WORLD'S FIRST INSTANT PAY

compensation plan

TALK FUSION™

WWW.TALKFUSION.COM

Effective Date: January 14, 2015

welcome

At Talk Fusion, we understand that our Independent Associates are the most important element of our business – when you succeed, we succeed. That's why we designed an incredibly rewarding and straightforward Instant Pay Compensation Plan that goes above and beyond. While other companies only pay you weekly or even monthly, Talk Fusion pays you INSTANTLY.

That means when you make a sale, your commission shows up in your account *literally within 3 minutes* on your very own Talk Fusion-branded Visa card. You earned it, you get it right away.

There are **many ways to earn** income with Talk Fusion:

- Fast Start Bonus*
- Team Commissions*
- Residual Income*
- Mega Matching Bonuses*
- Rewards
- Leadership Pool
- Rank Achievements & Recognition

*Paid ***INSTANTLY***

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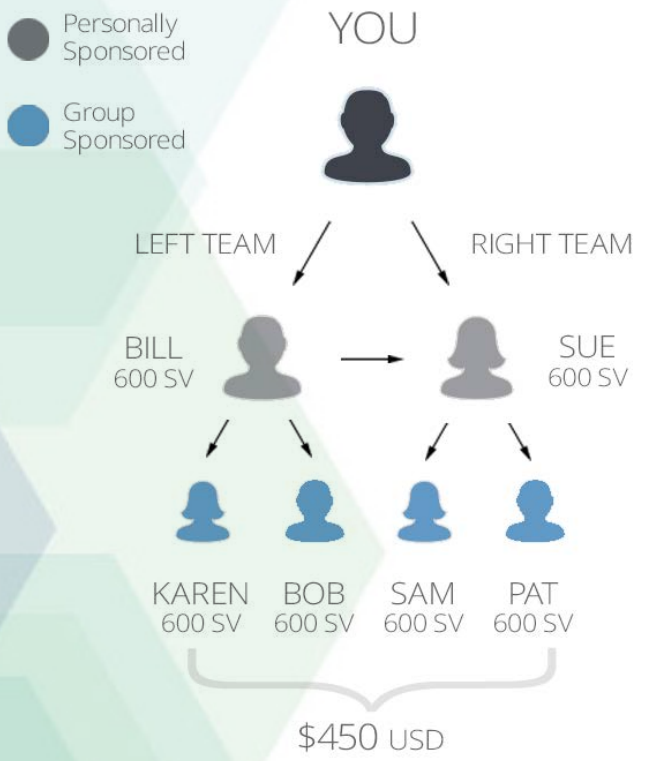


fast start bonus

Sharing the Talk Fusion products with Customers is one of the fundamental elements of your Talk Fusion business and an excellent way to begin earning income immediately. Each time an Associate or Customer you enroll purchases a product package, you will earn a **Fast Start Bonus!** There is no limit to the number of Fast Start Bonuses you can earn!

- For every **Executive Package** you sell, you will earn **$20 USD.**
- For every **Elite Package** you sell, you will earn **$60 USD.**
- For every **Pro Package** you sell, you will earn **$120 USD.**

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In this example, you have 1800 SV on the left and 1800 SV on the right. You would earn $450 USD based upon 10 cycles.

Commissions based on Pro Pak sales.

