



## BONUS PLAN

iGenius does not spend money on traditional advertising channels such as TV, radio, and digital ads. Instead, we use a word-of-mouth approach and provide a referral link to each iGenius member that can be shared. iGenius rewards referring members with product credits or bonuses for helping build awareness of our products and services.

Participation in the Bonus Plan is completely optional. You do not need to be a distributor to purchase the iGenius products/services. To qualify for each bonus, it takes time and hard work. The Bonus Plan should not be considered a method to get rich quickly, or be viewed as an easy way to replace a traditional income. Not all members will qualify to become a distributor.

## DEFINITIONS

### Retail

Retail refers to a member that has purchased an iGenius membership. Retail members have not qualified to become distributors. Retail members are given a referral link and have the ability to share that link with others. If a new member uses a referral link to enroll/purchase an iGenius membership, the referring member qualifies to receive product credits or a bonus.

### Distributor

A distributor is a member that has met the requirements and **elected** to become a distributor (becoming a distributor is optional). To see the requirements for becoming a distributor, refer to the section "Becoming a Distributor" within this document. Distributors are independent contractors that have been approved to market and share the iGenius products/services.

### Active

A member is considered active if they have made a payment toward their membership within the last calendar month, or if they have generated a minimum of \$100 in enrollment bonuses (fast start bonus) within the rolling 4 week commission period.

### Enroller

An enroller is a member that signs up (enrolls) or successfully refers someone to an iGenius membership. An enroller is the first (direct) upline member in the enrollment tree.

### Binary Volume (BV)

BV is the sum of the volume generated from the members in your binary tree. BV has no relevance in qualifying for a rank.

## Binary Placement Tree

The binary placement tree tracks the placement relationships within your organization. The binary tree is divided into two sides referred to as the left leg and the right leg. The leg with the greater volume is referred to as the strong (power) leg, and the leg with lesser volume is considered the pay leg. The binary placement tree is used to calculate the Binary Team Commissions.

## Team Commissions

Team commissions are calculated on the binary volume (BV) of your pay leg (leg with lesser binary volume). To calculate how much you can earn in Binary Team Commissions, the system looks at whichever binary leg has the least amount of BV and multiplies that volume by 10% - 20% (based on your qualified rank). The amount of BV used in the commission calculation is then deducted from your strong leg volume. The unused BV remains and is considered holding volume.

## Enrollment Tree

The enrollment tree tracks the direct enrollment relationships within the organization.

## Enrollment Volume

The sum of all volume generated by each of your personal enrollment legs during the rolling 4 week commission period.

## Qualified Enrollment Volume

Your total enrollment volume during the rolling 4 week commission period after the enrollment leg max % has been applied.

## Enrollment Leg Max %

The enrollment leg max % determines the maximum amount of volume that can come from any one of your enrollment legs.

## Holding Volume

Holding volume is binary volume (BV) left over after team commissions are calculated for a given commission period. Holding volume is accumulated for use in future commission periods. Holding volume remains within the leg where it was generated. For future commission periods, holding volume is added to the total BV generated on that leg during that commission period. Holding volume will be removed 60 days after a member becomes inactive.

## Pay Cap

Pay cap is the maximum amount of Binary Team Commissions a member can receive on volume earned during any one week pay period. Any volume that is unpaid because earnings exceed the pay cap will roll into holding volume and will be paid out in a later commission period in which the pay cap is not met.

## Commission Period

The Bonus Plan is based on weekly commission periods. A binary commission period runs from Friday's at 12:00 AM - Thursday's at 11:59 PM Mountain Time.

# BECOMING A DISTRIBUTOR

Individuals (or companies) that have purchased an iGenius membership are called "members". The term "member" refers to both customers and independent distributors. However, not all members choose to become distributors. Participation in the Bonus Plan as an independent distributor is optional. Members that become distributors are independent contractors and not employees of iGenius. In all verbal, written, graphic, or digital material, distributors must represent themselves as an "Independent Distributor." Distributors shall not lead anyone to believe that they are employees, founders, partners, or official representatives of the Company.

