

## 10K Answers, Half K Answers, Policies and Procedures Comment



Answers to the 10K Question and Comments compiled by Bob and Anna Bassett. Thanks to Michael for posing the question and thanks to all for contributing!

\*\* These are estimates only. DO NOT send any of this information to a prospect. Better if they work out their own answers and discuss it with you.

Company	10K * See below	Comm'n On \$500 per month ** See below	Pay Plan	Comments/Source
24/7 Multimedia Marketing	N/a	N/a	Escalating scam ... feeder program	<p>Bas: Beware the 24/7 Multimedia Marketing emails going around lately. It's a Barry Gruber venture that asks you to sign up for several dubious programs where your costs can amount to thousands.</p> <p>\$300 for the Fast Track Pro and \$300 per month for leads.                      \$200 for Global Responder Email Automation\$99.95 **\$100.00                      TraVerus Travel Network \$119.95 \$59.95 **\$119.95                      Global Domains International \$10.00 \$10.00                      WTPowers \$39.95 \$39.95 for more useless leads.                      Success University \$49.95 \$49.95 scam                      ProBuilderPLUS \$29.95 \$29.95                      Voice Broadcasting \$44.95                      GoDaddy Services \$194.70                      25 Affiliate/Prototype Sites @ \$6.99/yr.                      GoDaddy Mailbox - \$19.95/Year                      Totals: \$989.35 \$589.70 **\$219.95</p> <p>It's as though these programs aren't bad enough on their own, so they have to be packaged into a huge useless mess with more appeal to people who have not read Success in Ten Steps or listened to the calls.</p>
4Life	3400			(MD)
5Linx	20000 customers, perhaps 5000 reps?	\$10 less the \$42 per month for your \$500 briefcase equals NEGATIVE		<p><a href="http://www.5linx.com">www.5linx.com</a> ... this one is even worse than Excel. Commissions average 2% of a \$25 monthly bill. That's 50 cents per customer, which is echoed in their presentation. That means 20000 customers in your business for 10k per month. IMR's require 4 customers to trigger bonuses, so that's a generous 20000/4 = 5000 reps for 10K per month.</p> <p>The presentation does not disclose the commissions on the seven or eight levels of the pay plan. Very mysterious with small carrots on very long sticks.</p>

		\$32 per month! Sorry, but that's just stupid.		<p>We don't know if there is a monthly cost for a website, so the half k answer is \$500 x 2% = \$10 per month!!! Amortize the \$500 briefcase over 12 months and that is \$42 per month to pay off your initial cost of a 'business'.</p> <p>At \$25 per customer, that's 20 customers to gather, which in our experience means pestering 200 to 2000 friends and family and local businesses. Not the way we want to live! Can't Sell Any More Renastigators?</p> <p>The PNP's get even dumber ... There are many sole discretion clauses ... non renewal clauses ... good reputation ... household responsibilities ... payments for records ... bequeathing probs ... ongoing training clauses ... downline monitoring clauses ... increased training responsibilities, ongoing sales, non disparagement. One of the worst PNP's we've seen.</p> <p>Some of the management team seems to have come from ACN, which may explain the fecal pay plan.</p> <p>We emailed the company re how to get started and if there is a monthly fee for the website. Email back to us – yes, \$15 or \$50 per month</p>
ACN	Worse than Excel - 10000 as in Excel 8000 to 10000 customers needed Maybe more like 15000	<p>\$6 less the cost of the website = negative \$54?</p> <p>Neg \$50</p> <p>Neg \$60</p>	Stairstep Breakaway	<p>(MD) Money stops when the sponsoring stops</p> <p>Bas: Pay plan is worse than Excel Communications. 1% commissions on your own customers, ¼% on your first five levels, then 3%, 8%. Amazing. Excel paid bonuses when a new rep gathered 2 customers. Successful Excel reps coined the phrase "One two and you're levels of comp (which nobody reaches!), you get about 2% average commission. ACN. uses a \$40 monthly bill as example, or 80 cents commission per customer!!! <math>10000/0.8 = 12500</math> customers needed. Each rep might gather self and one or two others. <math>12500/3 = 4200</math> reps. <math>12500/2 = 6250</math> reps for 10K. Reality is that most people never build more than two levels. 1%, ¼%, ¼% or average about half a percent or <math>\\$40 \times .005 = 20</math> cents per customer, or <math>10000/0.2 = 50000</math> customers or 25000 reps needed for 10K. No matter how you cut it, it's impossible!!!</p> <p>Newbies pay \$500 to join and most of it goes into the pockets of sponsor and upline. Can you say "pyramid?" One rep we spoke to was told not to even think about residual income as most of his income would be coming from recruiting. MD says that when the recruiting stops, the income stops. Too true here.</p> <p>DR: \$150 renewal fee.</p> <p>Bas: Talked to an ACN rep in TO who admitted that 80% of his income came from coding bonuses (recruiting money swap) and only 20% from residual. We think he is too high on the residual. He'd have to have \$5000 in revenue from personal customers to make 5%!! That's \$250 per month by gathering 50 customers spending \$100 per month or 20 customers spending \$250 per month for all services in the house. Not worth gathering customers. More money in recruiting. \$5000 in personal Vitamark customers would bring you 40% of <math>5000/1.5</math> or 3333 pts = \$1300,</p>

