

# For♦Mor Compensation

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## For More Wealth!

The Goss family's choice to use network marketing to promote and distribute For♦Mor products offers a great opportunity for anyone to make additional income! With a lifetime of sales experience, and a decade of success managing sales within his chemical company, Stan Goss fully understands the importance of competitive compensation! In 1996, For♦Mor introduced a simple, straightforward compensation plan designed for both part-time distributors, as well as the full-time professional. By the virtue of For♦Mor's success and stability of its plan, For♦Mor is considered by industry analysts and experts to be a benchmark by which other plans can be measured. The victory for distributors is measured by the financial rewards they are earning – and have been since 1996!

### **COMPENSATION PLAN UNCHANGED SINCE 1996!**

Stability breeds confidence. For♦Mor's compensation plan works for everyone:

- ♦ Part-time distributors
- ♦ Full-time distributors
- ♦ Retail sales
- ♦ The company

## Compensation Philosophy

For♦Mor's simple compensation philosophy becomes clear as you start to examine the plan. Significant income is generated quickly with the 60% compensation paid on product bonus value in the first two levels. This helps everyone – including newcomers to network marketing, part-time professionals, and full-time professionals – create cash-flow quickly! For♦Mor's Shared Infinity and Diamond Generational Bonus develop big bonus checks and long-term stability quickly as a distributor's team grows. Distributors can earn commissions on many levels of distributor activity. For♦Mor's choice in philosophy to balance the compensation plan rewards for both part-time and full-time activity has created both million-dollar earners and many satisfied part-time distributors. The ability to earn over \$10,000 per year with just twenty people on a team is motivating to people – and they believe they can do it!

## History of Compensation

For♦Mor had the benefit of examining over 50 years of network marketing history before settling on its current plan. You should take the same opportunity! Many articles, books and presentations are available that review the history and evolution of network marketing and compensation plans. Like every industry, there have been dramatic changes in how we do business in recent years, and these changes have made networking more enticing and exciting than ever! History demonstrates that most people participate in networking on a part-time basis. Looking back, it is painfully evident that older-style compensation plans were never designed to adequately reward part-time activity, and this created a constant turnover in many companies. Companies like For♦Mor realize that it's a new millennium – and part-time activity is IN!

In just the last decade, powerful computers and software that handle easy bonus calculations have allowed smart companies like For♦Mor to create better plans. Fax machines and cheap long-distance rates, along with e-mail and the internet provide instant and easy global communications, enabling people to participate in a GLOBAL marketplace that was out of reach just 5-10 years ago!

People who seek and appreciate the competitive edge in network marketing find that For♦Mor is an exceptional opportunity! Systems are in place that help promote retailing and business building, which allows For♦Mor distributors more time to prospect and build their teams. All of this and For♦Mor's commission plan makes for a great opportunity for anyone who wants to participate!

## Product Marketing Creates Bonus Checks

In Section Seven of this guide, we discuss marketing tools and systems that can help you create product marketing momentum. Every For•Mor product with BV (Bonus Volume) creates bonuses that are paid to qualified upline distributors. Distributors creating more than \$114 BV in a month earn rebates – and of course every For•Mor product has the potential to be sold at retail, creating additional profits! Become conscious of the need for active product marketing and keep product “moving” through you and your team!

Every distributor needs to get product moving in order to grow his or her business! This includes retail sales, e-Commerce activity, and sponsoring new distributors. Smart distributors realize that retail sales are the seeds of possible distributors and stay in touch with quality follow-up. Wholesale volume generated by purchases of you and your team are calculated and paid through For•Mor’s compensation plan. Before you look at the details of the plan, it helps to get a picture of what activities create the volume that For•Mor pays you on! Here are activities that will help create the proper momentum for you.