## Distributor Requirements

In order to become an independent distributor each applicant must:

1. Be at least 18 years of age
2. Reside in the United States or U.S. Territories or a country that the Company allows enrollments from (see list of countries on the enrollment page)
3. Earn a minimum of \$600 USD in referral bonuses/commissions
4. Provide the Company with his/her valid Social Security or Federal Tax ID number by completing the required tax forms (required prior to receipt of the first qualified bonus/commission payout)
5. Provide the Company with a copy of a valid government-issued photo ID (required prior to receipt of the first qualified bonus/commission payout)
6. Sign and agree to the terms of the iGenius Distributor Agreement
7. Complete the Company's KYC process.

Members can receive product credits or bonuses/commissions up to \$600 per year without qualifying to become a distributor. However, if a member has earned more than \$600 USD in bonuses/commissions, they will be required to complete the distributor upgrade process to continue to receive additional bonuses and to comply with income reporting thresholds as set by government agencies. Members that have met the \$600 USD threshold and fail to complete the KYC verification process may continue to use iGenius products and services, but they will be deemed ineligible to receive product credits/bonuses/commissions. This is done to comply with all relevant US laws and regulations as well as AML laws.

Those interested in marketing iGenius products/services without purchasing an iGenius membership must contact our support team ([support@igeniusglobal.com](mailto:support@igeniusglobal.com)) to request guidance on how to obtain the necessary marketing materials such as a personal referral link, a dedicated backoffice account, access to the latest iGenius marketing materials, and information regarding the requirements for remaining active as an iGenius independent distributor.



# FAST START AND UPGRADE BONUSES



Active members are eligible to receive one-time Fast Start Bonuses (enrollment and upgrade bonuses) on new enrollments and membership upgrades of their personally enrolled members.

## Enrollments

Elite / \$1,499.99 \$200 Bonus / 1,000 BV	Premium / \$599.99 \$100 Bonus / 300 BV	Select / \$299.99 \$50 Bonus / 150 BV	Choice / \$99.99 \$25 Bonus / 50 BV
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## Upgrades

Select to Elite / \$1,200 \$75 Bonus / 800 BV	Premium to Elite / \$900 \$50 Bonus / 650 BV	Select to Premium / \$300 \$25 Bonus / 125 BV
Choice to Elite / \$1,400 \$100 Bonus / 900 BV	Choice to Premium / \$500 \$40 Bonus / 200 BV	Choice to Select / \$200 \$15 Bonus / 75 BV



# RAPID FIRE BONUSES



Active members are eligible to receive Rapid Fire Bonuses. The \$25 Rapid Fire Bonus (renewal bonus) is a bonus that is paid out every time your personally enrolled members renew their monthly membership.

### Example:

Jenny personally enrolls 5 new members on November 17th. All 5 members renew their membership the next month 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, two weeks following the close of the commission period in which the bonus was earned.



# FAST TRACK BONUS



New, active members are eligible to receive a Fast Track bonus. Members must be on a Select membership or higher to qualify. If a new member enrolls 4 or more people within 30 days, and their total earnings from the rolling 4 week commission period is less than \$750, the member will qualify for the Fast Track Bonus so their new earnings will equal \$750!

### Example:

Jen purchases a Select membership and within her first 30 days she enrolls 3 new Select members and 1 new Elite member. During the rolling 4 week commission period, Jen earned \$350 in Fast Start Bonuses, \$0 in Binary Team Commissions, and \$0 in X6 and X12 Bonuses. Because her earnings were less than \$750, Jen will earn a \$400 Fast Track Bonus so her new total earning will equal \$750.



## MEMBERSHIP CREDIT



The Membership Credit is a way an active member can earn a credit that covers their monthly membership renewal. A member can qualify for a membership credit when they have 4 personally enrolled members who pay the same amount (or greater) than they do for their monthly membership renewal.

