CTFO®

CHANGING THE FUTURE OUTCOME

COMPENSATION PLAN

INTRODUCTION

CTFO is dedicated to solving the many problems that have plagued the Network Marketing Industry. We are committed to having the highest quality, lowest price products on the market. And just as importantly, we vow to always provide the fairest, most lucrative, most unique and most powerful compensation plan ever created.

The CTFO Compensation Plan is totally unique from other Compensation Plans. We've made sure that ANYONE can succeed here at CTFO!

There are no fees for anyone to become a CTFO Associate and all CTFO Associates automatically qualify for commissions. Additionally, there are no personal purchase requirements to receive commissions and there are no caps or limits to how much you can earn.

We invite you to become fully familiarized with all aspects of the CTFO Compensation Plan because there are no Gimmicks or Gotchas here. We know, the deeper you dig, the better it gets.

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CTFO RANKS	QUALIFICATIONS
Customer	Anyone who does not want to be an Associate but orders a product.
Associate	Anyone who signs up as an Associate, no purchase required.
Active Associate	An Associate who has made a Qualifying Purchase of $47.47* or more in the last 31 days, or has at least 10 Directly Enrolled Active Members. *As of April 15, 2021, this is equal to Can$59.34, £34.18 and €39.88.
1st Level Manager	An Active Associate who has enrolled 1 other Active Member.
2nd Level Manager	An Active Associate who has enrolled 2 other Active Members.
Senior Manager (SM)	An Active Associate who has enrolled 3 other Active Members.
Executive Manager (EM)	An Active Associate who has enrolled 4 other Active Members.
$5K Executive Manager (EM)	An Executive Manager who has at least $5K Team Sales Volume.
$10K Executive Manager (EM)	An Executive Manager who has at least $10K Team Sales Volume.
$15K Executive Manager (EM)	An Executive Manager who has at least $15K Team Sales Volume.
$25K Vice President (VP)	An Executive Manager who has enrolled a 5th Active Member and has at least $25K Team Sales Volume.
$50K Senior Vice President (SVP)	A Vice President who has at least $50K Team Sales Volume.
$100K Executive Vice President (EVP)	A Senior Vice President who has at least $100K Team Sales Volume.
Presidential Director (PD)	A $100K EVP with 3 other active $100K EVPs on separate legs; they do not have to be personally enrolled.
Presidential Director Plus (PD+)	A Presidential Director with 3 other active Presidential Directors on separate legs; they do not have to be personally enrolled.
Senior Presidential Director (SPD)	A Presidential Director Plus with 3 other active Presidential Director Plus's on separate legs; they do not have to be personally enrolled.
Executive Presidential Director (EPD)	A Senior Presidential Director with 3 other active Senior Presidential Directors on separate legs; they do not have to be personally enrolled.
Top Gun	An Executive Presidential Director with 3 other active Executive Presidential Directors on separate legs; they do not have to be personally enrolled.

OUR MISSION TO HELP MORE PEOPLE SUCCEED WITH THEIR HEALTH AND WEALTH STARTS HERE!

ONE-TIME RANK ADVANCEMENT BONUSES

RANK REQUIRED	RANK BONUSES
$5K Executive Manager (EM)	$500
$10K Executive Manager (EM)	$1,000
$15K Executive Manager* (EM)	$1,500
$25K Vice President* (VP)	$2,500
$50K Senior Vice President* (SVP)	$5,000
$100K Executive Vice President* (EVP)	$10,000
Presidential Director* (PD)	$25,000

RANK UP AND EARN SERIOUS ONE-TIME BONUSES - IN ADDITION TO REGULAR COMMISSIONS!

As CTFO Associates climb through the ranks, we reward them with additional one-time Rank Advancement Bonuses. From $500 at $5K Executive Manager all the way to $25,000 at Presidential Director, these are truly life-changing rewards.

ADDITIONAL NOTES

No more than 60% of the volume can come from any one leg.

* Requires 8 consecutive weekly pay periods of being qualified at this rank.

5 POWERFUL WAYS TO GET PAID WEEKLY!

CTFO rewards Associates with three key bonuses. In addition to a traditional Unilevel Pay, Associates can benefit from the innovative and copyrighted Regenerating Matrix Pay. For those looking for elite leadership rewards, the Infinity Bonus Pay will take your earnings to the next level. The Deeply Discounted Packages add two more ways to get paid with the innovative and rewarding CTFO Compensation Plan!

