



World's First Instant Pay Compensation Plan



Effective date: February 21, 2018



Personal Message

from Founder & CEO
Bob Reina

Talk Fusion is a new breed of company, and the World's First Instant Pay Compensation Plan is unlike any compensation plan in the industry. Not only are we the first and only company in the world to pay commissions instantly—just three minutes after the sale—but we also have an impressive variety of world-class bonuses and rewards for top performers.

Direct selling allows you to empower your inherent talents and earn extra income from a team effort. Success depends on your commitment and actions, and it brings the chance to develop intellectually, emotionally, and financially while you contribute in a positive way to the lives of others. As you build your team and grow your Talk Fusion business, you can unlock even more opportunities to achieve the dreams that drive your determination.

I'll tell you this: there is no better place than right here at Talk Fusion—and no better time than right now. Talk Fusion has already forever changed the lives of many people all over the world, along with the lives of their friends, families, and communities. Now it's your turn.

Sincerely,

Bob Reina
Founder & CEO, Talk Fusion



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Getting Started



Step 1

Join
Talk Fusion

Step 2

Become a
Team Builder

Step 3

Become a
Team Leader

Complete Steps 1-3, then help your team members do the same.



Step 1

Join
Talk Fusion

By joining Talk Fusion and signing the Agreement, you become eligible to participate in the compensation plan. This means you can earn a **10% Fast Start Bonus** each time you personally sell a Product Package.

Helpful Hints:

- The best way to launch and grow your business is to become a product of the product!
- Select the Product Package that's right for you so you can use our award-winning video products to attract new customers and team members.



Fast Start Bonuses

Each time a Customer or Associate you personally enroll purchases a **Product Package**, you will earn **10%** of the purchased amount:

- For every **\$99 USD Video Email Package** you sell, you will earn **\$10 USD**
- For every **\$499 USD Video Suite Package** you sell, you will earn **\$50 USD**
- For every **\$1,499 USD Pro Package** you sell, you will earn **\$150 USD**

The more product that is purchased, the more you earn.

Fast Start Bonuses:

- Paid instantly
- No *limit* to how many you can earn
- A simple and powerful way to boost your income!



Step 2

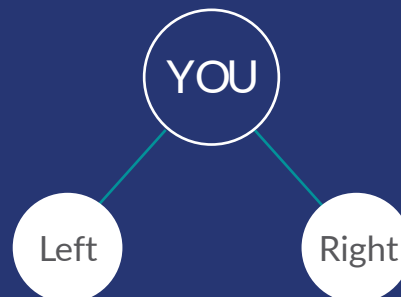
Become a Team Builder

Your Talk Fusion business is set up as a **binary tree**. Start by building two teams: one on the left and one on the right.

When you personally make two product sales (one on the left, one on the right), you become a **Team Builder**. You have laid the proper foundation on which to grow your business, plus you are now qualified to earn **Team Commissions**.

Helpful Hints:

- Become a Team Builder within your first 72 hours!





Team Commissions

Each Product Package has a point value called **Sales Volume**. Every time a product is sold or a Monthly Plan is paid within your organization, this generates Sales Volume for the whole upline.

As these points accumulate, you will earn Team Commissions: a percentage of the Sales Volume in your lesser Volume team.

Two ways to earn 20% in Team Commissions as fast as you can!

Every Associate begins by earning 10% in Team Commissions. In order to double your Team Commissions to 20%, you have two options.

You must fulfill one of two requirements one time to earn 20% forever.

Option 1: Reach the Rank of 2 Star

Once your team generates 2,000 GSV (Group Sales Volume) in your lesser Volume leg during a commission week, you qualify for the rank of 2 Star and earn 20% Team Commissions.

Option 2: Generate 400-400 PSV (Personal Sales Volume)

For the second option, you must have **400 PSV** in both teams and **25 monthly PSV** in both teams. You receive **40 PSV** when you personally sell the Video Email package, **200 PSV** when you personally sell the Video Suite package, and **600 PSV** when you personally sell the Pro Package.