## Sponsoring And Bonus-Building Strategies

- ◆ To create product marketing activity, let your circle of influence know you have some great products they might be interested in, and an opportunity to earn additional money.
- ◆ Use marketing tools and systems like ForMorCentral.com, For•Mor-On-Demand, e-Commerce, the Health News reprints, brochures, trial-size bottles, audio and video tapes and CDs – even this Distributor Guide to help people learn more about For•Mor International and what we do!
- ◆ Realize that a great number of people sign up as distributors to purchase three or more bottles of product at the wholesale price. These are great customers who create repeat volume and some may decide to pursue the business opportunity. Remember these people might be diamonds-in-the-rough! Work with people at their pace, and you’ll get the best results.
- ◆ For•Mor’s top level of achievement is Double Diamond, achieved by building two distributorships to the Diamond status and maintaining the status for three consecutive months. For•Mor allows spouses to each have a position, or individuals can use their social security number and E.I.N number. For•Mor allows both positions to be built, but to maintain upline integrity, the “bottom” position’s growth cannot exceed the top position. The suggested strategy is to build the first position out to Diamond, qualifying for the maximum 10% Infinity Bonus and the Diamond Generational Bonus. Nine times out of ten, this is more profitable than attempting to “double dip” on the volume of your second position. Twelve personally-sponsored distributors purchasing \$114BV qualify for Diamond commissions, but the same twelve split between two positions, say seven on the top and five on the bottom yield less commissions, and don’t qualify for the Diamond Generational Bonus. Ask any leader, and they’ll tell you to build one position at a time.
- ◆ Building your team requires you to wear two hats. The first is that of a prospector who finds and qualifies other people who might be interested in the business. The second is your sponsor hat, helping your new distributors as they start on their path of discovery with For•Mor. Be prepared to wear both hats as your business requires! At first, you will be wearing your prospecting hat until you have your first, new distributors. New distributors are going to require your assistance if you both want to get the fastest and easiest start, so you’ll need to wear your sponsor hat on for a while! Once your new distributors are up and running, you have time to wear your prospecting hat, and sponsor some more new distributors! The cycle repeats itself while your team starts growing dynamically!
- ◆ As a guideline, expect to be spending 80% of your time prospecting for new business, and 20% of your time assisting your new distributors.

## Balance Activity To Create Big Bonus Checks

The activities that distributors generally participate in are the same for both full-time and part-time networkers. Only the amount of time a person spends with his or her business varies. It is helpful to understand that we are in a people-finding business – people interested in great products and/or people interested in earning additional money! Now it is up to you to get the word out and initiate some momentum and build some interest in what we’re doing!

### Marketing Tools

- ♦ Trial Bottles
- ♦ Health News
- ♦ ForMor Central
- ♦ e-Commerce
- ♦ COA VoiceMail
- ♦ Audio Tapes
- ♦ CDs - Videos

### Seeds

- ♦ Marketing Tools
- ♦ Time
- ♦ Desire

## Apply The Law Of The Harvest

Approach your business like you are preparing a garden. You need several basic tools (marketing tools) which make it easier to plant your seeds (prospects). Once you have some seeds in the ground, you need to water and care for them (follow-up) if you really expect them to sprout! Realize that your seeds produce interest in both the product and the opportunity. Follow the Law of the Harvest to enjoy a true cash crop – a stable, monthly residual income! It is worth your time to do it right!!

Critical to every farmer is the plot of land they chose to plant. Is it fertile? Will it produce a good yield? Will it accommodate the different crops – part-timers and full-timers, product-promoters and business-builders? For♦Mor’s compensation plan is your plot of land, and it has proven to produce excellent results since 1996!

# For♦Mor Compensation Details

**When you turn the page, you’re going to be knee-deep in pictures and descriptions of exactly how the For♦Mor compensation plan works. Before you do, review these bullet points to get the simple highlights of the plan and realize why it is working so well for so many!**

- ♦ For♦Mor’s plan is brilliant because it provides substantial positive cash flow (60% of BV paid in the first two levels!) to new distributors with start-up activity, and it pays leaders deep (10% Shared Infinity Bonus – 12% Diamond Generational Bonus!) into their organizations. It leverages the power of the generational concept that has built so many fortunes in network marketing!
- ♦ For♦Mor’s plan requires a maximum of \$114BV personal volume to qualify even at the highest level in the compensation plan. There is no distributor fee to enroll with For♦Mor, reducing financial risk to a minimum. The major investment in your For♦Mor business is time! For♦Mor wants to help leverage your time and enjoy success, while earning retail bonuses and developing residual income with your team! For♦Mor has gone to great efforts to produce a support system and environment that allows people to leverage their time and resources. From internet autoresponders to over-the-kitchen-table presentations – For♦Mor has it all!
- ♦ Q-Club is For♦Mor’s autoship program. Q-Club members earn Qwik-Pay, enjoy advanced internet functions, pay reduced shipping rates, and additional benefits. Whether people are involved for self-health care or to build a business – the Q-Club just makes sense!
- ♦ For♦Mor’s e-Commerce system and the distributor’s Product Rebate Program enables distributors to create volume. Trouble with maintaining stock and delivering to long-distance customers is eliminated. Many product-buyers become successful distributors with For♦Mor, and e-Commerce allows you to easily get product into more people’s hands faster than ever before! USE IT!

### Start Thinking Retail!

Retailing is a natural part of building a strong network. No matter how much experience you have, it is impossible to know exactly what is going on in your customer's or prospect's mind! If a prospect says they'd like to try a product, show them how easy it is to get it! If they want three or more products, they should sign up as a distributor and get wholesale pricing. If they just need one or two bottles – then sell it to them! Show them how easy it is to order through For•Mor's e-Commerce system, or make a sale from your own inventory! Retailing is easy if you consider that every retail sale is a possible Diamond-in-the-rough who just wants to try the product before they really get excited about For•Mor!

