



Delivering on the Dream of Lifelong Financial Security

*iWowWe's Guide to **Dual Team Income** and Unlimited Growth*

Effective March 1, 2013:

Overview

The iWowWe Dual Team Compensation System is designed to provide you with the “Fast Track” to lucrative cash benefits AND long-term income as well. This Dual Team approach allows you to build two teams (or “legs”) and potentially open up UNLIMITED income potential simply by enrolling new iWowWe accounts for either customers or new affiliates.

This simple, yet powerful income generation system offers 7 lucrative income sources:

- 01: Direct Referral Commissions**
- 02: Eagle Club Bonuses**
- 03: Dual Team Commissions**
- 04: Dual Team Residuals**
- 05: Director Fast Start Bonus (One Time)**
- 06: Group Pay Matching**
- 07: Car Bonus / Extended Leadership Lifestyle Enhancements**

All commissions and bonuses are based entirely upon the sales of the iWowWe Premium Communications package generated by yourself and members of your team. Both initial sales and monthly recurring subscriptions add to your “Sales Volume” (SV) through points. These points are converted into cash (U.S. Dollars) when you transfer them into your bank account using the payment tool provided in your iWowWe back office. *

** Note: The number of points generated by each product sale and the conversion ratio into U.S. Dollars are not equal to their respective dollar amounts and are subject to change without notice.*

01: Direct Referral Commissions: *Your Direct Reward for Activity*

Earn \$50 for every iWowWe Premium Product you personally enroll for new customers and affiliates. The one-time product setup fee of \$195 generates a \$50 USD bonus plus additional volume that can be used to help you “cycle” and earn further commissions. (See Dual Team Commissions section below.)

02: Eagle Club Bonuses: *Additional Benefits for Soaring High*

Each month, you can earn a \$100 Bonus for every group of 4 new product sales you personally enroll. There is no limit to the number of these bonuses you can earn in a Calendar Month. For example, if you personally generate 8 Premium Product sales in a month, you earn a \$200 bonus. Consistent Eagle Club members are also recognized for outstanding achievement and receive special treatment at corporate events.

03: Dual Team Commissions: *Direct Rewards for New Product Sales*

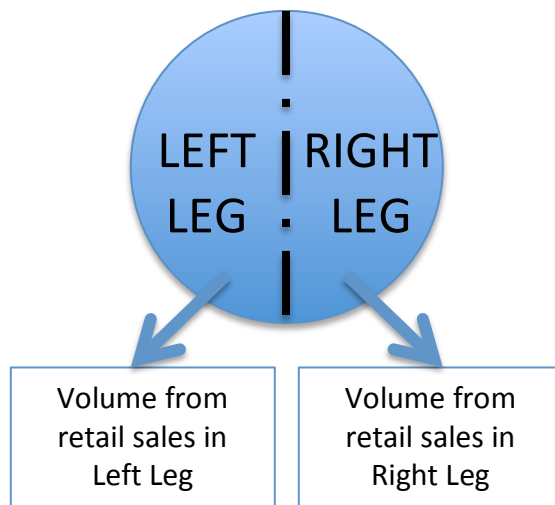
With iWowWe, the organization of your sales team couldn't be simpler as it is made up of just two teams, or “legs” ... one on the right side and one on the left. This two-team model gives you great power and no limits to how “deep” you can build. The goal is to create a balanced structure to maximize your income since commissions are generated by “matching up” sales volume on your “Right leg” and your “Left leg.”

Any time there is a new Premium Product sale in your Right leg that matches up with one sold in your Left leg, either by you or one of your Team members, a \$25 USD commission is generated. There is no limit to how large your two teams can become or restriction on the number of commissions they generate just as long as they continue to produce new product sales that “pair up” or cycle with each other.

SV Generated from Retail Sales:

- Initial sale of Premium Product Package: 250 SV
- Initial sale of Pro packages: 500 SV
- Recurring Monthly Subscription Fee: 50 SV each
- Recurring Fees from Pro Account holders: 50 SV each

Goal: Generate “Cycles” by pairing 250 SV in the Left Sales Team with 250 SV points in the Right Sales Leg.



