

INCOME OPPORTUNITY  
DETAILS & DISCLOSURE  
as of May 30, 2025



**FBN** Naturals  
*Healthy Begins Now*  
Green Organics Family of Companies

**FOR ILLUSTRATION PURPOSES ONLY.** The information contained in this document is intended to be an illustrative explanation of the Heart & Body Naturals Income Opportunity and not a guarantee or representation of the income you will actually earn as a Heart & Body Naturals Consultant. Any representation or guarantee of earnings can be misleading. Heart & Body Naturals Consultants should not attempt to persuade or recruit members of their organization by means of such guarantees or representations. Any earnings examples contained in this document are for illustrative purposes only and do not represent actual earnings or earnings potential.

The Heart & Body Naturals Incentive Plan is an exciting opportunity that rewards you for selling our products to others. Success with Heart & Body Naturals, like everything in life, is a result of your hard work, dedication, skills, and leadership. Although the Heart & Body Naturals income opportunity is unlimited, work is required. Your results will vary depending on the amount of work you do. Making income claims for the purpose of enticing someone to join Heart & Body Naturals is against our policies and is also completely unnecessary, as we include the range of income earned in each Consultant's titled rank. If income projections were presented to you, such projections are not representative of the income, if any, that you can or will earn.



## The majority of Heart & Body Natural Members (94%) are **Wholesale Customers**.

Getting started with Heart & Body Naturals is easy. simply create a free Wholesale Customer account. Everyone starts as a free Wholesale Customer. If you want to also earn extra income by sharing our products with others, as soon as you make your first sale, your account will automatically be switched to a Consultant account

### HOW IT WORKS

Wholesale Customers can open a free member account and purchase, as little or as often as they want, always enjoying our low wholesale pricing. There is no monthly minimum order amount or annual membership fee.

94% of Members Orders Were Placed By Wholesale Customers.

### INCOME DISCLOSURE



As a Wholesale Customer you can participate in our optional auto-delivery subscription service and receive an additional 5% off of our already discounted wholesale pricing, monthly free "Try Me" products, and receive Membership Reward Points (MRP) for additional free products of your choice.

Wholesale Customers enjoy 3 membership benefits but do not participate in the Heart & Body Naturals Income opportunity.

## WHOLESALE CUSTOMER BENEFIT #1

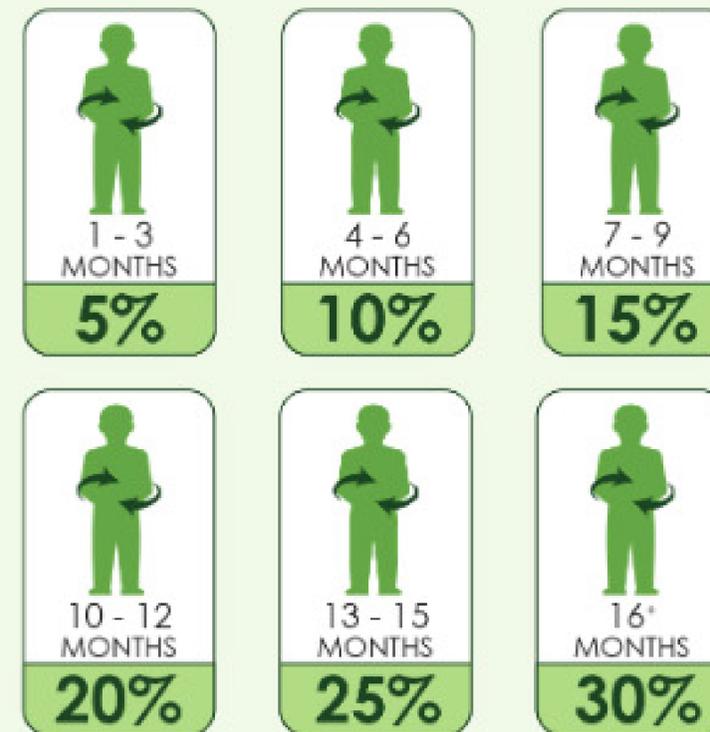
Enjoy our low wholesale prices and boost your savings by joining our Auto-Delivery subscription. Get an extra 5% discount on every Auto-Delivery order and earn Member Rewards Points! Plus, you can easily change or cancel your subscription at any time.

