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## Profit Plan

Whenever you or anyone in your network generates an eCosway sale at an eCosway store, or on our website, it generates "eVolume" (eV). eV is the commissionable value assigned to each product.

Every month, eCosway calculates the eV generated by your network and pays you five types of profits, depending on your qualification status:

- [Direct Profit \(DP\)](#)
- [Personal Branch Profit \(PBP\)](#)
- [Branch Override Profit \(BOP\)](#)
- [Branch Performance Incentives \(BPI\)](#)
- [Extra Incentives \(EI\)](#)

**DP: LOCAL Profit** – this is paid only on your local network i.e. purchases made by your Independent Business Owners (IBOs) and VIP Shoppers in the same country.

**PBP, BOP, BPI and EI: GLOBAL Profits** - these are paid based on your global network i.e. eV generated by both your local and foreign branches.

### Direct Profit (DP)

You will be awarded Direct Profit (DP) of up to 15% of the purchase price (excluding tax and shipping) on products purchased from eCosway by your direct VIP Shoppers and IBOs in the same country.

Product Category	DP (%)
A	15%
B	10%
C	5%

### Personal Branch Profit (PBP)

Up to 23% PBP will be paid on the monthly eVolume (eV) generated by your **Personal Branch which is comprised of your own purchases plus the purchases of your VIP Shoppers (your sales)**. Even though PBP is only paid on your Personal Branch, the percentage you get is based on the volume of your entire network, so the bigger your network, the more profit you will get from your own purchases and your VIP's purchases.

eVolume (eV)	PBP and BOP Profit (%)
50	2%
150	3%
300	4%
500	5%
1,000	6%
2,000	7%

## Branch Override Profit (BOP)

If qualified, you will be paid an overriding percentage on the eV generated by each of your IBO branches, based on the difference between the percentage your total network volume makes you eligible for, and the percentage that they are eligible for based on their own total network volumes. The Personal Branch Profit and Branch Override Profit chart is used to determine this eligibility.

3,000	8%
4,000	9%
6,000	10%
8,000	11%
10,000	12%
12,500	13%
15,000	14%
17,500	15%
20,000	16%
22,500	17%
25,000	18%
30,000	19%
35,000	20%
40,000	21%
45,000	22%
50,000	23%

## Branch Performance Incentive (BPI)

If qualified, you will receive a fixed dollar amount (Branch Performance Incentive) on every branch (including your Personal branch) that exceeds 500eV in a month except your highest eV Branch (which serves as the qualifying branch for this incentive). Please refer to the chart for the amount you receive per branch.

Each Branch eV	BPI (US\$)
500	\$20
1,000	\$40
1,500	\$60
2,000	\$80
2,500	\$100
3,000	\$125
3,500	\$150
4,000	\$200
4,500	\$250
5,000	\$300
5,500	\$375
6,500	\$450
8,000	\$525
10,000	\$600
12,500	\$675
15,000	\$750
17,500	\$825
20,000	\$900
22,500	\$1,000

## Extra Incentive (EI)

If qualified, you will receive a fixed dollar amount (Extra Incentive) on every branch (including your personal branch) that exceeds 500eV in a month except your highest eV Branch (which serves as the qualifying branch for this incentive). Please refer to the chart for the amount you receive per branch.

The system will also combine the volume of all of your small branches (under 500 eV) to meet a qualifying eV level (as shown on the left side of the table). However, the eV of the combined branches cannot exceed (and will be capped at) the eV level of your Qualifying branch.

Each Branch eV	EI (US\$)
500	\$25
1,000	\$100
1,500	\$200
2,000	\$300
3,000	\$350
4,000	\$400
5,000	\$450
6,000	\$500
7,000	\$550
8,000	\$600
9,000	\$650
10,000	\$700
12,000	\$750
14,000	\$800
16,000	\$850