				<p>five times more than with ACN.</p> <p>Bas 20081216: Toronto ACN rep conversation ... Three levels of ¼%, then 1, 3, 5, 8%, averaging 2.6%, say 3% to be generous. ACN uses a \$40 bill for their calc'ns. That's \$1.20 per customer. <math>10000/1.2 = 8333</math> customers needed over 7 levels. Our experience is that most reps gather no customers. Be generous and say two customers each. That's 4000 reps needed if they last long enough so you get to the seventh level. \$500 to join (money swap) and \$20 per month for a website. Half K answer is neg \$50</p> <p>RD: ACN will not allow you to gather customers and place them under reps. This makes it reeeeeeeeeeeeeeally difficult to build a biz. No teamwork here, folks!!</p> <p>Bas: Latest calc'ns for half k ... \$500 briefcase over 12 mo is neg \$42 per month. Website costs \$30 per month (robbery). That's neg \$72 per month. ACN pays 1% of personal customers which is \$5. Perhaps more on the video phones ... I think we heard \$12? In any case, neg 72 plus 12 is still neg \$60. Ouch. Why does anyone still do these plans? Oh, yeah ... we remember ... vision!</p> <p>RD has 2000 reps under him and makes \$1100 per month, mostly in recruiting bonuses. He does not pay for the \$30 website.</p>
ACT Drink	3400	\$50 ?? or -30 c renewal fee????	Binary	<p>Bas: Rough calculation based on a brief look at the comp plan online. Could be way off. See M2C. Looks like roughly a 5% commission on a \$60 a/s or about \$3 per rep, i.e. 3300 for 10K. With a promotion, you can earn twice that much? i.e. 1650 for 10K per month.</p> <p>M2C Global has a termination clause – for whatever reason, sole discretion, no notice necessary. If M2C says you are spamming, you agree to pay \$5 for each piece of spam. Cheaper in the grocery store! You can be terminated for inactivity for an extended period, but the pnp's do not define 'extended'.</p>
Affordable Energy	10000? 15000?	\$3 if you are lucky, maybe \$7?	Aussie 3up?	<p>Bas: This one is unbelievable. You have to sponsor three before you start earning residual income !!! To earn 10k per month on customers alone, you would need 1700 residential or 200 commercial customers. Each rep only needs 5 customers to qualify for bonuses, so why would anyone bother to gather more? Really low commissions. This pay plan is much worse than Excel's, so we are guessing close to 10000 for 10k?</p> <p>PNP's have a collection of all the worst what the hell clauses. See <a href="http://www.togethertothetop.com">http://www.togethertothetop.com</a> pnp articles</p>
Agel	2600 2400 md	\$25	Binary	<p>(Bas from TF on DM) Randy Gage sent out an email about his income!! He has 30000 reps in his Agel biz and makes \$116000 per month. That's \$3.86 per rep, or 2600 needed for 10K per month. Well done, Randy! His group generates over 2.5 million to Agel and he earns \$116K, or about 4.6 or less than 5%. Well done, Agel! \$1000 to get in – binary! Old style pay plan. MD says the pay plan has changed and it now takes 2300 to make 10K.</p>