Example 1: You have personally sold 1 Pro left and 1 Pro right. Because each Pro Pack is worth 600 PSV, you are already qualified to earn the full 20% in Team Commissions. **It's that simple!**

Example 2: Your friend Jim only has 200 PSV on his left and right legs. Jim has two choices: he can stay where he is—which means he will only earn 10% in Team Commissions. OR, he can make more personal product sales. Once he reaches 400 PSV on the left and right, Jim will also begin earning 20%.

Option 1
Reach the rank of 2 Star



| Option 2 | | |
|---|---|--------------------|
| Left Team | Right Team | Team Commissions % |
| Initial Product Sales: 40 PSV Monthly Plan Payments: 5 PSV | Initial Product Sales: 40 PSV Monthly Plan Payments: 5 PSV | 10% |
| Initial Product Sales: 400 PSV Monthly Plan Payments: 25 PSV or higher | Initial Product Sales: 400 PSV Monthly Plan Payments: 25 PSV or higher | 20% |

Team Commissions:

- Paid instantly
- Weekly earning potential of \$150,000 USD
- Get paid to unlimited levels, whether you personally made the sale or not!



Calculating Team Commissions

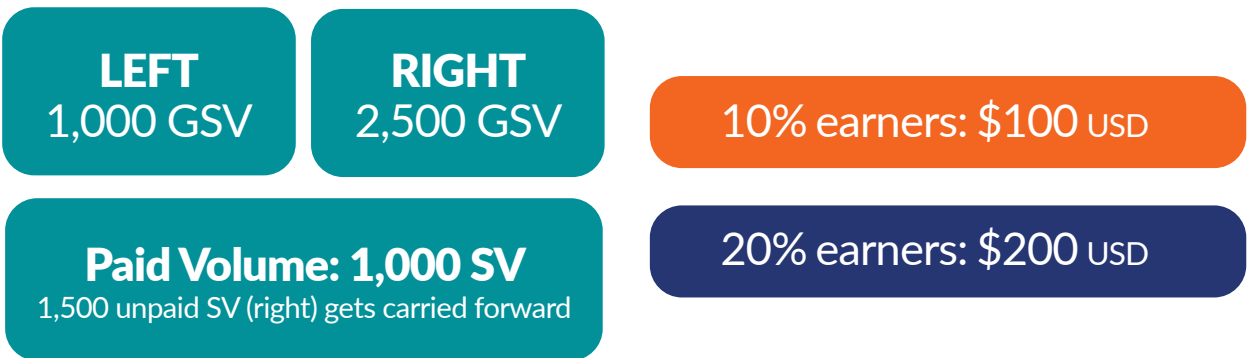
The Sales Volume associated with each Product Package is as follows:

Video Email - 40 SV

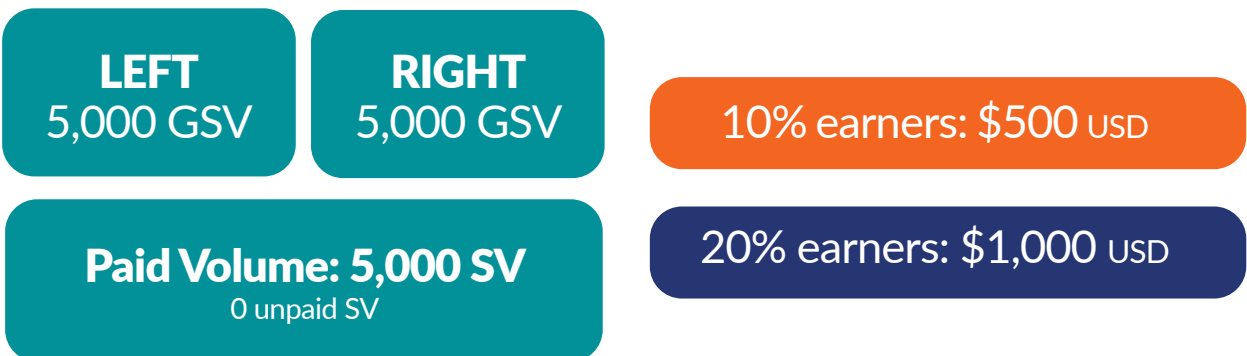
Video Suite - 200 SV

Pro - 600 SV

Example 1



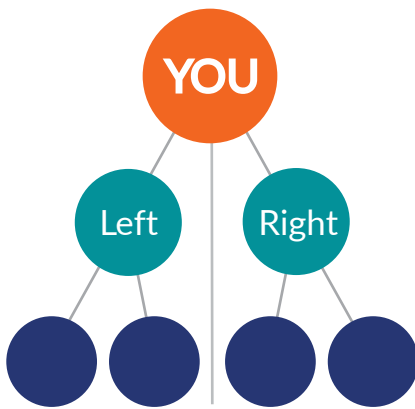
Example 2





Step 3

Become a Team Leader



Your next goal is to become a **Team Leader**. To achieve this, teach your two personally sponsored people to build their left and right teams, so they can become Team Builders just like you did.

As a Team Leader, you can earn:

- ✓ Fast Start Bonuses
- ✓ Mega Matching Bonuses
- ✓ More Team Commissions
- ✓ Mercedes Car Bonus
- ✓ Five Star Vacations
- ✓ A Rolex watch
- ✓ Recognition Rings

Helpful Hints:

- Become a Team Leader within your first week.
- If you want to really grow your income, you should duplicate more than one Team Builder in both your left and right teams!



Ranks & Recognition

| RANK | SALES VOLUME (lesser Volume leg) |
|---------------------------|---|
| Gold | 500 |
| 1 Star | 1,000 |
| 2 Star | 2,000 |
| 3 Star | 3,000 |
| Diamond | 10,000 |
| Double Diamond | 20,000 |
| Triple Diamond | 30,000 |
| Diamond Elite | 40,000 |
| Blue Diamond | 50,000 <i>(and must have 2 personally sponsored Double Diamonds or above in either team)</i> |
| Grand Blue Diamond | 100,000 <i>(and must have 2 personally sponsored Triple Diamonds or above in either team)</i> |
| Royal Blue Diamond | 150,000 <i>(and must have 2 personally sponsored Diamond Elites or above in either team)</i> |
| Presidential Blue Diamond | 250,000 <i>(and must have 2 personally sponsored Blue Diamonds or above in either team)</i> |
| Ambassador Blue Diamond | 500,000 <i>(and must personally sponsor 2 Grand Blue Diamonds or above in either team)</i> |
| Imperial Blue Diamond | 750,000 <i>(and must personally sponsor 2 Royal Blue Diamonds or above in either team)</i> |

Recognition Rank

The highest rank you have ever achieved. Recognition Ranks are celebrated at annual corporate events.

Commission Rank

The rank at which you currently are paid, based on the Sales Volume (SV) achieved during any given commission week.



Mega Matching Bonuses

Become a Team Leader as soon as possible so you can start earning **Mega Matching Bonuses**: a percentage of the Team Commissions generated by your personally sponsored Associates (up to the 10th generation). The higher your commission rank, the more Mega Matching Bonuses you can earn!

Your Mega Matching Bonus earning potential is determined by the highest commission rank achieved for any two weeks within the last four weeks.

