



The JIFU Pay Plan

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We designed our Pay Plan to richly reward you for sharing our exclusive-value products and services with customers. Your commissions depend on helping customers purchase products and services on our shopping and travel platforms. You can increase your earnings by building a business organization of motivated entrepreneurs, mentoring them, and then helping them find customers to shop and save with JIFU.

If you are willing to be persistent, show discipline, and demonstrate a willingness to work hard, you can turn these activities into significant residual income for years to come.

The most successful JIFU entrepreneurs take the time to do three things:

1. Learn as much about marketing and sales as possible,
2. Develop critical business-building skills, and
3. Duplicate this process with their team.

Executive Summary

The JIFU Pay Plan

The JIFU Pay Plan (Pay Plan) rewards those entrepreneurs who have the time, experience, and desire to utilize JIFU as a means to sell products and services on our platforms and receive the commissions and bonuses detailed below.

The information contained in this document explains the Pay Plan and is not a guarantee or representation of the income you will earn. You should not attempt to persuade or recruit members to your organization with false promises. The examples in this document are for illustration purposes only.

Income Disclaimer

The Pay Plan does not guarantee an income with JIFU. Success depends upon customer acquisition, personal drive, level of commitment, willingness to learn, and follow proven systems as you build your business.



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JIFU Offers Exclusive Value

JIFU represents the new generation of affiliate marketing where value rules. JIFU and our Members will not sell a product or service to our customers unless reasonably priced and loaded with value.

JIFU's exclusive-value proposition allows Members and their customers to save money, earn rewards, and access exclusive access to many products and services.

JIFU's marketing engine is powered by entrepreneurs we call Member Affiliates. Why "Member Affiliates" instead of just "Affiliates"? The answer is simple, we are members and customers first and marketers second.

At JIFU, we also provide our Members business and life coaching from JIFU Certified Mentors along with our savings and business opportunities. Whether you want discounts or believe that you can make an income from the Pay Plan, you should understand the many benefits of JIFU detailed in this document.



Useful Pay Plan Terms

Active: Members and Member Affiliates that have purchased a First Order Pack and whose Monthly Membership fee is current or have the requisite personal Commissionable Volume (CV) from retail sales or personal purchases in the JIFUshop.

Free Trial Limited Membership: Retail customers who receive a Free Trial from a JIFU Member or Member Affiliate receive a 12-month limited membership to JIFU's travel platform (JIFUtravel).

Free Trial Terms: JIFU Members have 30 days to share Free Trials after Free Trials are made available in their account before the ability to share that Free Trial expires. Individuals receiving a Free Trial from a JIFU Member (and who consequently activate the Free Trial) have twelve (12) months to use the Free Trial Limited Membership before it expires.

Commission Qualified: To be Commission Qualified, each Member Affiliate must be Active and have a minimum commission period volume of 450 CV on both their left and right legs.

Commissionable Volume (CV): The total commissionable value associated with a product or service purchased from JIFU. Team Building Commissions pay a percentage of the CV and not the fiat or currency price of the product or service sold.

Commission Period: JIFU's compensation plan runs off a Bi-Monthly Period. Meaning, member affiliates accumulate volume over the course of the first and second halves of each month. (The 1st - 15th and 16th - Last Day of the Month). After the period is over, the commissions for that period are locked in and subsequently paid out at the end of the following period. (Commission earned from the 1st-15th are paid out on the last day of the month, Commission earned from 16th-EoM are paid out on the 15th of the following month) Returns and chargebacks are attributed to the period in which they occur.

Downline: Individuals in the Pay Plan that a Member or Member Affiliate enrolls or that another Member or Member Affiliate has enrolled in the two Genealogy Trees.

Compression: A process that bypasses inactive individuals when calculating level-based commissions. For example, with Matching Commissions, if an affiliate is to receive matching commissions four levels deep but the affiliates' first 5 levels are made of inactive members that have since left the company, without compression the affiliate would earn zero dollars. With compression, the commission engine will bypass those first 5 levels of inactive individuals and pay the affiliate on their first 4 levels of active individuals.

