

INCENTIVE PLAN

At Heart & Body Naturals we believe a simple but thoughtful Incentive Plan offers the best chance for you to supplement your income and obtain your goals.

We've created an Incentive Plan that rewards those who work, quickly and fairly. In our plan there are no hidden traps or hurdles to overcome. We offer you a smart, realistic, and attainable opportunity that works at your pace.

HBN's seven powerful bonuses help you earn more faster, with less qualifiers.



HBNaturals

Heart & Body Naturals, LLC

Morrow, OH 45152 • www.HBNexpress.com • (513) 274-2110 • v07142017

WHY WE'RE DIFFERENT

We are excited to launch one of the most consultant-focused and consumer-driven Incentive Plans in the Direct Selling Industry.

Dual Infinity Incentive Plan

First in the Industry! Only one of its kind!

2 Wide Infinity Matrix + Infinity Binary

- EVERYONE STARTS AS A CUSTOMER
- FREE TO JOIN
- NO ANNUAL FEES
- LOW \$25 PERSONAL SALES VOLUME REQUIREMENT
- NO GROUP VOLUME REQUIREMENT
- DAILY COMMISSIONS THAT PAY IN REAL TIME, INSTANTLY

PayQuicker debit card ordered free of charge with daily commission deposits



Break Even Fast & Profit with Customer Sales Bonus & STAR Bonus

Income Disclaimer: Heart & Body Naturals does not guarantee or imply any specific earnings or income. Individual income results may vary significantly and are based on many factors including a Consultant's individual efforts, business experience, and skills. Heart & Body Naturals makes no warranty or representation as to the level of success, if any, Consultants may achieve by selling any product or in soliciting Consultants or retail customers.

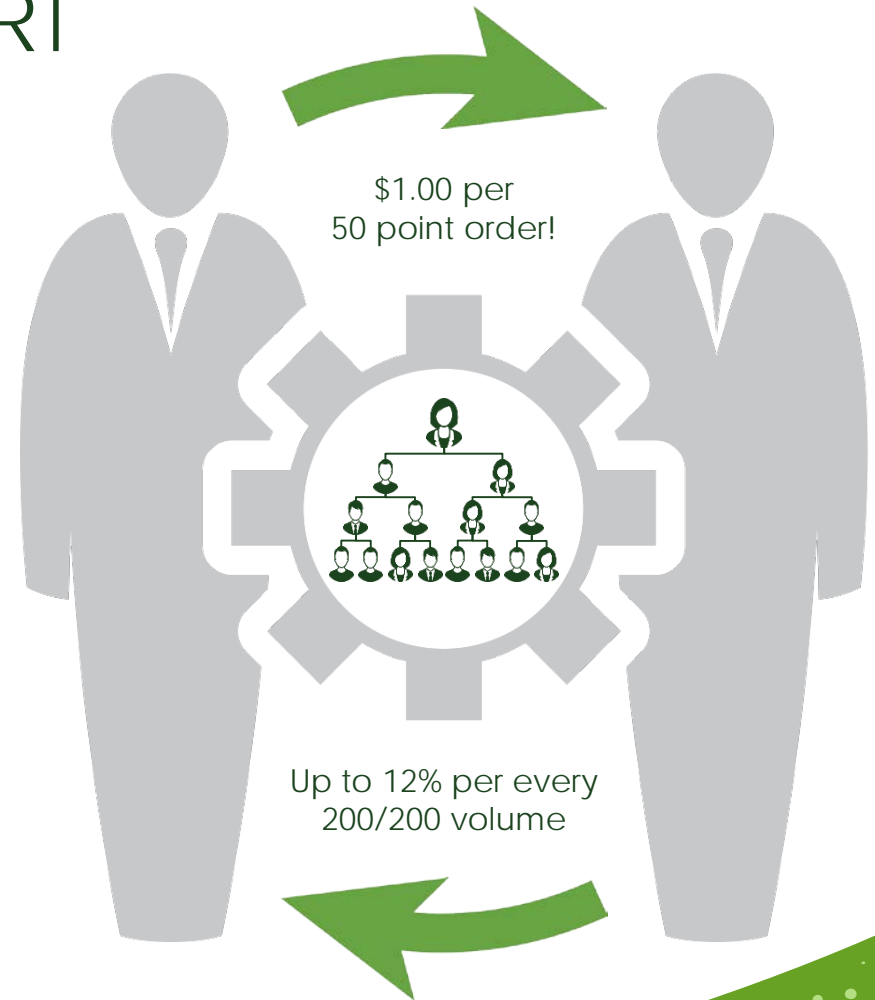
SIMPLE & SUPER SMART

With the HBN DUAL Incentive Plan you can earn on your Infinity Matrix & Infinity Binary.

