



INCOME DISCLOSURE

November 1, 2018

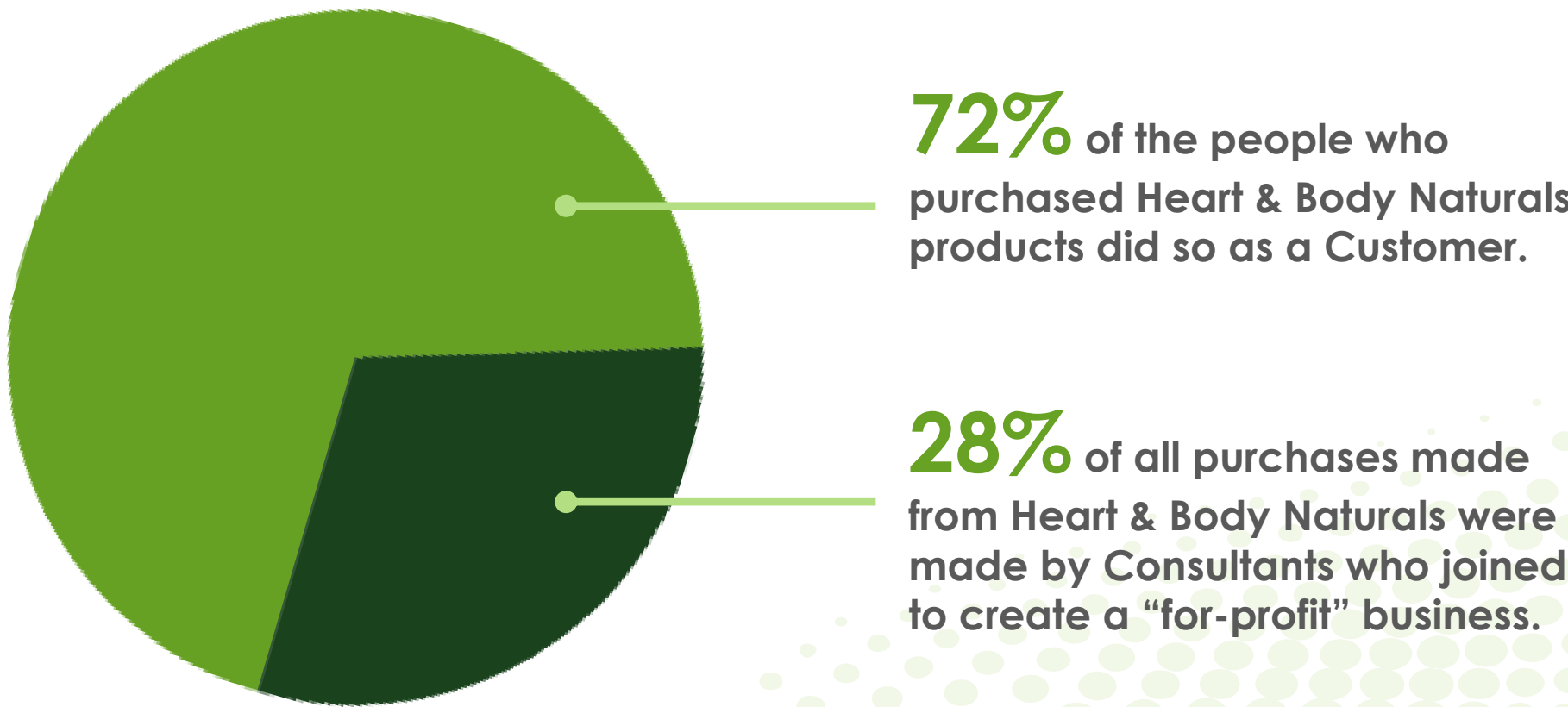
The Heart & Body Naturals (“HBN”) Incentive Plan is an exciting opportunity that rewards you for referring our products and for sponsoring other participants who do the same. Although the opportunity is unlimited, individual results will vary depending on market conditions, commitment levels, and sales skills of each participant. Since HBN has recently launched, it lacks enough statistical data to prepare reliable income disclosures.

The numbers here reflect estimates prepared by the company pending a more detailed survey to be conducted after its first year. Based on industry standards and company projections, the average annual gross revenue for Heart & Body Naturals is projected to be anywhere between \$500 and \$2,000. This projected average income does not reflect the expenses associated with building an HBN business, as promotional and other miscellaneous expenses could exceed the commissions received. There will certainly be participants who will earn less while others will earn much more.