Prospects typically fall into three categories:

*Interested in the opportunity...*

*Interested in trying (any) product...*

*Not interested in either right now...*

**Be prepared to make a sale!** e-Commerce can help fulfill any order! *Use the system!*

### Retailing Comes Naturally!

Distributor's who plug into For•Mor's marketing systems have Health News reprints, audio tapes, videos, and trial-size bottles and samples circulating through their circle of influence. This creates product interest – so be prepared for it!

### Maximizing Your Rebates!

It couldn't be easier! For•Mor has the benefit of observing and analyzing the habits and buying patterns of distributors since 1996. For•Mor calculates and maximizes product rebates using a Position 2 - Position 3 system. Any volume added from sales on For•Mor e-Commerce web sites is added directly to your total. The Product Rebate Program maximizes earnings automatically. Another great feature for business-builders is that Position 2 can help to qualify your distributorship as Ruby, Emerald, or Diamond on a monthly basis! All this makes earning money with For•Mor that much easier!

## For•Mor Product Rebate Illustrated

- Ordering \$114BV monthly qualifies your position for maximum commissions in For•Mor's compensation plan. Volume over \$114BV earns a rebate in your bonus check! e-Commerce sales can add greatly to your volume.
- **Any month that you order more than \$114BV**, For•Mor's computer automatically creates a second position for you. It uses this position to calculate your rebate and upline commissions using the compensation plan. BV from \$114 to \$228 earns a 15% rebate for you in your bonus check. "Position 2" also counts as a qualifying position toward Ruby, Emerald or Diamond any month it has 114 BV! Position 2 rebates are added to your bonus check!
- **Any month that you order over 228BV, Position 3 is created – under your Position 2 – to calculate rebates. You receive a total of 60% BV back on all BV over \$228!**
  - ◆ Your Position 2 earns 15% of Position 3's volume.
  - ◆ You earn 45% of Position 3's volume, as well.
  - ◆ This is a total of 60% of BV!

**e-Commerce Automatically Adds Volume To Your Position(s)**

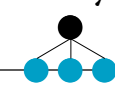
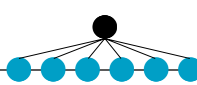
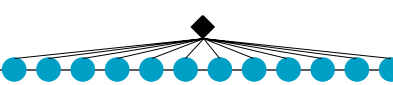
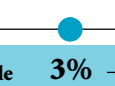
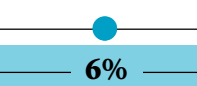
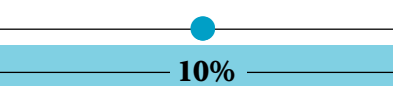
### Residual Rewards For Business-Builders!

For♦Mor’s compensation plan provides generous residual rewards to distributors. **Distributors can maximize bonuses every month with \$114BV in personal volume.** The Shared Infinity Bonus and Diamond Generational Bonus are achieved through sponsoring and support activities – creating great bonus checks for both part-time and full-time distributors! All percentages based on BV.

### Generate Great Cash Flow – Quickly!

60%	For♦Mor’s Compensation Plan	
	\$57BV-38BV(Q-Club)	\$114BV
	1st Level ..... 10% .....	15% > <b>60%</b>
	2nd Level ..... 25% .....	45%
	3rd Level and Below ..... No .....	Yes!
	<b>Ruby</b> ..... You and 3 personally-sponsored with \$114BV <b>Emerald</b> ..... You and 6 personally-sponsored with \$114BV <b>Diamond</b> ..... You and 12 personally-sponsored with \$114BV	

### Earn Bigger Bonuses As Your Team Grows!

10%	For♦Mor’s Shared Infinity Bonus Plan		
	Ruby	Emerald	Diamond
1st Level	15% 		
2nd Level	45% 		
3rd Level	unblockable 3%	6%	10%
4th Level	Shared 3%	6%	10%
5th Level	Shared 3%	6%	10%
6th Level	Shared 3%	6%	10%
7th Level	Shared 3%	6%	10%
8th Level	↓ 3%	6%	10%
To Infinity	↓	↓	↓

**Generational Bonus, also!**

Starting on the 4th level, bonuses are shared or blocked when another distributor qualifies as a Ruby, Emerald, or Diamond. Bonuses are calculated on each and every individual leg in the organization!

### Diamond Leaders Earn Rich Rewards!

#### Diamond Generational Bonus – 3% Through 4 Generations!

12%

When a Diamond is blocked from the Infinity Bonus by another Diamond in the downline, the Generational Bonus starts paying 3% through 4 generations of Diamonds! This can pay very deep into the organization, creating powerful residual bonuses to reward the Diamond leaders in For♦Mor! (See illustration on next page.)

