

compensation guide

Heritage Makers provides a comprehensive earnings plan that can transform your passion into a rewarding home-based business. These rewards includes level commissions, team building bonuses, generational bonuses and organizational bonuses. Heritage Makers also offers fun and exciting incentives including our Top Achievers Club where consultants can earn free luxury travel vacations.

	active consultant	star consultant	2 star consultant	director	silver director	gold director	executive	ruby executive	emerald executive	diamond executive	
QUALIFICATION	first level sales volume (SV)	100 SV	500 SV	500 SV	500 SV	500 SV	500 SV	500 SV	500 SV	500 SV	
	star/director/executive legs (SL, DL, EL)			2 SL	4 SL	5 SL / 1 DL	4 SL / 2 DL	2 SL / 4 DL	6 DL [†]	8 DL [†]	7 DL / 1 EL [†]
	director team volume (DV)			2,000 DV	4,000 DV	3,500 DV	3,000 DV	2,500 DV	2,000 DV	1,500 DV	1,000 DV
	organization volume (OV)							50,000 OV	65,000 OV	75,000 OV	100,000 OV
COMPENSATION	1st level commission*	10%	20–30%	20–30%	20–30%	20–30%	20–30%	20–30%	20–30%	20–30%	20–30%
	2nd level commission		5%	5%	5%	5%	5%	5%	5%	5%	5%
	3rd level commission			3%	3%	3%	3%	3%	3%	3%	3%
	team building bonus		\$100–\$3,000	\$100–\$3,000	\$100–\$3,000	\$100–\$3,000	\$100–\$3,000	\$100–\$3,000	\$100–\$3,000	\$100–\$3,000	\$100–\$3,000
	personal director generation bonus				3%	3%	3%	3%	3%	3%	3%
	1st director generation bonus					3%	3%	3%	3%	3%	3%
	2nd director generation bonus						2%	2%	2%	2%	2%
	3rd director generation bonus							1%	1%	1%	1%
	personal executive team bonus**							0.5%	1%	1.5%	2%
	executive team bonus								0.5%	1%	1.5%
	ruby executive team bonus									0.5%	1%
	emerald team bonus										0.5%
1st generation diamond team bonus										0.25%	

*1st level commission is based on monthly personal volume. 100 SV= 10%; 500 SV= 20%. An additional 5-10% bonus can be earned on all first level SV when a consultant has over 500 SV, 5-10 new Club members and 1-2 new consultants in the month.

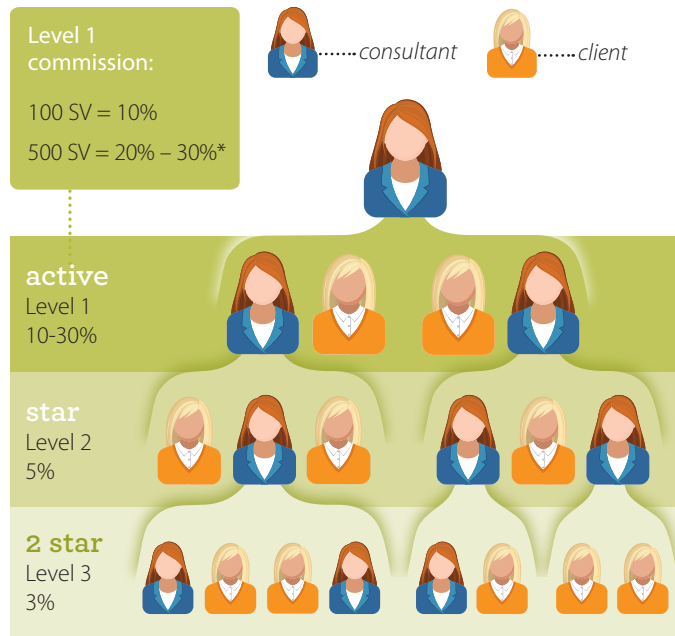
**Executive team bonuses are paid differentially, see details. [†]When a consultant qualifies as an executive for 8 out of 12 months, they must achieve growth qualifications of 1 new director leg within a rolling 12 months and President's Club membership.