UNILEVEL PAY (WITH FULL COMPRESSION)

RANK REQUIRED	SPONSORSHIP LEVELS LEVELS FROM WHICH YOU RECEIVE PAY	UNILEVEL PAY % OF TEAM CV FROM CORRESPONDING LEVELS
Associate	LEVEL 1 (PERSONALLY ENROLLED)	20%
2nd Level Manager	LEVEL 2	4%
Senior Manager	LEVEL 3	4%
Executive Managers (all)	LEVEL 4	4%
$25K Vice President and Higher	LEVEL 5	4%

THIS FULL COMPRESSION UNILEVEL HELPS YOU GET PAID UP FRONT AND QUICKLY!

Earn 20% Commission Volume on all of your Personally Enrolled Customers or Associates, and then continue to get rewarded as they introduce people to CTFO. Watch the earnings compound as the magic of duplication occurs throughout your organization.

REGENERATING MATRIX PAY (WITH FULL COMPRESSION)

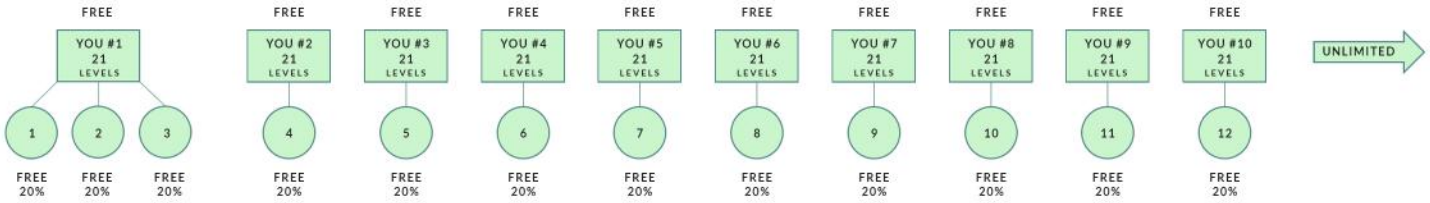
MATRIX LEVELS	1ST LEVEL MANAGER % OF CV	2ND LEVEL MANAGER % OF CV	SENIOR MANAGER & ABOVE % OF CV		EXECUTIVE MANAGER & ABOVE % OF CV
1	0.25%	0.5%	1%		1%
2	0.25%	0.5%	1%		1%
3	0.25%	0.5%	1%		1%
4	0.25%	0.5%	1%		1%
5	0.25%	0.5%	1%		1%
6	2.5%	5%	10%		10%
7	2.5%	5%	10%		10%
8-14				Executive Manager (EM)	1% Each Level
15-16				$5K Executive Manager (EM)	1% Each Level
17-18				$10K Executive Manager (EM)	1% Each Level
19-20				$15K Executive Manager (EM)	1% Each Level
21				$25K Vice President (VP)	1% Each Level

OUR COPYRIGHTED PROFIT SHARING POSITIONS CAN MULTIPLY YOUR REGENERATING MATRIX PAY!