Everyone has 2 first-level positions, one on the left and one on the right.

As you personally share with others who purchase product you can place them on either your left or right team. New members can also be placed in your teams by your Enroller (or other members above you). When someone is placed under you they are in both your Infinity Matrix & Infinity Binary!

**Build one organization
and earn with both Infinity Plans!**



7 WAYS TO EARN

1. RETAIL COMMISSIONS

20% | *paid daily*

2. CUSTOMER SALES BONUS

20%, 3%, 2% | *paid daily*

3. STAR BONUS

Up to \$400 | *paid monthly*

4. DUAL INFINITY MATRIX

\$1.00 per 50 CV order to infinity | *paid monthly*

5. DUAL INFINITY BINARY

8%-12%, up to \$20,000 weekly | *paid daily*

6. BINARY MATCH COMMISSIONS

Up to 7 Generations deep | *paid daily*

7. RANK ADVANCEMENT BONUS

Up to \$190,000 | *paid monthly*

Terms To Know

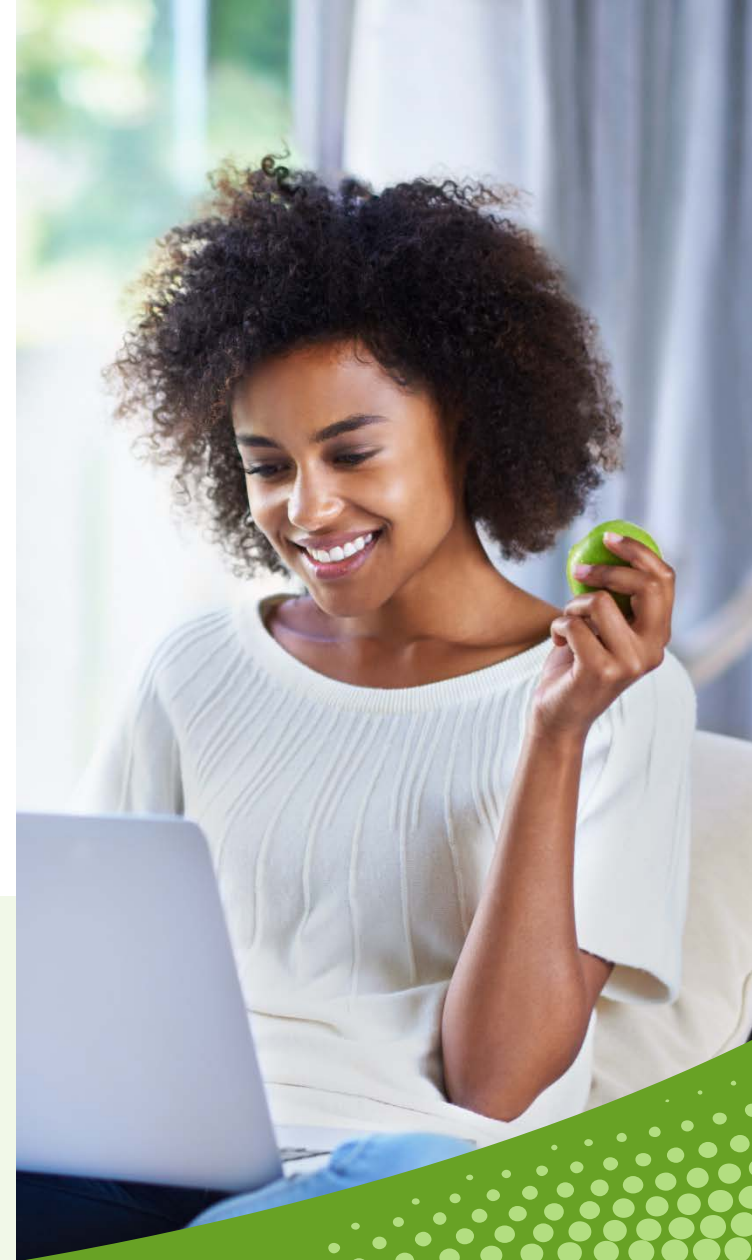
PV: Personal Volume. The total of personal purchases and retail purchases made from your website.