Level commissions

Consultants are paid level commissions twice a month based on their qualified rank each month.

Level 1 commissions are paid between 10–30% based on monthly first level sales volume. Level 2 and 3 are paid at Star and 2 Star.

***Business Building Incentive:** Consultants who achieve 5 new clubs and sponsor 1 new consultant will be paid a total of 25% on their first level. Consultants who achieve 10 new clubs and sponsor 2 new consultants will be paid a total of 30% on their first level. This increase is available each month the consultant achieves those qualifications.



Team building bonus

Star consultants with a Club HM membership can participate in the team building bonus. This bonus based on building a stable, successful team and can be paid each month for up to 3 years.*

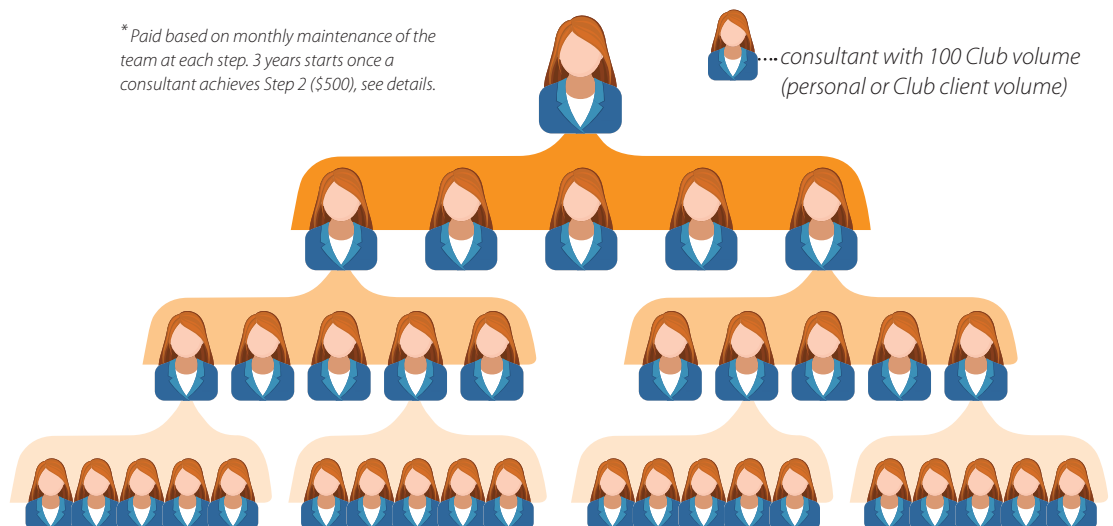
Step 1: Be a Club HM member, personally have a minimum of 100 CV, be paid as a Star Consultant, and have five 1st Level consultants with 100 CV each. **Earn \$100/month.**

Step 2: Identify 2 business builders and help each of them achieve Step 1. **Earn \$500/month.***

Step 3: Encourage your 2 business builders to each identify 2 business builders and help each of them achieve Step 1. **Earn \$1500/month.**











Repeat: Follow Steps 1-3 again and double your earnings. You can be paid on up to 2 team building bonuses. **Earn up to \$3000/month.**

** Paid based on monthly maintenance of the team at each step. 3 years starts once a consultant achieves Step 2 (\$500), see details.*














Director generation bonuses

Directors receive generational bonuses on their personal director team and director teams down three generations. Director generations include all consultants down to but not including the next director or higher rank. This bonus is paid monthly.

	director	silver director	gold director	executive to diamond
Personal director team	 3%	 3%	 3%	 3%
1st gen. director teams		 3%	 3%	 3%
2nd gen. director teams			 2%	 2%
3rd gen. director teams				 1%

