



COMPENSATION PLAN



www.myCTFO.com



Introduction

CTFO is dedicated to solving the many challenges that have traditionally plagued the Network Marketing Industry. That dedication has led to some of the highest quality and reasonably priced products on the market. That same dedication has also led to the introduction of one of the most equitable, lucrative, unique, and powerful compensation plans in the industry.

CTFO'S 5 TO THRIVE COMPENSATION PLAN

Three words – 5 to Thrive – tell you everything you need to know and do to get your business and income growing in CTFO. Begin by enrolling and maintaining at least 5 Active Members (Customers and/or Associates) and every part of CTFO's residual income bonuses become available to you!

Teach others how to duplicate the 5 to Thrive Plan and you can begin building a significant residual income based on the product purchases of your CTFO Team. Think about it – every residual income bonus in CTFO's plan becomes available to you by simply enrolling and maintaining only 5 Members who each purchase or retail a minimum order containing just \$45 of our life-enhancing products every 31 days.

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



Key Features:

- Free Business! No enrollment fee with a minimum purchase of only \$45.
- Industry-Low Qualifier. Only \$45 per month in Personal Sales Volume is needed to be active and earn commissions at ALL qualified Ranks. Best of all, as of August 2022, our average order is in excess of \$100 per Member, attesting to the quality of CTFO's products!
- Industry-Leading Payout with Full Compression.
- 5 to Thrive is simple - get your 5 Active Directs (personally enrolled Members) and you'll begin earning excellent upfront income with our Product Introduction Bonus which pays up to 50% of the Commission Volume (CV) generated from the product purchases of your Directs' first 30 days and then 10% on all product purchases after 30 days. With 5 to Thrive, you will earn 5 levels deep in our Unilevel, qualify for all 14 levels of our Matrix and qualify for our Infinity Team 7 bonus by simply enrolling and maintaining 5 Directs who produce \$45 each in personal sales volume every 32 days.
- 5 to Thrive creates the perfect pathway to experience early success and income. 5 times your earning potential in CTFO's first 5 levels of unilevel pay by having 5 active Directs!
- Best-in-class products featuring our worldwide exclusive and proprietary technology, 10xPURE™.
- Up to a 20% discount OFF Wholesale Pricing with our SmartShip program, making our products a great value with strong customer retention. Quality, plus affordability, leads to an unmatched opportunity for true residual income!
- Fast Start Bonuses can add up to \$500 in your first 30 – 45 days in addition to all your other commissions!
- Monthly Loyalty Bonuses of up to \$10,000 per month in addition to all other commissions!
- 14 level Matrix with Income Multiplier Positions (PSPs). Imagine earning 2, 3, 4 times, and even more on the same volume!
- Industry-Leading Infinity Team 7 pays up to 25% in Infinity Bonuses as your Team and Rank grow!



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Glossary

Term	Definition
Associate	A Member who has agreed to CTFO's policies and procedures. An Associate is eligible to earn income according to CTFO's Compensation Plan.
Sponsor	The Member who personally enrolled a new Member into CTFO.
Direct	Any Member that is enrolled directly by you (Level 1 of the Unilevel).
Personal Sales Volume (TSV)	The Sales Volume generated from your personal purchases or retail sales.
Team Sales Volume (TSV)	Product purchased by your Team (enrollment tree) during the past 32 days.
Commission Volume (CV)	The numerical amount of each product that commissions are paid on.
60% Max Per Leg	No more than 60% of the Team Sales Volume of any one enrollment leg can be counted toward Rank qualifications.

IN ADDITION

An Active Associate is any Associate who has purchased a product or package with a sales price of at least \$45.00 US Dollars* within the last 32 days. This qualification can also be met by having 10 personally enrolled Active Directs with no purchase required by the Associate. Team Sales Volume is comprised of your entire sponsorship volume (Enrollment Tree volume.) This is the total sales on your whole team for unlimited levels. This is not your Matrix Tree volume which can include spillover. Team Sales Volume is based on your Total Sales Volume, not CV, and is calculated on a rolling 32-day period.



Rank Chart and Qualifications

All CTFO bonuses are paid weekly, other than the Loyalty Bonus which is paid based on your Rank achieved in the month. The weekly pay period begins every Monday at 12:00am CT and ends every Sunday at 11:59pm CT. Your qualified Rank is determined every Sunday night at 11:59pm CT and you are paid at your qualified Rank for the entire week starting the Monday BEFORE your Sunday evening Rank calculation.