PSV: Personal Sales Volume. Total of personal purchases plus new Retail, Preferred, and Wholesale Customer purchases within the previous 31 days.

Active: Personally generating a minimum of 25 PSV in the previous 31 days.

Volume: The common international currency attached to every Heart & Body Naturals product. When product is sold, volume is generated. Earning Qualification, commissions, and bonuses are directly related to volume.

Income Disclaimer: Heart & Body Naturals does not guarantee or imply any specific earnings or income. Individual income results may vary significantly and are based on many factors including a Consultant's individual efforts, business experience, and skills. Heart & Body Naturals makes no warranty or representation as to the level of success, if any, Consultants may achieve by selling any product or in soliciting Consultants or retail customers.



IT PAYS TO STAY ACTIVE

As long as you remain active with at least 25 PSV every 30 days, the sales volume in your organization will continue to accumulate ***until you are eligible*** for the Infinity Matrix and Infinity Binary commissions.

If your account is inactive at the close of the month your accumulated volume will be reset to zero and the active members below you will be compressed up above you.



1. RETAIL COMMISSIONS *paid instantly*



Action:

Share HBN products with people who purchase at the suggested retail price.



Retail Bonus:

Earn the difference between the retail price and the wholesale price **plus** an additional 20% Customer Sales Bonus on all retail orders placed on your website.



Requirements To Earn:

None



The HBN Difference:

All retail orders from your website count toward your Personal Sales Volume (PSV) for earning and rank qualifications.

EXAMPLE

A retail customer purchases the MIND, BODY & SOUL + Shot Glass pack at the retail price of \$155 from your free personalized website. The wholesale price of the pack is \$125. You will automatically earn the difference of \$30 USD.

The volume of the retail order will also count towards your Personal Sales Volume (PSV) requirement for earning and rank qualifications.

PLUS YOU'LL RECEIVE AN ADDITIONAL 20% CUSTOMER SALES BONUS AND 50% OF THE VOLUME WILL BE PLACED IN YOUR DUAL INFINITY TEAM!

2. CUSTOMER SALES BONUS *paid instantly*



Action:

Share HBN products with people who create a free member account and purchase at the wholesale price.



Customer Sales Bonus:

Earn 20% Customer Sales Bonus on all orders (retail & wholesale) placed by your personally enrolled Customers during their first 90 days **plus** qualify to earn on the sales of 2nd and 3rd Generation members!

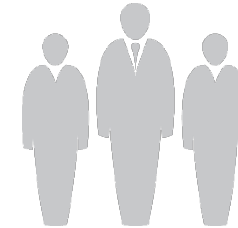


Requirements To Earn:
25 PSV



The HBN Difference:

50% of the CV is automatically placed in your Dual Infinity Matrix & Binary pay leg on Customer Sales Bonus eligible orders.



	CONSULTANT	EXECUTIVE	BRONZE
1 st Generation	20%	20%	20%
2 nd Generation		3%	3%
3 rd Generation			2%

EXAMPLE

A Wholesale Customer purchases the MIND, BODY & SOUL + Shot Glass pack at the wholesale price of \$125 from your free personalized website.

**50% OF THE VOLUME WILL BE PLACED
IN YOUR DUAL INFINITY TEAM
ON CUSTOMER SALES BONUS
ELIGIBLE ORDERS!**

3. STAR BONUS *paid on the 10th of the month*

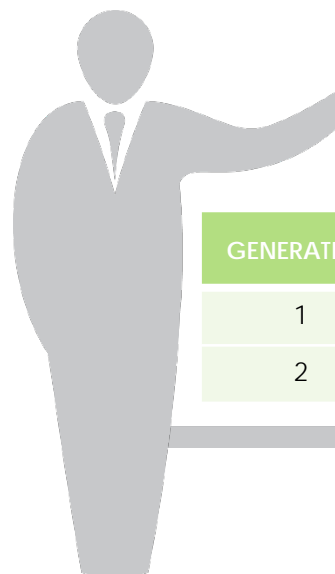


Action:

“Share With 4 & Yours Is Free” is the foundation and starting point of the HBN Incentive Plan.