# 10% Shared Infinity Bonus Illustrated

Here is a graphical representation of how the Shared Infinity Bonus works. 10% of BV from every purchase is allocated for the Shared Infinity Bonus to pay the qualified upline distributors!

This graphic shows just ONE possible leg of an organization!

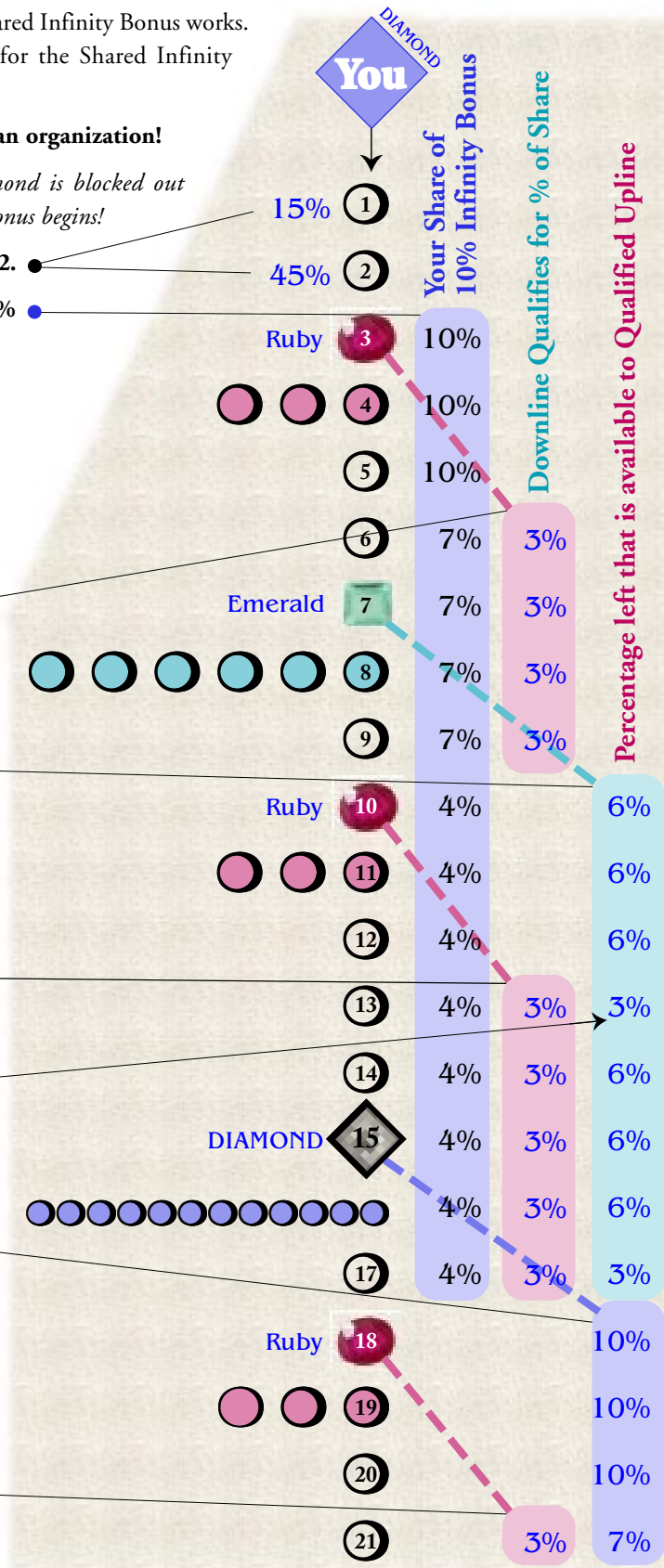
All percentages are based on BV. When a Diamond is blocked out of the Shared Infinity Bonus – the Generational Bonus begins!

- 1 You earn 15% on level 1, and 45% on level 2.
- 2 As a Diamond you qualify for the entire 10% allocated for the Infinity Bonus on level 3.