Your Rank qualification is based on 3 factors:

1. **Your Personal Sales Volume (PSV) over the previous 32 days.** This is the Sales Volume generated from products you have personally purchased or retailed. \$45 is the minimum PSV requirement to be considered active at all Ranks and is one of the lowest in the industry!
2. **The Number of Active Directs (Members you have personally enrolled) in the previous 32 days.** The minimum Active Directs you need is 5 to maximize your earnings.
3. **Team Sales Volume (TSV) in the previous 32 days.** This is the total Sales Volume generated from the product sales and purchases by everyone on your team, an infinite number of levels deep. No more than 60% of your TSV can be counted from any one leg when determining your Rank.



RANK	QUALIFICATIONS
Member	Anyone who becomes a CTFO Customer or Associate.
Active Member	A Member who produces at least \$45 PSV in the previous 32-day period.
Active Direct	A Member on your Level 1 in the Unilevel (you have personally enrolled) who produces at least \$45 PSV in the previous 32 days.
Associate	A Member who produced at least \$45 PSV at least one time and has agreed to the CTFO's Policies and Procedures.
Active Associate	An Associate who produced at least \$45 PSV in the previous 32 days.
Manager 1	An Active Associate who has 1 Active Direct in the previous 32 days.
Manager 2	An Active Associate who has 2 Active Directs in the previous 32 days.
Manager 3	An Active Associate who has 3 Active Directs in the previous 32 days.
Manager 4	An Active Associate who has 4 Active Directs in the previous 32 days.
Manager 5	An Active Associate who has 5 Active Directs in the previous 32 days.
\$1K Executive Manager	An Active Associate who has at least 5 Active Directs and at least \$1,000 in Team Sales Volume (TSV) in the previous 32 days, 60/40 split applies to TSV.
\$3K Executive Manager	An Active Associate who has at least 5 Active Directs and at least \$3,000 in Team Sales Volume (TSV) in the previous 32 days, 60/40 split applies to TSV.
\$5K Executive Manager	An Active Associate who has at least 5 Active Directs and at least \$5,000 in Team Sales Volume (TSV) in the previous 32 days, 60/40 split applies to TSV.
\$10K Executive Manager	An Active Associate who has at least 5 Active Directs and at least \$10,000 in Team Sales Volume (TSV) in the previous 32 days, 60/40 split applies to TSV.
\$15K Executive Manager	An Active Associate who has at least 5 Active Directs and at least \$15,000 in Team Sales Volume (TSV) in the previous 32 days, 60/40 split applies to TSV.
\$25K Vice President	An Active Associate who has at least 5 Active Directs and at least \$25,000 in Team Sales Volume (TSV) in the previous 32 days, 60/40 split applies to TSV.
\$50K Senior Vice President	An Active Associate who has at least 5 Active Directs and at least \$50,000 in Team Sales Volume (TSV) in the previous 32 days, 60/40 split applies to TSV.
\$100K Executive Vice President	An Active Associate who has at least 5 Active Directs and at least \$100,000 in Team Sales Volume (TSV) in the previous 32 days, 60/40 split applies to TSV.
Presidential Director	An Active Associate who has at least 5 Active Directs and 3 qualified 100K Legs in the previous 32 days.

6 Ways to Earn Income

**1. Product Introduction
Bonus: 10% - 50%**



**2. Unilevel Pay
7 Levels Deep!**



3. Fast Start Bonuses



**4. Monthly Loyalty
Rank Bonuses**



**5. Monthly Loyalty
Rank Bonuses**



6. Infinity Team 7 Pay



Product Introduction Bonus (PIB)

CTFO REWARDS YOU WITH A LUCRATIVE UPFRONT BONUS CALLED OUR PRODUCT INTRODUCTION BONUS.