				<p>Half K ... \$250 in each leg ... 10% of one leg = \$25. Therefore working four times harder than necessary. Attrition ahoy!  Randy Schroeder has left.  MD: 'continued performance' is in pnp's  Bas: Talked to a Swedish Agel rep who has 20 people on her team, 13 personally sponsored. Her sponsor tricked her into placing them all in her strong leg. In six months, she has made ZERO because she had no one in her weak leg to balance and trigger a cycle. Agel in Sweden has a huge rift with arguments aplenty. No Swedish websites, so reps are building their own. Bad atmosphere for building.</p>
Agloco	infinite		There is no pay plan	<p>Beware. Not open yet (20070507) and no promise to pay anything. Google it to see what's being written. Amazing! Company says it will pay when there is a comfortable balance between profit and expenses.</p>
Amazon Herb Company	2000	\$15 No website fee?	9 level unilevel	<p>Products from Rainforest brought to you by Amazon John. Three levels of achievement, Gold, Silver, Bronze. Big hoops to jump through to reach the 9<sup>th</sup> level of commissions. Must have two 5k legs plus 5000 BV in other legs. That's about 130 people you need in your biz to get 9 levels of 5%, 8%, 3%, 2%, average of 5%. Autoship seems to be 100 pts for about \$125 per month. 5% of 100 pts is \$5 per rep/customer, making 10k answer 2000. If you have three reps, i.e. four of you spending \$125 ea, that's a \$500 biz, for which you get paid 5% of 300 pts or \$15. Not sure yet if there is a monthly website fee or whether you get paid on your own purchases. Retail markup?  Suggestion from corp is two cases per month (8 bottles) at \$250 per month, one case for you and one case for tasting parties.  PNP's have the usual ongoing responsibilities – training, contact, bonafide leadership and training for recruits. You must document your contacts every month. No retiring here.</p>
Ambit Energy	2400 8000 bas		Pay plan like Excel's?	<p>Run by Chris Chambless and other scammers.  Bas: Prospect WC in TX likes Ambit, making 100K per annum = 8333 per month with 2000 reps on his team. <math>8333/2000 = \\$4.17</math> per rep per month. <math>10K/4.17 = 2398</math> reps to make 10K  DR: You can be disqualified if you don't keep recruiting. Wow. You can also be disqualified by recruiting where Ambit is not open.  DR: you CAN'T use any online networking , any other trainings but Ambit etc...  So if a rep is in DM and Magnetic Sponsoring he is breaking the rules.  "ongoing training" and you have to sponsor at least one person every 4 months to stay in biz. Whoa.  If you calculate a three level org'n, the commissions average 40 cents per customer or 25000 customers for 10K. If each reps gets three customers, that's 8000 reps needed.</p>

