



It's Your Money. Use It Wisely.

MonyWize Compensation Plan

There are 5 primary ways for Business Associates to earn a generous income with the MonyWize Compensation Plan:

Retail Sales Commissions

MonyWize recognizes the importance of sharing our unique product with everyone because of the enormous financial benefits it offers to individuals and families. In many ways these financial benefits make our product very attractive to an end consumer. It is not an exaggeration on our part to state that an individual and/or family will benefit financially from using our product even if they choose not to participate in our business opportunity. Our goal is to emphasis retail sales as an integral part of our business model.

A Retail Customer is someone who is a current subscriber to the MonyWize program, but who does not have an independent Associate Agreement in effect. A Business Associate is required to personally enroll and maintain 3 Retail Customers in order to be eligible for Merit Bonuses, Residual Compensation, and Coded Bonuses.

MonyWize will pay an Active Associate a one-time Retail Sales Commission of \$10.00 on all personally generated Retail Sales. In addition MonyWize will pay The Associate an ongoing Residual Commission of \$5.00 per month for all personally generated Retail Customers who continue to pay their enrollment fee on a recurring monthly basis. The payout on the initial Retail Sales Commissions and ongoing Residual Commission is subject to the completion of the Initial 30 Day Money-Back Guarantee prior to disbursement. Upon completion of the Initial 30 Day Money-Back Guarantee the Retail Sales Commission of \$10.00 shall be disbursed on the next commission run and the Residual Commission of \$5.00 per month on all personally generated Retail Customers who continue to pay their enrollment fee on a recurring monthly basis.

An account goes through a full (30) day money-back guarantee period with MonyWize.

There are no commissions paid on a retail customer sale until it clears this period and becomes an "active customer" which means the account has been renewed at the end of the 1st (30) day cycle.

Associates are not required to purchase a MonyWize subscription, but each Associate must have an active subscription attached to their Associate ID # in order to have “active status” within the marketing plan.

An Associate may choose the service for themselves or acquire a customer to attach their Associate ID #.

This customer will not count towards their requirement for qualification purposes to participate in the compensation plan, only for their “active status”.

Any associate who drops their “active status” for more than (6) consecutive months will have a (30) day grace period before having their position removed and their organization compressed up to their direct sponsor.

An Associate with “active status” is eligible to participate in the marketing plan and qualify to earn compensation.

A “Qualified Associate”, is an “Active Associate” who has a minimum of (3) personally acquired active “retail customers”. Active Associates can earn retail sales commissions on the subscriptions they personally sell, but are not eligible for Merit Bonuses, Unilevel Residual Commission, or Coded Bonuses unless they are also a Qualified Associate.

In the event that a “retail customer” chooses to become an “Associate,” there will be a (390) grace period for replacing that retail customer in order to maintain the requirement of (3) retail customers and remain qualified.

If an Associate loses a retail customer for “non-renewal” of the subscription, they will receive a (30) day grace period for replacing that retail customer.

An Associate who is qualified with their (3) retail customers is eligible to earn commissions on residual compensation for any accounts within (9) levels of their organization.

The Associate is also eligible to earn all rank advancement based upon the “group development” of accounts within their organization.

In order to become a "qualified associate", an individual must acquire (3) retail Customers. This must be maintained in order to earn compensation other than retail sales commissions. If an associate fails to attain or maintain at least (1) retail customer for (2) consecutive months, their Associate Agreement will be cancelled for inactivity and their status will convert to that of a "customer".

IJB FULLY Qualified 3 Customers

Customer Merit Bonus

Qualified Associates are eligible to earn “one-time bonuses” for the personal enrollment of new accounts.

The bonuses are paid out differently for accounts attached to an associate ID # than for a retail customer.

The bonus for acquiring a “retail customer” is \$10.

The per Customer Merit Bonus is designed to provide the Associate with an immediate bonus as their customer passes the 30 days money-back guarantee period. It is designed to be a “bridge” to create income while the residual commissions are increasing as the Associate’s downline increases in participants a depth in levels.

There is an override of \$1 for the 1st upline qualified Regional Director, \$1 to the “coded National Director” & \$1 for the “coded International Director”.

The bonus for enrolling an account attached to an associate ID # is \$5.

There is an override of \$3 to the 1st qualified Sr. Director, \$3 to the 1st qualified Regional Director, \$3 to the “coded National Director” & \$2 to the “coded International Director”.