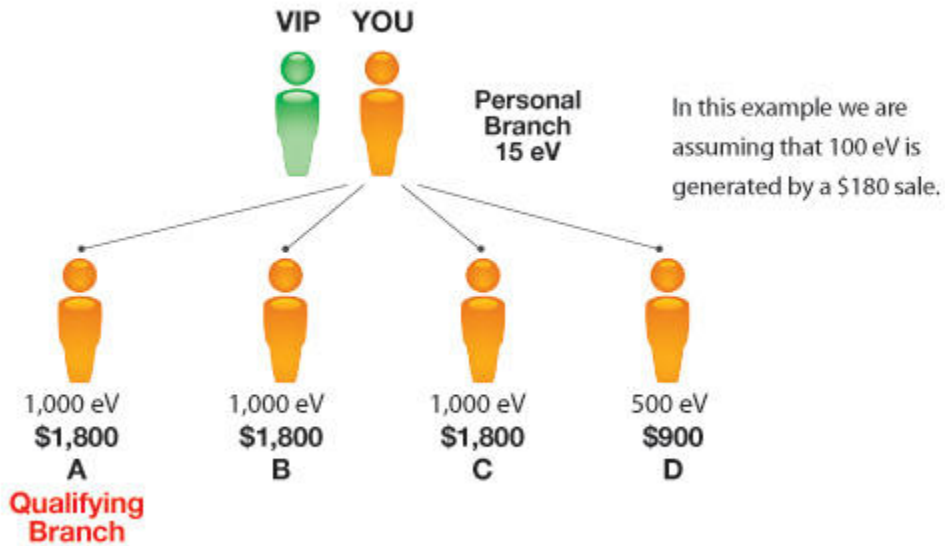
25,000	\$1,100
27,500	\$1,200
30,000	\$1,300
35,000	\$1,400
40,000	\$1,600
45,000	\$1,800
50,000	\$2,000
60,000	\$2,500
70,000	\$3,000
80,000	\$3,500
90,000	\$4,000
100,000	\$5,000
125,000	\$6,000
150,000	\$7,000
200,000	\$8,000
250,000	\$9,000
300,000	\$10,000

18,000	\$900
20,000	\$1,000
25,000	\$1,100
30,000	\$1,200
35,000	\$1,400
40,000	\$1,600
45,000	\$1,800
50,000	\$2,000

**NO CAP!**

For each additional 100,000eV after 300,000eV you receive an additional \$1,000

**How We Pay the 5 Types of Profits**



**1) Direct Profit (DP) - See DP table**

Branch's DP : ((15% x \$1,800) @ 3 Branches) + (15% x \$900) = **\$945.00**

**2) Personal Branch Profit (PBP) - See PBP/BOP table**

Your network percentage is 8% (Your total network volume = 3,515 eV)  
Your PBP = (8% x 15 eV) = **\$1.20**

**3) Branch Override Profit (BOP) - See PBP/BOP table**

Branch A, B and C 1,000 eV qualify for 6% each  
Branch D 500 eV qualifies for 5%  
Your BOP on Branch A, B and C = 8% - 6% = 2%  
Your BOP on Branch D = 8% - 5% = 3%

Your Total BOP = ((2% x 1,000 eV) @ 3 Branches) + (3% x 500 eV) = **\$75.00**

**4) Branch Performance Incentives (BPI) - [See BPI table](#)**

Branch A is the Qualifying Branch

Branch B and C 1,000 eV BPI = \$40 each

Branch D 500 eV BPI = \$20

Your Total BPI = (\$40 @ 2 Branches) + \$20 = **\$100.00**

**5) Extra Incentives (EI) - [See EI table](#)**

Branch A is the Qualifying Branch

Branch B and C 1,000 eV EI = \$100 each

Branch D 500 eV EI = \$25

Your Total EI = (\$100 @ 2 Branches) + \$25 = **\$225.00**

Total from all 5 types of profits	
Direct Profit (DP)	\$ 945.00
Personal Branch Profit (PBP)	\$ 1.20
Branch Override Profit (BOP)	\$ 75.00
Branch Performance Incentives (BPI)	\$ 100.00
Extra Incentives (EI)	\$ 225.00
<b>TOTAL:</b>	<b>\$ 1,346.20</b>

## Qualifications and Getting Extra Profit Centers

As an Independent Business Owner, you are eligible to receive Direct Profit (DP), Personal Branch Profit (PBP) and Branch Override Profit (BOP) as long as you meet your monthly qualifications. Your Direct Profit eligibility, the amount of Branch Performance Incentive (BPI) and Extra Incentive (EI) you can earn, and the number of Profit Center(s) you can achieve, all depend on the amount of eV you generate from Personal Branch sales of Special Sets during your initial qualification period, as follows:

**Profit Qualification Table:**

30 days	31 – 60 days	61 – 120 days	DP	PBP & BOP	BPI / EI	Profit Center(s)
<100eV			✓	✓	-	1
100eV			✓	✓	1	1
100eV	+ 200eV		✓	✓	2	1
100eV	+ 200eV	+ 200 eV	✓	✓	3	1
100eV	+ 400eV		✓	✓	Unlimited	1
500eV			✓	✓	Unlimited	3
1,000eV			✓	✓	Unlimited	7
<b>Make-up Options</b> (if initial qualifications are not met)						
200eV (Personal Branch) in any month			✓	✓	1	1
500eV (Personal Branch) in any month			✓	✓	3	1
1000eV (Personal Branch) in any month			✓	✓	Unlimited	1
4 Branches, 20,000eV each any month			✓	✓	Unlimited	3
8 Branches, 20,000eV each any month			✓	✓	Unlimited	7

Once the initial qualification is achieved, it stands for the duration of your Business Ownership.

### Special Sets

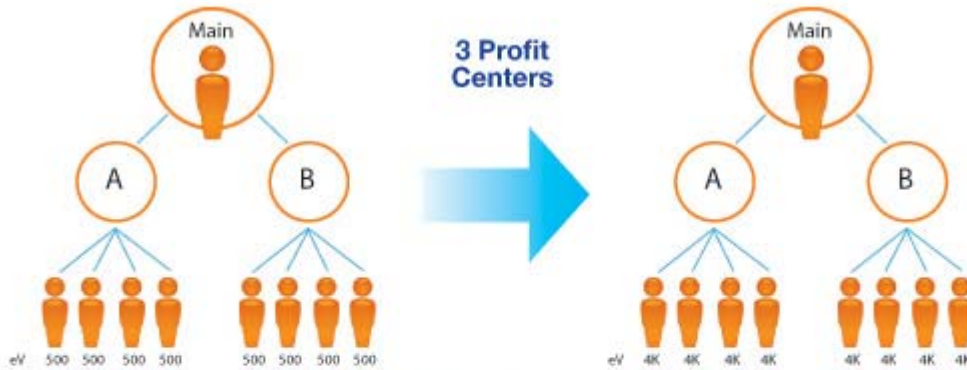
This initial BPI, EI, and Profit Center qualification eV can only be fulfilled from sales of our "Special Sets". These can be purchased by you or your VIP Shoppers in your Personal Branch. eV from other sales will not be included for initial qualification purposes.

## Illustrations Showing Differences in Profit Payout

Please note, these illustrations are not intended to suggest real-world situations, they are meant only to demonstrate the workings of our profit plan.

If you have 3 profit centers and 8 branches producing **500eV** each in a given month (e.g. introduce 2 friends as IBOs per week who each buy or sell 500eV)

If you have 3 profit centers and 8 branches producing **4000eV** each in a given month (e.g. your original 8 IBOs introduce another 8 each who buy or sell 500eV each)



<b>BOP</b>	$(9\% - 5\%) = 4\% \times 4,000\text{eV} =$	<b>\$160</b>	<b>BOP</b>	$(19\% - 9\%) = 10\% \times 32,000\text{eV} =$	<b>\$3,200</b>
<b>BPI</b>	Main = 2,000eV @ \$80 A&B = 500eV @ \$20 x 3 x 2 = \$120	<b>\$200</b>	<b>BPI</b>	Main = 16,000eV @ \$750 A&B = 4,000eV @ \$200 x 6 = \$1,200	<b>\$1,950</b>
<b>EI</b>	Main = 2,000eV @ \$300 A&B = 500eV @ \$25 x 3 x 2 = \$150	<b>\$450</b>	<b>EI</b>	Main = 16,000eV @ \$850 A&B = 4,000eV @ \$400 x 6 = \$2,400	<b>\$3,250</b>
<b>Total = \$810</b>					
DP = \$900 x 15% x 8 = \$1,080 (500eV Set costs approximately \$900)					
<b>TOTAL = \$1,890</b>			<b>TOTAL = \$8,400</b>		

If you have 7 profit centers and 8 branches producing **1000eV** each in a given month (e.g. introduce 2 friends as IBOs per week who each buy or sell 1000eV)

If you have 7 profit centers and 8 branches producing **8000eV** each in a given month (e.g. your original 8 IBOs introduce another 8 each who buy or sell 1000eV each)



