



**WEALTHEO**  
WEALTH = EDUCATION + OPPORTUNITY

## COMPENSATION PLAN

Welcome to the Wealtheo™ Compensation Plan. Wealtheo™ is pioneering the way in the online learning space dedicated to providing quality education when it comes to building wealth across all areas of life. The Wealtheo™ Compensation Plan follows in suit by abolishing the requirement of purchasing and storing products for personal use.

## **TRAINING**

As a new Consultant, you must complete the Compliance training course before recruiting or receiving any form of compensation. The required training is easy and accessible online in your My Courses section.

The Wealtheo™ Compensation Plan eliminates many of the pitfalls and barriers to entry that restrict traditional direct selling plans. Here are just a few benefits of the Wealtheo™ Compensation Plan:

- By building a sales organization of Consultants along with on-going customer retail sales, you can begin to realize residual income.
- Retail Commissions are paid weekly, motivating new Consultants to immediate success.
- Your leadership has an incentive to work with you to help you build your organization.
- Consultant success is more widespread and evenly distributed; the plan is fair to everyone involved.

## **INCOME**

There are five ways to earn income with the Wealtheo™ Compensation Plan:

1. Register as an Affiliate and earn commissions for sharing a link and get paid on retail sales of Wealtheo™ products.
2. Become a Consultant and earn weekly commissions on retail sales of Wealtheo™ products.
3. Build a Team of Consultants to earn monthly override commissions.
4. Reach certain milestones and earn Rank Achievement Bonuses.
5. Reach additional milestones and earn Matching Bonuses.

## **REGISTER AS AN AFFILIATE**

Individuals may become Wealtheo™ Affiliates to market and sell Wealtheo™ products. As an Affiliate, you are eligible to earn weekly Personal Sales Commissions (PSC) of ten percent (10%) on each sale of Wealtheo™ products. Affiliates are also placed into the enrolling Consultant's genealogy, but do not earn in the Team Compensation Plan. If an Affiliate decides to later become a Consultant, Affiliate's position in the genealogy tree remains and will become eligible to earn in the Team Compensation Plan.

## **AFFILIATE CONTINUED....**

Consultants do not earn commissions directly from the registration or the retail sales from Personally Enrolled Affiliates (PEA); however, these registration and retail sales earn points which count towards the Consultant's Team Point Volume (TPV). For each Wealtho™ product that a Personally Enrolled Affiliate (PEA) sells, the Consultant earns fifty percent (50%) of the sales price in point volume towards Consultant's Team Point Volume (TPV).

## **BECOME A CONSULTANT**

Individuals or Affiliates may also become Wealtho™ Consultants to sell Wealtho™ products. As a Consultant, you receive weekly Personal Sales Commissions (PSC) on your sales of Wealtho™ products to Customers along with participation in the Team Compensation Plan monthly group sales commissions and bonuses. Your rank as a Consultant will determine the percentage of commissions, with a minimum of twenty-two percent (22%). See the Personal Sales Commissions Payout to review the ranks and commissions.

## **BUILD A TEAM OF CONSULTANTS TO EARN MONTHLY TEAM COMMISSIONS**

As a Consultant enrolls other Consultants, a Consultant Team forms beneath them. Commissions are paid on whole increments of the balanced Team Point Volume (TPV) accumulated in your left-side ("left leg") and your right-side ("right leg") of your Business Center (see Monthly Commission Payout Schedule). Unlike other compensation plans, extra TPV of a minimum of 2,000 points on each leg carries forward to the next month. When you and other Consultants in your team generate sales through downline and Customer retail sales, you can receive commissions from your Team Point Volume (TPV), not to exceed the point volume in your smallest leg. Through the Wealtho™ Compensation Plan, you can begin to create financial success. The majority of Team Commissions paid are ultimately from the Customer retail sales of the Debt Freedom™ course and Wealtho University™ courses.

## **RANK ACHIEVEMENT BONUSES**

For active Consultants who demonstrate leadership abilities by building large and successful teams. Wealtho™ also offers a very exciting one-time bonus program for rank achievement within the organization. To receive the Rank Achievement Bonuses (RAB), an active Consultant must reach certain qualifications and rank requirements.