Ameriplan	2000?			<p>Designed by ex-Excellers? Worse plan than Excel.</p> <p>MD Bloom brothers (greedy b*****s) stole checks to make the company appear more profitable to the buyers. You must bring in new business every month or receive NO CHECK. If a rep quits, AP will keep charging their credit card for months. Advice is to cancel the card. Don't trust AP</p> <p>People take the plan, get their teeth fixed and quit. Reps are paid commissions ahead and then must repay if their customers quit!!!</p> <p>Business is kept on the books 90 days, and if AP gets your customer back, they do not pay you commissions. Therefore, they can offer a cheaper rate than you can!</p> <p>Ameriplan is NOT INSURANCE – just a discount dental plan.</p> <p>Bas: There is a list of prohibited words for AP reps.</p> <p>MD compared Ameriplan c his own dentist. Much better service and features for much less not using AP. Non precious metals and 6 mo guarantee vs Gold and 5 year guarantee. Dentists who honor the Ameriplan agreement base it on the lowest value service available.</p> <p>Good question from MD: What kind of dentist needs a discount plan?</p> <p>MD: on Ameriplan's disclosure page, they admit that only 0.58% of reps get a check after 15 months???? People will show the card one time to their dentists and after that, the dentist will not ask for the card. Therefore, no need to keep paying AP!</p> <p>PNP's say you cannot accept a check from any other company – termination.\</p> <p>If you fail to bring in new business each month, you lose your check for that month!!</p> <p>And you can lose your downline for not advancing! BRUTAL.</p> <p>AG's are suing AP for setting up biz in areas where there are no dentists on the plan.</p> <p>Bloom Brothers cooked the books to make AP look like a 200 million dollar biz.</p> <p>Lead distributor investigated and found it to be worth only 72 million and refused to buy. Blooms terminated him and are suing him. Blooms are ruthless. They have a huge \$26 million building on expensive real estate in Plano TX owned by Ross Perot. EGO!! They have rooftop parking so they can see their cars from the air!</p> <p>Bas from EM in NM: Personal customers at \$40 per month = \$12 commissions. 30% is not bad. You can elect to get paid ahead or paid as earned to avoid chargebacks. Company is well aware of chargebacks. You pay \$50 per month for website and advertising materials, etc??? Levels pay 30, 30, 15, 10, 5, 3%, average = 12%. 12% of \$40 per month is \$5 per rep/customer. 10K/\$5 = 2000 reps. This rep said that the AP website is poorly designed, so he designed his own. Not duplicatable. Poor response from the leads. His sponsor spends \$200 per mo for leads. Does AP sell leads? They encourage buying leads.</p> <p>AB: \$50 per month for websites and they boast 100000 reps? That's \$5 million per month out of the reps' pockets! Cease and desist orders in Montana, etc. Many</p>
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				forums out there complaining about Ameriplan. Insurance industry does not like them for the bad name they give it. They have a list of prohibited words and phrases. They want you to record your calls and keep records for two years. You must read the agreement to everyone you talk to on the phone. Many hoops in the comp plan.
Amigo Health	2222		3 x 9 matrix	(Bas from DS phone call and site visit) Payout is 9% on autoship of \$50 down 9 levels. The company site claims in several places that the payout is $9 \times 9\% = 81\%$ . Must be the new math. Hate to think what would happen to the company if the matrix was 11 levels deep. PNP not visible on the website? (Kamara) President said not necessary to read pnp - agrees c 2222
Amsoil	???	???	???	You can't see pay plan or pnp's until you join!! They are confidential! We talked to a manager who was to send us a catalog and info and never did. A secretary started to explain it over the phone, but could not send us to info on line. 10% commissions? Levels of commissions? Who knows?
Amway See Quixtar	Half the planet			Bas: The 10K answer is an estimate from a former Amwayniac. MD: That payplan pays out the least of any pay plan in the industry. Tom S from the DVG: In Amway, ( I spent 15 yrs there..) a distributor receives the money due him at whatever level he's at, which includes the point value of your entire downline. Then you pay out to your downline whatever they are due according to their level. You may or may not have anything left for yourself. The other big problem I saw was that as you achieved the Direct Distributor level (25%) commission, then as you received your override amounts from what your downline did, as a downline member achieves a higher and higher level of commission, your override amount slowly DECREASES until the point at which he then achieves the same level you were at, the 25%, and all you get at the point is 4% on his business volume. This is what is called "a Breakaway" It his heartbreaking to see your hard work receiving less and less compensation, unless you DON'T help your downline to achieve more. Also, I felt their products were overpriced. Good products, yes, though they sell the same cleaning poisons that the grocery stores do. Anyway, that's the way it was when I was with them. It's possible some things have changed, I don't know. It's been a good 20 years now since I was with them. MD: Amway admitted that they pay out just 26% to their pay plan. The rest goes to