We’re excited about the HBN Incentive Plan and we’re confident it will provide a solid foundation to help you achieve your financial goals.

If income projections were presented to you prior to your enrollment such projections are not necessarily representative of the income, if any, that you can or will earn through your participation in the Compensation Plan. These income projections should not be considered as guarantees or projections of your actual earnings or profits.

Success with HBN is a result of hard work, dedication, and leadership.



WITH HEART & BODY NATURALS

Everyone Has The Opportunity To Earn!

We offer a **FREE MEMBERSHIP** and you can qualify to earn commissions on the orders placed by your personal members with **NO PERSONAL PURCHASE** required.

All of our **MEMBERS AUTOMATICALLY QUALIFY FOR THE 20% FAST START BONUS**, and best of all, it's paid in real-time, within minutes, every single day.

Personal purchases are not required to earn this 20% bonus and there are **NO CAPS OR LIMITS** to how much you can earn every day!

Terms To Know

Commissionable Volume (CV): The internal currency attached to every product. When product is sold, volume is generated. Earning qualification, commissions, and bonuses are directly related to volume. Fifty percent (50%) of the Commissionable Volume on Fast Start Bonus eligible orders and Retail Commission orders will be placed in your Binary Pay Leg.

Fast Start Bonus: 20% of Commissionable Volume (CV) on wholesale orders

- **free to join & no website, membership, or annual fees**
Pay for products you want to purchase.
- **daily commissions that pay in real time**
Need to pay the car payment tomorrow?
Share product!

IT PAYS TO STAY ACTIVE

As long as you remain active with at least 25 PSV every 30 days, the sales volume in your organization will continue to accumulate **until you are eligible** for commissions.

Also, when you have an optional Auto-Delivery order every 30 days you continue to earn Member Reward Points that you can use to order free products. Additionally, you'll receive a 5% discount on the total of your Auto-Delivery order every month when it processes.

If your account becomes inactive, your accumulated volume and Member Rewards Point balance will be reset to zero.

Member Rewards Points

The Member Rewards Program (MRP) is an optional, monthly Auto-Delivery rewards program that enables members to receive free product points on their monthly Auto-Delivery purchases.

All first-time orders and monthly Auto-Delivery orders receive Member Rewards Points (MRP).

| 1-3 Months | 4-6 Months | 7-9 Months | 10-12 Months | 13-15 Months | 16+ Months |
|------------|------------|------------|--------------|--------------|------------|
| 5% | 10% | 15% | 20% | 25% | 30% |

Terms To Know

Active: Personally generating a minimum of 25 PSV in the previous 31 days.

Auto-Delivery: An order automatically processed the same date each month.

Personal Sales Volume (PSV): Personal purchases plus retail sales.

HBN Pays You 7 Ways

1 Retail

Earn 50% of the Commissionable Volume (CV) on retail orders placed on your free ShopHBN.com site. You can earn the 50% Retail Bonus without a personal purchase.

2 Fast Start

Earn 20% to 30% on wholesale orders placed by your Personally Enrolled Members during their first 90 days. Earn the 20% Fast Start Bonus without a personal purchase. Earn an additional 10% when you purchase a Value Pack and maintain a 100 CV monthly Auto-Delivery order.

3 STAR

Earn unlimited bonuses every month when you have 100 PV, two (2) 1st Generation with 100 PV, four (4) 2nd Generation with 100 PV, and eight (8) 3rd Generation with 100 PV.

4 Matrix (Friday Payday)

Earn up to \$1.00 for every 50 CV order placed by members in your business, no matter who enrolled them, when you have 25 PV or 50 PV.

5 Binary (Instant-Pay Money)

Earn 4%, 8%, or 12%, depending on your PV, when there is 200 CV in one leg and 200 CV in the other.

6 Match (Team Building Money)

Earn up to 50% check match of the Binary Commissions on Executive Consultants in your enrollment tree, up to 7 generations deep.

7 Rank Advancement (Guaranteed Cash Money)

Earn up to \$190,000 in Rank Advancement Bonuses.