**Example:**

Joe is on a Select membership (monthly renewal = \$174.99) and has 4 personally enrolled members: Tom who is on a Select membership (monthly renewal = \$174.99), Mary is on an Elite membership (monthly renewal = \$174.99), Ben is on a Select membership (monthly renewal = \$174.99), and Jen is on a Premium membership (monthly renewal = \$174.99).

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 Select membership renewal will be covered.

**Please note:** Choice memberships and Select Emerging memberships do not qualify for the Membership Credit.



## PRO STATUS QUALIFICATION



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\*.

**Please note:** Choice and Select Emerging members cannot qualify for Pro Status. Choice and Select Emerging members do not count towards the 6 personally enrolled member requirement needed to qualify for Pro Status.

If a member has met the requirements above, and their total amount of payable bonuses/commissions earned in the rolling 4 week commission period is less than \$1,000, the member will qualify for up to a \$250 bonus for the week.

\*No more than 1,500 volume from one enrollment line can count towards Pro Status QEV.

**Please note:** If a member qualifies for Pro Status, they must complete the KYC process in order to receive this bonus.

The Pro Status bonus will be paid two weeks after the qualification period in which the bonus was earned.

**Example:**

Sarah is an active member on a Premium membership who has qualified for the rank of Platinum Executive with a total QEV of 3,250. Sarah has 7 active personally enrolled members on a Select membership or higher (4 on her left, 3 on her right).

During the current commission period, Sarah has earned a total of \$150 in payable bonuses/commissions. Sarah earned \$25 in Binary Team Commissions, \$100 in Rapid Fire Bonuses, and \$25 in Fast Start Bonuses. Because Sarah has qualified for the Pro Status Bonus, she will receive an additional \$100 in payable bonuses/commissions to make her total earnings equal to \$250 for the current commission period.



# PINNACLE STATUS QUALIFICATION



An active member may qualify for Pinnacle Status by having 12 active personally enrolled members (6 in the binary left leg and 6 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 1,500,000 QEV with a 40% enrollment leg max.

**Please note:** Choice and Select Emerging members cannot qualify for Pinnacle Status. Choice and Select Emerging members do not count towards the 12 personally enrolled member requirement needed to qualify for Pinnacle Status.

If a member has met the requirements above, and their total amount of payable bonuses/commissions earned in the rolling 4 week commission period is less than \$100,000, the member will qualify for up to a \$25,000 bonus for the week. Note: The \$25,000 bonus will not cause payout to exceed \$100,000 for the member's rolling 4 week commission period.

The Pinnacle Status bonus will be paid two weeks after the qualification period in which the bonus was earned, and may be paid in up to four payments.

**Example:**

Mike is an active member on an Elite membership who has qualified for the rank of Legend with a total QEV of 1,625,000. Mike has 14 active personally enrolled members on a Select membership or higher (6 on his left, 8 on his right).

During the current commission period, Mike has earned a total of \$21,500 in payable bonuses/commissions. Mike earned \$21,000 in Binary Team Commissions, \$400 in Rapid Fire Bonuses, and \$100 in Fast Start Bonuses. Because Mike has qualified for the Pinnacle Status Bonus, he will receive an additional \$3,500 in payable bonuses/commissions to make his total earnings equal to \$25,000 for the current commission period.



# BINARY TEAM COMMISSIONS AND BONUS TABLE



The table below graphically illustrates the ranks, qualifications for ranks, and incentives earned at each rank.