## WHOLESALE CUSTOMER BENEFIT #2

All first-time orders of 100 CV<sup>(or more)</sup> and Auto-Delivery orders of 100 CV<sup>(or more)</sup> receive a free Try Me product. The Try Me product changes monthly, and may be one of our exclusive nutritional formulas, therapeutic essential oils, or luxurious personal care products.

## WHOLESALE CUSTOMER BENEFIT #3

The Member Rewards Program (MRP) offers members the opportunity to receive points that can be used like cash to receive free HBN products. All first-time orders and Auto-Delivery orders receive MRP points, and the longer you participate the more points you earn! *For Terms & Conditions please refer to the Glossary.*



## HOW MUCH CAN YOU EARN

How much you can earn with Heart & Body Naturals will vary depending on the amount of work you do. We can tell you that if you do the work (tell others about our products), the commissions earned are rewarding. To get started as a Consultant simply create your free Wholesale Customer account and then sell a product. With that first sale, your Wholesale Customer account will automatically be changed to a Consultant account and you will instantly earn commissions from your first sale.



### Free Branded Bank Card

With your first commission withdrawal, we automatically order you a branded bank card.



### Affiliate

Earn 10%, in real-time, paid instantly, with no requirements of any kind.



### Real-Time Instant Commissions

Commissions are calculated in real time and can be withdrawn to your branded bank card.



### Direct Sales

Aggressive, unlimited income opportunity when you build a Direct Sales Team.



# FIRST WAY YOU CAN EARN #1 CUSTOMER SALES BONUS

## CSB CUSTOMER SALES BONUS

The Customer Sales Bonus is the affiliate aspect of the Heart & Body Naturals Income Opportunity. Simply sell products and earn 10% up to 30% of the commissionable Volume (CV) of the orders placed by your personally referred members during their first 90 days.

Plus qualify to earn an additional 3% (2<sup>nd</sup> Level) and 2% (3<sup>rd</sup> Level) on orders placed by others when you Team Build!

**ACTION:** Share HBN products with others who purchase at wholesale pricing.

PAID INSTANTLY IN REAL TIME!

*Many of our Consultants choose to simply sell products and not build a traditional Direct Sales Team. They take pride in knowing their followers will love our products and they can earn the 10% to 30% Customer Sales Bonus!*

### CUSTOMER SALES BONUS

*Paid Instantly*

	Inactive	25 CV In Previous 31 Days	100 CV In Previous 31 Days
<b>Level 1</b>	10%	20%	30%
<b>Level 2</b>			3%
<b>Level 3</b>			2%

### INCOME DISCLOSURE

CONSULTANT 2023 INCOME		TIME TO ACHIEVE STATUS	
High	Low	Shortest	Longest
\$47,177.05	\$90.00	1 Month	12 Months

# #2 TOP REFERRER BONUS

## Top Referrers of EXISTING & NEW 100CV Orders This Month

1. \$1000 Winner: *Healthy Life* (250K Pearl Executive)
2. \$900 Winner: *Coach Stephanie Hill* (2 Million Double Diamond)
3. \$800 Winner: *Alice Johnson* (50K Silver Executive)
4. \$700 Winner: *Real Cause Health* (100K Silver Executive)
5. \$600 Winner: *MyQuinn Franklin* (250K Sapphire Director)
6. \$500 Winner: *Madeline Priddy* (25K Silver Executive)
7. \$400 Winner: *Francesca Bates* (100K Pearl Executive)
8. \$300 Winner: *Renee Tappin* (100K Sapphire Director)
9. \$200 Winner: *Coach Bob Zanders* (1 Million Diamond Ambassador)
10. \$100 Winner: *Michelle Carroll* (25K Silver Executive)

