



smartFINANCE + iGenius

CORE BENEFITS	RETAIL	CHOICE	PREMIUM	ELITE
One Time Membership Price	\$199.99	\$299.99	\$799.99	\$1699.99
Monthly Renewal Price	\$59.99	\$149.99	\$224.99	\$224.99
smartFINANCE	✓	✓	✓	✓
University		✓	✓	✓
learnLIVE		✓	✓	✓
MONEYpro		✓	✓	✓
MARKETpro		✓	✓	✓
Choose One: CRYPTOcore, FOREXthrive, OR EQUITYprime		✓	✓	✓
CRYPTOcore, FOREXthrive, EQUITYprime			✓	✓
SequaliZer Channel			✓	✓
ALPHATrader				✓
SK LiveShare				✓
CRYPTOelite powered by EndoTech				✓
COINpro / Cforce Strategy (Technology by Coinrule)				✓
Elite Advantage				✓
Discounts on Various Product Offerings				✓

smartFINANCE Bonus



smartFINANCE Retail Membership

Fast Start → \$35 / BV → 65

Renewal Bonus → \$15 / BV → 15

smartFINANCE Choice Membership

Fast Start → \$75 / BV → 100

Renewal Bonus → \$25 / BV → 75

smartFINANCE Premium Membership

Fast Start → \$125 / BV → 375

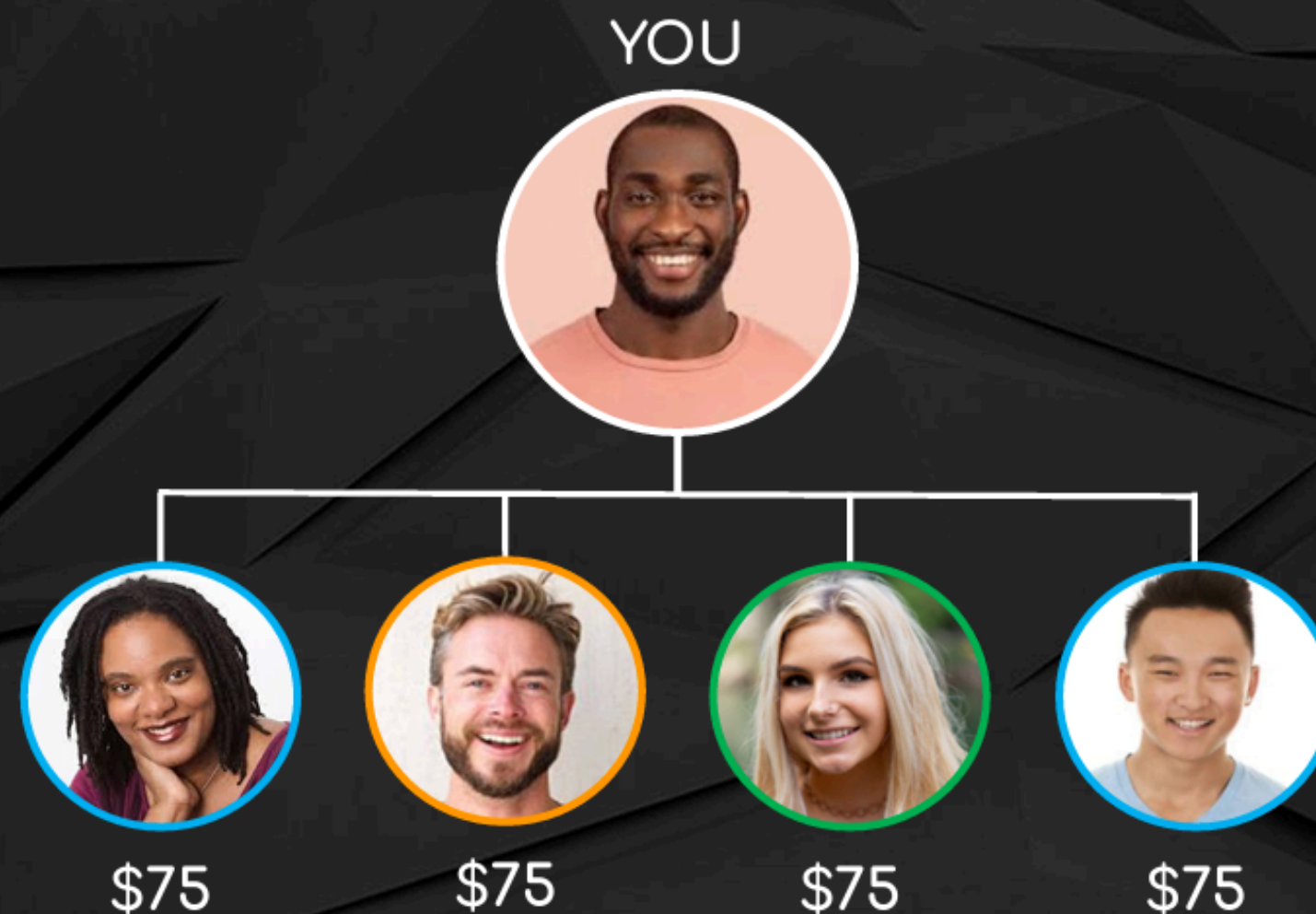
Renewal Bonus → \$25 / BV → 125

smartFINANCE Elite Membership

Fast Start → \$225 / BV → 1075

Renewal Bonus → \$25 / BV → 125

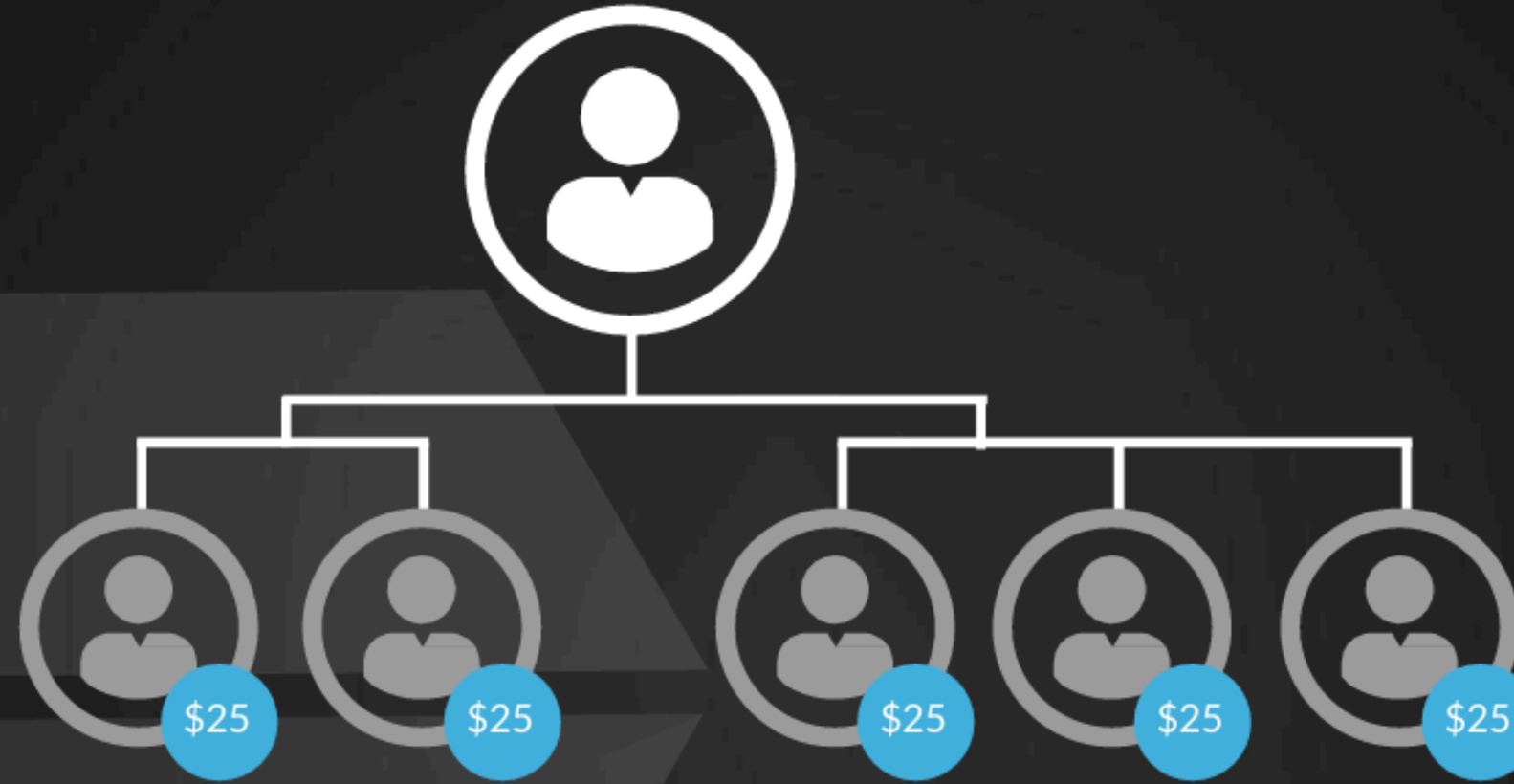
smartFINANCE Choice Referral Bonus Example