<b>BOP</b>	$(11\% - 6\%) = 5\% \times 8,000\text{eV} =$	<b>\$400</b>	<b>BOP</b>	$(23\% - 11\%) = 12\% \times 64,000\text{eV} =$	<b>\$7,680</b>
<b>BPI</b>	Main = 4,000eV @ \$200 A&B = 2,000eV @ \$80 x 2 = \$160 C,D,E,F = 1,000eV @ \$100 x 4 = \$160	<b>\$520</b>	<b>BPI</b>	Main = 32,000eV @ \$1,300 A&B = 16,000eV @ \$750 x 2 = \$1,500 C,D,E,F = 8,000eV @ \$525 x 4 = \$2,100	<b>\$4,900</b>
<b>EI</b>	Main = 4,000eV @ \$400 A&B = 2,000eV @ \$300 x 2 = \$600 C,D,E,F = 1,000eV @ \$100 x 4 = \$400	<b>\$1,400</b>	<b>EI</b>	Main = 32,000eV @ \$1,200 A&B = 16,000eV @ \$850 x 2 = \$1,700 C,D,E,F = 8,000eV @ \$600 x 4 = \$2,400	<b>\$5,300</b>
<b>Total = \$2,320</b>					
DP = \$1,800 x 15% x 8 = \$2,160 (1,000eV Set costs approximately \$1,800)					
<b>TOTAL = \$4,480</b>			<b>TOTAL = \$17,880</b>		

## Monthly Requirements

To qualify for any profit for a particular month, you need to generate a minimum of 5 eV in your Personal Branch ( you and your VIP Shoppers) that month. You will also need to have up to 30 "Qualification Units" (QUs) accumulated, depending on the amount of profit due to you.

Each profit center needs to fulfil these monthly requirements to qualify to receive any profit for that month. If you have three profit centers, each of your centers must generate the required eV and QUs, shown in the table below. QUs generated from any center will be placed in your QU reserve. From this reserve, the system will deduct any QUs necessary for profit payout to any profit centers that have earnings. QUs never expire as long as your IBO membership is valid. QUs earned at any time can qualify you for profits from the month they were earned in, or for future months. QUs are only deducted from your reserve when they are needed to qualify you for profit payout.

The following table shows you how much eV and how many accumulated QUs you need each month to qualify to receive the profits you generate in a profit center.

If your profit payout for a month is supposed to be:	In the same month, your Personal Branch needs to generate:	And you need to have available by the end of the same month *
Up to \$50	5eV	0 QUs
Up to \$100	10eV	0 QUs
Up to \$200	15eV	5 QUs
Up to \$400	15eV	10 QUs
Up to \$600	15eV	15 QUs
Up to \$800	15eV	20 QUs
Up to \$1000	15eV	25 QUs
More than \$1000	15eV	30 QUs

**\*Note:** Profit payouts for each month are not calculated until near the end of the following month. Therefore, QUs showing in your pool near the end of a month might not have the previous month's QUs taken out yet. (e.g. QUs showing near the end of Jan might not reflect the QUs that need to be taken for Dec's payout.) Make sure you look carefully and account for this when looking to see if you have enough QUs to cover the current month's profit payout.

### How You Earn QUs:

For the purposes of QU earning, the initial qualification period will be considered to be until the new IBO does 1000eV in Special Set sales or until 120 days has passed since he or she joined (whichever comes first).

Who Purchases What	QUs BEFORE the IBO is qualified	QUs AFTER the IBO is qualified
The IBO purchases a <b>Special Set</b>	1 QU for each 10eV	None
The <b>VIP Shopper</b> in the IBO's Personal Branch purchases a <b>Special Set</b>	2 QUs for each 10eV	1 QU for each 10eV
The IBO purchases something <b>other than</b> a Special Set	None	None
A <b>VIP Shopper</b> in the IBO's Personal Branch purchases something <b>other than</b> a Special Set or a joining Special Purchase	5 QUs for every \$15 spent on a single invoice	5 QUs for every \$15 spent on a single invoice

## Annual Subscription to the B.O.S.S. (Business Ownership Support System)

To continue to enjoy your benefits as an independent eCosway Business Owner, you will need to pay a subscription fee every year during the month of your anniversary.

Annual subscription for One, Three or Seven Profit Centers: \$30

All Business Ownership privileges and rights will become null and void if your Business Ownership expires or is terminated. Please refer to the Independent Business Owner Terms and Conditions for details.