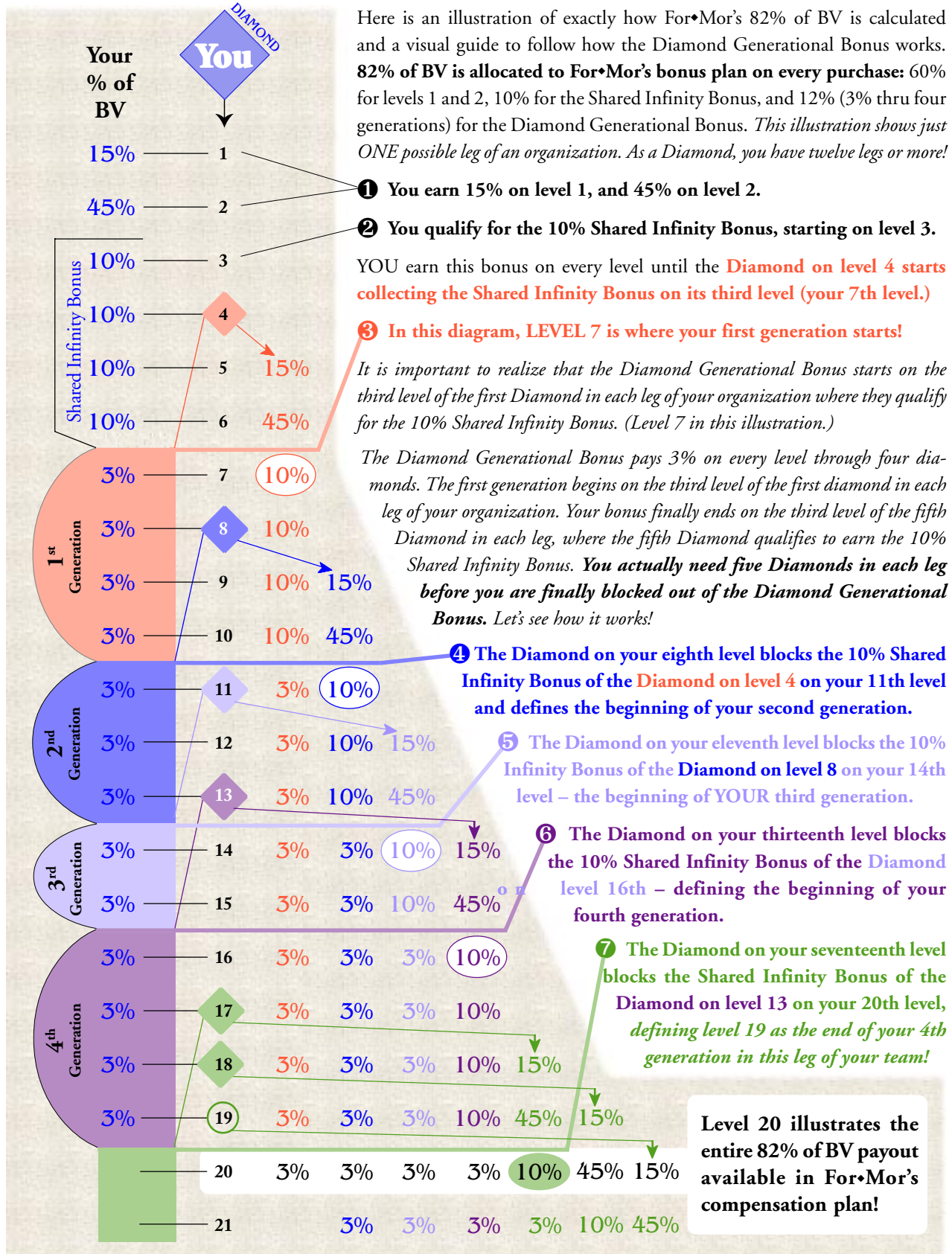
*With the Shared Infinity Bonus, Diamonds earn either all or a share of the 10% bonus on every level until the third level of the first Diamond in each leg. (In this illustration, the Diamond on level 15 qualifies for the bonus on its 3rd level, which is your 18th level.)*

- 3 The Ruby on your third level qualifies to receive 3% of the 10% Shared Infinity Bonus starting on its third level (your 6th level.) You receive the difference of 7% that is still available.
- 4 The Emerald on your seventh level qualifies to receive 6% of the Shared Infinity Bonus starting on its third level (your tenth level.) This blocks the Ruby on your third level from its bonus. You still receive the difference of 4% that is available!
- 5 The Ruby on your tenth level qualifies to receive 3% of the 10% Shared Infinity Bonus starting on its third level (your 13th level.) The Emerald on your seventh level qualifies to receive 6% of the Shared Infinity Bonus and earns the difference of 3%. You still qualify to receive the difference of 4% that is available!
- 6 The Diamond on your 15th level qualifies to receive the 10% Shared Infinity Bonus starting on its third level (your 18th level) and finally blocks you from the Shared Infinity Bonus in this leg. This is where the Diamond Generational Bonus begins for you!

*The Ruby on your 18th level qualifies to receive 3% – and the Diamond receives the difference of 7%, starting on level 21.*



# Generational Bonus Illustrated



### Super Seven Monthly Sponsoring Bonus

Since the institution of the Super Seven Sponsoring Bonus, the average amount of new business by leading sponsors more than doubled that of any month since For•Mor's beginning! It's a fast and fun bonus, and your monthly efforts accumulate toward year-end recognition! Each month, every qualifier receives a certificate of achievement and corporate recognition.