First Order Packs: Individuals start with JIFU by purchasing a Member First Order Pack and may pay for or earn an upgraded pack. The products and services in each First Order Pack differ and may



contain a Priority Pass vacation voucher, premium education modules, first month of unlimited access to the JIFU Travel Portal (JIFUtravel) and JIFUshop, Free Trials, Shop Passes, JIFU Back Office access, personal e-commerce websites, JIFU Business Builder App, JIFU Health App, and the foundational elements for a JIFU business.

Genealogy Trees: JIFU has two different Genealogy Trees to help determine ranks, bonuses, and commissions:

- **Team Tree:** A binary structure with a Pay Leg (leg with lesser CV) and a Power Leg (leg with higher CV).
- **Enrollment Tree:** A uni-level matrix structure with personally enrolled Member and Member Affiliates and the enrollees of your personally enrolled Member and Member Affiliates.

Member: An individual who purchases a Member Pack for full access to the JIFUshop and JIFU Travel Portal. Members appear in the referring upline's Enrollment and Team Trees. They have no access to the compensation plan.

Member Affiliate: An individual who has purchased an affiliate pack (Silver, Gold, or Diamond). These members have access to the Pay Plan. They are eligible to receive all commission types in the Pay Plan. A qualified Member Affiliate must be in good standing and have an Active account in the system by paying for or earning an associated Monthly Membership.

Member Price: The wholesale or discounted price on products and services available to Members in the JIFUshop and Travel Portal.

Monthly Membership Fee: Fee paid to maintain full access to JIFUtravel and the JIFUshop, vacation vouchers, Free Trials, Shop Passes, Web Office access, personal e-commerce websites, Business Builder App, and Health Apps.

JIFU bills each Member on the monthly anniversary date of enrollment unless an annual membership is purchased upon which the member will be charged on their annual anniversary date. For purposes of clarity, if an individual enrolls on the 15th of a month, the monthly billing will begin on the 15th of each month after that. If an individual enrolls on the 29th, 30th, or 31st of a month, they are billed on that date or the last day of the month if that day does not exist in that month.

See "Waiver of Monthly Fees" below for information on remaining Active without paying Monthly Membership Fees.

Negative Volume: CV that is associated with product and service returns or refunds. Negative CV corresponds to returned or refunded products and services that subtract from the total CV on the Team Tree leg where the return occurred.



Vacation Voucher: A complimentary vacation at exclusive properties in 55+ locations around the world. The number of Locations available depends upon which First Order Pack is purchased.

Rank: The classification used to calculate a member affiliates' commissions and bonuses. Ranks are achieved by accumulating enough volume in the affiliates' team tree and through enrolling new members & affiliates.

Pay Leg Volume: The Member's total period Commissionable Volume (CV) in the smaller of the two team (binary) legs.

Pay Plan Cap: JIFU dedicates itself to an industry-leading payout of its Commissionable Volume (CV) of up to 65% through bonuses, commissions, and rewards. JIFU will pay up to 55% of CV in bonuses and commissions and up to 10% of CV in rewards and incentives. If Commissions to be paid exceed 55% in bonuses and commissions of CV or 10% in rewards and incentives, JIFU reserves the right to cap commissions and bonuses to ensure company viability to continue operations.

Reactivation Fee: If a Member does not remain current on his or her Monthly Fee or meet the CV requirements in personal or retail sales in the JIFUshop, a \$100 Reactivation Fee must be paid. The Member who reactivates his or her position will not be eligible for any commissions or bonuses missed during the inactivity period. JIFU will hold a Member position with its accompanying Travel Reward Points (TRPs) for an inactive Member for up to three months before removing them from the system.

Retail Commission: The difference between the Shop Pass (Retail) pricing and the JIFU Member pricing (wholesale) minus credit card transaction fees. Credit Card Fees Range from 2.5 - 5%.