team commissions

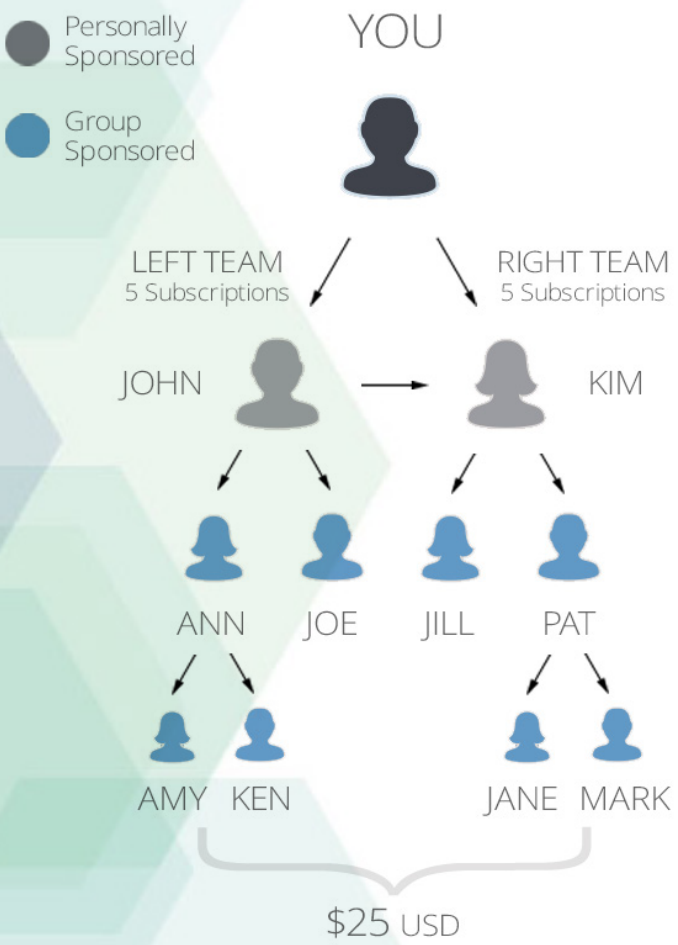
Team Commissions are an important aspect of the Talk Fusion Instant Pay Compensation Plan and are calculated from your binary tree, which has two legs: a left and a right. You will be compensated based upon successfully building Group Sales Volume (GSV) within the binary tree. Associates placed above you may also place people in your binary tree.

Calculating Team Commissions

When you have a minimum of 100 Sales Volume (SV) in each of your binary tree legs, you will earn a commission cycle of $25 USD. Any unpaid Group Sales Volume is carried forward. You must be active and qualified to be eligible to earn Team Commissions.

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Any earnings portrayed in any Talk Fusion marketing materials are not necessarily representative of the income, if any, that a Talk Fusion Associate 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 Associate; any representation or guarantee of earnings would be misleading.



residual income

Talk Fusion's Instant Pay Compensation Plan even pays Residual Income on an instant basis.

Because Talk Fusion's video communication products have a monthly subscription,* you can have a regular and reliable stream of income. Each monthly subscription is assigned a Sales Volume (SV) that is paid through your 2 team structure. Associates will earn $25 USD each time they have Sales Volume (SV) of 100 in both your left and right teams.

For example, Plan A has 20 Sales Volume, so each time you have 5 Plan A subscriptions on both your left and right teams, you will earn a cycle of $25 USD.

**Please note that other monthly subscription plans carry even higher Sales Volume, resulting in higher residual earnings. (see chart on the right)*

PLAN	COST	SV
A	$35 USD	20
B	$65 USD	35
C	$115 USD	60
D	$165 USD	85
E	$215 USD	110

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mega matching bonuses

To further reward our Associates, Talk Fusion has created the Mega Matching Bonus program. This allows you to earn an additional 10% of the Team Commissions of your personally sponsored Associates. For example, if you sponsored John and his Team Commissions were $300 USD, you would earn an extra $30 USD. There is no limit to the number of Mega Matching Bonuses you can earn!

rewards

Talk Fusion rewards you for all of your hard work. Vacations, a Mercedes-Benz, and Rolex watches are gifted to those that achieve and maintain a specific rank for a minimum period of time.

leadership pool

Once you advance through the ranks to Blue Diamond and above, you'll share in total Talk Fusion sales worldwide.

rank achievements & recognition

Talk Fusion recognizes you for your personal accomplishments as you advance through the ranks. Recognition pins are awarded to those who achieve the rank of 3 Star and above as a symbol of success and achievement.

Recognition rings are awarded when Associates reach specific lifetime earnings milestones.

(see specific recognition rewards for details)

MERCEDES *madness*



Drive a brand-new Mercedes-Benz* on us.
Mercedes-Benz is the oldest and most respected automotive brand in the world. It stands for high standards and engineering excellence. Driving a sleek, prestigious Mercedes-Benz is a powerful demonstration of how you truly can live the dream through Talk Fusion.

3 STAR

You must maintain the rank of 3 Star or higher for four consecutive weeks in order to receive the $600 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.

DIAMOND ELITE

When you achieve the rank of Diamond Elite and maintain that rank for 36 out of 52 weeks, we will BUY you a base model Iridium Silver C Class Mercedes-Benz.

**See our Mercedes Madness FAQs for more details.*

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TALK FUSION Dream GETAWAY Maui, Hawaii

GO DIAMOND & QUALIFY!

Twice a year Talk Fusion hosts Dream Getaway, a sensational 5 day, 4 night Hawaiian vacation to reward qualifying Associates for their dedicated work and job well done. Held at the beautiful Grand Wailea Resort in Maui, Associates from all over the world network together as they enjoy paradise on wind-swept beaches under the island sun.