| RANK | 1st Generation | 2nd Gen | 3rd Gen | 4th Gen | 5th Gen | 6th Gen | 7th Gen | 8th Gen | 9th Gen | 10th Gen |
|---------------------------|----------------|---------|---------|---------|---------|---------|---------|---------|---------|----------|
| Gold | 10% | | | | | | | | | |
| 1 Star | 10% | | | | | | | | | |
| 2 Star | 10% | | | | | | | | | |
| 3 Star | 10% | | | | | | | | | |
| Diamond | 10% | 5% | 5% | | | | | | | |
| Double Diamond | 10% | 5% | 5% | | | | | | | |
| Triple Diamond | 10% | 5% | 5% | | | | | | | |
| Diamond Elite | 10% | 5% | 5% | | | | | | | |
| Blue Diamond | 10% | 5% | 5% | 5% | | | | | | |
| Grand Blue Diamond | 10% | 5% | 5% | 5% | 5% | | | | | |
| Royal Blue Diamond | 10% | 5% | 5% | 5% | 5% | 5% | | | | |
| Presidential Blue Diamond | 10% | 5% | 5% | 5% | 5% | 5% | 5% | | | |
| Ambassador Blue Diamond | 10% | 5% | 5% | 5% | 5% | 5% | 5% | 5% | | |
| Imperial Blue Diamond | 10% | 5% | 5% | 5% | 5% | 5% | 5% | 5% | 2.5% | 2.5% |





Mercedes Car Bonus



Driving a sleek, prestigious Mercedes-Benz is a powerful demonstration of how you truly can live the dream through Talk Fusion.

Maintain the rank of Diamond or higher for four consecutive weeks in order to receive the \$1,000 USD car bonus towards the payment of a base model Iridium Silver C Class Mercedes-Benz, up to the full value of the car or a 36 month lease term, whichever comes first.

Please see the Rules & Agreement page in your Back Office for more information.

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Mercedes-Benz



Five Star Vacations

From tropical getaways to the world's most extravagant cities, we reward hard work with vacations to exotic locations, breathtaking destinations, and elite galas. These unforgettable, limited-time promotions for top performers are the perfect opportunity for people to embrace their dreams and share inspiring motivation with top leaders.



Please see the Incentives page in your Back Office for more information on Five Star Vacation promotions and qualification details.





Rolex Watches

THE TIME IS RIGHT FOR SUCCESS

Since 1905, the name “Rolex” has stood as a symbol of prestige, performance, and innovation. That is why Talk Fusion selected Rolex to represent a milestone of success.



Available in designs specific for men and women, these Rolex watches are the epitome of style and luxury and are awarded to those who reach the commission rank of Diamond Elite and maintain it for a minimum of two consecutive weeks.

Few companies have been so consistently identified with the pursuit of excellence as Rolex. It is only fitting that top performers are awarded a luxurious Rolex watch as they continue their own pursuits of excellence.



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Recognition Rings

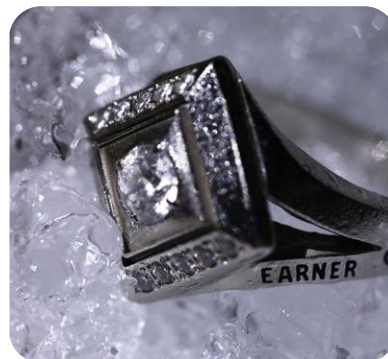
MILESTONES OF SUCCESS



Gold has long been the standard for quality and excellence. Diamonds represent the height of perfection. Together, they make a truly outstanding reward for passion, drive, and inspiration.

Talk Fusion presents a lavish white gold recognition ring* adorned with diamonds to successful top earners.

** Rings are awarded annually to those who have hit specific lifetime earnings milestones: \$250,000 USD, \$500,000 USD, and \$1,000,000 USD.*





Important Things to Know

SALES VOLUME (SV)

A point value assigned to each Product Packages; the Talk Fusion Compensation Plan is based on the accumulation of these points.

PERSONAL SALES VOLUME (PSV)

Sales Volume generated by your personal product sales.

GROUP SALES VOLUME (GSV)

The Sales Volume of all products purchased in your downline.

QUALIFIED

To become qualified: generate a one-time minimum PSV of 40 on your left and right teams.

To remain qualified: maintain a monthly PSV of at least 5 on both your left and right teams.

By staying qualified you can:

- Receive Team Commissions
- Remain eligible to earn Mega Matching Bonuses
- And earn world-class rewards

If you are no longer qualified:

- Commissions are held for 7 days. Become qualified within that timeframe to receive your commissions.