Retail Customer: Free Trial users, Shop Pass users, and guests that Members invite to the JIFU platforms. Retail Customers are not Members of JIFU and pay no membership fees.

Shop Pass: A limited JIFUshop membership pass. Retail Customers who activate a Shop Pass, sent from a JIFU Member, receive a 12-month limited, recurring membership to the JIFUshop. When a Shop Pass user purchases a product or service in the JIFUshop, the referring Member will receive a Retail Commission and Commissionable Volume (CV).

Travel Reward Points (TRPs): JIFU issues points to Members for personal travel, travel by referred Free Trial users, First Order Pack Purchase, and payment of Monthly Membership Fees. Members may redeem TRPs for travel and purchases on JIFUtravel.

Unclaimed Commission: JIFU Members must claim commission and bonuses within 90 days from the date of issuance. After which time, the bonus or commission will be removed from the Members' payment account. If JIFU must reissue an unclaimed commission to an active JIFU member, JIFU will



deduct \$30.00 from the total balance. JIFU Members that go inactive within 90 days of receiving a commission still have the 90 day window to claim their commissions.

Upgrades: Member packs can be upgraded by paying the difference in price or earned after purchasing a First Order Member Pack. Upgraded First Order Packs allow Member Affiliates to achieve a higher percentage of First Order Bonus, more levels of Matching Commissions, and additional Buddy and Shop Passes.

Upline: The Member or Member Affiliate who sold a First Order Pack to a new Member and the people above the new Member in the Genealogy Trees.



Retail Sales and Bonuses

Retail Commissions

Everyone in business knows the importance of customers for stability and profitability. Your JIFUshop can have many products, but you don't have a business if you don't have customers. Finding and keeping customers is the most critical part of building and creating stability for your JIFU business.

Members may choose to purchase products at wholesale in the JIFUshop and then directly resell to customers. Members can also sell products and services to customers through the JIFUshop, and JIFU will automatically distribute the difference between retail and member price (less credit card processing fees) in Retail Commissions to the Member.

CV on Retail Sales

Purchases of products or services in the JIFUshop have Commissionable Volume (CV). CV will count towards upline Team Building Commissions (TBC) of the referring Member Affiliate when purchased by a customer and also to the Member Affiliate who sold the product or service unless that CV is applied toward Active status.

If a Member goes inactive, all CV will be flushed and will not be reinstated if the Member reactivates.

CV from JIFUshop Sales

Commissionable Volume produced from the sale of products and services on JIFUshop will be applied to the leg with lower volume for the affiliate that earned them. (Bob has 100 CV on his left leg and 50CV on his right leg. Bob earns 200 CV from the sale of products and services on JIFUshop. That 200 CV will be applied to Bob's right leg. Resulting in Bob having 100 CV on his left and 250 CV on his right.)

Vendor Referral Bonus

All Active Members who refer a product or service vendor to the JIFUshop will receive .25% of the CV on the sale of the referred products or services for up to twelve months. If a referring Member's JIFU membership goes inactive, they will permanently lose the ability to earn the Product Referral Bonus. The Product Referral Bonus is subject to change and availability.

Free Trial Travel Sales Bonus

When a Free Trial user travels, the referring Member receives Travel Reward Points (TRPs). TRPs may be converted into commissions by following the requirements and steps below:



TRPs are eligible for conversion to commissions if the TRPs are earned on the JIFU Travel Portal (JIFUtravel) when an individual referred to JIFU by a Member uses a Free Trial to purchase products or services on JIFUtravel.

TRPs are also eligible for conversion to commission through personal travel or purchases on JIFUtravel.

TRPs must accumulate to a \$100 cash value (10,000 TRP) before they are eligible for conversion into commissions.

*Member Pack members are not able to monetize their TRP's.

Only TRPs earned through purchases made by a Free Trial user or by a Member's personal purchases on JIFUtravel are eligible for conversion to commissions.