HBN took the best parts of Retailing, Uni-Level Pay, Forced Matrix Pay, Infinity Bonuses & Company-Wide Profit Sharing Pools and combined them into a simple, honest, and easy-to-achieve **7 Ways To Earn Incentive Plan**, free from gimmicks and gotchas, where everyone has a real opportunity to earn.

Terms To Know

Personal Volume (PV):
Your personal purchases.

1. Retail Commissions *paid instantly*



Action:
Share HBN products with people who purchase at the suggested retail price.



Retail Bonus:
When customers purchase from your free www.ShopHBN.com retail website, you earn 50% of the Commissionable Volume (CV) on their order.



Requirements To Earn:
None



The HBN Difference:
Retail Orders automatically pay 50% of the Commissionable Volume into your Binary Pay Leg where you can earn even more!

EXAMPLE

A retail customer purchases the 1000mg of CBD oil at the retail price of \$149.95 from your free personalized ShopHBN.com retail website. The Commissionable Volume of the products is 100 points. You would earn 50% of the 100 points, \$50.00, paid instantly into your e-wallet.

You earn by simply sharing your free retail website. There are no requirements at all, and best of all, the bonus is paid in real-time, that same day!

Terms To Know

Pay Leg: The Binary leg with the least amount of volume, typically filled with members who are directly sponsored or enrolled by their immediate enroller.

2. Fast Start Bonus *paid instantly*



Action:
Share HBN products with others who purchase products at wholesale pricing.

Fast Start Bonus:



Earn 20% Fast Start Bonus on all wholesale orders placed by your personally enrolled members during their first 90 days plus qualify to earn on the sales of 2nd and 3rd Generation members!

Requirements To Earn:



- 1st Generation: No Requirements
- 2nd Generation: Executive or higher
- 3rd Generation: Bronze Executive or higher

The HBN Difference:



50% of the CV will automatically be placed in your Binary Pay Leg where you earn even more!

| | EVERYONE | EXECUTIVE | BRONZE |
|----------------------------|----------|-----------|--------|
| 1 st Generation | 20% | 20% | 20% |
| 2 nd Generation | | 3% | 3% |
| 3 rd Generation | | | 2% |

**When You Purchase a Value Pack
& Maintain a 100 PV Monthly
Auto-Delivery...**

You earn an additional 10% Fast Start Bonus (total of 30%) on all orders placed by your personally enrolled during their first 90 days and receive **10 FREE Gift Cards** every month to use in building your business!

Terms To Know





Executive: Someone who is active and has two personally enrolled active members, with one placed on the left leg and one placed on the right leg.

Generation: When someone is tied to you through personal enrollment.

3. Star Bonus *paid daily*



Action:
Share HBN products with others who purchase products at wholesale pricing.

| | | | |
|--|---|---|---|
| <p>you</p> <p>Use 100 PV during the month.</p>  | <p>\$50 BONUS</p> <p>Paid to you when you have two 1st generation members who use 100 PV during the month.</p>  | <p>\$75 BONUS</p> <p>Paid to you when you have four 2nd generation members who use 100 PV during the month.</p>  <p><small>You must qualify for the \$50 bonus to be eligible for the \$75 bonus.</small></p> | <p>\$100 BONUS</p> <p>Paid to you when you have eight 3rd generation members who use 100 PV during the month.</p>  <p><small>You must qualify for the \$75 bonus to be eligible for the \$100 bonus</small></p> |
|--|---|---|---|




Requirements To Earn:
100 PV order, 2 active 1st Generation Members with 100 PV orders, 4 active 2nd Generation Members with 100 PV orders, 8 active 3rd Generation Members with 100 PV orders.
See <https://HBNaturals.com/pdf/StarBonus.pdf> for complete rules.



The HBN Difference:
The Star Bonus allows the Executive to not only break-even but to get in profit quickly, with the ability to earn unlimited monthly bonuses with a team of only 14 members.


Note: The 100 PV for each qualifying order must be made as a single purchase.

4. Matrix Bonus *paid weekly*




Matrix Commissions:

Earn \$0.25 or \$1.00 on qualified 50 CV orders placed by customers under you in your Matrix, no matter who enrolled them.



Requirements To Earn:

To qualify to earn on sales in your Matrix you need to personally use a minimum of 25 to 50 Commissionable Volume (CV) points in Heart & Body Naturals products every 30 days.