## RANK ACHIEVEMENT BONUSES QUALIFICATION REQUIREMENTS

- Help six Personally Enrolled Consultants (PEC) qualify to earn monthly commissions in the binary for the first time.
- Earn a minimum of 100 points in Personal Point Volume (PPV).

### Rank requirements:

- A **\$250 bonus** – you must qualify as a Sales Manager.
- A **\$500 bonus** – you must qualify as a Director.
- A **\$2,500 bonus** – you must qualify as a Vice President and maintain this Achievement Rank for two consecutive months.

## MATCHING BONUSES

Active Consultants can receive up to 16% Matching Bonus (MB) on the sales volume of Personally Enrolled Consultants (PEC) who become a Sales Manager or above, based upon the Consultant Enrollment Tree.

The Matching Bonus percentage earned is based on the following criteria:

- If you are a Sales Manager or Executive Sales Manager and you enroll a Sales Manager through Vice President, you will earn a bonus of 10% paid on the 1st generation.
- If you are a Director and you enroll a Sales Manager through Vice President, you will earn a bonus of 10% paid on the 1st generation and 12% paid on the 2nd generation.
- If you are an Executive Director and you enroll a Sales Manager through Vice President, you will earn a bonus of 10% paid on the 1st generation, 12% paid on the 2nd generation, and 14% paid on the 3rd generation.
- If you are a Vice President and you enroll a Sales Manager through Vice President, you will earn a bonus of 12% paid on the 1st generation, 14% paid on the 2nd generation, and 16% paid on the 3rd generation.

For instance, you achieve Vice President rank and the next page illustrates your Consultant Enrollment Tree. You will be paid a Matching Bonus based on the monthly earnings of each Leader as follows:

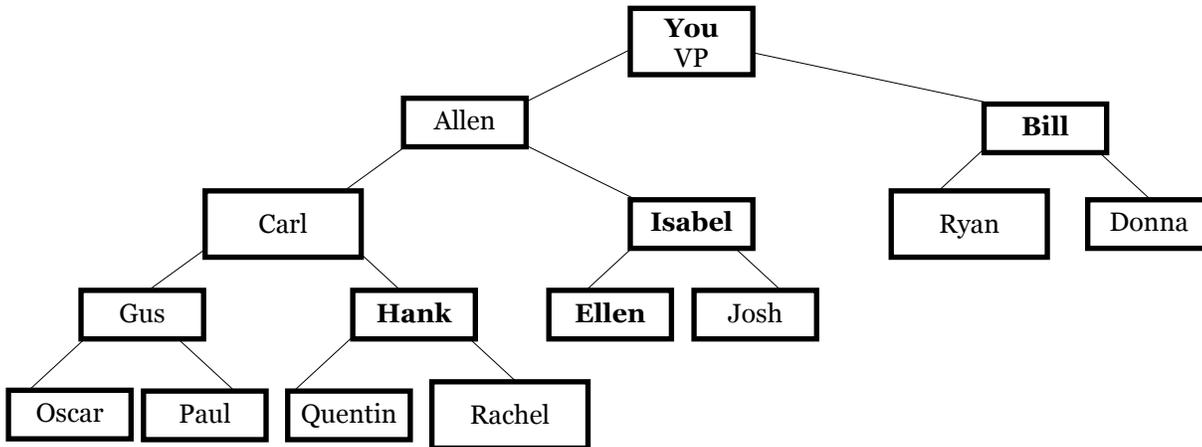
Sales Managers through Vice President:

- 1st generation – you will earn 12% of the monthly earnings for Bill.
- 2nd generation – you will earn 14% of the monthly earnings for Ellen.
- 3rd generation – you will earn 16% of the monthly earnings for Hank.