GENERATION

Based on a parent:child (sponsor:customer) relationship of individuals in your downline.

If you sponsor Sue and Sue sponsors Jim, Sue is your first generation and Jim is your second generation, regardless of their placement (or level) within the binary tree.

TEAM COMMISSIONS PERCENTAGE

Minimum 40 PSV from initial Product Package purchases on your left and right teams plus maintain a monthly PSV of at least 5 on both teams: earn 10% of the GSV in your lesser Volume leg

Minimum 400 PSV from initial Product Package purchases on your left and right teams plus maintain a monthly PSV of 25 or higher on both teams: earn 20% of the GSV in your lesser Volume leg

Paid out in increments of 100 SV

EARNING CAPS

Team Commissions:

Up to Diamond Elite: maximum of \$10,000 USD/week

Blue Diamond: maximum of \$15,000 USD/week

Grand Blue Diamond: maximum of \$20,000 USD/week

Royal Blue Diamond: maximum of \$25,000 USD/week

Presidential Blue Diamond: maximum of \$50,000 USD/week

Ambassador Blue Diamond: maximum of \$100,000 USD/week

Imperial Blue Diamond: maximum of \$150,000 USD/week

Mega Matching Bonuses:

Determined by your highest commission rank achieved twice during a set four-week period.

Up to 3 Star: maximum of \$500 USD/week

Diamond and up: no cap

There is no cap on Fast Start Bonuses.

CUSTOMER

An individual who purchases one of Talk Fusion's Product Packages.

ASSOCIATE

An individual who participates in the Compensation Plan.

MONTHLY PLANS

Each Product Package has a Monthly Plan that generates SV.

- Video Email Package - 5 SV
- Video Suite - 25 SV
- Pro Package - 25 SV



Closing Letter

from Founder & CEO Bob Reina

Hard Work Required Here

People often ask me what is the “key” to success in direct selling, but there is no “exact formula.” I know desire, sacrifice, and hard work over time are absolute requirements, but even these elements don’t constitute a guarantee.

When I began my career in direct selling over 20 years ago, I was working full-time as a policeman. I put in long hours on the phone and in meetings on top of the 40-plus weekly hours of my “day job,” building a Customer base, signing up new people and eventually teaching them what I’d learned. I made a lot of mistakes and there were many, many months when my phone bill was larger than my commission check. I stuck with it, though, sacrificing valuable “free time” because I saw the potential in earning income from a team’s work rather than just my own. But at the same time, I understood that direct selling was really just an opportunity—what I got out of it depended on the dedication and “sweat equity” I put into it.

That’s very important to remember if you are considering joining Talk Fusion: while the possibility of earning supplemental income exists, what you get out of your Talk Fusion business depends entirely upon successful sales efforts, which require hard work, diligence and leadership, and how well you exercise these qualities. It also takes time to learn to be your own boss, train your team, and build the proper infrastructure.

Direct selling is a 2- to 5-year plan; you will not be able to retire in 4-6 months. You must work the business for AT LEAST 1 year to even reach a good evaluation point from which you can really measure your progress, but I honestly believe that if you follow the system and consistently dedicate 7-10 hours per week for a year, you will be at a place where you won’t want to stop. But you must be willing to dedicate yourself and sacrifice your own “comfort time” and other activities in exchange for the opportunity to earn additional income.

Closing Letter continued



No Income Is Promised. In my opinion, no company should ever make get-rich-quick claims. Unfortunately, some companies in the direct selling industry imply that anyone can make a full-time income, or in some cases a lot more, with very little work. This is one of the reasons why so many people new to the industry become disenchanting and quit.

The reality, however, is that in direct selling, most people do not receive “substantial income,” and a majority receives no income at all. This is true of Talk Fusion as well. Some join a company just to get the product at a discount, and many join to get the product at a discount and make a small side income. A very small percentage of people earn what most people consider a “full-time” income and, just like in any other industry, the “top earners” are the rare minority. We tell you this because, unlike some companies, we want you to be fully informed and we consider ourselves to be a refreshingly honest voice within the industry.