The HBN Difference:

Our exclusive Matrix within a Binary Plan allows you to earn on orders in your “power leg” without people on your pay leg and you earn the matrix bonus with zero balancing!

Terms To Know

Dynamic Compression: When a member is not eligible to earn a bonus or commission it will compress up and pay to the next qualified member.

Power Leg: The Binary leg with the greatest amount of volume, typically filled with members who may not be directly sponsored or enrolled by their immediate enroller.

| RANK | LEVEL | POTENTIAL EARNINGS PER LEVEL |
|------------------------|-------|------------------------------|
| Member | 1 | \$2 |
| | 2 | \$4 |
| | 3 | \$8 |
| Consultant | 4 | \$16 |
| | 5 | \$32 |
| | 6 | \$64 |
| | 7 | \$128 |
| Executive | 8 | \$256 |
| Bronze | 9 | \$512 |
| Silver | 10 | \$1,024 |
| Gold | 11 | \$2,048 |
| Platinum | 12 | \$4,096 |
| Pearl | 13 | \$8,192 |
| Sapphire | 14 | \$16,384 |
| Ruby | 15 | \$32,768 |
| Emerald | 16 | \$65,536 |
| Diamond | 17 | \$131,072 |
| Dynamically Compressed | | ↑↑ |

5. Binary Bonus *paid daily*



Action:
Build your left and right legs.



Team Commissions:

- Earn 4% with a minimum of 25 PSV
- Earn 8% with a minimum of 50 PSV
- Earn 12% with a minimum of 100 PSV



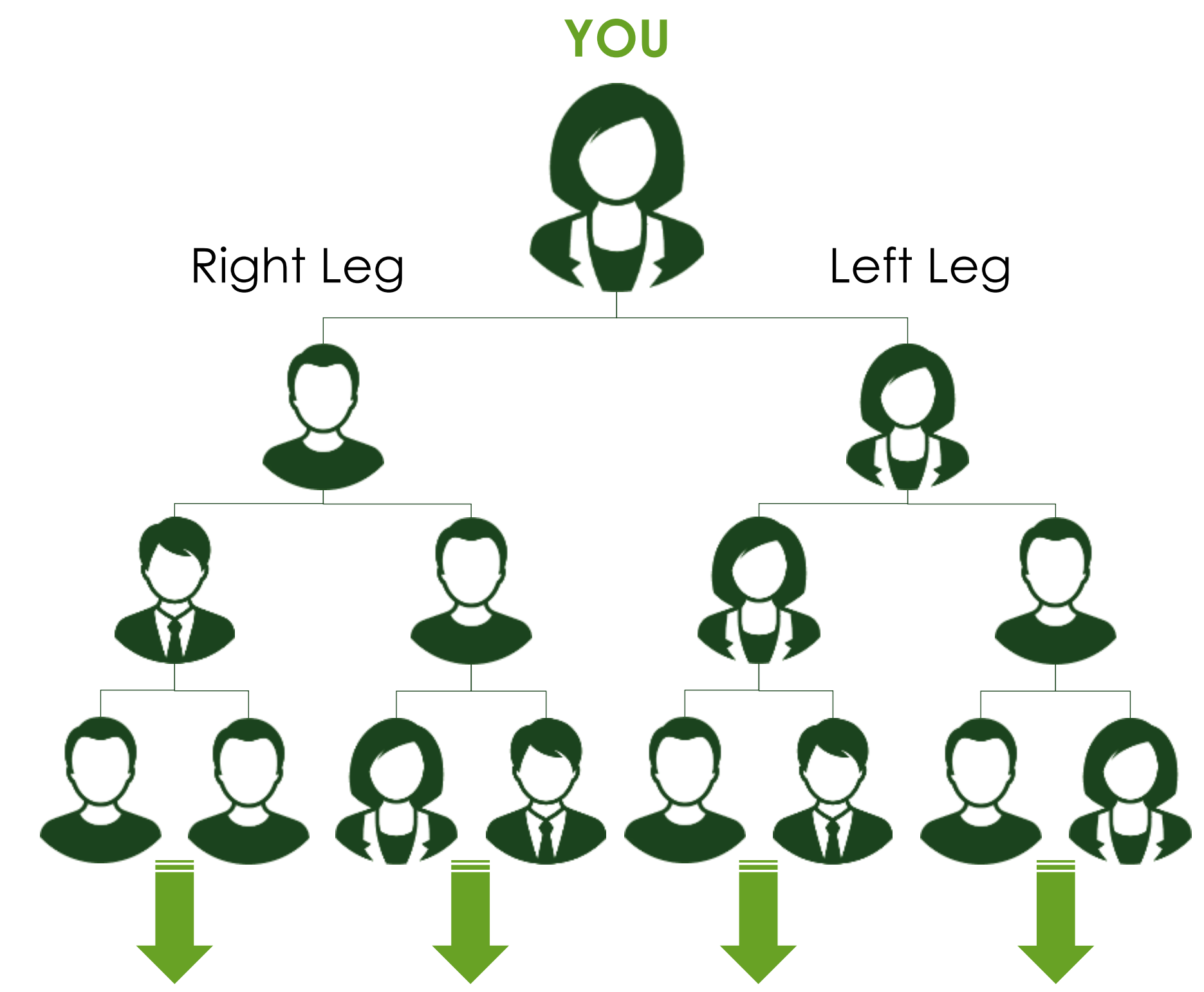
Requirements To Earn:

- Active Executive or above
- You earn each time there is 200 CV in one leg and 200 CV in the other.



The HBN Difference:

Not only do you earn the Matrix bonus on your binary team, but you are also paid up to 12% on your pay leg, and it is paid to you instantly, as soon as you have 200 CV in one leg and 200 CV on the other with absolutely NO FLUSHING!



Check This Out!

If you're not yet an Executive, that's okay because as long as you have 25 PSV every 30 days, unpaid sales volume in both of your teams will automatically accumulate and be stored, waiting for you to qualify and then earn!

6. Binary Match Commissions *paid daily*



Action:
Develop leadership within your Enrollment Tree. When you help your team build, their success is your success!



Requirements To Earn:
Active Bronze^(or above) Executive



Binary Match Commissions:

Bronze^(and above) Executives can qualify to earn a check match of the Binary Commissions on Executives in their enrollment tree, up to 7 Generations deep, with no limit to the number of checks you can match!

| | BRONZE | SILVER | GOLD | PLATINUM | PEARL | SAPPHIRE | RUBY | EMERALD | DIAMOND |
|----------------------------|--------|--------|------|----------|-------|----------|------|---------|---------|
| 1 st GENERATION | 10% | 15% | 20% | 20% | 20% | 20% | 30% | 40% | 50% |
| 2 nd GENERATION | | | | 5% | 5% | 5% | 5% | 5% | 5% |
| 3 rd GENERATION | | | | | 5% | 5% | 5% | 5% | 5% |
| 4 th GENERATION | | | | | | 5% | 5% | 5% | 5% |
| 5 th GENERATION | | | | | | | 5% | 5% | 5% |
| 6 th GENERATION | | | | | | | | 5% | 5% |
| 7 th GENERATION | | | | | | | | | 5% |

Take advantage of ranks that can make your business stronger. Each rank is designed to ensure a strong foundation for your organization, both in structure and volume. Build your organization with these ranks in mind and you'll be building your future!

7. Rank Advancement Bonus

paid in 10 monthly increments



Action:
Grow your team through the ranks and earn up to \$190,000!



Requirements To Earn:
Active Pearl^(or above) Director



Rank Advancement Bonus:
As your business grows and you reach the rank of Pearl^(or above), you qualify for the guaranteed-income Rank Advancement Bonus, split into 10 monthly payments when rank is maintained!

| | NUMBER OF PAYOUTS | AMOUNT PER PAYOUT | TOTAL PAYOUT |
|----------|-------------------|-------------------|--------------|
| PEARL | 10 | \$500 | \$5,000 |
| SAPPHIRE | 10 | \$1,000 | \$10,000 |
| RUBY | 10 | \$2,500 | \$25,000 |
| EMERALD | 10 | \$5,000 | \$50,000 |
| DIAMOND | 10 | \$10,000 | \$100,000 |