Here's how it works: You will earn 10% - 50% on the CV generated from your new Directs' product purchases within their first 30 days as a Member as follows:

Product Introduction Bonus (Your Directs' first 30 days of product purchases)	
Manager 1	10% PIB
Manager 2	20% PIB
Manager 3	30% PIB
Manager 4	40% PIB
Manager 5	50% PIB



Unilevel

CTFO's Unilevel Commissions provide you with a lucrative base of residual income based on the CV generated from product purchases of your team, up to 7 levels deep. The 10% on Level 1 is paid on all your Directs Commission Volume generated from their 31st day forward. (You earn the PIB during your Directs first 30 days as a member). Levels 2 thru 7 are earned on all your teams' commission volume generated through 7 compressed levels.

Rank	Manager 1	Manager 2	Manager 3	Manager 4	Manager 5 & Above	5K & Above	25K & Above
Personal Sales Volume (PSV)	\$45	\$45	\$45	\$45	\$45	\$45	\$45
Personal Active Directs	1	2	3	4	5	5	5
Minimum Team Sales Volume (TSV) 60% max	\$45	\$90	\$135	\$180	\$225	\$5,000	\$25,000
UNILEVEL							
Level 1*	10% (PIB) 2%	20% (PIB) 4%	30% (PIB) 6%	40% (PIB) 8%	50% (PIB) 10%	50% (PIB) 10%	50% (PIB) 10%
Level 2	1%	2%	3%	4%	5%	5%	5%
Level 3	1%	2%	3%	4%	5%	5%	5%
Level 4	1%	2%	3%	4%	5%	5%	5%
Level 5	1%	2%	3%	4%	5%	5%	5%
Level 6						5%	5%
Level 7							5%

Level 1 is paid on the CV generated from all product orders from Members after their first 30 days (2% - 10%). During new Members first 30 days, Level 1 purchases are paid through the Product Introduction Bonus (10% - 50%). - see page 9.





Fast Start Bonuses

Receive up to \$500 in Fast Start Bonuses within your first 30 - 45 Days as a new CTFO Associate.

Getting off to a fast start is one of the best things you can do to begin earning income quickly in CTFO. Our Fast Start Bonuses reward you for growing your Team Sales Volume through new Customer and Associate product purchases and advancing in Rank during your first 30 - 45 days as a CTFO Associate. And best of all, there are two Fast Start Bonuses that reward you as you grow to 1K and 3K.

Whichever you achieve, being recognized as a Fast Start Achiever is a great accomplishment and a great reason to get started quickly!

- **Achieve the Rank of 1K within your first 30 days and receive a \$200 Fast Start Bonus.**
- **Achieve the Rank of 3K within your first 45 days and receive an additional \$300 Fast Start Bonus.**



Monthly Loyalty Rank Bonuses

Monthly Loyalty Rank Bonus	
\$5K EM	\$200
\$10K EM	\$300
\$15K EM	\$500
\$25K VP	\$1,000
\$50K SVP	\$2,000
\$100K EVP	\$3,000
Presidential Director	\$10,000

Rank-Up and earn significant Monthly Loyalty Rank Bonuses – In addition to regular commissions!

As CTFO Associates climb through the ranks, we reward them with additional Monthly Loyalty Rank Bonuses. From \$200 at \$5K Executive Manager, all the way to \$10,000 at Presidential Director, these are truly life-changing bonuses.

As the name implies, this is a monthly bonus for being a loyal, singularly focused CTFO business builder. This simply means that you do not promote any other Multi-Level Marketing (or similar type of) business on any public platform, i.e., social media. CTFO has no rules or regulations against any Associate creating multiple streams of income.

However, we've created this special bonus for those that choose to make CTFO their singular focus. This is the only bonus that this loyalty requirement applies to. We believe that if you focus singularly on your CTFO business, it will reward you handsomely, and we want to give you this extra bonus for doing just that. As the old adage says: "If you chase two rabbits, you won't catch either one."



Regenerating Matrix with Income Multiplier Positions

Our Copyrighted Income Multiplier Positions can multiply your Regenerating Matrix Pay by 2, 3, 4 times, and even more!

The Regenerating Matrix Pay is unique to CTFO and is one of the most powerful parts of our compensation plan because it allows you to get paid multiple times on the same order!