04: Dual Team Residuals: *Ongoing Benefits ... Your path to Residual Income*

As you continue to build your organization, you also benefit from the monthly fees being paid by all customers and affiliates in both legs of your organization. The Dual Team Residuals are calculated in the same way as the Dual Team Commissions, except they are based on groups of monthly subscription fees from your Left and Right Sales teams. Each monthly subscription generates 50 points in volume and can be combined with the volume generated from Initial Sales in either legs to generate a \$25 cycle. This means you are rewarded for not only bringing in new accounts, but also supporting existing customers.

05: Director Fast Start Bonus: *Extra Cash for Acting Quickly*

You can earn a one-time cash incentive when you get started building your team quickly. When you hit the rank of Director in your first 30 days, a \$100 bonus will be paid on top of all other commissions and bonuses. This is achieved simply by enrolling just one Super Affiliate on your Right leg and one on your Left. (See rank chart below for a listing of all available leadership ranks.)

06: Group Pay Matching: *Matching Rewards for your Team Growth*

As you reach new ranks in iWowWe, you will qualify to receive additional Pay Matching bonuses that are equal to a portion of the Dual Team income (both Commissions and Residuals) earned by each of your personally sponsored Affiliates and their teams. The higher your rank, the greater your percentage of matching bonuses.

These bonuses start when you reach the level of International Director. This opens up earning an amount that is equal to 10% of the Dual Team income earned by your “line of sponsorship” meaning each of your Personally sponsored affiliates, and each of their personally sponsored affiliates, and so on. These Group Pay Match bonuses are paid down each “generational level” to the next International Director, if one exists.

However, reaching the next major rank advancement, a Field Vice President, increases this generational Pay Match amount to 20% on everyone down to the next International Director, if one exists. But it doesn't stop there as you earn a 10% Pay Match on anyone below that position to the next International Director.

Presidential Directors earn a maximum Pay Matching amount of 30% on everyone in their line of sponsorship down to and including the next Presidential Director, if one exists. In the case of other leaders, you earn the difference between the 30% and what those other ranks are paid (i.e. 20% after International Directors and 10% after FVPs). As you can see, your earning limits melt away as you hit higher and higher ranks with iWowWe! To recap, the Group Pay Matching bonus pays you the following percentages for each title listed:

International Director: 10% to and including the next International Director
Field Vice President: 20% to and including the next FVP, then 10% from there on down to and including the next International Director.
Presidential Director: A maximum of 30% to and including the next Presidential Director. Between this, they also are paid whatever is left over from the 20% and 10% that is not paid to the next FVP or International Director for the remainder of the sponsorship line.

This is why you want to aim for obtaining the rank of International Director as soon as possible to unlock these lucrative and far-reaching bonuses.

07: Car Bonus and Extended Leadership Lifestyle Enhancements: *When You Know You've "Arrived!"*

With iWowWe, leadership is recognized and rewarded with some very special perks through a unique Car Bonus program that allows you to purchase any car of your choice. As you achieve various leadership ranks, iWowWe will reimburse you for purchase of a car as follows:

International Director:	\$500 each month you qualify
Field Vice President:	\$1,000 each month you qualify
Presidential Director:	\$3,000 each month you qualify

(Note: These amounts are paid as long as you are active and qualify for each rank. Participation in the Car Bonus program is subject to requirements such as submitting your proof of purchase or lease and providing other marketing materials to be used by iWowWe to promote the program.)

But it doesn't stop there. iWowWe rewards our Elite Leadership levels – members of the Global Leadership Council - with something unheard of by paying off a home for you valued up to \$2.5 Million dollars! So, with iWowWe, you will not only be driving in style, but LIVING in style with a house that is paid for by iWowWe.*

** Details on the house bonus will be sent to you once you attain the rank of Presidential Director and will contain all requirements, disclaimers, and rules for qualifying.*

Developing the Leader in You!