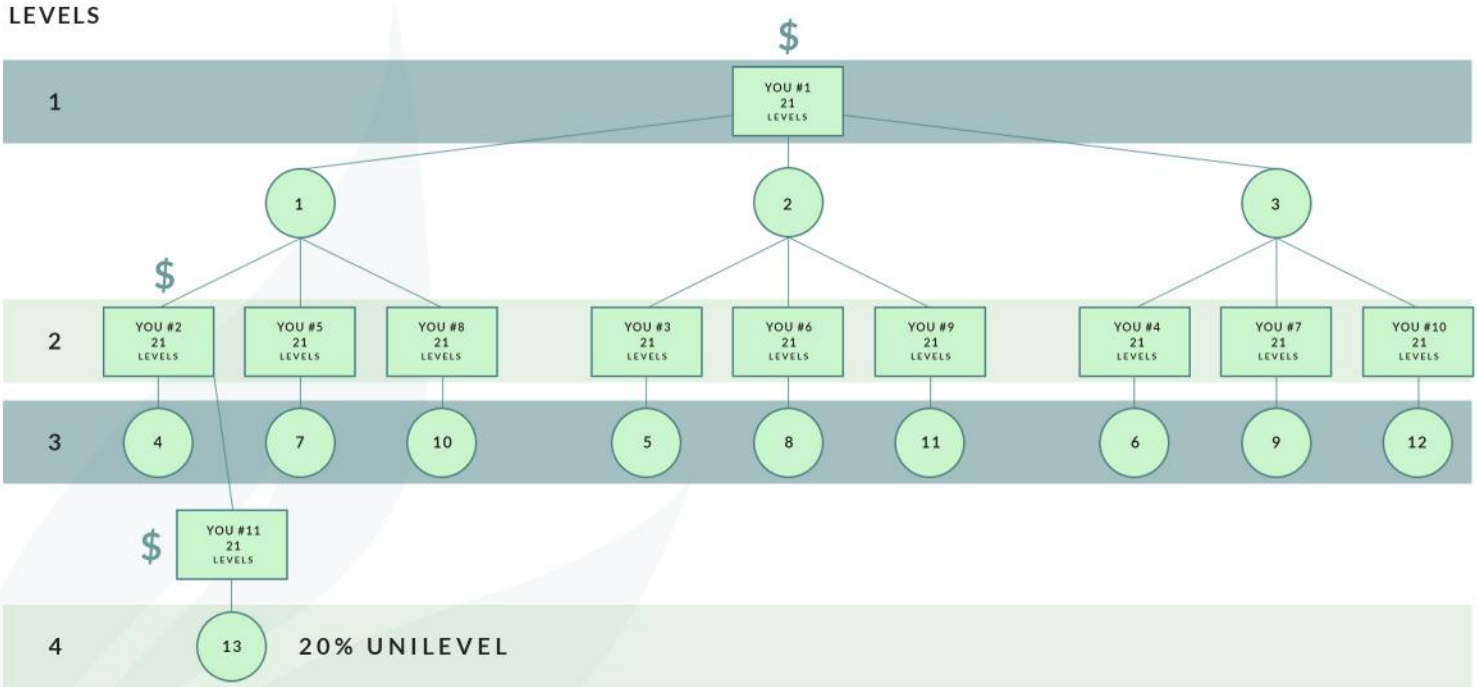
The Regenerating Matrix Pay is one of the main differentiators between CTFO and other direct sales companies, and allows a greater number of people to get paid more! In a standard Forced Matrix, the growth can mean that commissionable sales can easily get forced too far down, ending up beneath the levels from which you get paid. CTFO solved this dilemma with the invention of Profit Sharing Positions (PSPs). A PSP is an additional "income center" that you earn for each person you personally enroll, after your third person.

THE POWER OF COPYRIGHTED PROFIT SHARING POSITIONS (PSPs)

A duplicate copy of an original matrix position is created with every new enrollment after the first three enrollments and placed (linked) directly above the new enrollee in the enroller's matrix. PSPs are placed one level above the fourth direct and on. You do not get a PSP for your first, second or third directs, but when you sign up your fourth you will get a PSP above that direct and every direct from that point on. Each new PSP will earn commissions at the same rank and qualification as the original top position. New placements are entered into the Matrix by filling the highest, weakest spot first, then from Left to Right, as shown below:



HOW MANY PSPs DO YOU WANT?



YOU'LL LOVE HOW PSPS MULTIPLY YOUR INCOME – ALL THIS HAPPENS AUTOMATICALLY!

Residual Matrix Pay & The Power of Copyrighted Profit Sharing Positions (PSPs). What's better than double pay? Triple pay!

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INFINITY BONUS PAY (WITH FULL COMPRESSION)

RANK REQUIRED	INFINITY BONUS PAY % OF ENTIRE TEAM CV FOR INFINITE LEVELS
$25K Vice President	3%
$50K Senior Vice President	Plus 4%
$100K Executive Vice President	Plus 5%
Presidential Director	Plus 1.5%
Presidential Director Plus	Plus 1.75%
Senior Presidential Director	Plus 2%
Executive Presidential Director	Plus 3.5%
Top Gun	Plus 8% of Entire Company CV - Shared Pool

A PERCENTAGE OF YOUR ENTIRE TEAM'S CV FOR AN INFINITE NUMBER OF LEVELS!

The Infinity Bonus Pay is the 3-5 year plan to help Associates retire wealthy. Earn additional percentages from your entire team's Commission Volume - with unlimited depth. Experience the benefits of true residual income.