4 Referrals X \$75 = One Time \$300 Bonus

Each time you enroll a new smartFINANCE Choice member, you earn a one time \$75 referral bonus. The example above illustrates how you can enroll 4 smartFINANCE Choice members and generate a one time \$300 bonus which is equal to the price of the smartFINANCE Choice membership.

Rapid Fire Bonus

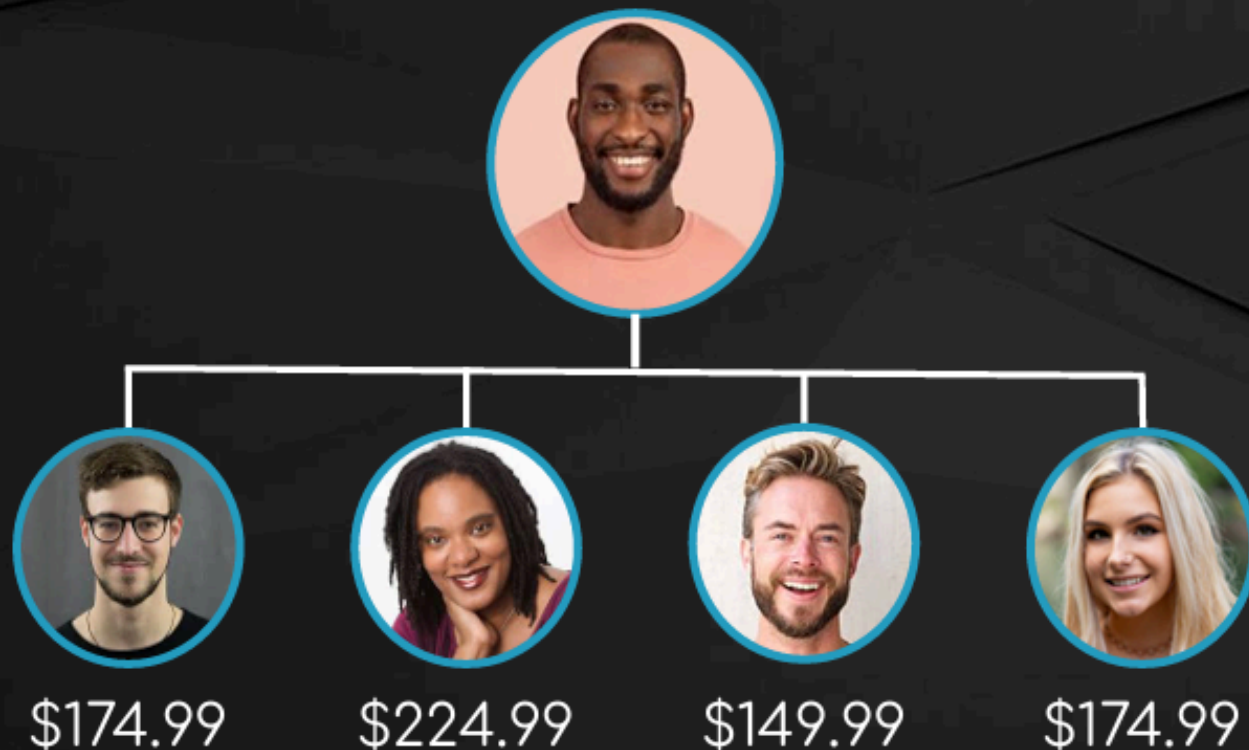


- The Rapid Fire Bonus is a bonus that pays out **\$25 every time your personally enrolled members renew their monthly subscriptions (\$15 for smartFINANCE retail members).**
- Example: Jenny personally enrolls 5 new customers on November 17th. All 5 customers renew their monthly subscription on or before December 17th. Jenny will receive a \$25 Rapid Fire Bonus for each renewal for a total of \$125. Jenny will receive the \$125 Rapid Fire Bonus on Friday, 2 weeks after the close of the weekly commission period.

Membership Credit



The Membership Credit is a way you can earn a **credit that covers your monthly membership renewal**. You can qualify for a membership credit when you have 4 personally enrolled members who pay the same amount (or greater) than you do for their monthly membership renewal.



Example:

Joe is on a smartFINANCE Choice membership (monthly renewal = \$149.99) and has 4 personally enrolled members:

- Tom is on an iGenius Select membership
 - Monthly renewal = \$174.99
- Mary is on a smartFINANCE Elite membership
 - Monthly renewal = \$224.99
- Ben is on a smartFINANCE Choice
 - Monthly renewal = \$149.99
- Jen is on iGenius Premium membership
 - Monthly renewal = \$174.99

[No Title] Because Tom, Mary, Ben, and Jen all pay \$149.99 or more for their monthly membership renewal, Joe qualifies for the Membership Credit and his Premium membership renewal will be covered.

Pro Status Qualification



If a member qualifies for Pro Status, and their total amount of payable bonuses/commissions earned in the rolling 4 week commission period is less than \$1,000, **the difference is paid to the member so the total earnings now equal \$1,000.**

An active member may qualify for **Pro Status** by having 6 active personally enrolled members (3 in the binary left leg and 3 in the binary right leg) who are also on a membership with a monthly renewal that is \$149.99 or greater during the rolling 4 week commission period AND by generating 3,000 QEV.



Pro Status Qualification

[No Title]



Hypothetical example: Sarah is an active member on a smartFINANCE Premium membership who has qualified for the rank of Platinum Executive with 3,250 QEV. Sarah has 6 active personally enrolled members on a membership with a monthly renewal that is \$149.99 or above (3 on her left, 3 on her right), so she has qualified for Pro Status.

In the rolling 4 week commission period Sarah has earned:

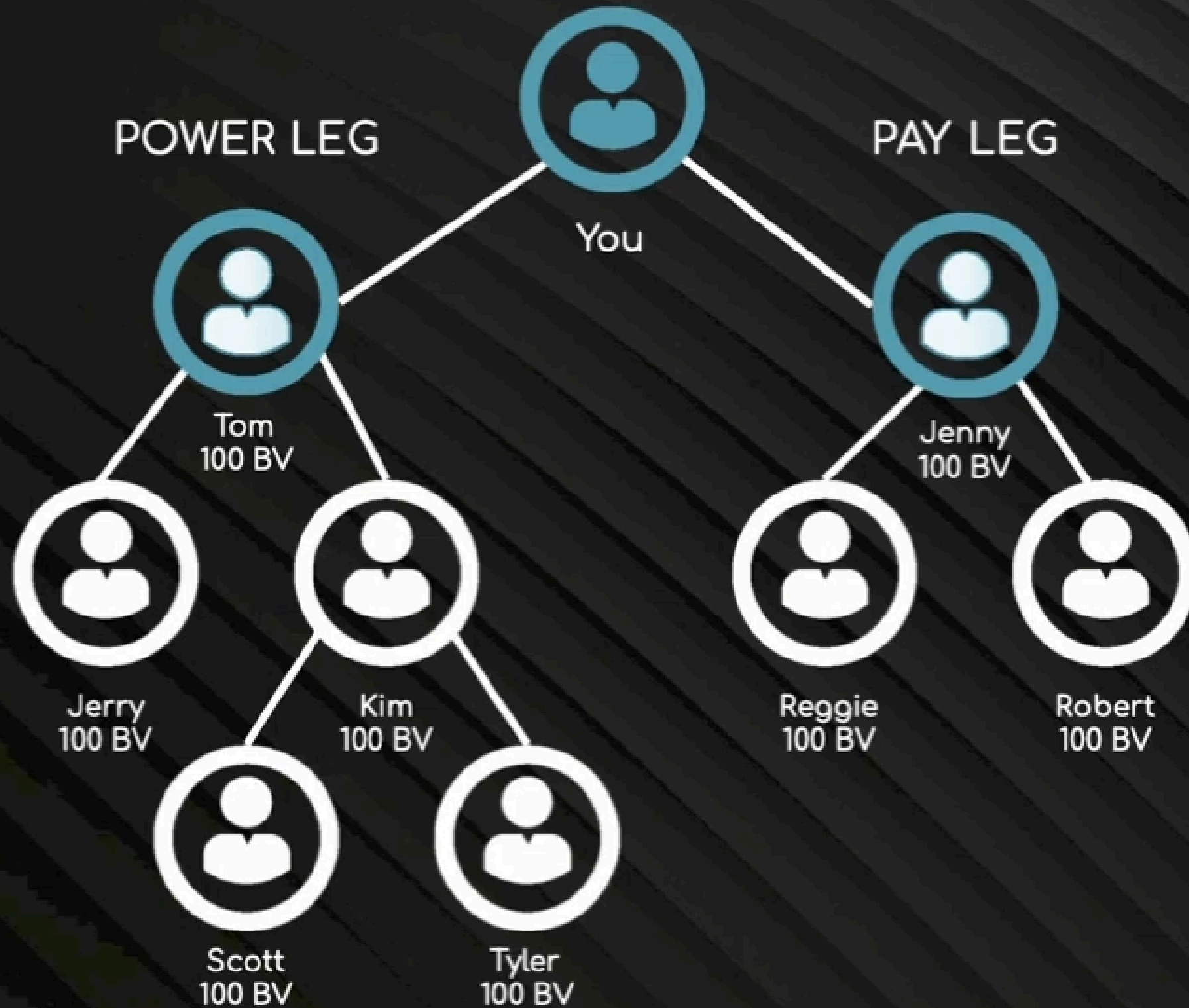
SARAH'S BONUS/COMMISSIONS	EARNINGS
BINARY TEAM	\$165
RAPID FIRE	\$150
FAST START	\$350
TOTAL EARNINGS	\$665
PRO STATUS BONUS	\$335
NEW TOTAL EARNINGS	\$1,000



Bonus Table

RANKS	QEV*	ENROLLMENT LEG RANK**	PERSONAL ENROLLMENTS PER LEG	BINARY %	CHECK MATCH GENERATIONS	WEEKLY BINARY PAY CAP***
INFLUENCER	N/A	N/A	1 Left, 1 Right	N/A	N/A	N/A
EXECUTIVE	1,000	N/A	1 Left, 1 Right	10%	N/A	<\$75
PLATINUM EXECUTIVE	2,000	N/A	1 Left, 1 Right	10%	N/A	<\$150
PRO STATUS	3,000	N/A	3 Left, 3 Right	4 week earnings = \$1,000 minimum****		
GLOBAL EXECUTIVE	5,000	N/A	2 Left, 2 Right	12.5%	1	<\$250
DIAMOND EXECUTIVE	10,000	N/A	2 Left, 2 Right	12.5%	1	<\$625
AMBASSADOR	25,000	N/A	2 Left, 2 Right	15%	2	<\$1,250
PLATINUM AMBASSADOR	50,000	N/A	2 Left, 2 Right	15%	2	<\$2,500
DIAMOND AMBASSADOR	100,000	N/A	2 Left, 2 Right	17.5%	3	<\$6,250
PRESIDENTIAL AMBASSADOR	250,000	N/A	2 Left, 2 Right	17.5%	4	<\$12,500
CROWN	500,000	2 Pres. Amb. Legs	2 Left, 2 Right	17.5%	5	<\$25,000
LEGEND	1,000,000	2 Crown Legs 1 Pres. Amb. Leg	2 Left, 2 Right	20%	5	<\$62,500
STAR LEGEND	2,000,000	1 Legend Leg 2 Crown Legs 1 Pres. Amb. Leg	2 Left, 2 Right	20%	5	<\$125,000
ROYAL LEGEND	4,000,000	1 Star Legend Leg 1 Legend Leg 3 Crown Legs	2 Left, 2 Right	20%	5	<\$187,500
CROWN LEGEND	8,000,000	1 Royal Legend Leg 1 Star Legend Leg 1 Legend Leg 3 Crown Legs	2 Left, 2 Right	20%	5	<\$250,000

