



PERSONAL GROUP GROWTH INCENTIVE⁺

Earn extra on the way to Founders and beyond.

This annual discretionary incentive is available to all qualifying ABOs who maintain or increase their Personal Qs (PQs) each year.

How to Qualify:

Earn a PQ every month you generate 12,500 Ruby PV or 5,000 Ruby PV with at least one qualified leg.

- Increase or maintain your total PQs compared to the previous year
- Generate at least 1,200 Personal PV each year

	BELOW PLATINUM	PLATINUM & ABOVE
NUMBER OF PQs COMPARED TO PRIOR YEAR	ANNUAL MULTIPLIER IS	ANNUAL MULTIPLIER IS
Maintain PQs	N/A	15%
+1 to 5 PQs	20%	30%
+6 PQs or more	N/A	35%

of Performance Bonus in PQ months

How to Calculate the Personal Group Growth Incentive⁺ Example:

Step 1

Count the PQs from the previous and current performance years.

Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug
PQ				PQ			PQ				

Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug
PQ				PQ				PQ	PQ	PQ	



PERSONAL GROUP GROWTH INCENTIVE*

Step 2

Calculate the difference in PQs between the current and previous years.

$$6 - 3 = 3$$

Step 3

Use the table to find the annual multiplier based on the PQ difference.

	BELOW PLATINUM	PLATINUM & ABOVE
NUMBER OF PQs COMPARED TO PRIOR YEAR	ANNUAL MULTIPLIER IS	ANNUAL MULTIPLIER IS
Maintain PQs	N/A	15%
+1 to 5 PQs	20%	30%
+6 PQs or more	N/A	35%

of Performance Bonus in PQ months

Step 4

Apply the annual multiplier **(30%)** to the total Performance Bonus **(\$23,403)** from all PQ months **(6)**. In this case, the total incentive received is **\$7,020.76**.



Keep growing to achieve new levels and earn more!