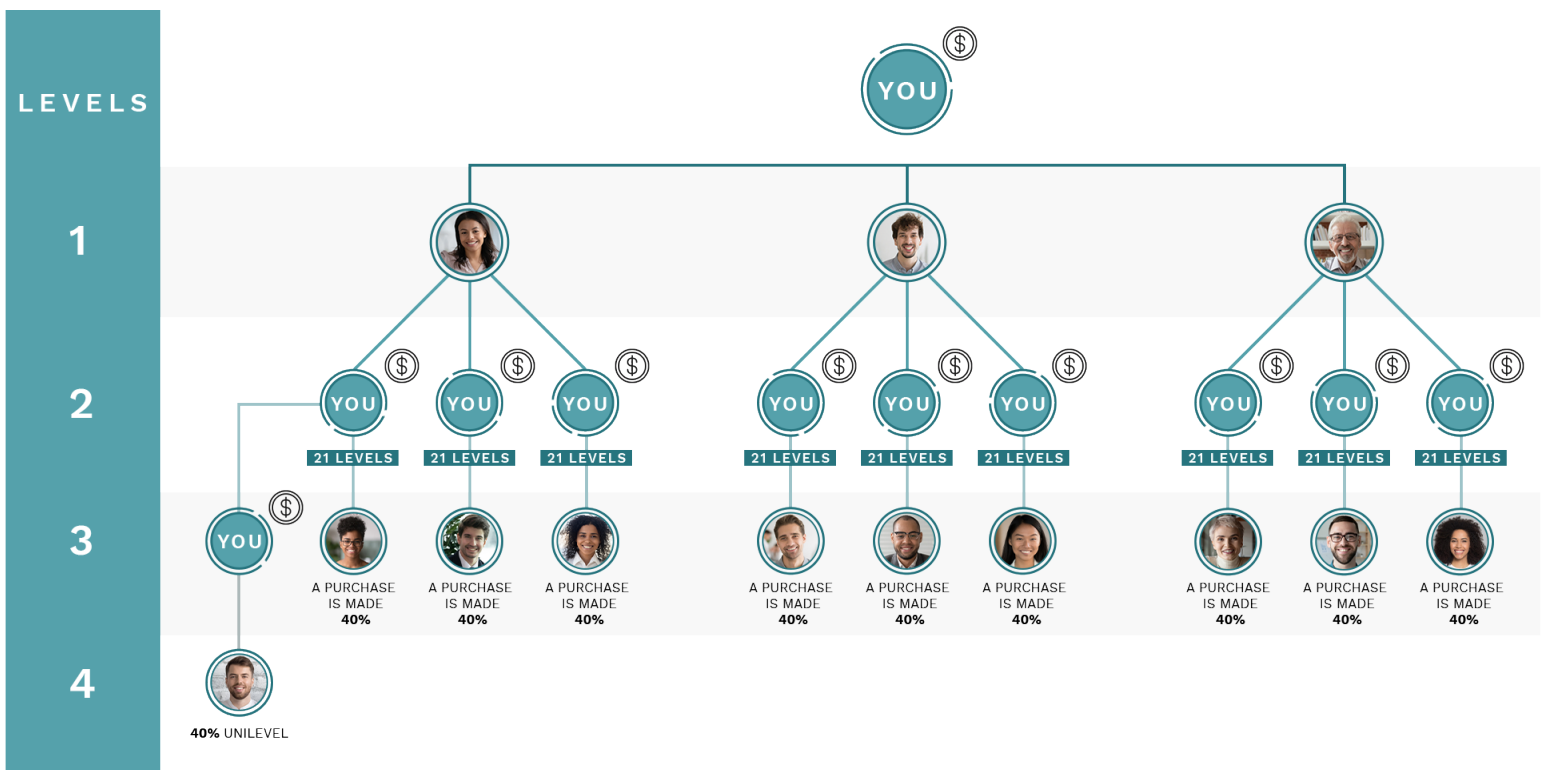
In a standard Forced Matrix, growth can mean that commissionable sales easily get forced deep into your organization, ending up beneath the levels from which you get paid. CTFO solved this dilemma with the invention of the copyrighted Income Multiplier Positions. An Income Multiplier Position is an additional “income center” that you earn for each Direct you enroll with an Active order, after your third Direct. This enables you to double, triple, or quadruple your Matrix Income and even more by encouraging you to enroll more Members with an Active order (\$45 PSV or more).