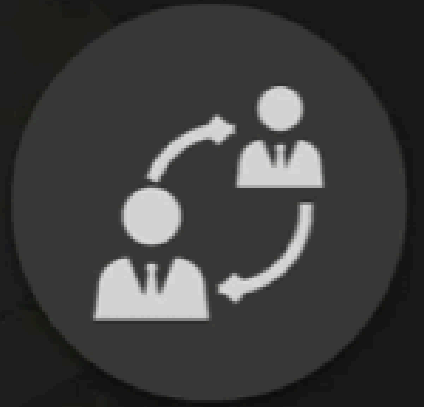
Binary Team Commissions



The leg with the lesser amount of binary tree group volume
(Jenny) is your pay leg.

You get paid 10%, 12.5%, 15%, 17.5% or 20% based on your rank.

Generational Match Bonus



Members who have achieved the rank of Global Executive and above are eligible to receive the Generational Match Bonus. The Generational Match Bonus pays **up to 10%** of the Binary Team Commissions of each member in the earning member's eligible generations.

A generation is defined by the **Global Executive** rank.

Members may earn up to 5 generations of Generational Matching Bonus depending on their rank.

Please refer to Bonus Table.

Generational Match Bonus Example

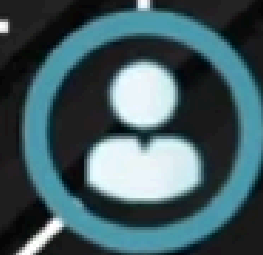


One of Joe's Enrollment Tree Legs

GENERATION 1



Joe
Ambassador
Total Generational Match Bonus = \$24



Mary
Platinum
Executive Joe Earns \$3



Larry
Global
Executive Joe Earns \$6



Susan
Executive
Joe Earns \$3



Sharon
Platinum
Executive Joe Earns \$6



Steve
Executive
Joe Earns \$6

GENERATION 2

In this example, Joe's qualified pay rank is Ambassador, so he earns 2 generations of matching for each enrollment tree leg. Joe enrolled Mary, so she is one of his enrollment tree legs.

Joe's 1st generation of this enrollment tree leg includes both Mary and Larry. Larry qualified as Global Executive and by doing so creates Joe's 2nd generation.

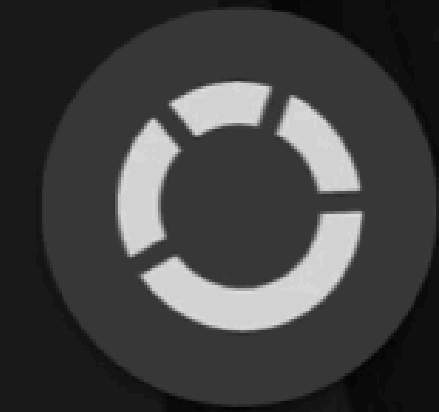
Joe's 2nd generation begins with Susan, but is still open, as no one below has reached the rank of Global Executive yet.

Mary and Susan earned \$100 in weekly Binary Team Commissions. Larry, Sharon, and Steve earned \$200 in weekly Binary Team Commissions.

The Generational Match Bonus can pay up to 10% of the Binary Team Commissions of each person in the earning member's eligible generations (this examples only assumes a 3% match).

Joe earns \$3 (\$100 X 3%) on both Mary and Susan's earnings and \$6 (\$200 X 3%) on Larry, Sharon, and Steve's earnings for a total of \$24.