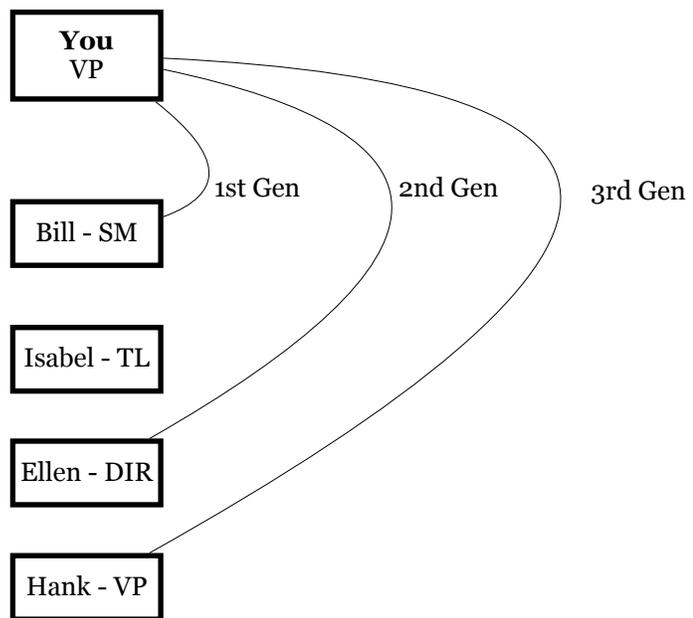
**MATCHING BONUSES CONTINUED...**

Illustration below:

Your Binary Tree:



Your Enrollment Tree:



In order to qualify, a Consultant must meet the minimum bonus and sales criteria as well as Achievement Rank in effect at the end of the commission period as set forth by Wealtheo™. For further explanation of this, see Step # 3 Amplify Through Leadership.

## HOW TO GET STARTED

### STEP # 1 – APPLICATION AND AGREEMENT

Becoming a Wealtho™ Consultant is easy, just complete a Consultant Application and Agreement form, sign, and submit online with appropriate payment of the Registration Fee. Once Wealtho™ receives and approves the application, the Consultant may begin building a Consultant Team by enrolling friends and acquaintances as Consultants or Affiliates. After training, all Consultants may immediately begin selling Wealtho™ products.

The Wealtho™ Compensation Plan described below is easy to follow. Each Consultant can only place two first-level Consultants below them, one on each leg, therefore the sales volume of Consultants enrolled by your upline may benefit you. Likewise, you can help your Consultant Team build their Consultant Team.

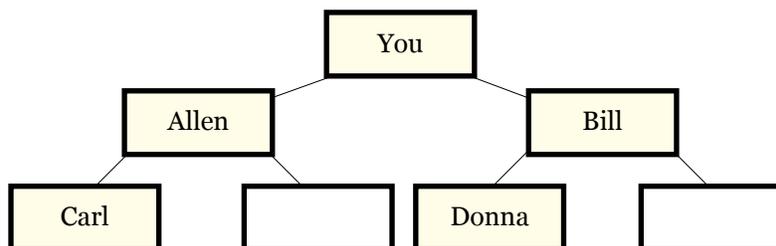
In addition to reading the information provided here, we encourage you to watch the Wealtho™ videos found in your dashboard, which provides further explanation of the Wealtho™ Compensation Plan. You can begin building your Consultant Team immediately, and because Wealtho™ pays sales commissions every week, you can begin earning income almost immediately.

### STEP # 2 – BUILD YOUR CONSULTANT TEAM

The Team Compensation Plan is based upon building out your Business Center, the left and right legs. To qualify and begin earning monthly commissions, start by achieving the following:

- Enroll two Personally Enrolled Consultants (PEC) (one on each leg).
- Earn a minimum of 100 points in Personal Point Volume (PPV).
- Earn a minimum of 500 points in Team Point Volume (TPV) on each leg. (TPV is determined by the smallest volume leg at the point that both legs balance.)

Once you have personally enrolled your first two Consultants, you have established a left leg and right leg. As you enroll new Consultants, the placement of the new Consultant in your genealogy, whether on the left leg or the right leg, will fall in the open position shown below.