TRPs converted to commissions will be paid within thirty (30) days when the Member's request is made through the JIFU Travel Portal (JIFUtravel). Points are paid out via the Member's payment account 30 days after points are requested.

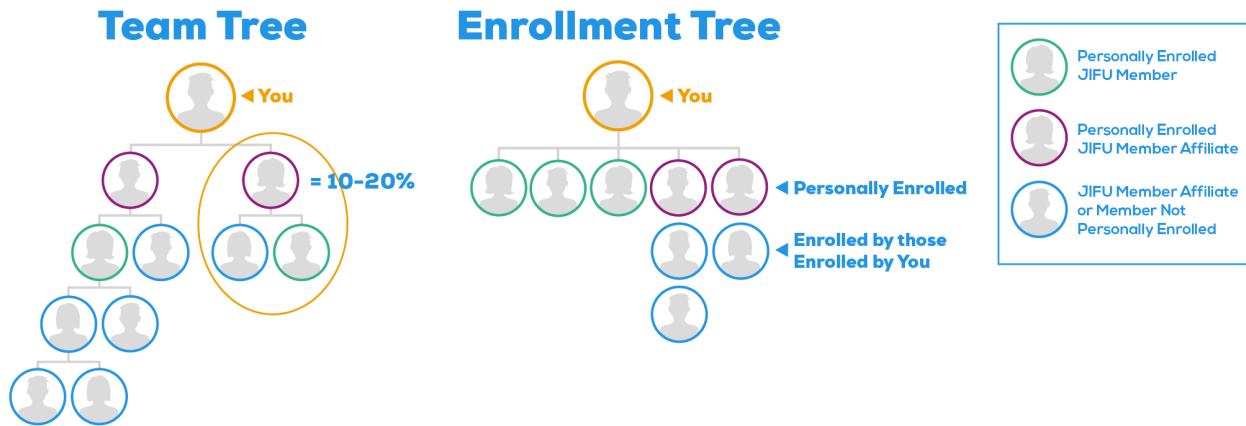


Genealogy Trees

When Members join JIFU, they will be placed in the genealogy of both the Team Tree and the Enrollment tree of their Upline and the company.

The Team Tree is a binary comprising two lines of multiple uplines strategically placing Members to optimize their Team Building Commissions.

The Enrollment Tree is a uni-level with personally enrolled Members placed on the first level, enrollees of personally enrolled Members on the second level, etc. The Enrollment Tree is primarily responsible for the First Order Bonus, Matching Commissions, and to help determine requisite personal enrollment of Members for Paid as Rank.



Tree Placement

When an Upline Member sells an individual a First Order Pack, the new downline Member is automatically placed in the referring Upline Member's Team Tree according to the default Team Tree Placement settings predetermined by the Upline Member in their JIFU Back Office.

The Upline Member will have seven (7) days to place the new downline Member in a position in their Team Binary Tree. Once placed, the new downline member can no longer be moved by the Upline Member.

JIFU First Order Packs

To be eligible for full discounts available through JIFUtravel and the JIFUshop, individuals must purchase a minimum of the Member First Order Pack.



Member Pack

\$0 Enrollment

- 0 Commissionable Volume

\$25 Monthly Membership

- 25 Commissionable Volume

The Member First Order Pack Includes:

- Unlimited Access to the JIFUshop & JIFUtravel
- 10 Free Trials, \$1000 Value
- 7 Day Money Back Guarantee after purchase
- No access to the compensation plan.

Annual Prepayment

- \$299 annual prepayment with 299 CV
- Commissionable Volume is distributed over the course of the year. (24.92 CV per month)

Silver Pack

This pack is meant for beginners to gain experience in direct sales.