When you first achieve the rank of Diamond within the qualification period, or maintain your current rank of Diamond or higher for at least two consecutive weeks within the qualification period, you and your spouse may attend the Talk Fusion Dream Getaway.

See our Dream Getaway FAQs for full details.



ROLEX

THE TIME IS RIGHT *for success*

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

Available in designs specific for men and women, these Rolex watches are the epitome of style and luxury and are awarded to successful Associates who reach the 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 successful Talk Fusion Associates are awarded a luxurious Rolex watch as they continue their own pursuits of excellence.

See our Rolex FAQs for full details.

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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 Associates.

These elegant rings represent the very spirit of who we are, designed to capture everyone's attention and make them ask: "Who is Talk Fusion?"

See our recognition ring FAQs for full details.

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

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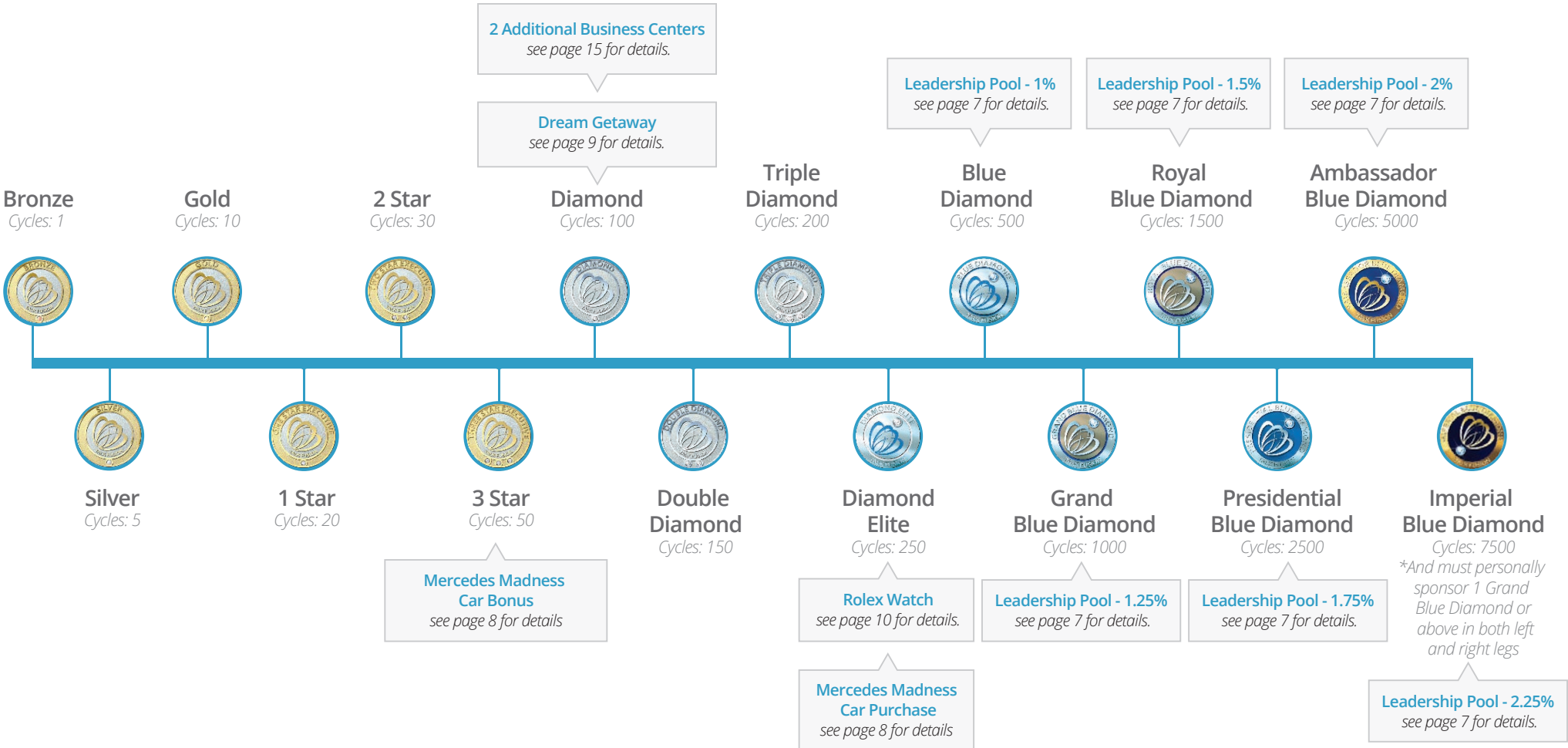


leadership pool

The Leadership Pool is a revenue-sharing Bonus Pool earned by qualified Blue Diamonds & above. Qualified Associates who go Blue Diamond and above share in a percentage of the total Sales Volume generated through Talk Fusion WORLDWIDE.