X6 Bonus

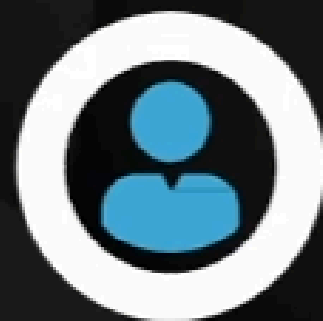


Mary receives 1 share
of 1% Global BV



Mary
Elite

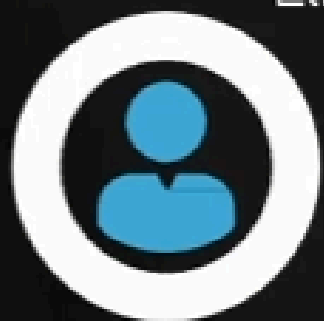
Within 4 week calendar
commission period (see
previous slide)



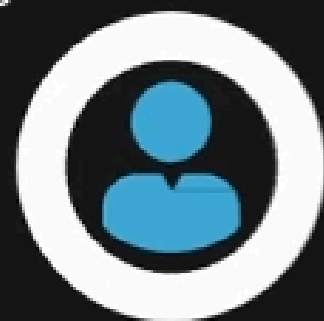
Megan
Elite
1,000 V



Jerry
Elite
1,000 V



Sarah
Elite
1,000 V



Steven
Elite
1,000 V



Luke
Elite
1,000 V



Ben
Elite
1,000 V

Personal Requirement: You must **purchase an Elite membership OR accumulate 1,000 volume in personal orders.**

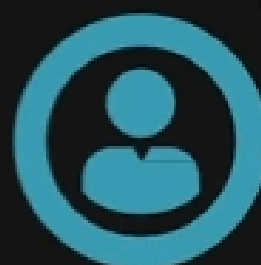
Enrollment Requirement: You must **generate 6,000** in new or upgrade volume on level 1 of your enrollment tree during any 4 week calendar commission period.

Payout: The value of each share is calculated by dividing **1% of Global BV** by the total number of shares.

A distributor may earn multiple shares during any 4 week calendar commission period.

The X6 bonus will be **paid over a 4 week period**. The first payment will be sent on Friday, three weeks after the qualification period in which the bonus was earned.

X12 Bonus



Mary
Elite

MARY RECEIVES 1 SHARE OF
3% GLOBAL BV



Jerry
Elite
1,000 V



Sarah
Elite
1,000 V



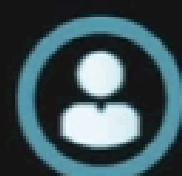
Rober
Elite
1,000 V



Megan
Elite
1,000 V



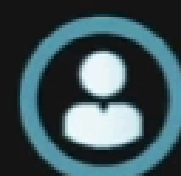
Brian
Elite
1,000 V



Tom
Elite
1,000 V



Anna
Elite
1,000 V



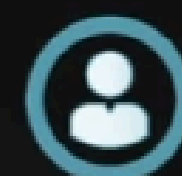
Steven
Elite
1,000 V



Jamie
Elite
1,000 V



Ben
Elite
1,000 V



Luke
Elite
1,000 V



Laura
Elite
1,000 V

Personal Requirement: You must **purchase an Elite membership OR accumulate 1,000 volume in personal orders.**

Enrollment Requirement: You must personally sponsor and generate **12,000** in new or upgrade volume on level 1 of your enrollment tree during any 4 week calendar commission period.

Payout: The value of each **share** is calculated by dividing **3% of Global BV** by the total number of shares.

A distributor may earn multiple shares during any 4 week calendar commission period.

The X12 bonus will be **paid over a 4 week period.** The first payment will be sent on Friday, three weeks after the qualification period in which the bonus was earned.