Requirements To Earn:

- Personally move (use/sell) 100 points in HBN products every 30 days
- Enroll 4 members who also move (use/sell) 100 points in HBN products every 30 days
- Only 1 STAR Bonus can be earned monthly
- Returns will result in entire bonus retraction



STAR BONUS

Share with 4 & Yours is Free

GENERATION	ACTIVE MEMBERS	YOUR BONUS
1	4	\$100
2	16	\$300



The HBN Difference:

The Customer Sales Bonus and STAR Bonus combined allow you to earn up to \$525.00 monthly commissions on a team of only 20 members!

CUSTOMER SALES BONUS + STAR BONUS

1st Generation – 4 Active Members

Break even and profit fast when you personally move (use/sell) 100 Commissionable Volume (CV) in Heart & Body Naturals products every 30 days and refer 4 Customers and/or Consultants who also move (use/sell) 100 CV in the previous 30 days.

$$\begin{array}{ccccc} \$80.00 & + & \$100.00 & = & \$180.00 \\ \text{CSB} & & \text{STAR} & & \end{array}$$

2nd Generation – 16 Active Members

Help them each also move (use/sell) 100 Commissionable Volume (CV) in Heart & Body Naturals products every 30 days and refer 4 Customers and/or Consultants for a total of 16 who also move (use/sell) 100 CV in the previous 30 days.

$$\begin{array}{ccccc} \$48.00 & + & \$300.00 & = & \$348.00 \\ \text{CSB} & & \text{STAR} & & \end{array}$$

$$\begin{array}{ccccc} \$180.00 & + & \$348.00 & = & \$528.00 \\ \text{1st Generation} & & \text{2nd Generation} & & \end{array}$$

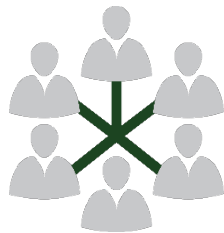
Income Disclaimer: Heart & Body Naturals does not guarantee or imply any specific earnings or income. Individual income results may vary significantly and are based on many factors including a Consultant's individual efforts, business experience, and skills. Heart & Body Naturals makes no warranty or representation as to the level of success, if any, Consultants may achieve by selling any product or in soliciting Consultants or retail customers.

4. DUAL INFINITY MATRIX *paid monthly*



Action:

The beauty of a two-team Enrollment Tree is how quickly it can grow!



Infinity Matrix Commissions:

Earn \$1.00 for every 50 CV order placed by customers under you in your Infinity Matrix, no matter who enrolled them.

Requirements To Earn:

To qualify to earn on sales in your Infinity Matrix you need to personally move (use/sell) 50 Commissionable Volume in Heart & Body Naturals products every 30 days and refer 1 Customer or Consultant who also moves (uses/sells) 50 CV in the previous 30 days.



The HBN Difference:

Build a team on your left and on your right and earn dual commissions! An industry first!

RANK	LEVEL	TEAM MEMBERS PER LEVEL
CONSULTANT	1	2
	2	4
	3	8
	4	16
	5	32
EXECUTIVE	6	64
BRONZE	7	128
SILVER	8	256
GOLD	9	512
PLATINUM	10	1,024
PEARL	11	2,048
SAPPHIRE	12	4,096
RUBY	13	8,192
EMERALD	14	16,384
DIAMOND*	15	32,768

**Paid to infinity or the next qualified Diamond*

Income Disclaimer: Heart & Body Naturals does not guarantee or imply any specific earnings or income. Individual income results may vary significantly and are based on many factors including a Consultant's individual efforts, business experience, and skills. Heart & Body Naturals makes no warranty or representation as to the level of success, if any, Consultants may achieve by selling any product or in soliciting Consultants or retail customers.

5. DUAL INFINITY BINARY *paid daily*



Action:

Build your left and right Enrollment Tree legs.



Team Commissions:

Earn 4% with a minimum of 25 PSV

Earn 8% with a minimum of 50 PSV

Earn 12% with a minimum of 100 PSV

Requirements To Earn:

- Active Executive Consultant or above
- No other rank required to earn
- \$20,000 weekly maximum
- You earn each time there is a matching 200 CV in one leg and 200 CV in the other.