- ◆ SUPER SPONSORS qualify monthly by accumulating 650 points.
- ◆ Earn one point for each dollar of BV for each new, personally-sponsored distributor. Limit of 114 points per distributor.
- ◆ Double points (up to 228) for all new distributors who sign up for Q-Club in the same month they apply.

*114 BV order + 114 Q-Club = 228 points.*

Super Seven Monthly Bonus!	
1 <sup>st</sup> .....	\$1,200
2 <sup>nd</sup> .....	\$900
3 <sup>rd</sup> .....	\$750
4 <sup>th</sup> .....	\$500
5 <sup>th</sup> .....	\$300
6 <sup>th</sup> .....	\$250
7 <sup>th</sup> .....	\$250

Every month the top seven Super Sponsors receive their bonuses in addition to their regular bonus checks, recognition in the corporate newsletter, as well as ForMorCentral.com

### Extraordinary Leaders Total Company Volume Bonus Pool

2.5% of the Total Company BV is allocated for the Extraordinary Leaders Total Company Volume Bonus Pool. This bonus encourages full-time leaders to provide ongoing support to all distributors, regardless of downline, offering rewards based on the growth of the entire company.

- ◆ 1% of \$1,000,000 to \$1,999,999 monthly bv goes into the Bonus Pool.
- ◆ 2% for \$2,000,000 to \$2,999,999 monthly BV goes into the Bonus Pool.
- ◆ 2.5% of \$3,000,000 and more per month of the company's total wholesale volume goes in the Extraordinary Leaders Total Company Volume Bonus Pool. This is the maximum payout!

#### Monthly Qualification Requirements:

- 1) Be a Double Diamond!
- 2) Maintain six Diamonds on the first level of your top Diamond position.
- 3) Have at least \$300,000BV with no more than 50% coming from any one leg.

#### Allocation of Pool:

- ◆ Each qualifying person's share of the pool is determined by his/her total bonus check\* compared to the total value of the bonus checks of other pool participants.

**Illustration:** Assume total company BV of \$6,000,000.

*2.5% of \$6,000,000 = \$150,000 bonus pool total pay-out.*

Assume there are five qualifiers: Bob, Jim, Mary, Lisa, and George.

	Total Bonus Earnings*	% of Pool	Pool Payout
Bob .....	\$35,000 .....	25.4% .....	\$38,100
Jim .....	\$50,000 .....	36.2% .....	\$54,300
Mary .....	\$20,000 .....	14.5% .....	\$21,750
Lisa .....	\$15,000 .....	10.9% .....	\$16,350
George .....	\$18,000 .....	13.0% .....	\$19,500
<b>Total .....</b>	<b>\$138,000 .....</b>	<b>100% .....</b>	<b>\$150,000</b>

**NOTE:** This is a monthly payout. Qualifications must be maintained in order to participate each month. \*Combined totals of the two Diamond positions.

## For More Wealth!

In December 1996, For•Mor International introduced an extraordinary plan to compensate distributors. Its demonstrates the ability for both part-time and full-time distributors to succeed without great risk. There have been no changes to the plan's payout schedule since 1996, making For•Mor's compressed unilevel pay plan the longest running, unchanged pay plan in the industry! For•Mor reports an industry-high actual payout of 65%.

### 60% Payout on First and Second Levels

Distributors who purchase \$114 BV or more qualify to receive:

- ◆ 15% commission on BV of first-level distributor purchases,
- ◆ 45% commission on BV of second-level distributor purchases.

Distributors qualify on a monthly basis.

Q-CLUB distributors qualify for QWIK-PAY™ on first and second level BV with two pay-periods per month – funds available via direct-deposit.

*Distributors who purchase \$38 BV / Q-Club or \$57 BV receive:*

- ◆ 10% commission on BV of first-level distributor purchases,
- ◆ 25% on BV of second-level distributor purchases.

### 10% Shared Infinity Bonus starts on Third Level

Distributors qualify monthly with \$114 personal BV for bonuses starting on their third level. **Third level commissions are unblockable.** A shareable infinity bonus begins on the fourth level and below.

Ruby ..... 3 % on 3<sup>rd</sup> level to infinity (or next qualified earner).  
Emerald ..... 6 % on 3<sup>rd</sup> level to infinity (or next qualified earner).  
Diamond ..... 10 % on 3<sup>rd</sup> level to infinity (or next qualified earner).

#### MONTHLY QUALIFICATIONS

Ruby ..... 3 personally-sponsored 114 BV distributors.  
Emerald ..... 6 personally-sponsored 114 BV distributors.  
Diamond ..... 12 personally-sponsored 114 BV distributors.