## Top Referrers NEW ORDERS This Month

1. \$1000 Winner: *Maggie Rose* (50K Bronze Executive)
2. \$900 Winner: *Real Cause Health* (100K Silver Executive)
3. \$800 Winner: *Healthy Life* (250K Pearl Executive)
4. \$700 Winner: *Alice Johnson* (50K Silver Executive)
5. \$600 Winner: *MyQuinn Franklin* (250K Sapphire Director)
6. \$500 Winner: *Gene Neuchman* (25K Platinum Executive)
7. \$400 Winner: *Francesca Bates* (100K Pearl Executive)
8. \$300 Winner: *Whole Living* (5K Executive)
9. \$200 Winner: *Be Well* (50K Bronze Executive)
10. \$100 Winner: *Tara Moore* (3K Silver Executive)

## 100 CV LEADER BONUS

Earn \$100 to \$1,000 for being on the Top 10 Leaderboard with PEM orders of 100 CV<sup>(or more)</sup> in a calendar month.

- ✓ **ACTION:** Share HBN products with others who place a 100 CV<sup>(or more)</sup> order.
- ✓ **REQUIREMENTS TO EARN:** Be the top seller of 100 CV<sup>(or more)</sup> orders in a calendar month.

## 25 CV LEADER BONUS

Earn \$100 to \$1,000 for being on the Top 10 Leaderboard with PEM orders of 25 CV<sup>(or more)</sup> in a calendar month.

- ✓ **ACTION:** Share HBN products with others who place a 25 CV<sup>(or more)</sup> order.
- ✓ **REQUIREMENTS TO EARN:** Be the top seller of 25 CV<sup>(or more)</sup> orders in a calendar month.

# #3 STAR MATRIX BONUS

## Star Matrix Bonus

The Star Matrix Bonus allows Consultants to not only break even, but to get in profit quickly with the ability to earn unlimited \$50.00, \$75.00, \$100.00, \$150.00 and \$200.00 bonuses. *For Terms & Conditions please refer to the Glossary.*

There is no cap or limit on the number of Star Matrix Bonus grids you can have filling and paying you unlimited bonuses, all at the same time!

✓ **ACTION:** Share HBN products with others who place a 100 CV<sup>(or more)</sup> order

✓ **REQUIREMENTS TO EARN:**

- 100 CV order
- Two 1<sup>st</sup> Generation with 100 CV<sup>(or more)</sup>
- Four 2<sup>nd</sup> Generation with 100 CV<sup>(or more)</sup>
- Eight 3<sup>rd</sup> Generation with 100 CV<sup>(or more)</sup>
- Sixteen 4<sup>th</sup> Generation with 100 CV<sup>(or more)</sup>
- Thirty-Two 5<sup>th</sup> Generation with 100 CV<sup>(or more)</sup>

**YOU**  
Place a 100 CV order during the month



**\$50 BONUS**  
Any 1<sup>st</sup> Generation orders of 100 CV<sup>(or more)</sup>



**\$75 BONUS**  
Any 2<sup>nd</sup> Generation orders of 100 CV<sup>(or more)</sup>



You must qualify for the \$50 bonus to be eligible for the \$75 bonus.

**\$100 BONUS**  
Any 3<sup>rd</sup> Generation orders of 100 CV<sup>(or more)</sup>



You must qualify for the \$75 bonus to be eligible for the \$100 bonus.

**\$150 BONUS**  
Any 4<sup>th</sup> Generation orders of 100 CV<sup>(or more)</sup>



You must qualify for the \$100 bonus to be eligible for the \$150 bonus.

**\$200 BONUS**  
Any 5<sup>th</sup> Generation orders of 100 CV<sup>(or more)</sup>



You must qualify for the \$150 bonus to be eligible for the \$200 bonus.