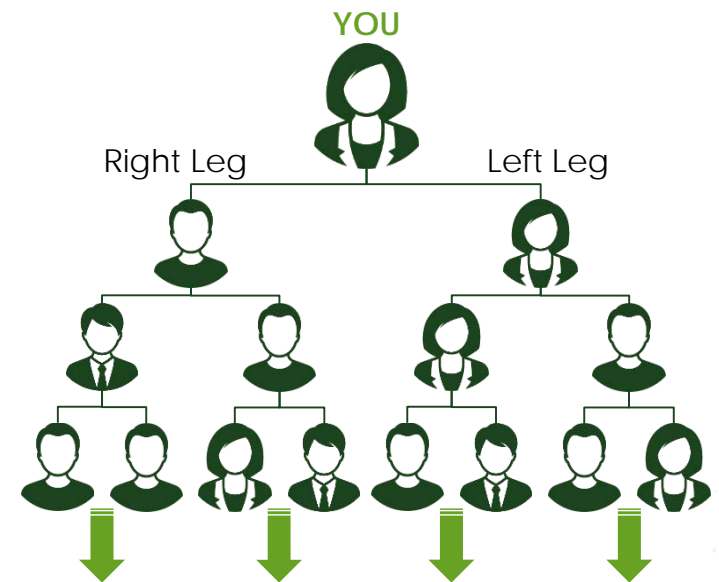


The HBN Difference:

HBN's Team Commissions are one of the highest in the Direct Selling Industry.

Terms To Know

Executive Consultant: Someone who has a minimum of 25 PSV and has one personally enrolled Customer on their left and one personally enrolled Customer on their right who each have 25 PSV.



Check This Out! If you're not yet an Executive Consultant, that's okay because as long as you have 25 PSV every 30 days, unpaid sales volume in both of your teams will automatically accumulate and be stored, waiting for you to qualify and then earn!

6. BINARY MATCH COMMISSIONS *paid daily*



Action:

Develop leadership within your Enrollment Tree. When you help your team build, their success is your success!



Requirements To Earn:

Active Bronze Consultant or above



Binary Match Commissions:

Bronze^(and above) Consultants can qualify to earn a check match of the Binary Commissions on Executive Consultants in their enrollment tree, up to 7 Generations deep, with no limit to the number of checks you can match!

	BRONZE	SILVER	GOLD	PLATINUM	PEARL	SAPPHIRE	RUBY	EMERALD	DIAMOND
1 st GENERATION	10%	15%	20%	20%	20%	20%	20%	20%	20%
2 nd GENERATION				5%	5%	5%	5%	5%	5%
3 rd GENERATION					5%	5%	5%	5%	5%
4 th GENERATION						5%	5%	5%	5%
5 th GENERATION							5%	5%	5%
6 th GENERATION								5%	5%
7 th GENERATION									5%

Take advantage of ranks that can make your business stronger. Each rank is designed to ensure a strong foundation for your organization, both in structure and volume. Build your organization with these ranks in mind and you'll be building your future!

Income Disclaimer: Heart & Body Naturals does not guarantee or imply any specific earnings or income. Individual income results may vary significantly and are based on many factors including a Consultant's individual efforts, business experience, and skills. Heart & Body Naturals makes no warranty or representation as to the level of success, if any, Consultants may achieve by selling any product or in soliciting Consultants or retail customers.

7. RANK ADVANCEMENT BONUS *paid in 10 monthly increments*



Action:

Grow your team through the ranks and earn up to \$190,000.



Requirements To Earn:

- Active Pearl Consultant or above



Rank Advancement Bonus:

As your business grows and you reach the rank of Pearl^(or higher), you qualify for the guaranteed income Rank Advancement Bonus, split into 10 monthly payments when rank is maintained!

	# OF PAYOUTS	AMOUNT PER PAYOUT	TOTAL PAYOUT
PEARL	10	\$500	\$5,000
SAPPHIRE	10	\$1,000	\$10,000
RUBY	10	\$2,500	\$25,000
EMERALD	10	\$5,000	\$50,000
DIAMOND	10	\$10,000	\$100,000

Income Disclaimer: Heart & Body Naturals does not guarantee or imply any specific earnings or income. Individual income results may vary significantly and are based on many factors including a Consultant's individual efforts, business experience, and skills. Heart & Body Naturals makes no warranty or representation as to the level of success, if any, Consultants may achieve by selling any product or in soliciting Consultants or retail customers.

