

i-Club BIZ Compensation Plan

Our goal when we setup the iCB program was to provide our Independent Business Owners with a long-lasting self-generating income that will last the test of time.

We've put together a comp plan that awards people appropriately. It has the right balance of front side and back side money. It provides the new, unsure IBO with a pathway to success and at the same time it meets the financial needs of the top producer!

MEMBER STATUS

Everyone joins the iCB community as a Member (Customer). You can either become a Member by purchasing any of our products as a paying Customer or you can purchase a Lifetime Membership for only \$5.

Once you become a Member there are NO other requirements to maintain your Member status.

As a Member you can earn a Referral Bonus (Cash Commissions) on the regular purchases that are made by other Members (Customers) that you have personally referred to our program.

As a Member you can also purchase some of our products at up to 50% Off Retail.

ACTIVE CUSTOMER/MEMBER (\$12.50)



A person is awarded the Active Member Status when they are generating at least \$12.50 in personal volume on a monthly basis. (The best way to see to it that you are an Active Member is to setup a monthly autoship.)

BV ACCUMULATION FOR BINARY CYCLE BONUSES

An Active Member who is purchasing at least \$12.50 per month will accumulate BV from the purchases of all of the people who are placed in their binary through unlimited levels of depth. (No matter who placed them in your binary, you'll accumulate their BV.)

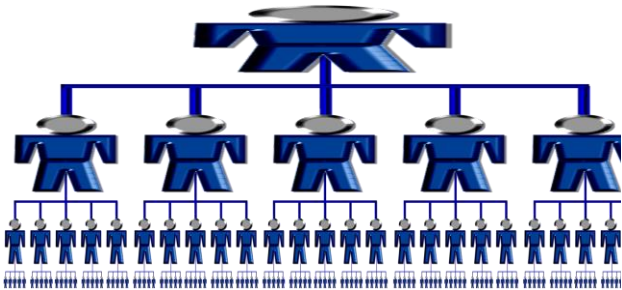
YOU'LL BANK VOLUME AS LONG AS YOU ARE A \$12.50 ACTIVE MEMBER OR ABOVE!

As long as you maintain at least \$12.50/mo of personal purchases you'll bank all BV accumulated in your binary. If you fail to meet this volume requirement for 2 consecutive months, your binary volume will be lost. You'll always want to stay active with at least \$12.50 per month of purchases. That banked volume is worth its weight in GOLD!

THE FIRST STEP TO PROSPERITY

Maintaining your \$12.50 Active Member status is the first step to creating financial prosperity. Your \$12.50 Active Member status will allow you to bank team volume for future compensation. And that banked BV is an asset that you'll be able to cash in once you start to advance through the ranks. And just as important... since your uni-level payout is based on the number of personally sponsored active Customers/Members it would be a good idea for you to be one too. As a Member, you can purchase selected products at a wholesale price, allowing the Member to earn even more money on our products. The normal wholesale price is 50% off the retail price. There is no other requirement to purchase our products at wholesale other than you must be a Member.

CASH COMMISSIONS (7 LEVEL UNI-LEVEL)

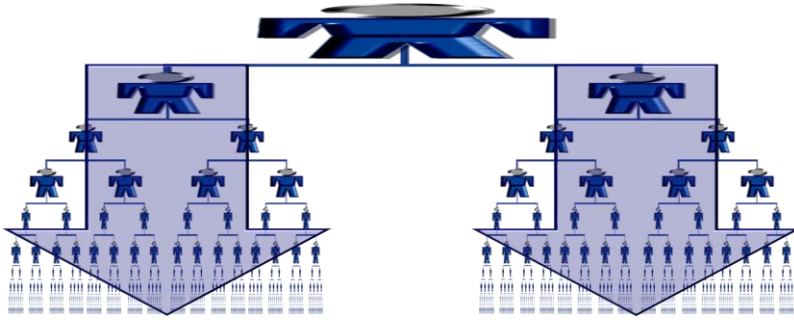


As an Active Member of iCB you can earn Cash Commissions on the CV* (Commission Value) of the purchases that are made by all Customers/Members in your personal enrollment organization through 7 levels without being required to do any personal purchases themselves.

