

CFT ASSOCIATE LEVEL COMMISSION

**TOTAL SALES
ADVANCE**
\$25.00

CFT Associate Quick Advance:

With help from your sponsoring Associate, recruit 3 new associates, each with a membership and receive three (3) counters OR market the membership to 5 unique individuals, all within 45 days. Upon completion you will advance to the ASSOCIATE level.

Be a Certified Field Trainer

and you're eligible for an additional advance!

\$75.00

When your new recruit enrolls three new recruits in the qualifying period, each with a membership or personally sells 5 individual memberships, you will receive an additional **\$75.00**

per membership. Total bonus not to exceed: \$225



COMPENSATION PLAN

EFFECTIVE APRIL 1, 2007

\$26.00 EXPANDED PLAN

\$25 Expanded Plan + \$1 Legal Shield

Commissions are paid based on membership sales, either personal sales or when a member of your team makes a sale.

When an Associate in your organization makes a sale, you will receive the Override Bonus Advance for each level between yourself and the next active Associate.

ASSOCIATE LEVEL COMMISSION

**TOTAL SALES
ADVANCE**
\$75.00

**VERRIDE
BONUS
ADVANCE**
\$25.00

**CUMULATIVE
OVERRIDE
ADVANCE**
ON SALES MADE
BY ASSOCIATES AT
CFT LEVEL

\$25.00

To Advance to Associate Level:
If you haven't previously advanced through the CFT program, you'll advance to the Associate Level upon you and your organization selling 25 memberships with at least 3 personal sales.

SR. ASSOCIATE LEVEL COMMISSION

**TOTAL SALES
ADVANCE**
\$100.00

**VERRIDE
BONUS
ADVANCE**
\$25.00

**CUMULATIVE
OVERRIDE
ADVANCE**
ON SALES MADE
BY ASSOCIATES AT
CFT LEVEL

\$50.00

To Advance to Senior Associate Level:
Have 3 active Associate legs **OR** you and your organization sell 50 memberships.

MANAGER LEVEL COMMISSION

**TOTAL SALES
ADVANCE**
\$125.00

**VERRIDE
BONUS
ADVANCE**
\$25.00

**CUMULATIVE
OVERRIDE
ADVANCE**
ON SALES MADE
BY ASSOCIATES AT
CFT LEVEL

\$75.00

To Advance to Manager Level:
Have 3 legs with an active Senior Associate or above in each one **OR** you and your organization sell 100 PPL memberships.

DIRECTOR LEVEL COMMISSION

**TOTAL SALES
ADVANCE**
\$150.00

**VERRIDE
BONUS
ADVANCE**
\$25.00

**CUMULATIVE
OVERRIDE
ADVANCE**
ON SALES MADE
BY ASSOCIATES AT
CFT LEVEL

\$100.00

To Advance to Director Level:
Have 3 legs with an active Manager or above in each leg, **OR** you and your organization sell 250 memberships, with no more than 200 memberships from 1 leg.

EXEC. DIRECTOR LEVEL COMMISSION

**TOTAL SALES
ADVANCE**
\$182.50

**VERRIDE
BONUS
ADVANCE**
\$32.50

**CUMULATIVE
OVERRIDE
ADVANCE**
ON SALES MADE
BY ASSOCIATES AT
CFT LEVEL

\$132.50

To Achieve Executive Director Level:

Have 75 sales (or counters) in one of three ways...

1. You can qualify with 75 personal sales.
2. If you have at least one Director leg and 3 personal sales, you may count up to 25 sales from ANY leg to reach your goal of 75.
3. If you have less than 3 personal sales, you can only count up to 25 sales from your Director legs. You must have at least 3 Director legs to qualify for this option.

Unlike the other levels, the Executive Director level requires a monthly qualification. You qualify in one month & receive the bonus on the next month's business.

- Recruits must be CFT Associates rather than \$65 Track Associates.
- CFT Associates have 45 days from the effective date of their Associate Agreement to CFT qualify.
- \$65 Track Associates must advance through the compensation plan through the organizational membership sales requirements.
- This compensation plan is subject to change without notice and is subject to all PPLSI Policies and Procedures.

- The five memberships to qualify for CFT must be sold to five unique individuals.
- You will be charged a \$35 Non-Taken Fee (in addition to the chargeback amount) for memberships on which money is not collected.
- Commission amounts shown represent advances. If a membership cancels during the advance period, you will be charged back against future commission advances.

Advance Commissions: If a membership cancels, you'll incur a Commission Chargeback

You'll receive "advance" commissions when you make a membership sale. You'll "earn" commissions as the member pays for his or her membership each month. Commissions you receive during the advance period will not actually "earn out" until the end of the advance period (end of year one under the 1-Year Earnings Plan and end of year three under the 3-Year Earnings Plan).

\$26 Expanded Family Plan

COMPENSATION PLAN *How it works*

Executive Director Levels

To reach the Bronze level and above, you must be an Executive Director and meet the requirements below:



If the member cancels during the advance period, you will be "charged back" any remaining balance of the amount you were advanced when you sold the membership.