\$100 Enrollment

- 90 Commissionable Volume

\$25 Monthly Membership

- 25 Commissionable Volume

The Silver Pack Includes:

- Unlimited Access to JIFUtravel
- Unlimited Access to the JIFUshop
- 10 Free Trials, \$1,000 Value
- 7 Day Money Back Guarantee after purchase
- Access to the JIFU Back Office - Provides the ability to see commissions and bonuses
- JIFU Personalized E-Commerce sites
- Access to JIFU Business Builder App
- Access to a JIFU Priority Pass Vacation Voucher after 12 months or after Annual Prepayment
- Access to JIFU Affiliate Compensation Plan.

Annual Prepayment

- \$249 Annual Prepayment with 249 CV
- Get two months free, enrollment not included



- Commissionable Volume is distributed over the course of the year. (20.83 CV per month)

Upgrade from Silver to Gold

- To upgrade from Silver to Gold without paying for an upgrade, a Silver Member must achieve the rank of Manager 3 and agree to increase the Monthly Fee from \$25 to \$50. The Monthly Fee may be waived through the sale of Free Trial travel described below or through the requisite purchase or sale of products and services and their accompanying CV in the JIFUshop.

Gold Pack

This pack is excellent for people who are new to the direct sales industry and have sales experience.

\$250 Enrollment

- 225 Commissionable Volume

\$50 Monthly Membership

- 50 Commissionable Volume

The JIFU Gold Member Affiliate Pack includes:

- Access to a JIFU Priority Pass Vacation Voucher after six months or after Annual Prepayment
- 25 Free Trials = \$2,500 Value
- Unlimited Access to the JIFUshop
- Unlimited Access to JIFUtravel
- Access to the JIFU Back Office - Provides the ability to see commissions and bonuses
- JIFU Personalized E-Commerce sites
- Access to JIFU Business Builder App
- Access to JIFU Health App
- Access to JIFU Affiliate Compensation Plan, including one level matching commissions.

Annual Prepayment

- \$499 Annual Prepayment with 499 CV
- Get two months free, enrollment not included
- Commissionable Volume is distributed over the course of the year. (41.66 CV per month)

Upgrade from Gold to Diamond

- To upgrade from Gold to Diamond without paying for an upgrade, an Affiliate must achieve the rank of Director and agree to increase the Monthly Fee to \$120. The Monthly Fee may be waived through the sale of Free Trial travel described below or through the requisite purchase or sale of products and services and their accompanying CV in the JIFUshop.



Diamond Pack

FOR SERIOUS ENTREPRENEURS ONLY. This pack is for people who have had real success in the direct sales industry. Diamond Members should be a person who frequently travels, purchases products regularly, and has a network of people interested in the benefits of JIFU products and services.

\$1000 Enrollment

- 900 Commissionable Volume

\$120 Monthly Membership

- 120 Commissionable Volume

The JIFU Diamond Member Affiliate Pack includes:

- Immediate Access to a JIFU Priority Pass Vacation Voucher
- 100 Free Trials = \$10,000 Value
- Unlimited Access to the JIFUshop
- Unlimited Access to the JIFU Travel Portal
- Access to the JIFU Back Office - Provides the ability to see commissions and bonuses
- JIFU Personalized E-Commerce sites
- Access to JIFU Business Builder App
- Access to JIFU Health App
- Access to JIFU Compensation Plan, including four levels of matching commissions.

Annual Prepayment

- \$1,199 Annual Prepayment with 1,199 CV
- Get two months free, enrollment not included
- Commissionable Volume is distributed over the course of the year. (100 CV per month)



Which Pack is Right for You?

First Order Pack	Enrollment Pack cost	Annual Priority Pass Vacation Voucher	Free Trials Each Month	Travel Portal Access	JIFUshop & JIFUcoin Access	JIFU Business Builder App	Monthly Cost	Annual*	Matching Commissions*
Member <small>Members are not eligible to earn commissions. 0 CV at enrollment, 25 CV / month</small>	\$0	n/a	10	Unlimited	Yes	N/A	\$25	\$324*	No
Silver <small>90 CV at enrollment, 25 CV / month</small>	\$100	12 Locations	25	Unlimited	Yes	Yes	\$25	\$349*	No
Gold <small>225 CV at enrollment, 50 CV / month</small>	\$250	21 Locations	50	Unlimited	Yes	Yes	\$50	\$749*	Level 1
Diamond <small>900 CV at enrollment, 120 CV / month</small>	\$1,000	126 Locations	100	Unlimited	Yes	Yes	\$120	\$2,199*	Levels 1-4