You'll earn these cash commissions based on the number of personally sponsored active customers you have referred. (See chart to the right)

Levels	Personal Volume Requirement	Personal Active Customer	Cash Commission on Purchases
1	\$0.00	1	10%
2	\$0.00	1	5%
3	\$0.00	2	5%
4	\$0.00	3	5%
5	\$0.00	4	5%
6	\$0.00	5	5%
7	\$0.00	6	5%

BINARY TEAM BUILDING CYCLE BONUS COMMISSIONS



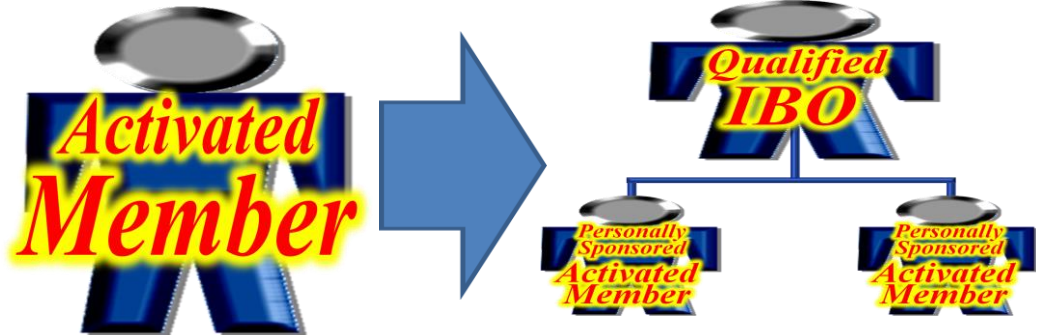
When you join i-Club BIZ, in addition to having your personal enrollment organization, we'll also give you two teams that you can place your personal enrollees into. You'll be able to earn team commissions or what we call cycle bonuses based on the volume that is generated in your two teams through unlimited levels of depth.

Now this is very exciting because this offers you a way to make money on all of the people who join your organization through unlimited levels, not just down to your 7th level. For you to earn an income from the Binary Team Building program you will have to become a Qualified IBO.

Note: Active Members accumulate BV towards the Binary Team Building program. Qualified IBOs will earn income from the program.

Qualified IBO

To become a Qualified IBO you will have to be an active Member with at least 2 personally sponsored Active Members, placing at least 1 of them in each of your binary teams. Once you are a Qualified IBO you'll earn cycle bonus commissions as explained below. The formula to calculate the BV is also detailed below.



Binary Team Building Cycle Bonus Commissions Details

- As members join, they're placed in their sponsor's Binary Team. Binary means that you will be placed in one of two legs (left or right) in your sponsor's organization. You will then be compensated based on successfully building two legs of your own. Your sponsor (or anyone else in your upline) may also place Members (Consumers and Entrepreneurs) in your organization. As your organization begins to grow, you are entitled to Team Commissions (Cycle Bonuses) based on the total BV (business volume) generated on your lesser volume leg.
- The Team Commissions allows the Qualified IBO to earn commissions on all products that are sold by i-Club BIZ members through unlimited levels of depth on their team based on their rank.
- BV is generated from the products and services that are purchased and sold by Members who have been placed in your team. All products are assigned a BV based on the profit margin of the product. Since we pay out a 40% of the CV in the 7 Level uni-level and we also have a 70% matching bonus payout for the Team Building Bonus, we will allocate approximately 25% of the CV of the product purchase to BV
- As a Qualified IBO, you will earn a \$12.50 CB (Cycle Bonus) every time you accumulate 75 BV in your lesser leg and on every 75 BV thereafter. For example, if you have 3,000 BV on your right leg and 1,500 BV on your left leg, your CB check will be \$250 (20 Cycles X \$12.50 = \$250). The used sales volume is subtracted from both legs and if you have unused volume it will carry over to the next week and be paid as soon as you accumulate the minimum 75 BV on your lesser leg.
- The maximum weekly CB Earnings to all IBOs are paid out based on the "IBO Rank" which is detailed at the bottom of this document:



Team Building Income Potential

Junior Ranks	Personal Volume Requirement	Personal Active Customer Requirement	Weekly Income Potential	Monthly Income Potential
Active*	\$12.50	0	\$0	\$0
Qualified	\$12.50	2	\$500	\$2,167
Director	\$12.50	4	\$1,000	\$4,333
Builder	\$12.50	6	\$12,000	\$52,000

TEAM BUILDING MATCHING CYCLE BONUS

- To further reward our IBO leaders, we have created the Team Match program. This program allows you to earn a percentage match on the Cycle Bonuses paid to IBOs you personally sponsor, the IBOs they personally sponsor and so on...up to five generations of leaders (Producer Qualifiers) in your personal enrollment tree. As your Rank increases, so does the number of generations on which you can be paid a Team Match.
- You may earn a TM not only on **Producers and up qualifiers** found in each of your personal enrollment tree legs, but also on IBOs at the **Qualified, Director, and Builder Rank** as well. A generation ends when a qualified leader (**Producer** and above) is found, regardless of depth. The TM has unlimited width. Therefore, in order to maximize your income, you should strive to continue advancing to higher leadership levels as well as personally sponsor IBOs, thereby creating more personal enrollment tree legs on which you can earn a TM on.

*The TM is paid weekly based on your active rank.

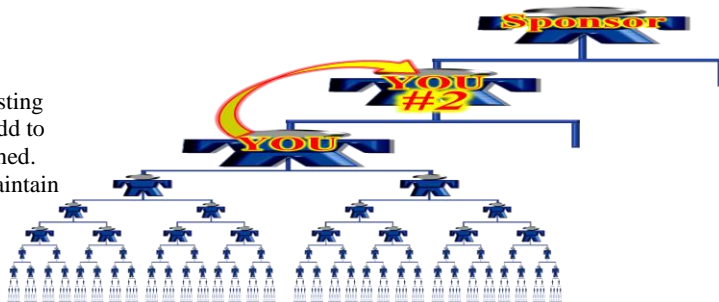
Matching Bonus Program

Rank Level	Producer	Achiever	Executive	Presidential	Executive Presidential
Generations Paid	1	2	3	4	5
% of TM per Level	10%	10%	10%	20%	20%

Team matching bonuses are derived from the Cycle Bonuses paid to your personal enrollment organization

ADDITIONAL BUSINESS CENTERS

- All IBOs that reach the rank of Executive will be awarded an additional business center. This center is placed above their existing center, thus providing these elite IBOs with an opportunity to add to their income with one leg of their Cycle Bonus already established. To earn income on your additional business center you must maintain the paid-as rank of Achiever (or above) in your original center.



Buy – Back Policy – If, for any reason you are dissatisfied with your product purchase, you can request a refund within 30 days of placing the order. Upon request, and after the product has been returned in saleable condition, i-Club BIZ will issue a refund within 30 days.

If, for any reason you are dissatisfied with your service purchase, you can request a refund within 7 days of placing the initial order. Since you can cancel a recurring service with a click of a button in your iClub BIZ back office, there are no refunds for recurring subscriptions.

If, in the event an IBO does request a refund; the company has the right to recapture any commissions and bonuses paid to the IBO that resulted from the purchase.

Right to Change or Cancel –, i-Club BIZ reserves the right to change or cancel this agreement at any time for any reason upon submitting in writing or an email to all active participants a 30-day notification of termination or change of the agreement.

This is not a guarantee of income. This is merely a projection, based upon the comp plan.

There is NO PURCHASE REQUIREMENT to become an IBO.