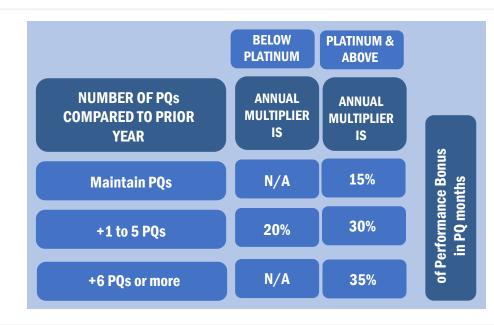
## Earn extra on the way to Founders and beyond.

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



## **How to Calculate the Personal Group Growth Incentive**<sup>+</sup> **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  | PQ  |



Step 2

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



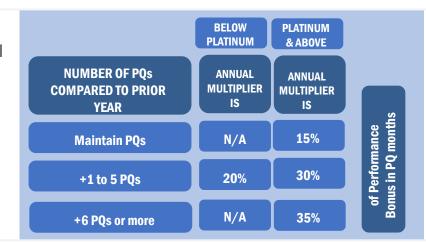
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Step 3

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



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!