Executive team bonuses

Executives receive a differential bonus on their own personal and downline executive teams. Executive teams include all consultants down to but not including the next executive of same rank. This bonus is paid monthly.

	executive	ruby executive	emerald executive	diamond executive
Personal executive team	 .5%	 1%	 1.5%	 2%
Executive teams		 .5%	 1%	 1.5%
Ruby executive teams			 .5%	 1%
Emerald executive teams				 .5%
1st gen. diamond exec. team				 .25%

Incentives

Consultants receive additional rewards with these exciting incentive programs:

Fast Start & Pacesetter

These prizes are part of the quarterly incentive program. Please refer to the current incentive program.



Star Club

Receive exclusive recognition, the HM recognition bracelet and more.



President's Club

Get early participation in leadership events, special training, gifts, event recognition, FREE publishing points and more.

Top Achievers Club

Earn a yearly luxury vacation (cruise, resort, etc) for you and a companion.

Seasonal Incentives

Participate in seasonal cash giveaways, prize drawings, contests, and more.

Comp plan details

Terms and definitions

Consultant: Any HM client who has purchased the consultant sign-up kit and agreed to the consultant terms and conditions and polices and procedures. Consultants must renew their consultantsip each year.

Client: All customers are referred to as clients.

Club member: Any consultant or client who has maintains a monthly Club HM point purchase plan.

Volume: Commissionable sales. All qualifications, commissions and bonuses are based on volume.

SV (Sales Volume): Total volume of first level client and consultant purchases in one calendar month.

DV (Director Volume): Total team sales volume down to but not including the next Director or higher rank.

OV (Organization Volume): Total sales volume of the entire organization down to the bottom of the organization.

CV (Club Volume): Renewing club sales volume not including signup special volume. Club Volume includes personal and client renewing club sales.

Leg: A personally sponsored consultant and all of the consultants/clients he or she has sponsored.

Star Leg: Any leg with a qualified Star consultant or total leg volume of 500.

Director Leg: Any leg containing a qualified Director.

Executive Leg: Any leg containing a qualified Executive.

Director Generation: All consultants and their clients down to but not including the next Director or higher rank.

Compensation types

Consultant Publishing Discounts: Consultants who join Club HM receive significant discounts on their monthly publishing point packages as well as free access to Premier. In addition, all consultants can take advantage of 10% publishing discounts (available at checkout) on select products identified as monthly HM themes. These discounts can combine to provide savings of up to 40% on published projects.

Level Commissions: Paid on volume within a consultant's first 3 levels. 1st level commissions vary according to the SV achieved each month (100 SV=10%, 500 SV=20%) An additional 5-10% can be earned with a minimum of 500 SV, 5-10 new Club members and 1-2 new consultants within the same month. 2nd level commissions of 5% and 3rd level commissions of 3% is paid at Star and 2 Star ranks respectively. Level commissions are paid twice a month, volume sold between the 1-15th is paid on the 20th, the 16th-31st is paid on the 10th of the following month.

Team Building Bonus: Consultants qualify for the 1st of 3 potential Team Building Bonuses (\$100 per month) when they:

- Become a Club HM member
- Get paid as a Star Consultant
- Accumulate 100 CV
- Help five 1st level Consultants achieve 100 CV each

An additional \$400 (\$500 total) is earned when 2 of the 1st level Consultants mentioned above achieve the same results (Club member, Star status, 100 CV and 5 Consultants with 100 CV) for themselves.

The maximum Team Building Bonus of \$1,000 per month (\$1,500 total) is earned when a Consultant has 2 – 1st level team builders who each have 2 – 1st level Consultants who achieve step one. Team Building Bonuses are paid based on the qualified structure of the team each month. Once the second step in the team structure is achieved (\$500), the Consultant can continue to be paid the team building bonus on that structure for 3 years. A Consultant is eligible to be paid on a second team structure when the 1st team structure is fully built (qualifies for \$1,500).