In addition to the 7 ranks that qualify for increasing amounts of Infinity Bonus Pay, our top rank in CTFO, Top Gun also qualifies to share in the **Top Gun Bonus Pool**. This Bonus Pool is of the whole company's CV volume. So when you're sharing in this pool, it's not just your own team that's earning you income, it's the entire company!

Please note that each level of the Infinity Bonus is paid to the first person with the corresponding rank in the Unilevel Upline from where the order is placed. If no one between you and where the order is placed has an Infinity Bonus Qualifying Rank, you will get paid any Infinity Bonuses up to and including the rank you are Qualified for. For example, if you are a $100K EVP, and no one between you and where the order takes place is a $25K VP, a $50K SVP or a $100K EVP, then you would get paid 3% + 4% + 5% for a total of 12%. If there is a $50K SVP between you and where the order takes place, you will receive 5% as a $100K EVP.

DEEPLY DISCOUNTED PACKAGE FAST START PAY

DEEPLY DISCOUNTED PACKAGE	
PACKAGE LEVEL	FAST START PAY
SILVER	$50
GOLD	$100
PLATINUM	$200

THE DEEPLY DISCOUNTED PACKAGE FAST START PAY IS YOUR ROUTE TO EARNING BIG MONEY – AND QUICKLY!

For each Deeply Discounted Package you sell, earn a Fast Start Bonus based on the category of pack purchased by the Associate. To earn Fast Start Bonuses, an Associate must have purchased at least one Silver, Gold or Platinum Deeply Discounted Package in the history of their account.

Deeply Discounted Package Fast Start Pay Compression – You may earn Deeply Discounted Package Fast Start Pay from someone further down in you Unilevel Downline if no one in your Downline between you and where the order is placed is qualified to earn Fast Start Pay.

DEEPLY DISCOUNTED PACKAGE TEAM PAY

Deeply Discounted Package Team Pay is a way to earn bonuses as your team continues to sell Deeply Discounted Packages. The level at which an Associate is rewarded Team Pay depends on the Deeply Discounted Package purchased. The breakdown is shown below:

SILVER	UNLOCKS 7 LEVELS OF TEAM PAY
GOLD	UNLOCKS 14 LEVELS OF TEAM PAY
PLATINUM	UNLOCKS 21 LEVELS OF TEAM PAY

This demonstrates the importance of starting Associates at the Platinum level in order to fully maximize the potential of the CTFO Compensation Plan. The complete breakdown of Team Pay and associated bonus levels is on the following page.

Team Pay is paid out on all Deeply Discounted Packages.

DEEPLY DISCOUNTED PACKAGE TEAM PAY

YOUR PACKAGE SILVER	QUALIFICATIONS		
LEVELS	SILVER	GOLD	PLATINUM
1	$1.50	$3.00	$6.00
2	$2.00	$4.00	$8.00
3	$2.50	$5.00	$10.00
4	$3.00	$6.00	$12.00
5	$3.50	$7.00	$14.00
6	$10.00	$20.00	$40.00
7	$10.00	$20.00	$40.00

FULL DYNAMIC COMPRESSION FOR FAST START PAY AND TEAM PAY

YOUR PACKAGE GOLD	QUALIFICATIONS		
LEVELS	SILVER	GOLD	PLATINUM
1	$1.50	$3.00	$6.00
2	$2.00	$4.00	$8.00
3	$2.50	$5.00	$10.00
4	$3.00	$6.00	$12.00
5	$3.50	$7.00	$14.00
6	$10.00	$20.00	$40.00
7	$10.00	$20.00	$40.00
8	$1.25	$2.50	$5.00
9	$1.25	$2.50	$5.00
10	$1.25	$2.50	$5.00
11	$1.25	$2.50	$5.00
12	$1.25	$2.50	$5.00
13	$1.25	$2.50	$5.00
14	$1.25	$2.50	$5.00

