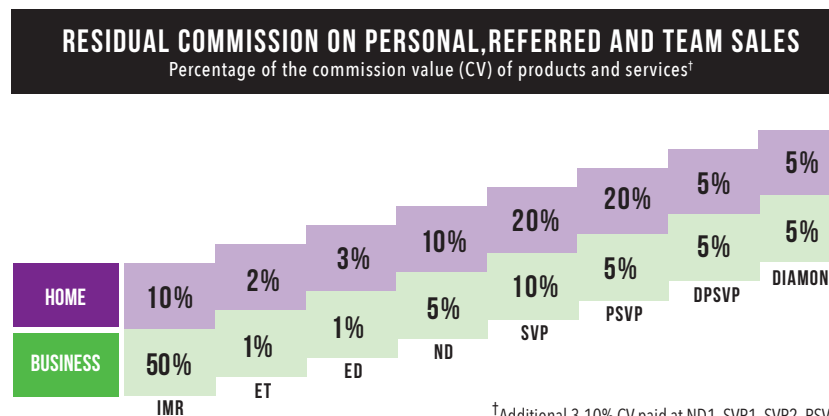


OPEN-LINE BONUSES							
Bonuses based on total number of new IMRs in a representative's open-line that enroll in a calendar month and qualify in their first 30 days ^g							
EXECUTIVE TRAINER (ET)		EXECUTIVE DIRECTOR (ED)		NATIONAL DIRECTOR (ND)		SENIOR VICE PRESIDENT (SVP)	
# OF QIMRS	BONUS	# OF QIMRS	BONUS	# OF QIMRS	BONUS	# OF QIMRS	BONUS
3	\$100	5	\$500	15	\$2,000	25	\$2,000
5	\$250	10	\$1,250	30	\$4,500	50	\$4,500
10	\$1,000	15	\$2,000	50	\$8,000	75	\$7,000
15	\$1,750	20	\$2,750	75	\$12,500	100	\$10,000
20	\$2,500	30	\$4,500	100	\$17,500	125	\$15,000
		40	\$6,250			150	\$20,000
		50	\$8,000			175	\$25,000
						200	\$30,000

^gPersonal TeeVee account required to be paid open-line bonus



COMMISSION ON PRODUCT SALES		
25% of the selling price		
PERSONAL CUSTOMER POINTS	PERSONAL COMMISSION	UPLINE CV
0-24	10%	15%
25-49	15%	10%
50+	20%	5%



^hAdditional 3-10% CV paid at ND1, SVP1, SVP2, PSVP1