- Under the **1-Year Earnings Plan**, 100% of the unearned advance on cancelled memberships will be deducted from your future commission advances.

- Under the **3-Year Earnings Plan**, 50% of the unearned advance on memberships will be deducted from your future commission advances, and the remaining 50% will remain in your debit balance (if at least one membership payment has been made).

If the member cancels after the 12th monthly payment (on the 1-Year Earnings Plan) or the 36th monthly payment (on the 3-Year Plan), you will not be charged back because you will have fully earned your advance amount.

1-Year Earnings and 3-Year Earnings Plan Renewals

Renewals are amounts you earn on memberships that "renew" or continue paying after the first 12 months (1-year) or 36 months (3-year) of the life of the membership. Since you receive a commission advance amount representing your commissions for the first 12 or 36 months of payments made, all additional payments made by the member after months 12 or 36 represent renewal payments which you earn.

When will I be paid? You will begin receiving renewal earnings from residuals at the beginning of month 16 (1-year) or month 37 (3-year). Renewal earnings will first be applied to any outstanding debit balance you may have.

The renewal amount you'll earn for the 1-year plan depends on the persistency levels established at the end of month 15. For the 3-year plan, you will receive renewal earnings with the members 37th monthly payment. Both plans pay at the level you were at when you originally received personal or override commissions on the sale(s).

The persistency rate for the 1-year plan will be locked in for the life of the membership and will be established in exactly the same way for memberships you sell each month. Personal and organizational persistency is calculated separately.

Annual Renewal Amounts based on the 1-Year Earnings Plan

Persistency Levels	Up to 55%	56-65%	66-75%	76-85%	Over 85%	3-Year Plan Annual Earnings
CFT	1.57	3.14	4.71	6.28	7.85	8.33
Associate	1.57	3.14	4.71	6.28	7.85	8.33
Senior Associate	1.57	3.14	4.71	6.28	7.85	8.33
Manager	1.57	3.14	4.71	6.28	7.85	8.33
Director	1.57	3.14	4.71	6.28	7.85	8.33
Executive Director	2.04	4.08	6.12	8.16	10.20	10.83
Bronze ED	0.44	0.88	1.32	1.76	2.20	2.33
Silver ED	0.31	0.63	0.94	1.26	1.57	1.67
Gold ED	0.25	0.50	0.75	1.00	1.26	1.33
Platinum ED	0.13	0.25	0.38	0.50	0.63	0.67
Platinum 2	0.03	0.06	0.09	0.13	0.16	0.17
Platinum 3	0.03	0.06	0.09	0.13	0.16	0.17
Platinum 4	0.03	0.06	0.09	0.13	0.16	0.17
Platinum 5	0.03	0.06	0.09	0.13	0.16	0.17
Platinum 6	0.03	0.06	0.09	0.13	0.16	0.17
Platinum 7	0.03	0.06	0.09	0.13	0.16	0.17
Director Breakaway 1	0.38	0.75	1.13	1.51	1.88	2.00
Director Breakaway 2	0.31	0.63	0.94	1.26	1.57	1.67
Director Breakaway 3	0.25	0.50	0.75	1.00	1.26	1.33
Director Breakaway 4	0.19	0.38	0.56	0.75	0.94	1.00
Director Breakaway 5	0.13	0.25	0.38	0.50	0.63	0.67
Director Breakaway 6	0.06	0.13	0.19	0.25	0.31	0.33
ED Breakaway 1	0.63	1.26	1.88	2.51	3.14	3.33
ED Breakaway 2	0.31	0.63	0.94	1.26	1.57	1.67
ED Breakaway 3	0.19	0.38	0.56	0.75	0.94	1.00
ED Breakaway 4	0.06	0.13	0.19	0.25	0.31	0.33
ED Breakaway 5	0.06	0.13	0.19	0.25	0.31	0.33
ED Breakaway 6	0.03	0.06	0.09	0.13	0.16	0.17
ED Breakaway 7	0.03	0.06	0.09	0.13	0.16	0.17
Platinum Generation 1	0.06	0.13	0.19	0.25	0.31	0.33
Platinum Generation 2	0.06	0.13	0.19	0.25	0.31	0.33
Platinum Generation 3	0.06	0.13	0.19	0.25	0.31	0.33

The advance amount you receive is the same under both options, but your earnings and chargeback amounts will differ between the two as shown below.