RANK REQUIREMENTS

RANK	PERSONAL VOLUME	PERSONALLY ENROLLED ACTIVE (25 CV)	PERSONALLY ENROLLED EXECUTIVES	PERSONAL RANK	PERSONALLY ENROLLED PLATINUMS	TEAM COMMISSION
CONSULTANT	25	1	0			
EXECUTIVE CONSULTANT	25	2 (1 in each leg)	0			
BRONZE CONSULTANT	50		2 (1 in each leg)	Executive		
SILVER CONSULTANT	50		4 (1 in each leg)	Executive		
GOLD CONSULTANT	50		8 (2 in each leg)	Executive		
PLATINUM CONSULTANT	50		12 (3 in each leg)	Executive		
PEARL CONSULTANT	50		12 (3 in each leg)	Platinum		30
SAPPHIRE CONSULTANT	50			Platinum	1	60
RUBY CONSULTANT	50			Platinum	2	120
EMERALD CONSULTANT	50			Platinum	4	250
DIAMOND CONSULTANT	50			Platinum	6	500

Terms To Know

Active: Personally generating a minimum of 25 PSV in the previous 31 days.

Income Disclaimer: Heart & Body Naturals does not guarantee or imply any specific earnings or income. Individual income results may vary significantly and are based on many factors including a Consultant's individual efforts, business experience, and skills. Heart & Body Naturals makes no warranty or representation as to the level of success, if any, Consultants may achieve by selling any product or in soliciting Consultants or retail customers.

QUALIFYING FOR COMMISSIONS & BONUSES

You must meet a minimum sales criteria of 25 PSV in order to meet Personal Sales Volume (PSV) requirements for commissions and bonuses.

Earnings are automatically deposited to your e-wallet immediately when earned. You can withdraw them to your PayQuicker account at any time.

PayQuicker withdrawal requests are processed daily at 1:00 pm EST. If you do not make a withdrawal request, a request will automatically be processed every Friday at 1:00 pm EST.

When your first withdrawal is made your PayQuicker account will be created. You will receive an email with instructions to complete the account setup. Once completed, your Green Organics, LLC Family of Companies PayQuicker debit card will be ordered and paid for by Heart & Body Naturals' parent company, Green Organics, LLC. You will receive your card within 7 to 14 business days.

While you are waiting for your card to arrive, you can connect your PayQuicker account to your bank account and transfer your earnings to your bank account.

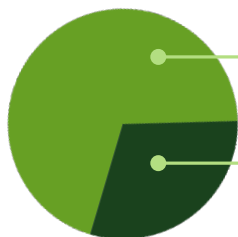


Income Disclaimer: Heart & Body Naturals does not guarantee or imply any specific earnings or income. Individual income results may vary significantly and are based on many factors including a Consultant's individual efforts, business experience, and skills. Heart & Body Naturals makes no warranty or representation as to the level of success, if any, Consultants may achieve by selling any product or in soliciting Consultants or retail customers.

INCOME DISCLAIMER

The Heart & Body Naturals ("HBN") Incentive Plan is an exciting opportunity that rewards you for referring our products and for sponsoring other participants who do the same. Although the opportunity is unlimited, individual results will vary depending on market conditions, commitment levels, and sales skills of each participant. Since HBN has recently launched, it lacks enough statistical data to prepare reliable income disclosures.

The numbers below reflect estimates prepared by the company pending a more detailed survey to be conducted after its first year. Based on industry standards and company projections, the average annual gross revenue for Heart & Body Naturals is projected to be anywhere between \$500 and \$2,000. This projected average income does not reflect the expenses associated with building an HBN business, as promotional and other miscellaneous expenses could exceed the commissions received. There will certainly be participants who will earn less while others will earn much more.



70% of the people who purchased Heart & Body Naturals products did so as a Customer. Customers do not participate in the Income Opportunity.

30% of all purchases made from Heart & Body Naturals were made by Consultants who joined to create a "for-profit" business.

We're excited about the HBN Compensation Plan and we're confident it will provide you a solid foundation to help you achieve your financial goals.

If income projections were presented to you prior to your enrollment such projections are not necessarily representative of the income, if any, that you can or will earn through your participation in the Compensation Plan. These income projections should not be considered as guarantees or projections of your actual earnings or profits.

Success with HBN results only from hard work, dedication, and leadership.



CONTACT CONSULTANT

To hear more about Heart & Body Naturals or for any questions you might have, get back to the person who sent you this presentation.