# #4 BINARY BONUS

## BINARY BONUS

Earn 4% or 12% on your pay leg when you have 200 CV on both your right leg and left leg.

- Earn 4% with a minimum of 25 CV
- Earn 12% with a minimum of 100 CV

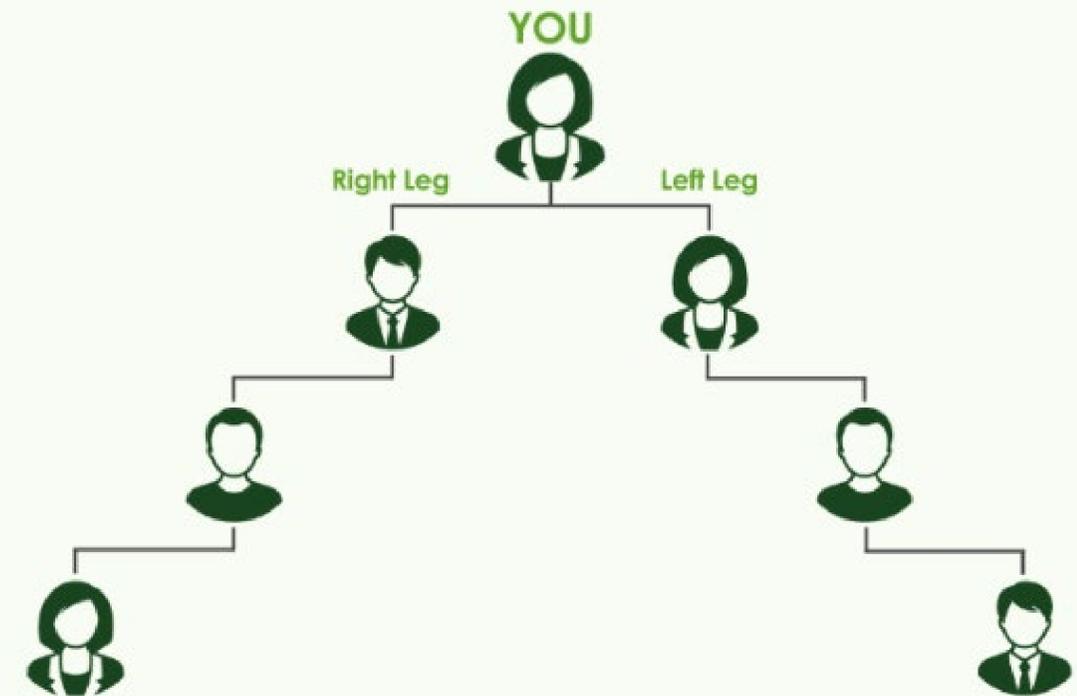
✓ **ACTION:** Build your left and right legs.

✓ **Requirements To Earn:**

- Active Executive<sup>(or above)</sup>
- 25CV (4%) or 100CV (12%) in the previous 31 days.
- You earn each time there is 200 CV in one leg and 200 CV in the other.

PAID DAILY!

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



### INCOME DISCLOSURE

	2023 INCOME		TIME TO ACHIEVE STATUS	
	High	Low	Shortest	Longest
Executive	\$44,795.50	\$456.00	1 Month	12 Months
Bronze	\$32,927.14	\$970.50	1 Month	12 Months
Silver	\$83,992.53	\$5,587.39	1 Month	12 Months
Gold	\$76,856.65	\$20,691.50	1 Month	12 Months

# #5 BINARY MATCH COMMISSIONS

## Paid Daily

Platinum<sup>(and above)</sup> Consultants can qualify to earn a check match of the Binary Commissions on Executives in their enrollment tree, up to 5 Generations deep, with no limit to the number of checks you can match!