As you, Allen, and Bill enroll new Consultants and Affiliates, your Business Center legs begin to grow. When you want to enroll a fourth Consultant (Donna, for example), you must place her in an open position somewhere in your downline team. By building your legs this way, it motivates your downline Consultants to act fast and become more successful in benefitting from your contributions to the legs.

### **STEP #3 – AMPLIFY THROUGH LEADERSHIP**

Once a Consultant qualifies for Achievement Rank of Sales Manager, as continues to enroll new Consultants, help those that are personally enrolled to achieve Sales Manager rank or above, and qualify for the Matching Bonus, the Consultant will receive commissions from personal sales and team volume from step 2, PLUS an extra minimum of 10% on your Personally Enrolled Consultants (PEC) that achieve Sales Manager rank or above.

For purposes of this Bonus, a Consultant is considered a “Leader” when they have achieved and qualify for the Achievement Rank of Sales Manager, or higher rank, within the Team Compensation Plan for any given calendar monthly period. This Bonus pays down through three (3) Generations of Leaders in any given leg of a Consultant’s Team and is based on the Consultant Enrollment Tree genealogy – NOT the Consultant Team structure.

Percentages earned, and how many generations of Leaders earned on, range from 10% up to 16%, and is dependent upon the Achievement Rank of the Consultant earning the Bonus. Thus, when a Consultant achieves the rank of Sales Manager, or higher, and they have a Leader Achievement Rank as a Sales Manager, or higher rank, in at least one leg of their Consultant Team (based on the Consultant Enrollment Tree genealogy, and regardless of how deep in the leg that Leader is) – the first Leader identified in any given leg is considered a “First Generation Leader”. When the downline leader is identified, the upline Consultant Leader (Sales Manager or higher rank) will then earn a Matching Bonus based on a percentage of the amount of the first-generation Leader’s Team Compensation Plan Earnings for a calendar month period.

For example, Brad is an Achievement Rank of Sales Manager, and Judy (a Personally Enrolled Consultant) is four levels down in Brad’s Consultant Team but is the first in that leg to achieve the Achievement Rank of Sales Manager.

Thus, Judy is Brad’s first-generation Leader in that leg. Judy earned \$1,200 for the month on her Team Compensation Plan Earnings. Brad will earn a 10% Leader Matching Bonus based on Judy’s earnings of \$1,200 – or \$120 for that month. This Bonus does employ full Dynamic Roll-Up on a month-to-month basis and is based on those who are an Achievement Rank of Sales Managers, or higher, in the Team Compensation Plan.

What Dynamic Roll-Up means is, if a Leader does not meet the qualifications to be an Achievement Rank of Sales Manager, or higher, for any given calendar month Bonus period, he/she will not count as a “Generation” for purposes of this Bonus for that calendar month.

In other words, because they are an Achievement Rank below the rank of Sales Manager the computer will skip over their position and look for the next Achievement Rank of Sales Manager, or higher, who would then become the First-Generation Leader. The same process of Dynamic Roll-Up is used to determine all Achievement Rank Generations to identify and calculate this Bonus.

### **MATCHING BONUS**

	1st Gen. S.M. thru V.P.	2nd Gen. S.M. thru V.P.	3rd Gen. S.M. thru V.P.
Sales Manager	10%		
Executive Sales Manager	10%		
Director	10%	12%	
Executive Director	10%	12%	14%
Vice President	12%	14%	16%

This Bonus is paid to active and qualified Consultants as a percentage of Team Commissions earned based on your Achievement Rank.

### **PERSONAL SALES COMMISSIONS**

Personal Sales Commissions (PSC) are weekly commissions earned on all personal sales of Wealtheo™ products, whether to an Affiliate, Customer, or Consultant. These commissions are paid separate and apart from the Team Commissions. For Consultants through Silver Consultants (SC), you earn 22% PSC on your Wealtheo™ product sales. For Sales Manager through Executive Sales Manager, you earn 27% PSC on your Wealtheo™ product sales. For Director through Executive Director, you earn 33% PSC on your Wealtheo™ product sales. For Vice President, you earn 38% PSC on your Wealtheo™ product sales.