RANK	%
Blue Diamond	1%
Grand Blue Diamond	1.25%
Royal Blue Diamond	1.5%
Presidential Blue Diamond	1.75%
Ambassador Blue Diamond	2%
Imperial Blue Diamond	2.25%

ranks



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important terms

Sales Volume: Each product is assigned a point value called Sales Volume (SV), and the Talk Fusion Instant Pay Compensation Plan is based on the accumulation of these points.

Group Sales Volume: Group Sales Volume (GSV) is the accumulation of Sales Volume on each product purchased in your downline.

Personal Sales Volume: Personal Sales Volume (PSV) is Sales Volume that you personally generate via personal product purchases or retail sales to Customers.

Qualified: You have at least 1 personally sponsored and active Associate on both your left and right teams.

Business Center: Your Business Center is where you are personally placed within the Talk Fusion organization.

Cycle: Sales Volume (SV) of 100 in both your left and right teams will earn a commission cycle.

Active: You personally generate a minimum one-time 100 Personal Sales Volume (PSV) and maintain a minimum of 20 Personal Sales Volume (PSV) on a monthly basis to maintain an active status.

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general FAQ's

1. **How do I get paid instantly?**
   It happens automatically! Make a sale today and your commissions will be instantly credited to your PAYLUTION® E-Wallet account.

2. **How do I open a PAYLUTION® E-Wallet account?**
   After you earn your first commission, you must complete the required information noted on your Commissions page in your Back Office. Once you have completed filling out the required information, your PAYLUTION® E-Wallet account will be automatically set up for you within 5 business days. You will then receive a confirmation email from Talk Fusion, plus an email from PAYLUTION® that tells you how to activate your account. All commissions earned will immediately go into your PAYLUTION® E-Wallet account. ***Please note:*** *a small monthly fee of $3.00 USD does apply.*

3. **How do I qualify to receive team commissions? How do I stay qualified?**
   The following two things need to happen:

   a. **You must be active** by personally generating a minimum, onetime, 100 Personal Sales Volume (PSV) and maintaining 20 PSV on a monthly basis.

   b. **You must be qualified** by having at least one personally sponsored and active Associate on both your left and right team.

4. **How is Sales Volume calculated within my organization?**
   All Associates will earn full sales volume on all product package sales within their organization.

   Executive (100 SV)
   Elite (300 SV)
   Pro (600 SV)

5. **Do I have a cap on my weekly earning potential?**

   - Pro Associates may earn a maximum of $50,000 USD per week per business center in Team Commissions.
   - Elite Associates may earn a maximum of $10,000 USD per week per business center in Team Commissions.
   - Executive Associates may earn a maximum of $1,000 USD per week per business center in Team Commissions.

   However, there is no cap on Fast Start Bonuses or Mega Matching Bonuses.

6. **Can I have more than one Business Center?**
   Yes! When you reach the rank of Diamond for the first time, two new complimentary Business Centers, one each on the left and right legs, will be placed front line to your original Business Center. The new Business Centers will begin collecting new Sales Volume (SV) from the activation date.

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general FAQ's continued

7. **How do I earn the Leadership Pool Bonus?**
   In order to qualify for the Leadership Pool, you must meet Blue Diamond rank or above Sales Volume requirements all 4 weeks of the month. Leadership Pool commissions will be paid on the 20th of the month following the month in which they were earned.

8. **How many shares of the Leadership Pool can one Associate earn?**
   One individual Associate can earn a maximum of 25% of the Leadership Pool. For example, if the total Leadership Pool is $10,000 USD and there is only one qualified Associate, that Associate is elegible for a total of $2,500 USD. If there are four or more qualified Associates, they would equally share the total Leadership Pool amount. In other words, 10 qualified Associates will each earn $1,000 USD.

9. **What are the differences between commission rank and recognition rank?**
   Commission rank is the rank at which you currently are paid. This is determined based upon Sales Volume and other Talk Fusion Instant Pay Compensation Plan requirements during any commission week.

   Recognition rank is the highest rank at which you have ever been paid.