- ✓ **ACTION:** When you help your team build, their success is your success!
- ✓ **REQUIREMENTS TO EARN:** Active Platinum<sup>(or above)</sup>

GENERATION	PLATINUM	PEARL	SAPPHIRE	RUBY	EMERALD	DIAMOND	DOUBLE DIAMOND	TRIPLE DIAMOND
1	25%	30%	30%	30%	40%	50%	50%	50%
2			5%	5%	5%	5%	5%	5%
3				5%	5%	5%	5%	5%
4					5%	5%	5%	5%
5						5%	5%	5%

# #6 LIFESTYLE BONUS

## Lifestyle Bonus

As your business grows and you reach the rank of Platinum<sup>(or above)</sup>, you qualify for the guaranteed-income Lifestyle Bonus, paid weekly every Monday when rank is maintained or you advance!

- ✓ **ACTION:** Grow your team through the ranks and earn a weekly lifestyle bonus!
- ✓ **REQUIREMENTS TO EARN:** Active Platinum<sup>(or above)</sup>.

**\$75**

PLATINUM  
Weekly Cash Bonus  
(\$3,900 Annually)

**\$100**

PEARL  
Weekly Cash Bonus  
(\$5,200 Annually)

**\$125**

SAPPHIRE  
Weekly Cash Bonus  
(\$6,500 Annually)

**\$250**

RUBY  
Weekly Cash Bonus  
(\$13,000 Annually)

**\$500**

EMERALD  
Weekly Cash Bonus  
(\$26,000 Annually)

**\$1,250**

DIAMOND  
Weekly Cash Bonus  
(\$65,000 Annually)

**\$2,500**

DOUBLE DIAMOND  
Weekly Cash Bonus  
(\$130,000 Annually)

**\$5,000**

TRIPLE DIAMOND  
Weekly Cash Bonus  
(\$260,000 Annually)

# #6 LIFESTYLE BONUS

## INCOME DISCLOSURE

### 2023 INCOME

### TIME TO ACHIEVE STATUS

	High	Low	Shortest	Longest
Platinum	\$129,461.77	\$33,788.80	1 Month	12 Months
Pearl	\$156,390.72	\$35,563.62	1 Month	12 Months
Sapphire	\$215,680.57	\$76,856.65	1 Month	12 Months
Ruby	\$83,992.53	\$41,513.10	1 Month	12 Months
Emerald	\$215,680.57	\$60,076.04	1 Month	12 Months
Diamond <sup>(And Above)</sup>	\$428,391.27	\$238,103.26	1 Month	12 Months

# RANK REQUIREMENTS

RANK	PERSONALLY ENROLLED ACTIVE (25 CV)	INACTIVE	25 CV	100 CV
Consultant	1	CSB (10%)		
Executive	2 (1 in each leg)		CSB (20%), Binary (4%)	CSB (30%), Binary (12%), Star Matrix (unlimited)

RANK	PERSONALLY ENROLLED EXECUTIVES	OR	TEAM CYCLES
Bronze Executive	2 (1 in each leg)	OR	5
Silver Executive	4 (1 in each leg)	OR	10
Gold Executive	8 (2 in each leg)	OR	20
Platinum Executive	12 (3 in each leg)	OR	30

# RANK REQUIREMENTS

RANK	PERSONALLY ENROLLED PLATINUMS	TEAM CYCLES	OR	TEAM CYCLES
Pearl Executive		30	OR	60
Sapphire Director	1	60	OR	120
Ruby Director	2	120	OR	240
Emerald Director	4	250	OR	500
Diamond Ambassador	6	500	OR	1,000
Double Diamond Ambassador	12	1,000	OR	2,000
Triple Diamond Ambassador	24	2,000	OR	4,000

# INCOME DISCLOSURE DETAILS

TOTAL GROSS REVENUE PAID TO CONSULTANTS <sup>(And Above)</sup>	
	TOTAL PAYOUT PERCENTAGE (REV)
November 2024	51%
October 2024	49%
September 2024	49%
August 2024	48%
July 2024	49%
June 2024	50%
May 2024	51%
April 2024	51%
March 2024	49%
February 2024	52%
January 2024	51%
December 2023	48%
November 2023	50%

# GLOSSARY

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

**Auto-Delivery:** An automatic order processed the same date each month.

**Bronze Executive:** While selling products to Customers, they have started also sponsoring others who want to develop a for-profit business. Bronze Executives have a minimum of two personally enrolled Executives, one in each leg, OR a minimum of 5 Team Cycles per month.