FULL DYNAMIC COMPRESSION FOR FAST START PAY AND TEAM PAY

DEEPLY DISCOUNTED PACKAGE TEAM PAY

YOUR PACKAGE	QUALIFICATIONS		
PLATINUM			
LEVELS	SILVER	GOLD	PLATINUM
1	$1.50	$3.00	$6.00
2	$2.00	$4.00	$8.00
3	$2.50	$5.00	$10.00
4	$3.00	$6.00	$12.00
5	$3.50	$7.00	$14.00
6	$10.00	$20.00	$40.00
7	$10.00	$20.00	$40.00
8	$1.25	$2.50	$5.00
9	$1.25	$2.50	$5.00
10	$1.25	$2.50	$5.00
11	$1.25	$2.50	$5.00
12	$1.25	$2.50	$5.00
13	$1.25	$2.50	$5.00
14	$1.25	$2.50	$5.00
15	$1.25	$2.50	$5.00
16	$1.25	$2.50	$5.00
17	$1.25	$2.50	$5.00
18	$1.25	$2.50	$5.00
19	$1.25	$2.50	$5.00
20	$1.25	$2.50	$5.00
21	$1.25	$2.50	$5.00
TOTAL	$50.00	$100.00	$200.00

FULL DYNAMIC COMPRESSION FOR FAST START PAY AND TEAM PAY

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BUILD YOUR OWN DEEPLY DISCOUNTED PACKAGES

The More You Buy, The More You Save!

Now you can Build Your Own Deeply Discounted Package! To do this, simply login to your Back Office and click on Place Order. As you add items to your cart, the top of the site will automatically track how much you've added as well as how much you need to add to reach the next Discount Level (Silver, Gold or Platinum). Each Discount Level will give you a different discount off of the Wholesale Price for the items in your Package. Silver is 5%, Gold is 10% and Platinum is 15%! Plus, if you're within your first 10 days with CTFO, you automatically get an extra 10% Discount! So that means Silver is 15%, Gold is 20% and Platinum is 25% during your first 10 days!

Please Note: The CV generated for all Build Your Own Deeply Discounted Packages is 10% of the final product price paid.

PATHWAY TO PLATINUM

There's now a way to move from Silver level to Gold, or from Gold level to Platinum without purchasing a larger Deeply Discounted Package!

For an Associate who purchases a Silver Deeply Discounted Package and then sells any 3 Deeply Discounted Packages to Personally Enrolled Members, that Associate will be upgraded to Gold Level. For any Associate who is at the Gold Level and sells 3 Deeply Discounted Packages to Personally Enrolled Members, that Associate will automatically be upgraded to Platinum Level. This is just another way that CTFO makes it possible for you to earn more residual income!

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GLOSSARY

TERM	MEANING
Unilevel	A bonus based on purchases made by the people you personally enroll, as well as the people they enroll - up to 5 Levels deep, and unlimited width.
Regenerating Matrix Pay	The copyrighterd CTFO Regenerating Matrix Pay pays out up to 21 Matrix Levels from each and every commissionable sale made.
Infinity Bonus	Infinity Bonus Pay is a bonus based on a percentage of your entire team's CV for an infinite number of levels. This pay is reserved for the top 8 CTFO Ranks.
Compression	A mechanism for bypassing unqualified or inactive Associates so that the upline is paid on the number of active levels.
CV	Commission Volume - the total amount of money that can be paid out in commissions on any product or package.
PSP	Profit Sharing Position.
TSV	Team Sales Volume.
Sponsor	This refers to the individual who has personally enrolled a new member to CTFO.

IN ADDITION

An Active Associate is any Associate who has purchased a product or package with a sales price of at least $47.47* within the last 31 days. This qualification can also be met by having 10 personally enrolled Active Customers or Associates, with no purchase required by the Associate. An Active Person is either a Customer or an Associate who has purchased a product or package with a sales price of at least $47.47* within the last 31 days.

Team Sales Volume is comprised of your entire sponsorship volume (unilevel volume.) This is the total sales on your whole team for unlimited levels. This is not your matrix volume which can include spillover. Team Sales Volume is based on your total sales volume, not CV and is calculated on a rolling 31 day period.

*As of April 15, 2021, this is equal to Can$59.34, £34.18 and €39.88.

INCOME DISCLOSURE

Any income or earnings statements are estimates of income potential only, and there is no assurance that your earnings will match the figures presented, which are given as examples.

Your reliance on the figures we present is at your own risk. Any income or earnings depicted are NOT to be interpreted as common, typical, expected, or normal for the average Associate.

Particular results may be exceptional, and the variables that impact results are so numerous and sometimes uncontrollable, that CTFO makes no guarantees as to your income or earnings of any kind, at any time.

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