* Enrollment cost included



Bonuses and Commissions

First Order Bonus

The First Order Bonus (FOB) is a one-time bonus. The bonus amount depends upon the membership pack sold. There are NO rank requirements to earn this commission type. Members are not required to be Commission Qualified to earn a FOB; they are only required to be Active. (Remember that Member Pack JIFU members are not affiliates and do not have access to the JIFU compensation plan.)

First Order Pack CV for Rank Qualification - All CV from First Order Packs counts toward the Rank Qualification Volume of the Member who sold the First Order Pack and also for his or her upline.

FOB Amounts – Paid to all Active Members for the sale of products and services sold on the first level of the enrollment tree.

- Member First Order Pack FOB = \$10
- Silver First Order Pack FOB = \$18
- Gold First Order Pack FOB = \$45
- Diamond First Order Pack FOB = \$180

Points to Binary Tree - Bonuses paid out on First Order packs reduce the amount of CV added to the referring affiliates' binary commissionable volume.

Example: Jane becomes a Gold Member Affiliate. Bob enrolled Jane. The Gold First Order Pack has 225 CV. Bob is paid a \$45 FOB. Because of this 45 CV is deducted from the 225. This results in 180 CV being added to Bob's binary commissionable volume.



Team Building Commissions

Managers

Accomplishing the rank of Manager is your first step in a profitable career with JIFU. The chart below describes the requirements and payout details of the different Manager ranks.

Please keep in mind that Manager 1 and Manager 2 ranks require a minimum Monthly Fee to qualify. The Monthly Fee requirement may be waived as described below in “Waiver of Monthly Fees.” This monthly fee is required the month after you qualify for a given rank and going forward. If a member achieves a higher rank that would require them to pay a higher monthly fee, the member will not be required to upgrade to a higher member pack until the following month.

Team Building Commissions

Paid Every 15th and Last Day Of The Month

Paid As Rank	Minimum Personally Enrolled Active Members*	Minimum Pack Requirement	Minimum Bi-Monthly Commission Volume Per Side	Team Building Commission Percentage	Maximum Bi-Monthly Payout
Manager	2 Personally Enrolled Left: 1 Right: 1 At Least 1 Member	Silver (\$25 / month)	450 Volume	10%	\$90
Manager 2	2 Members or Affiliates Left: 1 Right: 1 At Least 1 Member	Silver (\$25 / month)	1,000 Volume	12%	\$216
Manager 3	4 Members or Affiliates Left: 2 Right: 2 At least 2 Members	Gold (\$50 / month)	2,000 Volume	15%	\$540
Manager 4	4 Members or Affiliates Left: 2 Right: 2 At least 2 Members	Gold (\$50 / month)	4,000 Volume	15%	\$810

*At least half of all minimum personally enrolled active members must be members and not affiliates (silver, gold, diamond).

No cap on rollover volume



Directors

The importance of the Director ranks should not be understated. Achieving any Director rank means that you are starting to change your lifestyle. The higher Director ranks can even change your finances dramatically.

The chart below describes the requirements and payout details of the different Director ranks.

You automatically qualify for a complimentary Diamond Pack upgrade by achieving the rank of Director. However, the ranks require a minimum of \$120 Monthly Fee to remain qualified. The Monthly Fee requirement may be waived as described below in "Waiver of Monthly Fees." This monthly fee is required the month after you qualify for a given rank and going forward. If a member achieves a higher rank that would require them to pay a higher monthly fee, the member will not be required to upgrade to a higher member pack until the following month.