Personal Sales Commissions do not require any qualifications or active status. PSC percentages are based on a Consultant’s Achievement Rank during the previous month. For instance, if an active Consultant qualifies and achieves the rank of Sales Manager last month, Consultant will receive 27% PSC on all personal sales of Wealtheo™ products this month.

Your Rank	Personal Sales Commissions Percentage
Consultant	22%
Team Leader	22%
Silver Consultant	22%
Sales Manager	27%
Executive Sales Manager	27%
Director	33%
Executive Director	33%
Vice President	38%

### **PERSONAL POINT VOLUME**

Personal Point Volume (PPV) is the monthly point volume of the Wealtheo™ products you sell to your retail customers or purchase for personal use. Personal purchases of Wealtheo™ products by you counts towards your PPV, however you will not earn commissions on your purchases. The PSC will roll up to your sponsor Consultant. PPV does not count towards your Team Point Volume (TPV).

### **RANK ACHIEVEMENT – HOW TO QUALIFY**

Wealtheo™ created rank achievements to help direct your short-term goals and establish milestones to help you measure your progress as you work toward your ultimate business goal -- success.

Wealtheo™ has identified 7 Ranks within the Wealtheo™ Compensation Plan structure that may be achieved after a new Consultant has enrolled with Wealtheo™. All Consultants begin at the rank of Consultant when first enrolled. There are no qualifications to achieve or maintain this Rank Title, it is the starting position. For a Consultant to receive commissions in the Wealtheo™ Compensation Plan, there are certain monthly requirements and qualifications that must be achieved and maintained in order to move-up from rank to rank within the Wealtheo™ Compensation Plan.

These requirements include the following:

- Minimum number of active Personally Enrolled Consultants (PEC).
- Minimum point volume of Personal Point Volume (PPV).
- Minimum number of Team Point Volume (TPV) on both the left and right legs of your Business Center.

Each rank achievement is earned as you produce specific sales and volume requirements. The ranks of achievements are defined in the chart below. Upon reaching the next rank, you will receive a pin of acknowledgment.

\* Once you advance to a new rank, you will forever hold that rank title (Earned Rank). However, your monthly commissions are based on your Achievement Rank. This means that you are paid at the rank in which you meet the minimum qualifications for in that month, not necessarily the rank you hold title to.

For example, a Consultant who qualified in January as a Sales Manager (having 6 PEC, over 100 points in PPV, and over 6,000 points in TPV) may not meet these qualifications in the months following. In March, the Sales Manager only has 3,000 points in TPV, so Consultant does not meet the minimum qualifications for this rank. Consultant will receive commissions in March for a lower rank because the TPV of 3,000 points only qualifies Consultant for commissions at the Silver Consultant rank.

Use the chart and the experience of previous Consultants to establish reasonable goals for your business. *Note: Commissions and bonuses are paid only to active and qualified Consultants.*

## **RANK QUALIFICATION REQUIREMENTS**

<b>RANK</b>	<b>PEC</b>	<b>PPV (points)</b>	<b>TPV (Smallest Leg points)</b>
Team Leader	2	100	500
Silver Consultant	4	100	1,500
Sales Manager	6	100	6,000
Executive Sales Manager	8	100	25,000
Director	10	100	100,000
Executive Director	12	100	400,000
Vice President	14	100	1,500,000

## HOW TO EARN MONTHLY COMMISSIONS

As your Consultant Team begins to grow, Team Point Volume (TPV) will accumulate beneath each leg. To begin receiving commissions from this TPV, you must be an active Consultant accumulating at least 100 points in PPV every month. Additionally, each leg must reach a minimum cumulative TPV (see Monthly Commission Payout Schedule). You must also meet all sales and enrollment requirements herein and in your Consultant Agreement. Wealtho™ encourages Consultants to build a Balanced Consultant Business (BCB) that includes retails sales, in the event that commission payouts become unbalanced, commission adjustments could be imposed to balance commission payouts.