WHY? At Talk Fusion, our core leadership fully understands that in order to be successful, it takes a sacrifice that is difficult to put into words. And it is up to you to decide to make that sacrifice. We do everything possible to provide you with everything you need to be successful, from world-class products available at an incredible value to paying commissions instantly and providing unbeatable customer service and training. But you have to want to be successful on your own terms. If you decide to watch TV rather than attend a training call, or go shopping instead of logging into a Live Broadcast or following up with a prospect, we will not know. We would like for you to take advantage of everything Talk Fusion provides, but we cannot want your success more than you want it for yourself.

Any earnings portrayed in any Talk Fusion marketing materials are not necessarily representative of the income, if any, that an individual can or will earn through his or her participation in the Talk Fusion Instant Pay Compensation Plan. All references to income, implied or stated, throughout the Talk Fusion Instant Pay Compensation Plan are for illustrative purposes only. These figures should not be considered as guarantees or projections of your actual earnings or profits. Talk Fusion does NOT guarantee any level of income or earnings to any anyone; any representation or guarantee of earnings would be misleading.

When you succeed, we succeed, so of course we want you to be as successful as possible. The rest is just “sweat equity.” But that’s one thing we can’t do for you. You must be willing to commit at the level needed to achieve your desire. The truth is that most people are simply not willing to make the necessary combination of sacrifices that facilitate the results they want. The individuals who achieve remarkable success with Talk Fusion or other direct selling companies understand that it is a business that requires a commitment over a period of years, as well as the dedication to putting in the kind and amount of work necessary.

My hope is that you’ll view direct selling as the professional career it has become. Unlike other industries, direct selling offers you the opportunity to nurture and empower your inherent talents, as well as those of your entire team. In this business, success means the chance to develop intellectually, emotionally, and financially while you contribute in a positive way to the lives of others.



2018 Income Disclosure Statement

| RANGE (In USD) | % OF ASSOCIATES | AVG & MEDIAN # MO IN THE BUSINESS | RANGE (In USD) | % OF ASSOCIATES | AVG & MEDIAN # MO IN THE BUSINESS | RANGE (In USD) | % OF ASSOCIATES | AVG & MEDIAN # MO IN THE BUSINESS |
|-------------------------|--------------------|--|---------------------------|--------------------|--|-----------------------------|--------------------|--|
| No Earnings | 58.90% | 4.98 | \$2,500.01 - \$5,000.00 | 0.85% | 18.10 | \$30,000.01 - \$50,000.00 | 0.04% | 42.08 |
| \$0.01 - \$50.00 | 14.04% | 5.21 | \$5,000.01 - \$7,500.00 | 0.27% | 22.32 | \$50,000.01 - \$75,000.00 | 0.02% | 51.02 |
| \$50.01 - \$250.00 | 15.09% | 6.34 | \$7,500.01 - \$10,000.00 | 0.13% | 25.05 | \$75,000.01 - \$100,000.00 | 0.01% | 56.35 |
| \$250.01 - \$500.00 | 4.40% | 9.07 | \$10,000.01 - \$15,000.00 | 0.12% | 27.60 | \$100,000.01 - \$150,000.00 | 0.009% | 56.65 |
| \$500.01 - \$1,000.00 | 3.43% | 11.11 | \$15,000.01 - \$20,000.00 | 0.07% | 34.28 | \$150,000.01 - \$200,000.00 | 0.006% | 57.78 |
| \$1,000.01 - \$2,500.00 | 2.47% | 13.89 | \$20,000.01 - \$30,000.00 | 0.05% | 36.85 | \$200,000.01 + | 0.015% | 74.94 |

These figures are not guarantees or projections of expected earnings or profits. They also do not include expenses incurred by Associates in operating their businesses. Talk Fusion makes no guarantee of financial success. Success with Talk Fusion results only from successful sales efforts, which require hard work, diligence, skill, persistence, competence, and leadership. Your success will depend upon how well you exercise these qualities.