Team Building Commissions

Paid Every 15th and Last Day Of The Month

Paid As Rank	Minimum Personally Enrolled Active Members*	Minimum Pack Requirement	Minimum Bi-Monthly Commission Volume Per Side	Team Building Commission Percentage	Maximum Bi-Monthly Payout
Director	6 Members or Affiliates Left: 3 Right: 3 At Least 3 Members	Diamond (\$120 / month)	6,000 Volume	16%	\$1,440
Director 2	6 Members or Affiliates Left: 3 Right: 3 At Least 3 Members	Diamond (\$120 / month)	10,000 Volume	16%	\$2,880
Director 3	8 Members or Affiliates Left: 4 Right: 4 At Least 4 Members	Diamond (\$120 / month)	20,000 Volume	18%	\$6,480
Director 4	8 Members or Affiliates Left: 4 Right: 4 At Least 4 Members	Diamond (\$120 / month)	40,000 Volume	18%	\$9,720

*At least half of all minimum personally enrolled active members must be members and not affiliates (silver, gold, diamond).

No cap on rollover volume



Executives and Ambassadors

Simply stated, Executives and Ambassadors are making a significant income. You do not achieve these ranks without helping many other people save money, improve their lives, or upgrade their lifestyle.

The chart below describes the requirements and payout details of the different Executive and Ambassador ranks.

Please keep in mind that you automatically qualify for a complimentary Diamond First Order Pack upgrade by achieving these ranks. These ranks require a minimum \$120 Monthly Fee to remain qualified. The Monthly Fee requirement may be waived as described below in "Waiver of Monthly Fees." This monthly fee is required the month after you qualify for a given rank and going forward. If a member achieves a higher rank that would require them to pay a higher monthly fee, the member will not be required to upgrade to a higher member pack until the following month.

Team Building Commissions

Paid Every 15th and Last Day Of The Month

Paid As Rank	Minimum Personally Enrolled Active Members*	Minimum Pack Requirement	Minimum Bi-Monthly Commission Volume Per Side	Team Building Commission Percentage	Maximum Bi-Monthly Payout
Executive	12 Members or Affiliates Left: 6 Right: 6 At Least 6 Members	Diamond (\$120 / month)	60,000 Volume	20%	\$18,000
Executive 2	16 Members or Affiliates Left: 8 Right: 8 At Least 8 Members	Diamond (\$120 / month)	100,000 Volume	20%	\$36,000
Executive 3	18 Members or Affiliates Left: 9 Right: 9 At Least 9 Members	Diamond (\$120 / month)	200,000 Volume	20%	\$72,000
Executive 4	18 Members or Affiliates Left: 9 Right: 9 At Least 9 Members	Diamond (\$120 / month)	400,000 Volume	20%	\$108,000
Ambassador	20 Members or Affiliates Left: 10 Right: 10 At Least 10 Members	Diamond (\$120 / month)	600,000 Volume	20%	\$180,000
Ambassador 2	24 Members or Affiliates Left: 12 Right: 12 At Least 12 Members	Diamond (\$120 / month)	1,000,000 Volume	20%	\$250,000

*At least half of all minimum personally enrolled active members must be members and not affiliates (silver, gold, diamond).

No cap on rollover volume



Matching Commissions

When qualified, Members receive Matching Commissions up to a 20% match of their personally enrolled JIFU Members' TBC. Matching Commissions pay up to 10 Enrollment levels. This commission is based on your Enrollment Tree. For more information on JIFU Enrollment and Team Trees, please see the Genealogy Tree section above.

Matching Commissions

When Your Enrollees Earn Team Building Commissions,
You are Rewarded Big!