10. **How do I receive my Talk Fusion-branded Visa® debit card?**
    Once you have earned commissions and set up your PAYLUTION® E-Wallet account you are eligible to order a Talk Fusion branded Visa® Debit Card. The card is available in many countries around the world for only $15 USD.

11. **Is there a processing fee for commissions earned?**
    There is a small fee of $.35 USD that is deducted each time a commission is loaded into your E-Wallet account.

12. **Is a product purchase required to become a Talk Fusion Independent Associate?**
    A product purchase is *not* necessary to become an Independent Associate and participate in the Talk Fusion Instant Pay Compensation Plan.

13. **Is there a way I can save on my monthly subscription fees?**
    Associates and Customers can choose one of our pre-paid/ paid-in-full payment options and save up to 20% on their monthly subscription cost.

14. **If I go inactive, what will happen to my Sales Volume?**
    After 30 days of inactivity, all accumulated Sales Volume will be reset to zero. Lost Sales Volume is not retained; however, you can reactivate by personally generating a minimum of 20 Personal Sales Volume and maintaining it on a monthly basis. After 90 days of inactivity, your Associate status will be terminated and your account will be closed.

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MERCEDES MADNESS

FAQ's



1. **Which car do I get in the Mercedes Madness incentive program?**
   The Mercedes Madness incentive program is for a Talk Fusion-branded base model Iridium Silver C Class Mercedes-Benz.

2. **Is the Mercedes Madness incentive program available in all countries in which Talk Fusion operates?**
   Yes.

3. **How can I qualify for the 3 Star Mercedes Madness Car Bonus?**
   You must maintain the commission rank of 3 Star or higher for four consecutive weeks in order to receive the $600 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.

4. **How can I qualify for the Diamond Elite Mercedes Madness Car Purchase?**
   You must achieve the rank of Diamond Elite and maintain that commission rank for 36 out of 52 consecutive weeks to qualify. Once qualified, Talk Fusion will buy the base model Iridium Silver C Class Mercedes-Benz for you!

5. **When does the 12 month period to qualify for the fully-purchased Mercedes-Benz begin?**
   The 12 month period begins on the first day you join as a Talk Fusion Associate.

6. **How and when will I receive my fully-purchased Mercedes-Benz?**
   Your Mercedes-Benz will be awarded at annual corporate events.

See our Mercedes Madness incentive program Rules & Agreement for full details, available to Talk Fusion Associates only.

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TALK FUSION Dream GETAWAY FAQ's

1. **How can I qualify?**
   Simply achieve the rank of Diamond within the qualification period, or maintain your current commission rank of Diamond or higher for at least two consecutive weeks within the qualification period and you will qualify for the Dream Getaway!

2. **Who can I bring with me as my guest?**
   Your qualification allows you to bring your spouse with you. However, the qualifying Associate must be present for the spouse to attend.

3. **How much is the airfare allowance?**
   Airfare allowance is up to $2,500 USD per person for Associates outside of the United States and up to $1,000 USD per person for Associates within the United States.

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rolex FAQs

1. **How do I qualify for a Rolex?**
   To qualify for the Rolex watch, you must reach the rank of Diamond Elite and maintain that commission rank for two consecutive weeks.

2. **Which Rolex do I get?**
   Women receive the Rolex Date model; men receive the Rolex Submariner model.

3. **How and when will I receive my Rolex watch once I qualify?**
   Rolexes will be awarded at annual corporate events.



recognition ring FAQs

1. **How do I qualify for a recognition ring?**
   Recognition rings are awarded annually to Associates who have hit specific lifetime earnings milestones: $250,000 USD, $500,000 USD or $1,000,000 USD.

2. **Will I receive a recognition ring for each lifetime earnings milestone?**
   Earnings milestones are calculated annually. You will receive one ring in any 12 month period. If you pass several milestones in a given year, you will receive a recognition ring for the highest of the three milestones reached.

3. **How and when will I receive my recognition ring?**
   Rings will be awarded at annual corporate events.

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A PERSONAL MESSAGE 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 Associates and eventually teaching those Associates 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 as an Independent Associate: 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.

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 potential Associates 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 disenchanted and quit.

The reality, however, is that in Direct Selling, most Associates 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 Associates 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 consider ourselves to be a refreshingly honest voice within the industry.

A PERSONAL MESSAGE FROM FOUNDER & CEO BOB REINA

WHY?

At Talk Fusion, our core leadership of Associates 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.

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CONCLUSION

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.

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