## MONTHLY COMMISSION PAYOUT SCHEDULE

1 Month Cycle	TPV (Smallest Leg)	Payout Percent	<u>Minimum</u> PAYOUT	<u>Maximum</u> PAYOUT Cap
Team Leader	500	16%	\$80	\$200
Silver Consultant	1,500	18%	\$270	\$648
Sales Manager	6,000	20%	\$1,200	\$2,760
Executive Sales Manager	25,000	22%	\$5,500	\$12,100
Director	100,000	24%	\$24,000	\$48,000
Executive Director	400,000	26%	\$104,000	\$187,200
Vice President	1,500,000	28%	\$420,000	\$672,000

## CALCULATING MONTHLY COMMISSIONS

For a Consultant to receive commissions, you must be active and meet the rank qualifications. Commissions are awarded based on a percentage of sales volume points, which are converted to a dollar value. Commission point values are fifty percent (50%) of the Wealtho™ product purchase price. At each rank, there is a minimum and maximum point volume that Consultants can earn commissions from on a monthly basis. Commissionable sales are generated from sales to Personally Enrolled Affiliates (PEA), Personally Enrolled Consultants (PEC), Personal Retail Sales (PRS), and the product sales of the Consultant Team. The majority of Team Commissions paid are ultimately from the Customer retail sales of the Debt Freedom™ course and Wealtho™ University courses.

For example, if Allen and everyone under Allen generated 500 points in TPV (left leg) and Bill and everyone under Bill generated 500 points in TPV (right leg) during a single month, you would earn the points of every single person that earned beneath you, regardless of the level in your Consultant Team at which this volume occurred. If your goal in Wealtheo™ is to earn 6,000 points in TPV a month, you will need to build both a left and a right leg that are generating 1,500 points a week in TPV. This would earn you 6,000 points in TPV a month. Team Commissions are calculated and paid monthly, and Personal Sales Commissions are calculated and paid weekly, so Consultants in your Consultant Team are rewarded for their success almost immediately. Wealtheo™'s payment system is developed with the Consultant in mind to place money into your hands as quickly as possible.

### **CARRYOVER TEAM POINT VOLUME**

The Team Compensation Plan pays commissions each month based on Balanced Volume. This means that if the volumes on each leg of your Business Center are unequal, you will be paid the commission that corresponds to the TPV of the leg with the lesser volume, smallest amount. Extra Team Point Volume (TPV) (up to a minimum of 2,000 points) in either leg carries over for use in the following month. For example, if you generate 5,000 points in TPV on the left leg of your Business Center and 1,200 points on the right leg, you will be paid commission on the 1,200 points, and the 1,200 points would be deducted from each leg. The following month, you will begin with 3,800 carryover points in TPV on your left leg. Then, as soon as you generate another 1,200 points on your right leg, you will earn another month's commission.

In another example, let's assume that your left leg generates 4,000 points in TPV and your right leg generates 5,000 point in TPV. According to the Monthly Commission Payout Schedule, as a Team Leader, your highest balanced TPV is 1,250 points on each side, which would earn you commissions of \$200 that month. The extra TPV would carry forward, and you would start the next month with 2,750 points in TPV on the left leg and 3,750 points in TPV on the right leg.

### **STAYING ACTIVE**

To receive commissions in the Team Compensation Plan, you must be active by achieving a minimum 100 points in Personal Point Volume (PPV) each month to remain active for the purpose of receiving Team Commissions.

**NOTE:** If you are not active, you are not eligible that month for Team Commissions.

### **STAYING ACTIVE CONTINUED...**

If, at any time, you allow yourself to become inactive, all volume within each of your legs will be erased, and the volume will begin at 0 points when you become active again. Remember that your sales requirements must be met at all times in order to be active and qualify for Team Commissions.

The minimum monthly PPV requirement to stay active is waived for the Earned Rank of Vice President and above, however the minimum monthly PPV requirement remains.

If an Earned Rank Vice President becomes inactive, Wealtheo will pay fifty percent (50%) of the monthly Team Commissions earned for a total of sixty (60) cumulative months.