Director Generation Team Bonuses: Paid on volume within a Director generation. Directors earn a 3% bonus on their personal Director generation (0 generation), 3% on the 1st generation, 2% on the 2nd generation, and 1% on the 3rd generation are paid at Director, Silver, Gold and Executive ranks respectively. This bonus is paid monthly on the 10th of the following month.

Executive Team Bonuses: Paid differentially based on executive ranks team volume. Executive teams include all consultants and clients down to, but not including, the next consultant of that same executive rank (ie. a Ruby team would include all Executives down to the next Ruby). Executives receive .5% on their personal Executive team. Rubies receive 1% on their personal Executive team and .5% downline Executive teams. Emeralds receive 1.5% on their

personal Executive team, 1% on downline Executive teams, and .5% downline Ruby teams. Diamonds receive 2% on their personal Executive team, 1.5% on downline Executive teams, 1% downline Ruby teams, and .5% on downline Emerald Teams. Diamonds also receive .25% on their first generation Diamond Teams. This bonus is paid monthly on the 10th of the following month. A growth qualification of 1 new leader leg in a rolling 12 months and President's Club membership is required once a consultant is paid at any executive rank 8 out of 12 months.

Miscellaneous policies

Yearly Renewal: Consultants must choose to renew their consultantsip each year. The renewal fee covers the costs of consultant website hosting, Virtual Office hosting, and consultant support. The renewal cost is \$50.

Commission & Bonus Payments: Level commissions are paid twice a month. Orders the 1st-15th are paid on the 25th and orders the 16th-31st are paid on the 10th of the following month. All bonuses are paid the 10th of the following month. Consultants in the US are paid through direct deposit. Canadian consultants are issued cheques. A minimum of \$20 must be earned/accumulated before a cheque/direct deposit is made.

Banked Volume: Consultants get 50 banked volume (BV) for each 500 SV achieved in a month. Banked volume is automatically used to help consultants qualify at 500 SV each month. Maximum of 500 BV can be accumulated at any time. Example: Sue achieves 1000 SV in a month and gets 100 BV to count towards qualification a following month. The next month that Sue is only at 400 SV, the extra 100 BV will be used to qualify her. Note: BV is only used for personal SV qualification and does not count towards DV or OV. No commissions or bonuses are paid on BV.

Organization Rollup: Consultants who personally produce less than 500 SV in one month during a rolling six month period will lose all rights, title, claim and interest in their current downline consultants. Consultants who produce less than 500 in combined SV and personal purchases in six months will lose all rights, title, claim and interest in their current clients.

Consultant Personal Purchases: The sponsor of a client or a consultant is paid a 10-30% 1st level commission. As such, all consultant personal purchases must be made through the consultant account (using the consultant ID).

Comp plan details continued

Career Plan Walkthrough

Active Consultant: To qualify as active, a consultant must achieve 100 SV within the month. Active consultants receive a 10% commission on first level volume.

Star Consultant: To qualify as Star, a consultant must achieve 500 SV within the month. Star consultants can participate in the Team Building Bonus and can receive a 20-30% 1st level commission and a 5% 2nd level commission.

2-Star Consultant: To qualify as 2 Star, a consultant must achieve 500 SV, 2000 DV and two Star Legs. 2 Star consultants can participate in the Team Building Bonus and can receive a 20-30% 1st level commission, a 5% 2nd level commission and a 3% 3rd level bonus.

Director: To qualify as Director, a consultant must achieve 500 SV, 4000 DV and 4 Star Legs. Directors can participate in the Team Building Bonus and can receive a 20-30% 1st level commission, a 5% 2nd level commission and a 3% 3rd level bonus. They also receive a 3% bonus on their personal director team volume.

Silver Director: To qualify as Silver Director, a consultant must achieve 500 SV, 3500 DV, 5 Star Legs and 1 Director Leg. Silver Directors can participate in the Team Building Bonus and can receive a 20-30% 1st level commission, a 5% 2nd level commission and a 3% 3rd level bonus. They also receive a 3% bonus on their personal director team volume and 3% on their 1st generation director teams.