<u>Customer Merit Bonus Chart</u>							
	3 Cust ASSOCIATE	3 Cust Manager ↓ ↓ ↓	3 Cust Director ↓ ↓ ↓	Senior Director ↓ ↓ ↓ ↓ ↓	Regional Director ↓ ↓ ↓ ↓ ↓	National Director ↓ ↓ ↓ ↓ ↓	International Director ↓ ↓ ↓ ↓ ↓
Qualification	3 x 10 Customer Accounts	3 x 25 Customer Accounts	5 Teams of 25 Customers (retail or Distributor)	5 Teams of 100 Customers (retail or Distributor)	5 Teams of Regional Directors	5 Teams of National Directors	
\$	\$10*	\$0	\$0	\$0	\$1	\$1 - coded	\$1 - coded
\$	\$5	\$0	\$0	\$3	\$3	\$3 - coded	\$2 - coded
Associate earns \$10 -Retail Sales Commission per personally enrolled Retail Customer							

Residual Compensation

All Associates who qualify with (3) personally acquired retail customers are eligible to earn residual commissions from all accounts within their (9) levels of referrals. There is no other requirement for the residual income and the structure of the group does not affect the Associate ability to earn, all accounts within the (9) levels of referrals are included.

The compensation is different for accounts attached to an Associate’s active ID # than for a retail customer account.

<u>Uni-Level Residual Compensation</u>			
<u>You</u>	<u>Uni-Level Residual Compensation Paid on Retail Customers</u>		<u>Uni-Level Residual Compensation Paid on Associate Accounts</u>
1	Level	\$0.50	\$0.50
2	Level	\$0.50	\$0.50
3	Level	\$0.50	\$0.50
4	Level	\$0.50	\$0.75
5	Level	\$0.50	\$0.75
6	Level	\$0.50	\$1.00
7	Level	\$0.50	\$1.00
8	Level	\$0.50	\$1.50
9	Level	\$0.50	\$1.50
	Total	\$4.50	\$8.00

Associate earns \$5.00 - per month - per personally enrolled Retail Customer

At least 50% of the sales within an Associate's 9 level unilevel structure must be retail customer sales to earn Unilevel Residual Compensation on Associates' Accounts.

Rank Advancement Merit Bonuses

There are structured "one-time bonuses" offered for the successful development of an Associate's organization.

These bonuses have time sensitive requirements and are capped as to a "maximum bonus" payout within a given time-frame.

They also have a "retail customer %" requirement that must be fulfilled within the group in order to earn the bonus.

\$50 for personally enrolling total of (5) accounts within 1st 30 days. (3) of the (5) must be "retail customer" accounts in order to satisfy "qualification" to earn through the compensation plan.

\$500 for the successful development of (3) teams of at least (10) accounts. 50% of these accounts must be "retail customer" accounts. Associate has (60) days to earn this bonus.

\$500 for the successful development of (3) teams of at least (25) accounts. 50% of these accounts must be "retail customer" accounts. Associate has (60) days to earn this bonus.

\$1,500 for the successful development of (5) teams of at least (25) accounts. 50% of these accounts must be "retail customer" accounts. Associate has (90) days to earn this bonus.

\$3,000 for the successful development of (5) teams of at least (100) accounts. 50% of these accounts must be "retail customer" accounts. Associate has (120) days to earn this bonus.

Associate must develop their teams with "active accounts" in to order to earn these bonuses.

An “active account” means it has cleared the “30-day money back period”. No account within that (30) day period is considered “active” or eligible for commissions of any kind.

<u>Rank Advancement Merit Bonuses</u>															
	YOU			YOU			YOU			YOU			YOU		
	↓	↓	↓	↓	↓	↓	↓	↓	↓	↓	↓	↓	↓	↓	
Title				Manager			Director			Senior Director			Regional Director		
Qualification	5 personal Accounts			3 x 10 Customer Accounts			3 x 25 Customer Accounts			5 Teams of 25 Customers (retail or Distributor)			5 Teams of 100 Customers (retail or Distributor)		
Bonus	\$50			\$500			\$500			\$1,500			\$3,000		
Time Frame	within 30 days			within 60 days			within 60 days			within 90 days			within 120 days		
50% of the accounts must be Retail Customers in order to qualify for these bonuses															

Rank Qualifications:

Associate – (3) Retail Customers...this must be maintained through every Rank Qualification

Manager – in addition, must have (3) teams of at least (10) accounts

Director – in addition, must have (3) teams of at least (25) accounts

Senior Director – in addition, must have (5) teams of at least (25) accounts Regional

Director – in addition, must have (5) teams of at least (100) accounts National

Director – in addition, must have (1) fully qualified (RD) in (5) different legs

International Director – in addition, must have (1) fully qualified (ND) in (5) different legs

Uni-Level Plus Infinity Coding Bonus

Associates who earn the ranks of Regional, National and International Director have the ability to create a new “coded group” that will pay them residual commissions through infinite levels that never get cut off.