### **COMMISSIONS PERIOD**

Refers to the specific time frame in which qualifications and payouts are calculated for.

The Personal Sales Commissions are paid on a weekly basis. The Weekly Commissionable period is from Monday 12:01 AM thru Sunday 11:59 PM. All sales generated during this period are then paid by the Friday following the Commissionable period.

All other commissions and bonuses, including the Team Commissions and Leader Generation Matching Bonus, are paid on a monthly basis. The monthly period is the same as a calendar month and will be paid no later than the 10th of the month following the commissionable month.

### **NEW BUSINESS CENTERS**

We do not offer the opportunity to re-enter with a new business center at this time for any rank below Vice President.

See our income disclaimer at [www.wealtheo.com](http://www.wealtheo.com).

## **GLOSSARY:**

**Achievement Rank:** Each Consultant is paid at the achievement title for which they are eligible and qualify for during the Commission or Bonus period. The requirements of an Achievement Rank are the same as the requirements to promote to that Earned Rank in the first place. If in any given Commission or Bonus Period a Consultant fails to achieve their Earned Rank, they will be at an Achievement Rank for the lower achievement title for which they actually qualify for during the Bonus period. To be clear, the Consultant retains their Earned Rank (unless a “Demotion” has taken place), but are Achievement Ranked at the title for which they actually qualify for any given Bonus period.

**Active Requirements:** Consultants must achieve a minimum of 100 points in PPV each month.

**Back-Office:** your personal back office for your Consultant business where you can access courses, training videos, marketing material, etc.

**Balanced Consultant Business (BCB):** A Balanced Consultant Business is when the majority of Consultant commissions derive from retail sales rather than purchases from your Consultant Team.

**Balanced Volume (BV):** If the volumes on each leg of your Business Center are unequal, you will be paid the commission that corresponds to the TPV of the leg with the lesser volume, smallest amount.

**Commissionable Points (CP):** Each product has Commissionable Points assigned. Currently, and unless otherwise stated by Wealtho™, each product will have 50% of the product sales price assigned in Commissionable Points. For example, a product with a sales price of \$100 would generate Commissionable Points of 50.

**Compensation Plan Earnings:** The monthly commissions that a single Consultant earns in the Binary structure of the Wealtho™ Team Compensation Plan.

**Consultant Enrollment Tree:** Your sales organization beneath you that you personally enroll within your Consultant Team.

**Consultant Team:** All of the Consultants (personally enrolled or otherwise) that are in your downline, whether in the left leg or right leg.

**Downline:** All Consultants below you are considered to be part of your downline.

## **GLOSSARY:**

**Earned Rank:** A Consultant's Earned Rank is the highest rank ever achieved, and is considered their recognition rank. A Consultant's Earned Rank does not change unless they are promoted or demoted, unlike Achievement Rank Title (see definition above), which may vary from month to month.

**Eligible:** A Consultant is considered eligible to receive a commission if they meet the earned Rank requirements for a particular payout. A Consultant must be both eligible and qualified to receive a particular payout of a commission or bonus. (See definition of "Qualified" below).

**Enroller:** The person who introduces an individual to Wealtho™ is considered their "Enroller".

**Fees:** When Wealtho™ is collecting a "fee" of any kind, it will not have any sales or Commissionable Points assigned (for example: the Registration Fee).

**Generation:** Once a downline Consultant achieves the Achievement Rank of Sales Manager or higher, they become a first generation Sales Manager (so long as they maintain the Achievement Rank of Sales Manager for any given Bonus period) to the first upline Sales Manager or higher rank leader above them in the Consultant Enrollment Tree. If a Sales Manager or higher rank, does not qualify as an Achievement Rank of Sales Manager, for a given monthly commission period, they will not qualify as a first-generation leg for that given bonus period, for purposes of the Leader Matching Bonus. For purposes of a "Generation" in the Compensation Plan, a generation is based on Achievement Rank, not Earned Rank.

**Individual:** A person who purchases a Wealtho™ product who has not signed a Consultant or Affiliate agreement with Wealtho™.