### 12% Generational Bonus – 3% through 4 Generations

Diamond distributorships qualify to earn 3% of BV on every level, down through four generations of diamonds in each leg of its downline. This can pay deep into the downline reaching through many levels. A generation starts on the 3<sup>rd</sup>-level of a diamond distributorship, and includes every level down to the 3<sup>rd</sup>-level of the next diamond-qualified distributorship in every leg!

### 2.5% Company Volume Leadership Bonus

EXTRAORDINARY LEADERS TOTAL COMPANY VOLUME BONUS POOL

For•Mor rewards extraordinary leaders with a monthly bonus on up to 2.5% of company bonus volume. (Figured on worldwide volume!)

- ◆ Be a Double-Diamond, maintain six 1<sup>st</sup>-level diamonds, and \$300,000 in BV with no more than 50% from any single leg. Shares of the bonus pool are calculated by bonus check percentage as compared to other pool participants.

## Q-CLUB

**The Q-Club just makes sense!**

Q-CLUB is an automatic monthly shipping program with tremendous benefits! Members qualify for two QWIK-PAY™ periods per month, Direct Deposit of bonus checks, free or reduced shipping, free e-Commerce, auto-deduct of product purchase from bonuses, extended online benefits, and more!

### Generous Product Rebates

PRODUCT REBATES are figured monthly, paid with bonuses, and encourage retail activity.

Up to \$114 BV ..... Purchase at wholesale.

\$115-228 BV ..... Purchase at wholesale,  
15% of BV rebated.

Over \$228 BV ..... Purchase at wholesale,  
60% of BV rebated!

### e-Commerce Retail Program

E-COMMERCE is activated instantly for new distributors. It is **free** for Q-Club members! Non-Q-Club members pay \$25 one-time from retail proceeds only when sales are made!

Distributors simply **add a forward slash and their ID number** to any of a number of For•Mor e-Commerce enabled sites.

*example: [www.energyslim.net/12345](http://www.energyslim.net/12345)*

For•Mor processes the order, collects the payment, ships the product, and:

- ◆ adds the retail profit of the sale, less a small handling charge to your bonus.
- ◆ adds the wholesale BV volume to your distributorship position, qualifying for additional PRODUCT REBATES.

### Super Sponsors Program

For•Mor encourages personal sponsoring with a unique Super Sponsoring program.

- ◆ SUPER SPONSORS qualify on a monthly basis by accumulating 650 points.
- ◆ Earn one point for each dollar of BV for each new, personally-sponsored distributor. Limit of 114 points per distributor.
- ◆ Double points (up to 228) for all new distributors who sign up for Q-Club in the same month they apply.

*114 BV order + 114 Q-Club = 228 points.*

Each month, every qualifier receives a certificate of achievement and corporate recognition.

In addition to their regular bonus checks, every month the top seven Super Sponsors receive:

1 <sup>st</sup> .....	\$1,200	5 <sup>th</sup> .....	\$300
2 <sup>nd</sup> .....	\$900	6 <sup>th</sup> .....	\$250
3 <sup>rd</sup> .....	\$750	7 <sup>th</sup> .....	\$250
4 <sup>th</sup> .....	\$500		

Accumulate points all year towards a *very special* For•Mor reward for sponsoring excellence!



# For♦Mor Compensation Plan Illustrated

This illustration assumes \$114BV for every distributor (circle) shown – and that YOU are a qualified Diamond.

The percentages illustrated in every circle (distributor) would be your % of BV earned on purchases!

**Qualify monthly for First and Second Level commissions with \$114 BV in personal volume. 15% 45%**

**Shared Infinity Bonus Up to 10%**

- ♦ Qualify as Ruby to earn 3%
- ♦ Qualify as Emerald to earn 6%
- ♦ Qualify as Diamond to earn 10%

**The Third Level is “unblockable.”**

Starting on your 4<sup>th</sup> level, you earn 10% of BV until another downline distributor qualifies for some or all of the 10% Shared Infinity Bonus.

**Note:** When an upline qualifies for a higher % of the bonus, the upline receives the available difference!

In this illustration, the Ruby on your 2<sup>nd</sup> Level earns a 3% bonus starting on Level 5. You receive the 7% difference!

The Diamond on your 7<sup>th</sup> Level qualifies to receive 10% on Level 10, blocking the Ruby's 3% bonus, as well as your 7%. **This starts your Diamond Generational Bonus!**

The Emerald on your 4<sup>th</sup> level qualifies for 6% on Level 7, and the you receive the 4% difference.