There are (2) elements to creating an “infinity coded group”; first the associate must “fulfill the qualifications for the position (be rank qualified)” and after earning the new rank they must “personally enroll a brand new associate”. Each new personally enrolled Associate constitutes the “new coded infinity group”.

Every new associate that is personally enrolled after earning the new rank will be “coded through infinite levels”. This allows the (Regional, National or International Director) to place these newly enrolled associates anywhere within their existing (5) teams and earn residuals through infinite levels.

Every single account that is produced from those newly enrolled associates will forever remain coded to that (Regional, National or International Director) and the coding never changes even when associates within that organization earn the rank of (Regional, National or International Director).

Uni-Level Plus Infinity Coding Bonus								
YOU			Reg Dir	(/Cust)	Natl Dir	(/Cust)	Intl Dir	(/Cust)
1	Level	\$0.50	\$0.25	\$0.75	\$0.25	\$1.00	\$0.25	\$1.25
2	Level	\$0.50	\$0.25	\$0.75	\$0.25	\$1.00	\$0.25	\$1.25
3	Level	\$0.50	\$0.25	\$0.75	\$0.25	\$1.00	\$0.25	\$1.25
4	Level	\$0.75	\$0.25	\$1.00	\$0.25	\$1.25	\$0.25	\$1.50
5	Level	\$0.75	\$0.25	\$1.00	\$0.25	\$1.25	\$0.25	\$1.50
6	Level	\$1.00	\$0.25	\$1.25	\$0.25	\$1.50	\$0.25	\$1.75
7	Level	\$1.00	\$0.25	\$1.25	\$0.25	\$1.50	\$0.25	\$1.75
8	Level	\$1.50	\$0.25	\$1.75	\$0.25	\$2.00	\$0.25	\$2.25
9	Level	\$1.50	\$0.25	\$1.75	\$0.25	\$2.00	\$0.25	\$2.25
				\$0.25 /Cust		\$0.50 /Cust		\$0.75 /Cust
				↓↓		↓↓		↓↓

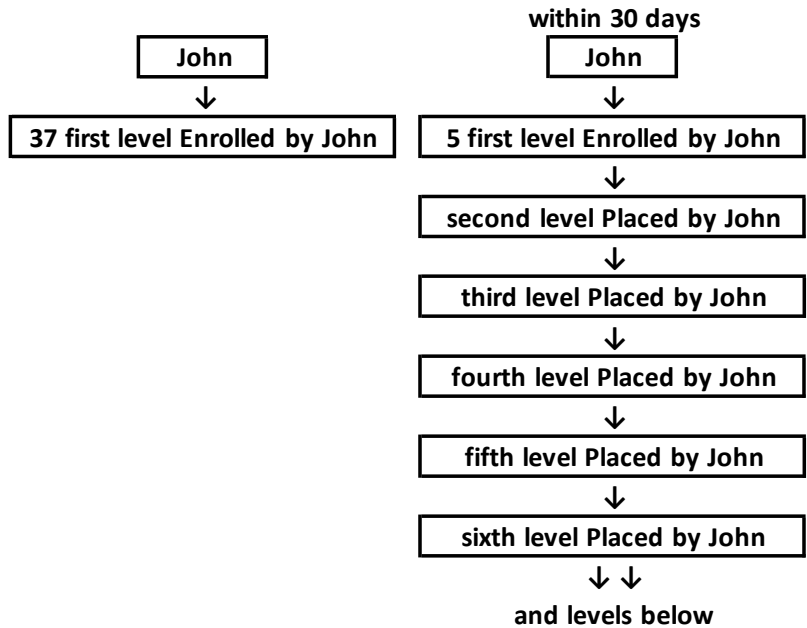
At least 50% of the sales within an Associate's 9 level unilevel structure must be retail customer sales to earn Unilevel Residual and Coded bonuses on Associates' accounts.