**Leg:** In the Wealtho™ Compensation Plan there are only two legs underneath each Consultant. All Consultants enrolled are placed either on the left leg or the right leg, based on rules established by Wealtho™ for Consultant placement.

**Level:** Consultants personally enrolled (i.e. first level) are Level One in a Consultant Enrollment Tree genealogy structure. Those Consultants enrolled by Level One Consultants are Level Two, relative to the original Consultant, and so forth. Additionally, Customers are not considered when counting generations for the Leader Matching Bonus, as Customers do not occupy a position in a Consultant Enrollment Tree genealogy.

## **GLOSSARY:**

**Matching Bonus (MB):** This matching bonus is eligible for Consultants who's Personally Enrolled Consultants (PEC) become a Sales Manager or above and maintain the sales volume requirements.

**Minimum Commission Payout:** No earnings will be paid for less than \$20 earned or accrued in a given commission period. Commissions below \$20 will be accrued and will carry over to the next commission period, or as determined by Wealtheo from time to time.

**Personally Enrolled Affiliate (PEA):** An affiliate that a Consultant personally enrolls into Wealtheo™.

**Personally Enrolled Consultant (PEC):** The Consultants that you personally enrolled in your Consultant Team, whether in your left leg or right leg.

**Personal Point Volume (PPV):** The monthly point volume of Wealtheo™ products you sell to your retail customers or purchase for personal use. Personal purchases of Wealtheo™ products by you counts towards your PPV, however you will not earn commissions on your purchases.

**Personal Retail Sales (PRS):** The Wealtheo™ product sales that you sell to retail Customers.

**Personal Sales Commissions (PSC):** The commissions earned outside of the Wealtheo™ Compensation Plan by a Consultant or Affiliate for selling a Wealtheo™ product.

**Promote (Promotion):** A Consultant promotes to a new Earned Rank when they meet all of the qualifications for the new Earned Rank in a calendar month period. The promotion is effective the first day of the same period it is achieved, meaning that regardless of what day the promotion was actually qualified for, the new Earned Rank is effective for the entire monthly bonus period. For weekly commissions or Bonuses, the promotion is effective for the week in which the promotion is achieved, but is not retroactive to previous weeks of the same month.

**Qualified:** A Consultant is considered to be Qualified if they meet the Achievement Rank title requirements for a particular payout and/or Achievement Rank. A Consultant will only receive the payouts for which they are both eligible and qualified for. For example, a Consultant with the Earned Rank of Sales Manager is not "eligible" for the same bonuses as Consultant with the Earned Rank of Vice President.

## **GLOSSARY:**

**Qualified Leg:** A Qualified Leg requires that at least one individual in the leg is qualified to be Achievement Rank for any given achievement title during the commission or Bonus period.

**Rank Achievement Bonus (RAB):** When a Consultant achieves certain rank qualifications and requirements, Consultant is eligible for a Rank Achievement Bonus.

**Reinstatement Policy:** If a Consultant is canceled or resigns, they may request reinstatement at any time and, if approved, will be reinstated under their original Enroller. However, their downline Consultant Team will not be reinstated, nor their previous Earned Rank. They will be considered a new Consultant for all intents and purposes. Alternatively, subject to Wealtheo's sole discretion and approval, if a Consultant wishes to join under a different Enroller, they must wait for a minimum of six months after termination before reapplying and will start as a new Consultant. They will not be permitted to keep or "roll-over" their former downline or previous Earned Rank.

**Roll Up:** When a Consultant is canceled and no longer part of Wealtheo™, their downline (including Customers) are rolled up to the first "Active" upline Consultant, filling the gap left by the canceled Consultant.

**Sponsor:** A Consultant under whom an Enroller places a new Consultant or Affiliate and is listed as the Sponsor on the Application and Agreement.

**Team Point Volume (TPV):** The monthly total Personal Point Volume of your downline on each leg, for a given month.

**Team Compensation Plan or Team Commissions (TC):** The monthly commissions paid to active Consultants based on Achievement Rank and Team Point Volume (TPV) in the binary.