RANKS	QEV*	MAX % PER ENROLLMENT LINE**	PERSONAL ENROLLMENTS PER LEG	BINARY %	CHECK MATCH GENERATIONS	WEEKLY BINARY PAY CAP***
INFLUENCER	N/A	50%	1 Left, 1 Right	N/A	N/A	N/A
EXECUTIVE	1,000	50%	1 Left, 1 Right	10%	N/A	<\$75
PLATINUM EXECUTIVE	2,000	50%	1 Left, 1 Right	10%	N/A	<\$150
<b>PRO STATUS</b>	<b>3,000</b>	<b>50%</b>	<b>3 Left, 3 Right</b>	<b>4 week earnings = \$1,000 minimum****</b>		
GLOBAL EXECUTIVE	5,000	50%	2 Left, 2 Right	12.5%	1	<\$250
DIAMOND EXECUTIVE	10,000	50%	2 Left, 2 Right	12.5%	1	<\$625
<b>AMBASSADOR</b>	<b>25,000</b>	<b>50%</b>	<b>2 Left, 2 Right</b>	<b>15%</b>	<b>2</b>	<b>&lt;\$1,250</b>
PLATINUM AMBASSADOR	50,000	50%	2 Left, 2 Right	15%	2	<\$2,500
DIAMOND AMBASSADOR	100,000	50%	2 Left, 2 Right	17.5%	3	<\$6,250
PRESIDENTIAL AMBASSADOR	250,000	50%		17.5%	4	<\$12,500
CROWN	500,000	45%	2 Left, 2 Right	17.5%	5	<\$25,000
LEGEND	1,000,000	40%	2 Left, 2 Right	20%	5	<\$50,000
<b>PINNACLE STATUS</b>	<b>1,500,000</b>	<b>40%</b>	<b>6 Left, 6 Right</b>	<b>4 week earnings = \$100,000</b>		
STAR LEGEND	2,500,000	35%	2 Left, 2 Right	20%	5	<\$125,000
ROYAL LEGEND	4,000,000	35%	2 Left, 2 Right	20%	5	<\$225,000
CROWN LEGEND	8,000,000	35%	2 Left, 2 Right	20%	5	<\$450,000

\*iGenius ranks are calculated on the rolling 4 week QEV. QEV is the total enrollment volume generated after the enrollment leg max % has been applied.

\*\*The enrollment leg max % is multiplied by the QEV requirement and provides the maximum volume that can come from each of your enrollment legs.

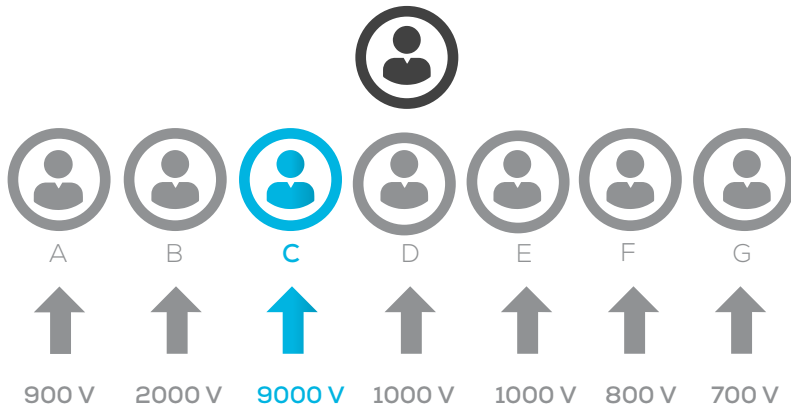
\*\*\*Pay cap is the maximum amount of Binary Team Commissions a member can receive on volume earned during any one week pay period. Any volume that is unpaid because earnings exceed the pay cap will roll into holding volume and will be paid out in a later commission period in which the pay cap is not met.

\*\*\*\*Must have 6 active personally enrolled members (3 left and 3 right) who are also on a Select, Premium, or Elite membership during the rolling 4 week commission period AND have 3,000 QEV. (Pro Status is not a rank.)