Here is the Leadership Rank Growth Path offered by WowWe, how you attain each rank, and what each rank opens up for you:

Title	How To Get It	Additional Perks
Super Affiliate	Personally sponsor 2 Affiliates, one in your right leg, one in your left.	Start earning Dual Team income (both Commissions and Residual)*
Director	Personally sponsor 2 Super Affiliates, one in your right leg, one in your left.	The Director level is the only prerequisite rank requirement for progressing to other levels of the Dual Team system.
National Director	5 cycles per week	
National Director, Silver	10 cycles per week	
National Director, Gold	15 cycles per week	
International Director	20 cycles per week	Qualified to earn a 10% Group Pay Matching bonus on generations of enrollments down to the next International Director. Also, a \$500 monthly Car Bonus reimbursement as long as you qualify as an International Director.
International Director, Silver	40 cycles per week	
International Director, Gold	80 cycles per week	
Field Vice President	100 cycles per week	Qualified to earn a 20% Group Pay Matching bonus on generations of enrollments down to the next FVP, if one exists, with 10% thereafter down to the next International Director. Also, a \$1,000 monthly Car Bonus reimbursement as long as you qualify as an FVP.

Field Vice President, Silver	200 cycles per week	
Field Vice President, Gold	300 cycles per week	
Presidential Director	500 cycles per week	Qualified to earn a maximum of 30% to and including the next Presidential Director. Between this, you are also paid whatever is left over from the 20% and 10% not paid to the next FVP or International Director for the remainder of the sponsorship line. Also, a \$3,000 monthly Car Bonus reimbursement as long as you qualify as a Presidential Director.
Presidential Diamond Director	1,000 cycles per week	
Presidential Blue Diamond Director	1,500 cycles per week	
Presidential Black Diamond Director	2,500 cycles per week	
Global Leadership Council	5,000 cycles per week	Elite Leadership Bonus qualified for home purchase of up to \$2.5 million in value.

* A minimum of 250 SV on each leg (generated by either Initial Sales or Monthly subscription fees) is required to generate a bonus. Each time a Dual Team Commission or Residual pays out, an equal amount of points are deducted from each leg.

Carry Over Rules: Should an affiliate remain inactive for more than 30 days, any accumulated volume will be “flushed” or zeroed out. If the affiliate is active, but not Qualified: (1) the accumulated volume on the Left leg can store up to 25,000 SV, (2) excess points on the Left leg will flush daily, and (3) any points on the Right leg will flush daily. If the affiliate is active and qualified, the accumulated volume on either leg can store up to 3,000,000 SV.

Glossary of Terms:

Active Customer: A customer who is currently paying their monthly product subscription fee.

Active Affiliate: An affiliate who has at least one active customer and generates at least 50 SV points in a month.

Inactive Customer: A customer who has not paid their monthly product subscription fee.

Inactive Affiliate: An affiliate who fails to pay their monthly iWowWe product subscription fee or has a non-affiliate customer who fails to pay their monthly fee.

Power Leg: Your leg with the most people in it. Usually created through the shared building efforts of those above you.

Qualified: Having one active personally sponsored Affiliate somewhere on each leg.

Cycle: When a sale occurs on each leg of your team (250 points), or 5 monthly recurring fees are collected (50 points each, or a total of 250 points). Each time 250 points match up on each leg, a commission payment of \$25 is created.

Points: A unit of sales volume. Each product purchase generates volume points that are used to calculate commissions and bonuses. For example,

a new product sale of \$195 not only generates a \$50 USD commission but also 250 of points of SV. A monthly recurring fee of \$25 generates 50 points.

Stored volume: Points that have not been paired with corresponding points in the opposite leg. These points are available to be paired to create a cycle, which generates a commission.

Flushing: Releasing of all volume once an account becomes inactive for 30 days.

Ledger Points: Points that have already “cycled” and so are not available to be converted to cash by withdrawing them.

Available Points: Points that have cycled more than two weeks ago and are ready to be converted to cash by withdrawing them.

Conversion: Calculated dollars earned per point and automatically available for withdrawal as cash. The current Point to USD ratio is 10:1.

Residual: Continued monthly commissions earned on monthly product subscriptions.