**Binary:** Type of Incentive Plan where Consultants have only two front-line Consultants. When a Consultant sponsors more than two people, the additional members are placed at levels below others under the sponsoring Consultant.

**Commissionable Volume (CV):** The internal currency attached to every product. When product is sold, volume is generated. Earning qualification, commissions, and bonuses are directly related to volume. Fifty percent (50%) of the Commissionable Volume on eligible Customer Sales Bonus orders will be placed in your Binary Pay Leg.

**Consultant:** Someone who, in addition to purchasing products and receiving wholesale pricing, free products, and discounts, has demonstrated their desire to participate in the HBN Income Opportunity by selling products. A Consultant has sold products to 1 or more Customers. Typically, most Consultants focus on selling products and do not participate in sponsoring other members who do the same. The income of Consultants has a wide range as some will sell to a few and others make a full-time income selling to Customers.

**Customer Sales Bonus (CSB):** 20% of the Commissionable Volume (CV) on wholesale orders.

**Diamond Ambassador:** In addition to selling products to Customers, they are investing time, typically 25 to 40 hours a week, sponsoring others who want to develop a for-profit business. Diamond Ambassadors will have a minimum of 12 personally enrolled Executives, with three in each leg, six personally enrolled Platinum Executives, and they have earned 500 or more Team Commissions during the month. OR they have a minimum of 750 Team Cycles per month.

**Double Diamond Ambassador:** In addition to selling products to Customers, they are investing time, typically 25 to 40 hours a week, sponsoring others who want to develop a for-profit business. Double Diamond Ambassadors will have a minimum of 12 personally enrolled Executives, with three in each leg, 12 personally enrolled Platinum Executives, and they have earned 1,000 or more Team Commissions during the month. OR they have a minimum of 1,000 Team Cycles per month.

**Dynamic Compression:** When a member is not eligible to earn a bonus or commission it will compress up and pay to the next qualified member.

**Emerald Director:** In addition to selling products to Customers, they are investing time, typically 20 to 30 hours a week, sponsoring others who want to develop a for-profit business. Emerald Directors will have a minimum of 12 personally enrolled Executives, with three in each leg, four personally enrolled Platinum Executives, and they have earned 250 or more Team Commissions during the month. OR they have a minimum of 500 Team Cycles per month.

# GLOSSARY

**Executive:** Someone who is active and has two personally enrolled active members, with one placed on the left leg and one placed on the right leg.

**Generation:** A Generation is when someone is tied to you through personal enrollment. For example, you enroll John. He is your 1st Generation. John enrolls Sue. She is your 2nd Generation.

**Gold Executive:** In addition to selling products to Customers, they are investing time, typically 2 to 3 hours a week, sponsoring others who want to develop a for-profit business. Gold Executives will have a minimum of eight personally enrolled Executives, with two in each leg, OR a minimum of 20 Team Cycles per month.

**Member Rewards Program (MRP):** A program that offers members the opportunity to receive points that can be used like cash to receive free HBN products. All first-time orders and Auto-Delivery orders receive MRP points, and the longer you participate the more points you earn.

## MRP Terms & Conditions

- *No limit to the amount of points you can receive.*
- *No limit to the amount of points you can redeem.*
- *No restrictions on the products that can be purchased with points.*
- *Member Rewards Program (MRP) points have no cash value and are non-transferable.*
- *Member Rewards Program (MRP) point redemption orders have no Commissionable Volume (CV).*
- *Member Rewards Program (MRP) point redemption orders do not count toward active status or earning qualification purposes.*
- *Have a minimum 25 CV Auto-Delivery purchase every 31 days to receive and maintain your Member Rewards Program (MRP) percentage level and accumulated points.*

**Pay Leg:** The Binary leg with the least amount of volume, typically filled with members who are directly sponsored or enrolled by their immediate enroller.