Rank Requirements

| RANK | PERSONAL VOLUME | PERSONALLY ENROLLED ACTIVE (25 CV) | PERSONALLY ENROLLED EXECUTIVES | PERSONAL RANK | PERSONALLY ENROLLED PLATINUMS | TEAM COMMISSION |
|--------------------|-----------------|------------------------------------|--------------------------------|---------------|-------------------------------|-----------------|
| CONSULTANT | 25 | 1 | 0 | | | |
| EXECUTIVE | 25 | 2 (1 in each leg) | 0 | | | |
| BRONZE EXECUTIVE | 50 | | 2 (1 in each leg) | Executive | | |
| SILVER EXECUTIVE | 50 | | 4 (1 in each leg) | Executive | | |
| GOLD EXECUTIVE | 50 | | 8 (2 in each leg) | Executive | | |
| PLATINUM EXECUTIVE | 50 | | 12 (3 in each leg) | Executive | | |
| PEARL DIRECTOR | 50 | | 12 (3 in each leg) | Platinum | | 30 |
| SAPPHIRE DIRECTOR | 50 | | | Platinum | 1 | 60 |
| RUBY DIRECTOR | 50 | | | Platinum | 2 | 120 |
| EMERALD DIRECTOR | 50 | | | Platinum | 4 | 250 |
| DIAMOND AMBASSADOR | 50 | | | Platinum | 6 | 500 |

QUALIFYING

For Commissions & Bonuses

You must meet a minimum sales criteria of 25 PSV in order to meet Personal Sales Volume (PSV) requirements for commissions and bonuses. Additionally, some commissions and bonuses require Personal Volume (PV) to earn. Earnings are automatically deposited to your e-wallet. You can withdraw them to your third-party online banking service account at any time.

When your first withdrawal request is made, your third-party online banking service account will be created and you will receive an email with set-up instructions. Once you have verified the account, a debit card will be ordered and paid for by Heart & Body Naturals' parent company, Green Organics, LLC. You will receive your card within 14 to 28 business days. While you are waiting for your card to arrive, you can connect your account to a US bank account and transfer your earnings to that bank.



TERMS TO KNOW

A

Active

Personally generating a minimum of 25 PSV in the previous 31 days.

Auto-Delivery

An automatic order processed the same date each month.

B

Binary

Type of Incentive Plan where Consultants have only two front-line Consultants. When a Consultant sponsors more than two people, the additional members are placed at levels below others under the sponsoring Consultant.

C

Commissionable Volume (CV)

The internal currency attached to every product. When product is sold, volume is generated. Earning qualification, commissions, and bonuses are directly related to volume. Fifty percent (50%) of the Commissionable Volume on Fast Start Bonus eligible orders and Retail Commission orders will be placed in your Binary Pay Leg.

Consultant

Someone who has completed a free online enrollment, has 25 Personal Volume (PV), and one active personally enrolled member.

D

Dynamic Compression

When a member is not eligible to earn a bonus or commission it will compress up and pay to the next qualified member.

E

Executive

An Executive is someone who is active and has two personally enrolled active members, with one placed on the left leg and one placed on the right leg.

F

Fast Start Bonus

20% of Commissionable Volume (CV) on wholesale orders.

TERMS TO KNOW

G

Generation

A Generation is when someone is tied to you through personal enrollment. For example, you enroll John. He is your 1st generation. John enrolls Sue. She is your 2nd generation. The Heart & Body Naturals Incentive Plan pays up to 3 generations of Customer Sales Bonus and up to 7 generations of Binary Match Commissions.

m

Matrix

Type of Incentive Plan that has a set width and depth. It is by this width and depth that Members are paid. The Heart & Body Naturals Incentive Plan is a 2x17 Matrix.

P

Pay Leg

The Binary leg with the least amount of volume, typically filled with members who are directly sponsored or enrolled by their immediate enroller.

Personal Volume (PV)

Your personal purchases.

Personal Group Volume (PGV)

The total of commissionable volume under your personally enrolled.

Personal Sales Volume (PSV)

Personal purchases plus retail sales.

Power Leg

The Binary leg with the greatest amount of volume, typically filled with members who may not be directly sponsored or enrolled by their immediate enroller.

S

Spillover

The *spilling over* of distributors you recruit from one level of your downline to the next.

T

Team Commission

When you have 200 CV on your left and 200 CV on your right, you cycle and earn a Team Commission of 4%, 8%, or 12%.

CONTACT CONSULTANT

**To hear more about Heart
& Body Naturals or for any
questions you might have**

get back to the person
who sent you this presentation.