Initial Purchase: Points generated from the one-time account setup fees of new signups.

A Note on Points vs. Dollars:

All dollars listed in any above example are originally paid and tracked as Sales Volume (SV) points generated by product sales and monthly subscription fees. The conversion of points into U.S. Dollars happens when points are withdrawn using the iWowWe back office. Please note that points awarded for product purchases and the ratio of conversion are not always equal to their respective dollar amounts and are subject to change without notice.

Dual Team Compensation System

Frequently Asked Questions

Q. How do I track and manage my commissions at iWowWe?

A. When any sale is made in your organization, Dual Team Sales Volume (SV) points are instantly accrued and added to the Current Stored balance in your Back Office. After 72 hours (to allow for any moves within your system), these points are moved to your Ledger balance. Direct Referral Commissions are immediately posted to your Ledger balance. Once withdrawn, your points convert to cash at a 10:1 ratio (i.e. 10 points equals \$1 USD).

Q. How are rank advancements determined?

A. On a weekly basis each Sunday at midnight (23:59 hrs U.S. Central Time), the system calculates the number of cycles generated within your Sales Team. Your rank is based upon the number of cycles generated each week.

Q. What does it mean to be Qualified?

A. When you have two personally sponsored Active Affiliates; one on the Left leg and one on the Right.

Q. What is the difference between Commission Rank and Recognition Rank?

A. Your Commission Rank is determined by the number of cycles you generate each week and can change from week to week. Your Recognition Rank is your highest earned title and only changes when you attain a higher rank. Your Recognition Rank does not affect any aspect of your income.

Q. Do I get paid for recruiting other Affiliates?

A. No. All commissions and bonuses are based on the retail sales and monthly subscription fees of product packages generated by end

consumers. These consumers can be customers or affiliates.

Q. How do I qualify for the Car Bonus?

A. When you achieve the title of International Director, you will be emailed a Car Bonus Application package giving you full details on how to qualify for your monthly car bonus of up to \$500 USD. Once you purchase the new vehicle (no older than one year past the current model year) and return all the materials requested (including, but not limited to a copy of the purchase agreement, proof of insurance, a written and video testimonials, a photo of you and your car, etc.), your monthly car bonus amount will begin to be deposited to your account.

The ID Car Bonus will cover up to \$500 each month. For example, if your new car's monthly payment is \$650, you will receive \$500 USD. If your monthly payment is \$350, you will receive \$350 USD. These payments will continue each month you maintain the Paid Rank of International Director.

Higher ranks qualify you to earn higher monthly amounts, but the Car Bonus for each rank must be used for a unique vehicle. For example, reaching the rank of Field Vice President qualifies you for a \$1,000 Car Bonus, but this can only be applied to the purchase of another new vehicle (and not to any existing vehicle). In this way, iWowWe's Car Bonus program can provide a car for your family and one for you. The same is true with your Presidential Director Car Bonus; each must be applied to the purchase of a new vehicle. For more information about the Car Bonus, See the *Dual Team FAQ* document.

The iWowWe Income Disclosure

The iWowWe Dual Team Compensation System is an exciting opportunity that rewards you for providing an innovative video communication suite of products and for enrolling other participants who do the same. Although the opportunity is unlimited, individual results will vary depending on the commitment levels and creativity of each affiliate. Since this system is relatively new, there is not currently enough statistical data to prepare a reliable income disclosure. This will be provided pending a more detailed review of actual results to be compiled after its first year of implementation.

However, based on industry standards and company projections, the average annual gross income for affiliates is projected to be anywhere between \$200 and \$2,000. There will certainly be participants who will earn less while others will earn much more. With an industry-leading product and lucrative compensation system, we are confident iWowWe can provide you with a solid foundation to help achieve all your financial goals.

If income projections were presented to you prior to your enrollment, such projections are not necessarily representative of the income, if any, that you can or will earn through your participation in the Compensation Plan. These income projections should not be considered as guarantees or projections of your actual earnings or profits. In the end, your individual success with iWowWe results from hard work, dedication, and leadership.