Enrollment & Placement with Coding Examples

Upon personally enrolling a new associate, the sponsoring Associate will have up to (30) days to "place" their new personally enrolled associate anywhere within their organization, with the following rule:

...the new sponsor may not have a start date of more than (30) days after this newly "placed" associate.

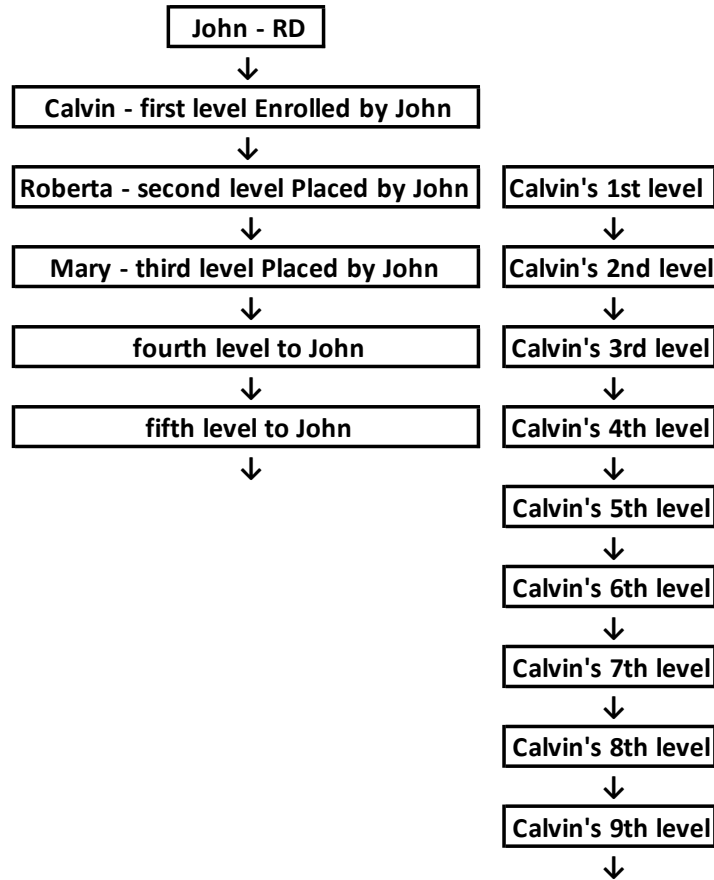
Example: John personally enrolls 37 new associates within his 1st month of starting. John only wants to maintain (5) front-line associates, so he plans to "place" the remaining 32 associates within those other (5) front-line associates. John has up to (30) days from the "enrollment date" of each of those associates to make the new placement. The new sponsor might have enrolled after the date of the person being placed within their organization, this is allowed as long as it is within (30) days of their newly placed associate.



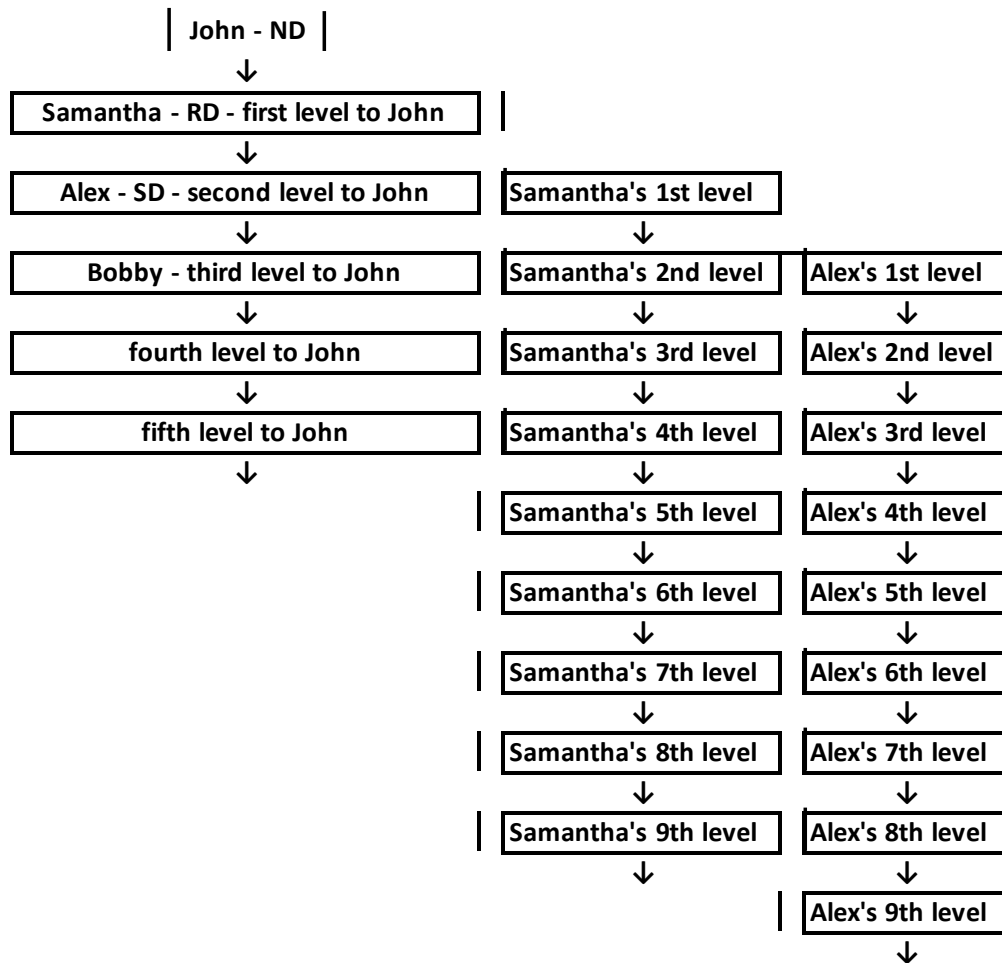
John can place the remaining 32, on lower levels as he desires