Regenerating Matrix Pay			Qualifications
Rank	Levels	Percentage of CV	Number of Active Directs
Manager 1	1	2%	1
	2	2%	
Manager 2	3	2%	2
	4	2%	
	5	2%	
Manager 3	6	2%	3
	7	2%	
	8	2%	
Manager 4	9	2%	4
	10	2%	
	11	2%	
Manager 5	12	2%	5
	13	2%	
	14	2%	



The Power of Copyrighted Income Multiplier Positions (IMPs)

A duplicate copy of an original Matrix position is created with every new Direct that is enrolled after the first three Directs and placed (linked) directly above the new Enrollee in the Enroller's Matrix Tree. IMPs are placed one level above the fourth Direct and all additional Directs from that point on. You do not get an IMP for your first, second or third Direct, but when you sign up your fourth you will get an IMP above that Direct and every Direct from that point on. Each new IMP will earn commissions at the same rank and qualification as the original top position. New placements are entered into the Matrix Tree by filling the highest, weakest spot first, then from left to right, as shown below:



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

Residual Regenerating Matrix Pay & The Power of Copyrighted Income Multiplier Positions. What's better than double pay? Triple pay!

In the example above, when your Level 4 places a commissionable order, your Level 3 IMP would earn 2%, your Level 2 IMP would earn 2% and your main position would earn 2%...on the same order! That totals 6% and that's triple pay! And remember, each new IMP can earn up to 14 additional levels enabling you to earn deeper in your organization with each new IMP!



Infinity Team 7

The Infinity Team 7 bonus can help create part-time and full-time income! It gives you a simple plan for success!

Infinity Team 7 Pay		
Infinity Team	Qualifications (Highest Rank Achieved**)	% of CV
One	Manager 5	5%
Two	\$5K EM	10%
Three	\$10K EM	13%
Four	\$25K VP	16%
Five	\$50K SVP	19%
Six	\$100K EVP	22%
Seven	Presidential Director and above	25%

SIMPLE, YET POWERFUL!



Infinity Team 7 Bonus

How it Works

To qualify for Infinity Team Bonuses, you must first qualify as a Manager 5.

- Your next Direct enrollment AFTER you achieve Manager 5 begins your Infinity Team One on which you will earn 5% through infinite levels*.
- As your Team grows and you achieve \$5K EM, you will now qualify for Infinity Team Two. Your next Direct enrollment AFTER you achieve \$5K EM begins your Infinity Team Two on which you will earn 10% through infinite levels*.
- Achieve \$10K EM and you will now qualify for Infinity Team Three. Your next Direct enrollment AFTER you achieve \$10K EM begins your Infinity Team Three on which you will earn 13% through infinite levels*.
- Achieve \$25K VP and you will now qualify for Infinity Team Four. Your next Direct enrollment AFTER you achieve \$25K VP begins your Infinity Team Four on which you will earn 16% through infinite levels*.
- Achieve \$50K SVP and you will now qualify for Infinity Team Five. Your next Direct enrollment AFTER you achieve \$50K SVP begins your Infinity Team Five on which you will earn 19% through infinite levels*.
- Achieve \$100K EVP and you will now qualify for Infinity Team Six. Your next Direct enrollment AFTER you achieve \$100K EVP begins your Infinity Team Six on which you will earn 22% for infinite levels*.
- Achieve Presidential Director and above, you will now qualify for Infinity Team Seven. Your next Direct enrollment AFTER you achieve Presidential Director begins your Infinity Team Seven on which you will earn 25% for infinite levels*.

That's it! Now you're at the top of the Infinity Team 7 Pay - FOR LIFE! Moral: Help others succeed, and you will too!

** When an Associate in an Infinity Team advances to a higher Infinity Team, you earn the difference between your Infinity Team Pay and the Associate's Infinity Team Pay beginning with their next Direct enrollment.*



Build your own Deeply Discounted Packages (DDPs)

THE MORE YOU BUY, THE MORE YOU SAVE!

In your first 30 days as a CTFO Member, you can Build Your Own Package and receive a Shop & Save Discount! To do this, simply log in to your Back Office and click on Place Order. As you add items to your cart, the top of the store will automatically track how much you've added, as well as how much you need to add to reach the next Shop & Save Discount Level (Silver, Gold, or Platinum). **Each Discount Level will give you a different discount OFF the Wholesale Price for the items in your Package. Silver is 15%, Gold is 20% and Platinum is 25% discount!**

Please Note: The CV generated for all Build Your Own Packages is 40% of the final product price paid.