X6 / X12 BONUS Pool Calendar



<div>January</div> <table><tr><td>S</td><td>M</td><td>T</td><td>W</td><td>T</td><td>F</td><td>S</td></tr><tr><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td><td>6</td><td>7</td></tr><tr><td>8</td><td>9</td><td>10</td><td>11</td><td>12</td><td>13</td><td>14</td></tr><tr><td>15</td><td>16</td><td>17</td><td>18</td><td>19</td><td>20</td><td>21</td></tr><tr><td>22</td><td>23</td><td>24</td><td>25</td><td>26</td><td>27</td><td>28</td></tr><tr><td>29</td><td>30</td><td>31</td><td></td><td></td><td></td><td></td></tr></table>	S	M	T	W	T	F	S	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31					<div>February</div> <table><tr><td>S</td><td>M</td><td>T</td><td>W</td><td>T</td><td>F</td><td>S</td></tr><tr><td></td><td></td><td></td><td>1</td><td>2</td><td>3</td><td>4</td></tr><tr><td>5</td><td>6</td><td>7</td><td>8</td><td>9</td><td>10</td><td>11</td></tr><tr><td>12</td><td>13</td><td>14</td><td>15</td><td>16</td><td>17</td><td>18</td></tr><tr><td>19</td><td>20</td><td>21</td><td>22</td><td>23</td><td>24</td><td>25</td></tr><tr><td>26</td><td>27</td><td>28</td><td></td><td></td><td></td><td></td></tr></table>	S	M	T	W	T	F	S				1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28					<div>March</div> <table><tr><td>S</td><td>M</td><td>T</td><td>W</td><td>T</td><td>F</td><td>S</td></tr><tr><td></td><td></td><td></td><td>1</td><td>2</td><td>3</td><td>4</td></tr><tr><td>5</td><td>6</td><td>7</td><td>8</td><td>9</td><td>10</td><td>11</td></tr><tr><td>12</td><td>13</td><td>14</td><td>15</td><td>16</td><td>17</td><td>18</td></tr><tr><td>19</td><td>20</td><td>21</td><td>22</td><td>23</td><td>24</td><td>25</td></tr><tr><td>26</td><td>27</td><td>28</td><td>29</td><td>30</td><td>31</td><td></td></tr></table>	S	M	T	W	T	F	S				1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31		<div>April</div> <table><tr><td>S</td><td>M</td><td>T</td><td>W</td><td>T</td><td>F</td><td>S</td></tr><tr><td></td><td></td><td></td><td></td><td></td><td></td><td>1</td></tr><tr><td>2</td><td>3</td><td>4</td><td>5</td><td>6</td><td>7</td><td>8</td></tr><tr><td>9</td><td>10</td><td>11</td><td>12</td><td>13</td><td>14</td><td>15</td></tr><tr><td>16</td><td>17</td><td>18</td><td>19</td><td>20</td><td>21</td><td>22</td></tr><tr><td>23</td><td>24</td><td>25</td><td>26</td><td>27</td><td>28</td><td>29</td></tr><tr><td>30</td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>	S	M	T	W	T	F	S							1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30						
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Bonus calendar is not applicable to Fast Start Bonuses, Binary Team Commissions, Top Up Bonuses, or Generational Match Bonuses

Bonus Schedule

BONUS TYPE	WEEKLY	ONCE EVERY 4 WEEKS	CALENDAR 4 WEEKS	ENROLLMENT TREE	PLACEMENT TREE
FAST START BONUS	X			X	
LEADERBOARDS	X			X	
X6 BONUS			X	X	
X12 BONUS			X	X	
TOP UP BONUS		X		X	
PRO STATUS		X		X	
BINARY TEAM COMMISSIONS	X				X
GENERATIONAL MATCH	X			X	
RAPID FIRE BONUS	X			X	
XPLOREpro	X			X	
smartFINANCE BONUS	X			X	
BODE PRO BONUS	X			X	

Builder Boost

Unlimited Potential!

August 28th – December 31st, 2024

With **every** new enrollment(s) from now until the end of the year, you AND your new personally enrolled member(s) can earn up to \$15,000!

New Member* Rank Achieved	New Member* Minimum Active Members**	New Member* Bonus	Your Bonus
Diamond Executive	50	\$2,500	\$2,500
Ambassador	100	\$5,000	\$5,000
Platinum Ambassador	200	\$7,500	\$7,500

*A new member is anyone who you personally enroll from August 28th - December 31st, 2024.

**Any active member in the new members enrollment tree.

The Builder Boost Bonus will be paid over a 4 week period. The first payment will be sent on Friday, three weeks after the qualification period in which the bonus was earned.

