



Focus on profitability with the 2002-2003 Sales Incentive Program

Do you have your eye on greater profitability? Then take a closer look at the Sales Incentive Program (SIP).

The 2002-2003 SIP is a great way to earn cash awards and invitations to premier Business Conferences. (You know, the ones where you talk business in a breathtaking locale.) The SIP is there for you. Make 2003 a great year for your business!

Read on to get all the details for these awards including:

- One-Time Cash Awards
- Emerald and Diamond Growth Promotions
- Achievers Invitational
- Diamond Club
- Executive Diamond Club
- Diamond Destinations Program

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Cash Awards

SIP Pin Qualifications

Gold Producer

A Gold Producer is an IBO below the Platinum level who has attained any 3 qualified Silver Producer/Platinum months within the fiscal year. Overlap rule applies for first-time qualifiers.

Founders Platinum

A Founders Platinum is an IBO below Sapphire who has attained 12 months of Platinum qualification in a fiscal year.

Founders Ruby

A Founders Ruby is an IBO who has attained 12 months of Ruby qualification at 15,000 Ruby volume in a fiscal year.

Sapphire

A Sapphire is an IBO below Emerald who has 2 qualified North American legs and 2,500 Award Volume on the side or 3 qualified North American legs for 6 months in a fiscal year.

Founders Sapphire

A Founders Sapphire is an IBO below Emerald who attains 12 months of Sapphire qualification.

Founders Emerald

A Founders Emerald is an IBO below Diamond who sponsors 3 North American legs each of which qualify for 12 months in a fiscal year.

1. Pin-based One-Time Cash Awards

The following schedule shows the One-Time Cash Awards that IBOs are eligible for when they attain specific pin levels.

LEVEL	AWARD ¹
New Gold Producer	\$1,000
New Platinum*	\$2,500
New Founders Platinum	\$5,000
New Sapphire	\$7,500

¹If multiple achievements of Gold Producer to Sapphire are attained in the same year, all appropriate awards will be paid. An IBO is considered to be at a "new" pin level if they have not previously achieved that level or a higher level.

*See the *Business Reference Guide* for platinum qualification requirements.

2. Annual Q-12 Pin and Cash Award

All Platinums and above may be eligible for the Q-12 Pin and Cash Award, which is based on 12 Q-12 months within the fiscal year.

A Q-12 month can be attained in any of the following ways:

1. Attain 7,500 Personal Volume², or
2. Attain 4,000 Personal Volume over a qualified 25% Sponsor or Silver Producer leg that does not include a Platinum.
3. Attain 2,500 Personal Volume over two or more qualified 25% Sponsor or Silver Producer legs that do not include a Platinum.

If 12 months cannot be achieved by the qualifications listed above, alternative Q-12 qualification can be attained by reaching 108,000 annualized Personal Volume and 10 months of Platinum qualification. Qualifiers that utilize 108,000 annualized Personal Volume will count as 12-month legs for their upline Get Founders Achievement Award (Get-FAA), Founders Achievement Award (FAA), Diamond Destinations Program, and Yacht Equivalency Incentive.

This award can be paid in addition to other One-Time Cash Awards.

LEVEL	AWARD
Q-12 Cash Award	\$10,000

3. Get-FAA One-Time Cash Award

IBOs on their way toward the Founders Achievement Award (FAA) are eligible for the Get-FAA One-Time Cash Award. It provides one-time cash payments to Sapphires and above who have strong, consistent leg qualifications. (Please note that FAA qualifiers may not participate in this program.) Leg credits are calculated as follows.

- 6- to 11-month North American qualified leg = .5 leg credit
- 12-month North American qualified leg³ = 1.0 leg credit

The following Get-FAA cash awards are available to IBOs who reach their established Get-FAA goal.

LEVEL	AWARD
1.5 NA leg credits	\$7,500
2.0 NA leg credits	\$10,000
2.5 NA leg credits	\$10,000
3.0 NA leg credits	\$12,500
3.5 NA leg credits	\$12,500
4.0 NA leg credits	\$15,000
4.5 NA leg credits	\$15,000
5.0 NA leg credits	\$17,500
5.5 NA leg credits	\$17,500
6.0 NA leg credits	\$20,000
6.5 NA leg credits	\$20,000
7.0 NA leg credits	\$22,500
7.5 NA leg credits	\$22,500

- Get-FAA qualifiers are paid at the maximum level their business attains, as long as their goal for the fiscal year is reached.

²Includes all Personal Group Volume and Pass-up Volume from Silver Producer legs. Does not include Pass-up volume from Platinums.

³Includes Q-12 qualifiers who have achieved Q-12 volume equivalency.

- Qualified Sapphires and Emeralds will receive a goal that is .5 leg credit higher than what their business actually achieved in 2001-2002 (minimum of 1.5 leg credits). New Sapphires or new Emeralds are eligible for Get-FAA based upon leg credits generated during their initial qualification.