**Pearl Executive:** In addition to selling products to Customers, they are investing time, typically 5 to 12 hours a week, sponsoring others who want to develop a for-profit business. Pearl Executives will have a minimum of 12 personally enrolled Executives, with three in each leg, and they have earned 30 or more Team Commissions during the month. OR they have a minimum of 60 Team Cycles per month.

**Personally Enrolled Members (PEMs):** Members you have personally enrolled through your replicated websites.

**Personal Sales Volume (PSV):** Personal purchases plus retail sales.

**Personal Volume (PV):** Your personal purchases.

**Platinum Executive:** In addition to selling products to Customers, they are investing time, typically 3 to 5 hours a week, sponsoring others who want to develop a for-profit business. Platinum Executives will have a minimum of 12 personally enrolled Executives, with three in each leg, OR a minimum of 30 Team Cycles per month.

**Power Leg:** The Binary leg with the greatest amount of volume, typically filled with members who may not be directly sponsored or enrolled by their immediate enroller.

# GLOSSARY

**Ruby Director:** In addition to selling products to Customers, they are investing time, typically 15 to 25 hours a week, sponsoring others who want to develop a for-profit business. Ruby Directors will have a minimum of 12 personally enrolled Executives, with three in each leg, two personally enrolled Platinum Executives, and they have earned 120 or more Team Commissions during the month. OR they have a minimum of 240 Team Cycles per month.

**Sapphire Director:** In addition to selling products to Customers, they are investing time, typically 10 to 20 hours a week, sponsoring others who want to develop a for-profit business. Sapphire Directors will have a minimum of 12 personally enrolled Executives, with three in each leg, one personally enrolled Platinum Executive, and they have earned 60 or more Team Commissions during the month. OR they have a minimum of 120 Team Cycles per month.

**Silver Executive:** In addition to selling products to Customers, they are investing time, typically a couple of hours a week, sponsoring others who want to develop a for profit business. Silver Executives will have a minimum of four personally enrolled Executives, one in each leg OR a minimum of 10 Team Cycles per month.

**Star Matrix Bonus:** A bonus allowing qualified members the opportunity to earn unlimited \$50.00, \$75.00, \$100.00, \$150.00 and \$200.00 bonuses each month.

## Star Matrix Bonus Terms & Conditions

- *You can have an unlimited number of Star Matrix Bonus teams going at the same time.*
- *Star Matrix Bonus teams start over at the beginning of each month.*
- *Qualifying orders must be purchased during the current calendar month.*
- *Only one (1) qualifying order per member per month.*
- *Qualifying orders cannot be paid for by another member.*
- *Qualifying orders must be placed and paid for with a credit card in the name of the member listed on the account and shipped to the primary shipping address listed on the account.*
- *A qualifying order that is returned will result in a retraction of the bonus earned.*
- *Purchases made for the purpose of generating a bonus are a violation of Heart & Body Naturals Policies & Procedures.*

**Triple Diamond Ambassador:** In addition to selling products to Customers, they are investing time, typically 25 to 40 hours a week, sponsoring others who want to develop a for-profit business. Triple Diamond Ambassadors will have a minimum of 12 personally enrolled Executives, with three in each leg, 24 personally enrolled Platinum Executives, and they have earned 2,000 or more Team Commissions during the month. OR they have a minimum of 4,000 Team Cycles per month.

**Try Me Product:** A free product received with all first-time orders of 100 CV(or more) and Auto-Delivery orders of 100 CV(or more).

**Wholesale Customer:** Someone who just wants to purchase products and receive wholesale pricing, free products, and discounts. Does not participate in the HBN Income Opportunity.

# 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.