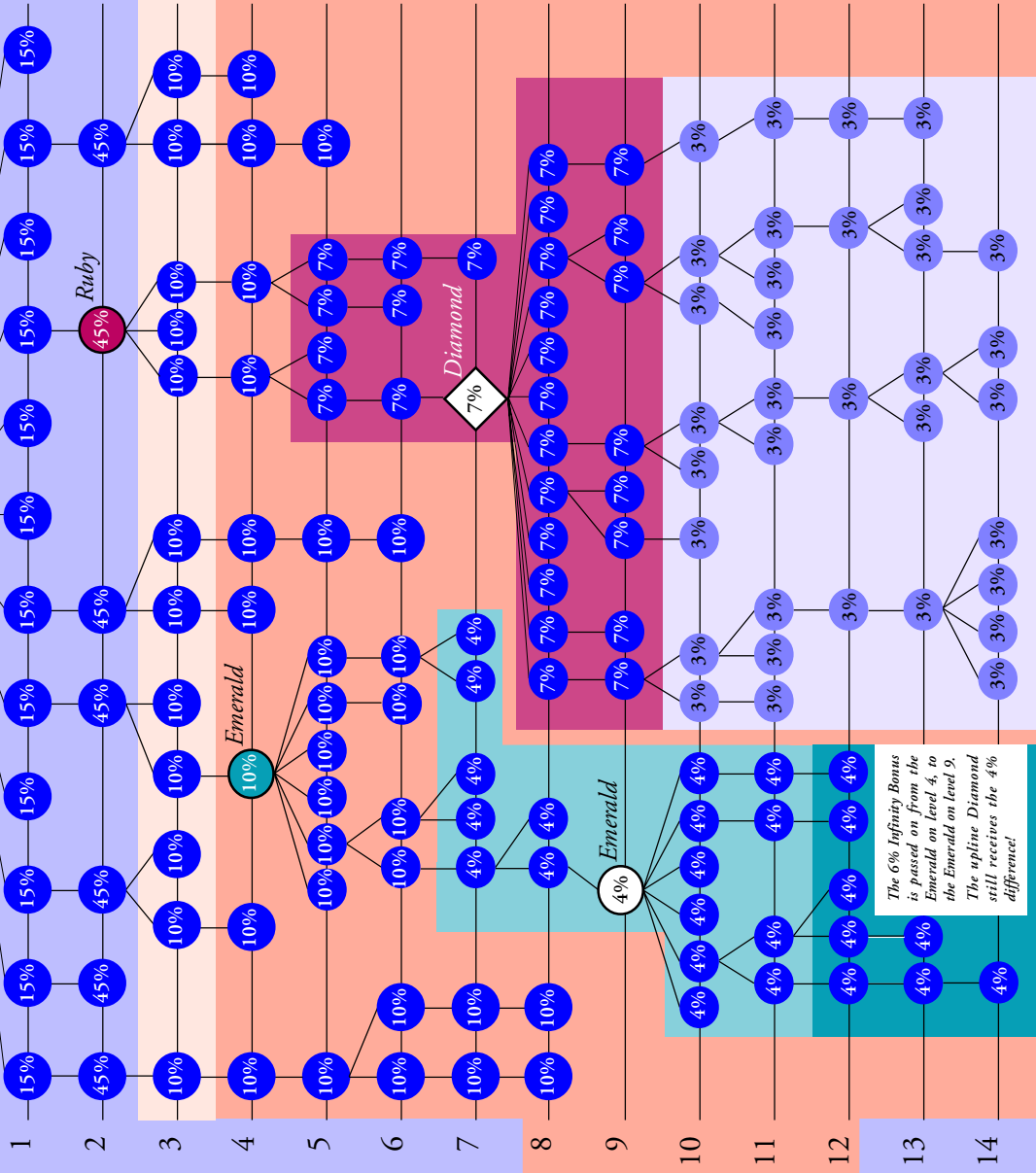
The Emerald on your 9<sup>th</sup> level qualifies to receive 6% on level 12, blocking the upline Emerald's bonus. You are still qualified to receive the 4% difference.

**Diamond Generational Bonus 12%**

Diamonds earn 3% on every level, down through four generations of diamonds. (3% x 4 = 12%)

Your 1<sup>st</sup> generation begins on the 3<sup>rd</sup> Level of the 1<sup>st</sup> Diamond in every leg. (Level 10 in this illustration.)

You earn 3% on every level until the 3<sup>rd</sup> Level of the 5<sup>th</sup> Diamond in every leg! Generations can pay very deep!



The 6% Infinity Bonus is passed on from the Emerald on Level 4, to the Emerald on Level 9. The upline Diamond still receives the 4% difference!

The Diamond on your 7<sup>th</sup> level qualifies for the 10% Shared Infinity Bonus starting on level 10, blocking both the Ruby's 3% and your Shared Infinity Bonus. **This is where your Diamond Generational Bonus begins!**