If you have any questions about your Get-FAA base or goal, please contact Business Relations.

Note: Diamonds with fewer than 8 FAA credits are also eligible to participate in the Get-FAA program.

4. Emerald Growth Promotion

All qualified Emeralds are incentivized to continue growing their business in 2002-2003. As a participant, you'll receive a baseline of your total business volume achieved during 2001-2002 (down to and excluding the next qualified Emerald). For every \$20 BV of growth your business achieves in 2002-2003, you'll receive a cash award of \$1. For example, if you grow \$200,000 BV above your previous fiscal year's volume, you'll receive a \$10,000 cash award!

New or requalifying Emeralds will share in cash awards based upon their contribution to the total growth BV of their upline-qualified Emerald group.

5. Diamond Growth Promotion

All qualified Diamonds and above are also incentivized to continue growing their business in 2002-2003. As a participant, you'll receive a baseline of your total business volume achieved during 2001-2002 (down to and excluding the next qualified Diamond). For every \$20 BV of growth your business achieves in 2002-2003, you'll receive a cash award of \$1.

New or requalifying Diamonds and above will share in cash awards based on their contribution to the total growth BV of their upline qualified Diamond group.

Qualified Diamonds can receive cash awards based on their qualification in either the Diamond Growth Promotion or Emerald Growth Promotion, but not both.



Business Conferences

Business Conference invitations are based on your eligibility and your individual business achievements.⁴ The week-long sessions are offered at select exclusive locations annually.



1. Achievers Invitational

Qualify one of these ways to be eligible for an invitation:

1. Attain the Q-12 qualification in fiscal 2002-2003.
2. Qualify as a new Sapphire.
3. Qualify for a Get-FAA One-Time Cash Award.
4. Qualify as a new Emerald.
5. Re-qualify as an Emerald with 30,000 annualized Personal Volume⁵ (average 2,500 PV monthly).
6. Qualify as a Diamond or above.

2. Diamond Club

Diamond Club is a leadership forum for eligible IBOs who qualify at the Diamond level or above.

3. Executive Diamond Club

Executive Diamond Club is a leadership forum for eligible IBOs who qualify at the Executive Diamond level or above.

⁴To be eligible for Business Conference invitations, IBOs must be in good standing and meet all IBO requirements set forth in the Rules of Conduct, *Business Reference Guide*, and other publications.

⁵Includes all Personal Group Volume and Pass-up Volume from Silver Producer legs. Does not include pass-up from Platinum.

Business Conferences

4. Diamond Destinations Program

The Diamond Destinations Program (includes Peter Island, Orlando, Maui, and Atlantis) is a leadership forum for those IBOs who are eligible when they qualify as a new Diamond, and thereafter as they grow their Diamond business. The program recognizes growth in the form of adding a new leg, strengthening an existing leg to a 12-month qualification, or maintaining Diamond and Emerald legs.

Diamond Destinations invitations are automatically awarded to first-time Diamonds. Subsequent invitations are awarded on the basis of incremental growth. Your goal for 2002-2003 will be .5 leg credit higher than what your business actually achieved in 2001-2002 (minimum of 4.5 leg credits).

Any qualified Diamond with 9.0 leg credits will be eligible for an invitation regardless of growth. If 12.0 leg credits are attained, the qualified Diamond will be eligible for an invitation and will be allowed one discretionary invitation that could be assigned to a qualified Diamond who did not already qualify under the program rules.

Here's how to attain Diamond Destinations leg credits:

- 6- to 11-month North American qualified leg = .5 leg credit
- 12-month North American qualified leg⁶ = 1.0 leg credit

An alternative way to qualify for a Diamond Destinations invitation is based on North American Diamond, Emerald, Q-12, and 6- to 11-month legs. Alternative Diamond Destinations credits can be earned as follows:

- NA Diamond Bonus leg = 3.0 credits
- NA Emerald Bonus leg = 1.5 credits
- NA 12-month leg⁶ = 1.0 credit
- NA 6-to-11-month leg = .5 credit

Qualified Diamonds and above who achieve 12 alternative Diamond Destinations credits will be awarded one trip. At 18 credits, two trips will be awarded regardless of growth.

This program does not provide for the banking of invitations; however, there is no penalty for overqualification.

⁶Includes Q-12 qualifiers who have achieved Q-12 volume equivalency.

Yacht Equivalency Incentive Trip

The Yacht Equivalency Incentive Trip adds excitement to your Diamond lifestyle. The program awards a Diamond Destinations equivalent trip to Diamonds and above that reach 14 FAA credits or more. FAA credits are earned as follows:

<u>Domestic Legs</u>	<u>International Legs</u>
Diamond Bonus leg 3.0 credits	#2 Diamond Bonus leg 3.0 credits
Emerald Bonus leg 1.5 credits	#2 Emerald Bonus leg 1.5 credits
12-month leg ⁶ 1.0 credit	#2 12-month leg 1.0 credit
	Other 12-month leg 0.5 credit

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