Chargeback Amounts (\$26 Expanded Plan; Senior Associate level)

1-Yr Earnings	0	\$100.00	6	\$50.00
Plan (100%)	1	\$91.67	7	\$41.67
Chargeback)	2	\$83.33	8	\$33.33
Cancel after	3	\$75.00	9	\$25.00
payment	4	\$66.67	10	\$16.67
	5	\$58.33	11	\$8.33

3-Yr Earnings	0	\$100.00	18	\$25.00
Plan (50%)	1	\$48.61	19	\$23.61
Chargeback)	2	\$47.22	20	\$22.22
Cancel after	3	\$45.83	21	\$20.83
payment	4	\$44.44	22	\$19.44
	5	\$43.06	23	\$18.06
	6	\$41.67	24	\$16.67
	7	\$40.28	25	\$15.28
	8	\$38.89	26	\$13.89
	9	\$37.50	27	\$12.50
	10	\$36.11	28	\$11.11
	11	\$34.72	29	\$9.72
	12	\$33.33	30	\$8.33
	13	\$31.94	31	\$6.94
	14	\$30.56	32	\$5.56
	15	\$29.17	33	\$4.17
	16	\$27.78	34	\$2.78
	17	\$26.39	35	\$1.39

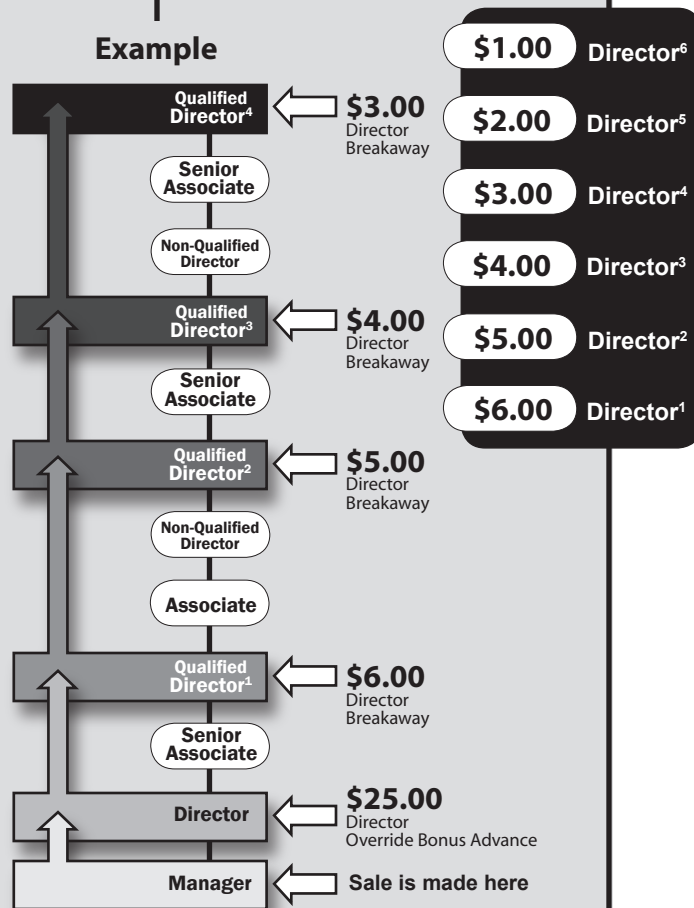
Director Breakaway Bonus Advance

Who qualifies for this bonus?

Directors who have at least 15 organizational sales with no more than 5 sales in any leg OR Directors with at least 15 personal sales qualify. Directors can combine personal and organizational sales.

You qualify in one month and receive the bonus on the next month's business.

Amounts are advanced through 6 Director "Generations":

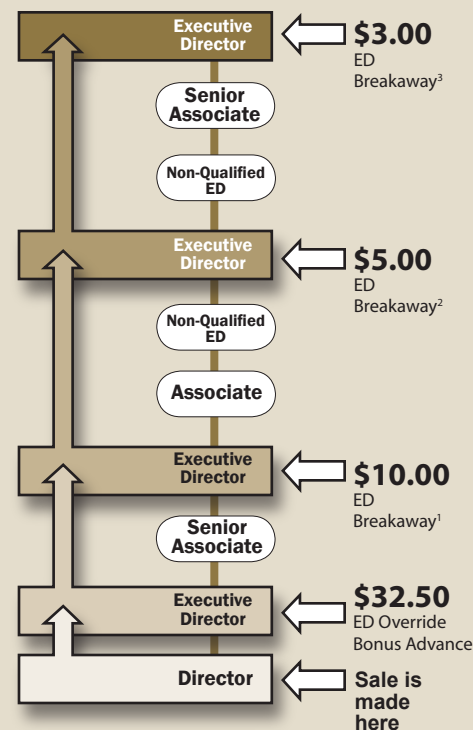


PLUS! Platinum Breakaway Bonuses! \$1.00

Receive this bonus on all memberships through 3 Generations of Platinum Executive Directors. Applicable to Associates at Platinum or above at the time of the membership sale.

Amounts below are advanced through 7 Executive Director "Generations":

Example



Executive Director Breakaway Bonus Advance

Who qualifies for this bonus?

You must be an Executive Director and have an Executive Director in your organization to qualify.

You qualify in one month and receive the bonus on the next month's business.

■ An ED Generation begins with your first ED and continues down to but does not include your next ED.