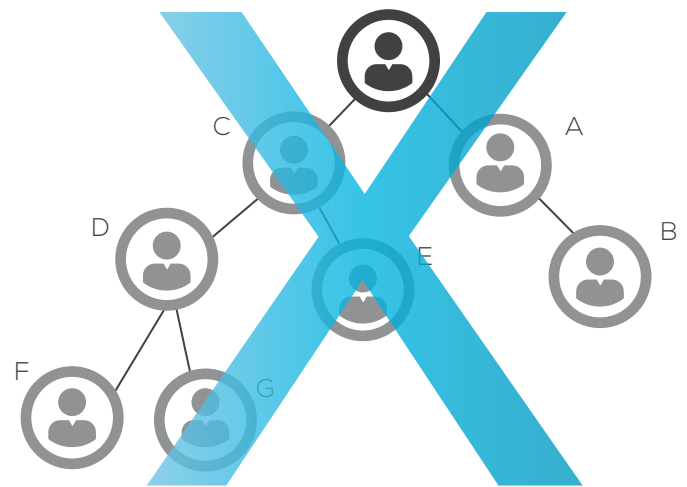
\*\*\*\*\*Must have 12 active personally enrolled members (6 left and 6 right) who are also on a Select, Premium, or Elite membership during the rolling 4 week commission period AND have 1,500,000 QEV with a 40% enrollment leg max. (Pinnacle Status is not a rank.)

# QUALIFYING ENROLLMENT VOLUME (QEV)

Enrollment Tree



Binary Tree



QEV is the total enrollment volume during the rolling 4 week commission period after the enrollment leg max % has been applied.

QEV is calculated on the rolling 4 week commission period.

To qualify as a Diamond Executive (50% enrollment leg max) you need 10,000 QEV and no more than 5,000 (10,000 X 50%) enrollment volume from any one enrollment leg.

Only 5,000 QEV will be used from member C's leg for rank qualification.

Binary tree has NO relevance in qualifying for a rank.



# GENERATIONAL MATCH BONUS



Members ranked Global Executive and above are eligible to receive the Generational Match Bonus. A 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 Global Executive rank. A member may earn up to five generations of the Generational Match Bonus, depending on their rank. Please refer to the bonus table above.

## Example:

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

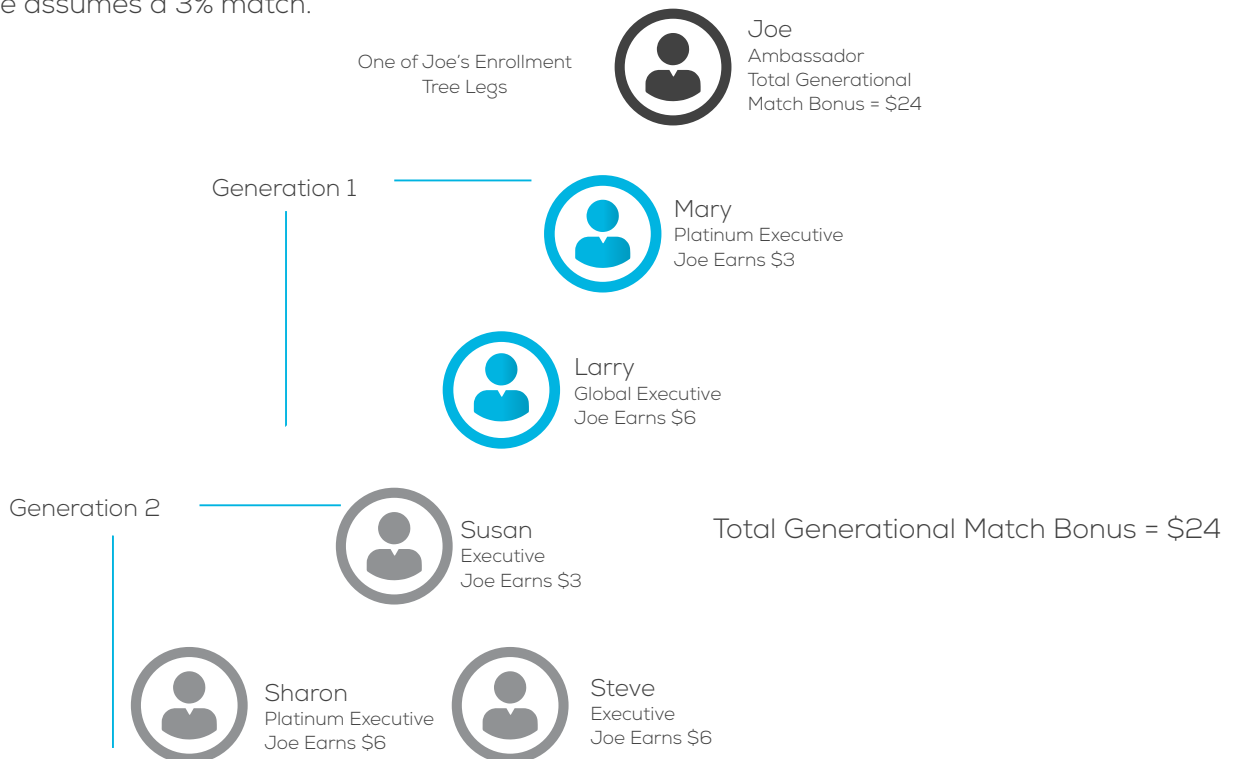
Joe's 1st generation of this enrollment tree leg consists of both Mary and Larry. Larry qualified as Global Executive, and by doing so, creates Joe's 2nd generation below him.

