

The Qwik-Pay™ program is available to all Q-Club (automatic shipment) members who have a 6-bottle Q-Club order. The goal of this program is to get money into your hands and the hands of new members as quickly as possible. It also provides additional incentives to join the Q-Club and purchase 6 bottles of product.

## **Here's how it works:**

If you are a 6-bottle Q-Club (automatic shipment) member, you will be paid on your 1st and 2nd levels (15% / 45%) for all business that comes in by the close of the day on the 15th of the month. The checks or drafts will be mailed or direct deposited by the 23rd of the month. If you do not qualify, then you will be paid as normal at the end of the month.

Non-Q Club members and 3-bottle Q-Club members are not eligible to receive the Qwik-Pay™ Bonus, they will receive their bonus as always in the monthly downline bonus. The Infinity and Leadership Bonus are not affected.

Your new recruits do not have to join the Q-Club in order for you to receive the Qwik-Pay™ Bonus. However, they will miss out on the opportunity to generate cash quickly.

We feel this elevates the level of excitement significantly. When we can sustain the initial excitement by getting a check to a new member quickly, the new member's level of excitement increases dramatically and that means they will talk to more people, which means they will sponsor more people, which means more money for everyone.

## **Auto Deduct Policy**

We automatically deduct your Q-Club order from the first check in the month that is in excess of \$200. This allows more of our Q-Club members to take advantage of the Auto-Deduct benefit. We will only deduct the Q-Club once in a month. This is how it will work: let's assume you qualify for two Qwik-Pay™ checks in the month of January, the first check is for \$51 and the second is for \$232 and the end of month bonus check is \$112, we will automatically deduct February's Q-Club purchase from the second check and send you the balance. If no check is above \$200 in a month, you will not qualify for the Auto-Deduct feature. If you have any questions, call the Question and Answer Line, 501-336-0077, or the Company Conference Call.

## **Qwik-Pay™ = Flexibility!!!**

The ability to get bi-monthly checks through Qwik-Pay™ is an incredible feature with our pay plan. We are the pioneers of Qwik-Pay™ in a compressed pay plan. However, there are some who would like to only receive their bonus once a month. So, for those members, Qwik-Pay™ is optional. To stop receiving checks bi-monthly, and to opt for just 1 check a month, send us a request in writing via fax or mail, and we can change you to one check a month only. In order to reactivate QwikPay™, you only need to submit a new request in writing.

P. O. Box 2080  
Conway, AR 72033

# FOR•MOR

INTERNATIONAL

Fax - 800-750-8155  
Phone - 501-336-0077

## DIRECT DEPOSIT AUTHORIZATION FORM

I \_\_\_\_\_ authorize For•Mor International® or its agent,  
(MEMBER NAME AND MEMBER ID#)

to direct deposit any bonus monies due me, to the bank account number listed on the attached check. This authorization is to remain in effect until For•Mor International receives written notice revoking this authorization from me.

\_\_\_\_\_  
DATE

\_\_\_\_\_  
SIGNATURE

- I use the bank draft for my Q-Club purchase or have used a fax-check to pay for orders in the past and authorize you to use that account information for direct deposit.
- Use the attached void check for my direct deposit.