Gold Director: To qualify as Gold Director, a consultant must achieve 500 SV, 3000 DV, 4 Star Legs and 2 Director Legs. Gold Directors can participate in the Team Building Bonus and can receive a 20-30% 1st level commission, a 5% 2nd level commission and a 3% 3rd level bonus. They also receive a 3% bonus on their personal director team volume, 3% on their 1st generation director team volume, and 2% on their 2nd generation director team volume.

Executive: To qualify as Executive, a consultant must achieve 500 SV, 2500 DV, 2 Star Legs and 4 Director Legs. Executives can participate in the Team Building Bonus and can receive a 20-30% 1st level commission, a 5% 2nd

level commission and a 3% 3rd level bonus. They also receive a 3% bonus on their personal director team volume, 3% on their 1st generation director team volume, 2% on their 2nd generation director team volume, and 1% on their 3rd generation director team volume. They also receive .5% on their personal Executive Team Volume. Once an executive qualifies 8 out of 12 months, they must obtain an additional leader leg within a rolling 12 month window and maintain President's Club status.

Ruby Executive: To qualify as Ruby, a consultant must achieve 500 SV, 2000 DV and 6 Director Legs. Ruby Executives can participate in the Team Building Bonus and can receive a 20-30% 1st level commission, a 5% 2nd level commission and a 3% 3rd level bonus. They also receive a 3% bonus on their personal director team volume, 3% on their 1st generation director team volume, 2% on their 2nd generation director team volume, and 1% on their 3rd generation director team volume. They also receive 1% on their personal Executive Team Volume and .5% on Executive teams beneath them. Once an executive qualifies 8 out of 12 months, they must obtain an additional leader leg within a rolling 12 month window and maintain President's Club status.

Emerald Executive: To qualify as Emerald, a consultant must achieve 500 SV, 1500 DV and 8 Director Legs. Emerald Executives can participate in the Team Building Bonus and can receive a 20-30% 1st level commission, a 5% 2nd level commission and a 3% 3rd level bonus. They also receive a 3% bonus on their personal director team volume, 3% on their 1st generation director team volume, 2% on their 2nd generation director team volume, and 1% on their 3rd generation director team volume. They also receive 1.5% on their personal Executive Team Volume, .5% on Ruby Teams and 1% on Executive teams. Once an executive qualifies 8 out of 12 months, they must obtain an additional leader leg within a rolling 12 month window and maintain President's Club status.

Diamond Executive: To qualify as Diamond, a consultant must achieve 500 SV, 2000 DV, 8 Director Legs, and 1 Executive Leg. Diamond Executives can participate in the Team Building Bonus and can receive a 20-30% 1st level commission, a 5% 2nd level commission and a 3% 3rd level bonus. They also

receive a 3% bonus on their personal director team volume, 3% on their 1st generation director team volume, 2% on their 2nd generation director team volume, and 1% on their 3rd generation director team volume. They also receive 2% on their personal Executive Team Volume, .5% on Emerald Teams, 1% on Ruby Teams, and 1.5% on Executive teams. They also receive .25% on their first generation Diamond Teams. Once an executive qualifies 8 out of 12 months, they must obtain an additional leader leg within a rolling 12 month window and maintain President's Club status.

Rank Maintenance

Once a particular rank is achieved a Consultant must meet a minimum qualification standard to maintain the title of that rank. For example, a Director must qualify at least once during any given 3-month period to retain Director status. Maintenance requirements for other Consultant ranks are as follows:

Silver & Gold Directors: must qualify at least once during a 6-month period

Executive & Ruby, Emerald, & Diamond Executives: must qualify at least once during a 12-month period.

Note: For complete details on the information in this Compensation Guide, refer to HM Policies and Procedures in Virtual Office.