Joe's 2nd generation begins with Susan. The generation remains open because no one in Susan's organization 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 pays **up to 10%**, however, in this example we will assume Joe earns a 3% bonus on everyone in generations 1 and 2.

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

The example assumes a 3% match.



\*Note: Generational Check Match will fluctuate based on total company payout for the commission period.



# X6 AND X12 BONUSES



## X6 Bonus

Active members are eligible to receive shares in the X6 Bonus once they purchase an Elite membership, OR have accumulated 1,000 personal order volume. The bonus pays 1% of Global BV to active members who earn shares during a calendar month.

A share is earned by generating 6,000 in enrollment or upgrade volume from personally enrolled members during a calendar month. The value of each share is calculated by dividing 1% of Global BV by the total number of shares.

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

## X12 Bonus

Active members are eligible to receive shares in the X12 Bonus once they purchase an Elite membership, OR have accumulated 1,000 personal order volume. The bonus pays 3% of Global BV to active members who earn shares during a calendar month.

A share is earned by generating 12,000 in enrollment or upgrade volume from personally enrolled members during a calendar month. The value of each share is calculated by dividing 3% of Global BV by the total number of shares.

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



# LEADERBOARDS



## Top Enroller Leaderboard

iGenius offers \$1,000 per week to the top 5 enrollers.

1st Place: \$500
2nd Place: \$200
3rd - 5th Place: \$100

The weekly leaderboard resets along with weekly commissions on Friday mornings at 12:00 AM MT. In the event of a tie, winnings will be split equally.

The Top Enroller Leaderboard bonus will be paid two weeks **after the qualification period** in which the bonus was earned.

## Enrollment Volume Leaderboard

iGenius offers \$1,000 per week to the top 5 enrollment volume generators.

1st Place: \$500
2nd Place: \$300
3rd - 5th Place: \$100

The weekly Leaderboard resets along with weekly commissions on Friday mornings at 12:00 AM MT.

The Enrollment Volume Leaderboard bonus will be paid two weeks **after the qualification period** in which the bonus was earned.



# XPLOREpro BONUS



<b>Gold Membership:</b>
Fast Start - \$40 / One Time BV - 300
Renewal Fast Start - \$25 / Renewal BV - 250

<b>Platinum Membership:</b>
Fast Start - \$60 / One Time BV - 450
Renewal Fast Start - \$30 / Renewal BV - 400

For every XPLOREpro membership purchased by your personally enrolled members, you will receive a Fast Start Bonus and volume in your binary tree.