The new "sponsor" is entitled to count all production resulting from this new associate placed within their organization for rank advancement purposes, will earn residual commissions on all accounts they are qualified to earn within their (9) levels and they will also earn all "override bonuses" they might be qualified to earn for "customer acquisition bonuses" and "team development bonuses". Regardless of the "new sponsor's rank", they will "never receive coding" on the "newly placed" associate. This allows for qualified RD, ND & ID's to continue to personally recruit new associates and then safely "place" them within their existing organizations without losing any coding on either "customer acquisition bonuses" or "residual commissions".

Example: John has earned the rank of Regional Director and is now personally recruiting to develop his own "regional director coded group". John personally enrolls "Mary" and places her on his 3rd level under one of his existing front-line associates "Calvin". Calvin is front-line and the new sponsor for Mary is "Roberta". Roberta has not earned a rank yet and Calvin is a Senior Director. Calvin would be eligible to earn the bonuses paid out to the "upline Sr. Director" each time there is a "customer acquisition bonus" paid from Mary's group production and Calvin is also entitled to earn residual commissions from Mary's organization through his 9th level.



Example: John earns the rank of National Director and personally recruits Bobby to develop his own "National Director Coded Group". John "places" Bobby on his 3rd level under one of his existing front-line associates "Samantha". Samantha is a Regional Director and Bobby's new sponsor is Alex, a Sr. Director. Both Samantha and Alex are entitled to earn commissions from Bobby's group production through their personal 9 levels and they are entitled to earn the "override" bonuses paid out as "customer acquisition bonuses" from Bobby's group production. Even though Samantha was a Regional Director, she is "NOT" eligible to earn any coding from Bobby's group production, both the RD and ND coding remains with John even though he "placed" Bobby under an existing Regional Director, Samantha.



Commission Calculation Periods & Payments

Business Associates who are eligible to receive all Commissions and Bonuses have the opportunity to receive payments each and every week. All Commission periods begin at midnight each Friday and last 7 days until the next Friday.

S	S	M	T	W	Th	F
	1-Mar	2-Mar	3-Mar	4-Mar	5-Mar	6-Mar
7-Mar	8-Mar	9-Mar	10-Mar	11-Mar	12-Mar	13-Mar
14-Mar	15-Mar	16-Mar	17-Mar	18-Mar	19-Mar	20-Mar
21-Mar	22-Mar	23-Mar	24-Mar	25-Mar	26-Mar	27-Mar
28-Mar	29-Mar	30-Mar	31-Mar			

For example, in the above chart, at midnight on Friday 13th, the week begins and ends at midnight on Friday 20th. Payment is then made on the following Friday, in the example Friday 27th. It is expected that upon the completion of the Initial 30 Day Money Back Guarantee Business Associates shall be paid every single week.

For example, Mary is enrolled (either as a Retail customer or Associate) on February 16th. Her account clears the 30-day money back period on March 17th, becoming an Active Account on March 18th. This Account is calculated during the commission period Saturday March 14th through Friday March 20th and commissions are paid on Friday March 27th.