Bonus Level	Percentage Match	Minimum Rank or Enrollment Level
1	Up to 20%	Manager 3 or Gold & Diamond Packs
2	Up to 10%	Manager 4 or Diamond Pack
3	Up to 5%	Director 1 or Diamond Pack
4	Up to 5%	Director 3 or Diamond Pack
5	Up to 5%	Executive
6	Up to 5%	Executive 2
7	Up to 5%	Executive 3
8	Up to 5%	Executive 4
9	Up to 5%	Ambassador
10	Up to 5%	Ambassador 2

Matching Commissions with Compression:

Compression ensures the payment of commissions in levels where there are active members.
(ie, inactive members are skipped over and compressed)



Waiver of Monthly Fees

Waiver of Monthly Fees Selling Travel

Each Member will be billed on the monthly anniversary date of enrollment. Membership Fees may be waived when Free Trials are used to travel or by selling products in the JIFUShop.

To avoid paying Monthly Fees and remain Active through the accumulation of Travel Reward Points (TRP) from Free Trial travel or through personal travel on JIFUtravel, the following requirements must be met:

- Silver Member Affiliate – Accumulate the equivalent of \$25 value or 2500 TRP with Free Trial travel or through personal travel. The 2500 TRP can be exchanged for Monthly Membership fees before due by calling JIFU Member Services.
- Gold Member Affiliate - Accumulate the equivalent of \$50 value or 5000 TRP with Free Trial travel through personal travel. The 5000 TRP can be exchanged for Monthly Membership fees before due by calling JIFU Member Services.
- Diamond Member Affiliate - Accumulate the equivalent of \$120 value or 12000 TRP with Free Trial travel or through personal travel. The 12000 TRP can be exchanged for Monthly Membership fees before due by calling JIFU Member Services.

Waiver of Monthly Fees Selling Products and Services

Members and Member Affiliates can avoid paying Monthly Fees by selling products and services to customers or through their personal purchases in the JIFUshop. Products and services offered in the JIFUshop commonly have a Shop Volume (SV) value attached. SV from a customer or personal purchases in the shop count toward the waiver of Monthly Fees unless the CV is used to pay bonuses or commissions of the Member who sold the products.

If CV from purchases is used instead of paying Monthly Fees, the Member who used the CV for Monthly fees cannot receive TBC for that CV. The CV is used and does not flow up. Any CV from a customer or personal purchases above the requisite Monthly Fee is commissionable.



Detailed Income Disclosure Statement

The JIFU Pay Plan does not guarantee income. Each individual's success depends upon their drive, level of commitment, and willingness to follow proven systems as they build their business.

A real study of the JIFU Pay Plan will show that it is straightforward and rewarding for ambitious entrepreneurs. We are dedicated to your success and look forward to telling your success story.

Commissionable Ranks	% of Members	Monthly Avg	Annual Avg	Minimum Monthly	Maximum Monthly*
Manager	51%	\$108	\$1,296	\$90	\$900
Manager 2	27%	\$288	\$3,456	\$240	\$1,656
Manager 3	9%	\$840	\$10,080	\$600	\$3,960
Manager 4	5%	\$1,920	\$23,040	\$1,200	\$5,580
Director 1	3%	\$3,456	\$41,472	\$1,920	\$9,720
Director 2	3%	\$5,760	\$69,120	\$3,200	\$18,360
Director 3	<1%	\$12,960	\$155,520	\$7,200	\$40,320
Director 4	<1%	\$25,920	\$311,040	\$14,400	\$59,760
Executive	<1%	\$43,200	\$518,400	\$24,000	\$110,160
Executive 2	<1%	\$72,000	\$864,000	\$40,000	\$218,880
Executive 3	<1%	\$144,000	\$1,728,000	\$80,000	\$435,240
Executive 4	<1%	\$288,000	\$3,456,000	\$160,000	\$651,240
Ambassador 1	<1%	\$432,000	\$5,184,000	\$240,000	\$1,083,600
Ambassador 2	<1%	\$720,000	\$8,642,000	\$400,000	\$1,504,320

*Maximum Monthly increases as the number of First Order Packs sold by you and your downline increases.

*The above disclosure has been adjusted to reflect changes made to the Quarter 3, 2021 JIFU Affiliate Compensation Plan and may not reflect historical earnings from prior compensation plan payouts.