The XPLOREpro Bonus is paid out every time your personally enrolled members purchase OR renew an XPLOREpro membership.

Example: John personally enrolls Tim and Jill. Tim and Jill both purchase the XPLOREpro Platinum membership. John will receive a Fast Start Bonus of \$120 (\$60 x 2), and 900 volume (450 x 2) will be allocated to John's binary and enrollment trees. The following year, only Tim renews his XPLOREpro Platinum membership. John will receive a \$30 renewal bonus and 400 volume in his binary and enrollment trees.

XPLOREpro bonuses will be paid two weeks after the commission period in which they earned.



# smartFINANCE BONUSES



## Enrollments

<b>smartFINANCE Retail Membership</b> Fast Start - \$35 / One Time BV - 65 Renewal Bonus - \$15 / Renewal BV - 15	<b>SMARTfinance Membership Add-On</b> Fast Start - \$0 / One Time BV - 25 Renewal Bonus - \$0 / Renewal BV - 25
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<b>smartFINANCE Choice Membership</b> Fast Start - \$75 / One Time BV - 100 Renewal Bonus - \$25 / Renewal BV - 75	<b>smartFINANCE Premium Membership</b> Fast Start - \$125 / One Time BV - 375 Renewal Bonus - \$25 / Renewal BV - 125	<b>smartFINANCE Elite Membership</b> Fast Start - \$225 / One Time BV - 1,075 Renewal Bonus - \$25 / Renewal BV - 125
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## Upgrades

SF to SF Choice / \$99.99 \$25 Bonus / 50 BV	SF to SF Premium / \$600 \$100 Bonus / 300 BV	SF Choice to SF Premium / \$500 \$40 Bonus / 200 BV
SF to SF Elite / \$1,500 \$200 Bonus / 1,000 BV	SF Choice to SF Elite / \$1,400 \$100 Bonus / 900 BV	SF Premium to SF Elite / \$900 \$50 Bonus / 650 BV

For every smartFINANCE membership purchased by your personally enrolled members, you will receive a Fast Start Bonus and BV.

The smartFINANCE Bonus is paid out every time your personally enrolled members purchase OR renew their smartFINANCE membership.

Example: Joe personally enrolls Susan who purchases the smartFINANCE Choice membership. Joe will receive a Fast Start Bonus of \$75, and 100 volume will be allocated to Joe's binary and enrollment trees. The following month, Susan renews her smartFINANCE Choice membership. Joe will receive a \$25 renewal bonus and 75 volume in his binary and enrollment trees.

smartFINANCE bonuses will be paid two weeks after the commission period in which they earned.

# BONUS SCHEDULE

The following table shows how often incentives are paid and through which tree they are calculated:

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

All bonuses/commissions are paid on Friday, two weeks after the commission period in which they are earned. X6 and X12 Bonuses will be paid over a 4 week period, with the first payment coming on the Friday three weeks after the month in which the bonus was earned.

# RESERVE BALANCE

An automatic reserve will be held on every member's account. The reserve holds an amount (bonuses and membership credits) equal to the member's monthly membership renewal cost. This reserve allows eligible product credits to be applied towards the monthly membership payment. 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.

For example, if a member's monthly membership cost is \$174.99, a reserve equal to \$174.99 in product credits will be held. Any bonuses/commissions earned exceeding this reserved amount will be sent to the selected payment method the member has set up on their account. Should you wish to opt-out of this automatic reserve, please reach out to our Support Team at [support@igeniusglobal.com](mailto:support@igeniusglobal.com) for assistance.

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Participation in the Bonus Plan is completely optional. You do not need to be a distributor to purchase the iGenius products/services. To qualify for each bonus, it takes time and hard work. The Bonus Plan should not be considered a method to get rich quickly, or viewed as an easy way to replace a traditional income. Not all members will qualify to become a distributor.

**Updated 7/29/25**