				<p>corporate overhead. Buildings. BT did well in Amway, but got "T-boned", sabotaged by his upline because he was moving too fast in a stairstep breakaway.</p>
Ann Sieg				<p>Queen Troll of the Toll Booth. Has stolen all her material and repackaged it. Has never built a business of her own. JH in CO found that he was a lead for a Send Out Cards rep after buying her book for \$50. Book is very negative. JG in SK bought book for \$67 and system for \$40 per month?</p>
Arbonne	2500		Stairstep	<p>(Sam Wipf) Very low generational commissions. Products are over priced. eg they charge \$129 for what appears to be the same product as Vita One at 39.95 (wow) I could not verify what the ingredients were because that information is unavailable online. Vitamark enables anyone to print of all the product ingredients in pdf. PNP not on website. (Belinda) Arbonne uses parabens. (Debi) Was in Arbonne ... 2500-2600 for 10K MV: Not allowed to work Arbonne on internet – only home parties? MD: PNP's say they can terminate you without cause! MD: Front end loader. Tons of Arbonne stuff on ebay for ten cents on the dollar. Arbonne should buy that stuff back and resell it to reps!</p>
Aussie 2 up			Aussie 2 up	<p>MD: Any Aussie 2 up is a scam with no residual. Usually attached to programs with one time sales of overpriced products with no residual income, e.g. info products, training, travel.</p>
Avon	4000? Hard to calculate. 1700 min?	ZERO!! Neg \$11.00 with website fees	2 up???	<p>I think MD on a call said that Avon reps were working ten times harder than VM reps. Bas: We talked to a rep who had been in Avon 12 years and somehow owes THEM money! She brought \$1300 in revenue to the company one month and made only \$25 in commissions – that's under 2%!! Comp plan and pnp's are not on website. Corporate will not provide them when we called New York and Montreal and got no answers. A Regional Manager called us and wanted to meet us. That's where you see the comp plan. PNP's are available AFTER you sign. Then she changed her tune and told us the pnp's were available at the meetings. Another rep told us that is not true. Amazing. You don't get paid commissions on orders under \$100? Amazing. Bas: We still have not found the comp plan. The PNP's we have refer to the websites only, not the contract between the rep and the company. Section 14: Avon reserves the right to refuse access to the websites for any reason at its sole discretion. Bas: We finally got a copy of the comp plan. Retail sales from 20% commissions for a \$25 sale up to 50% commission for sales over \$1550. Pressure to order more</p>

				<p>for higher commissions.</p> <p>Fast start commissions are paid AFTER YOUR FIRST TWO!! Aussie 2 up. You get paid \$20 on a \$50 order. 40% is good, but there is a limit of \$20 max?</p> <p>You must be a Unit Leader with \$250 personal sales and 5 recruits! To earn commissions down just two levels. Commissions are 3% to 7% on volume over \$625. Commissions average 5%.</p> <p>Does this mean that with fewer than 5 recruits you get paid zero on your downline? Advanced Unit Leader needs 12 people including 3 Unit Leaders. Hoops aplenty. You have to increase your personal sales to advance</p> <p>PNP's say you must train and mentor YOUR ENTIRE UNIT. No retiring here.</p> <p>Half k answer is ZERO, as you do not get paid on your own purchases, and if you are not a unit leader, you get paid ZERO on your downline???? Until you are UL, there could be thousands of dollars moving through your business for which you will not get paid.</p> <p>Does anyone get paid past two or three levels?</p> <p>Fourth level UL gets paid three levels of 8%, 3%, 2%, ave = 4% (generous as more people will be on the lower 2% and 3% levels) 4% of \$150 = \$6 per rep, or 1700 people needed for 10K. If they stay.</p> <p>This seems too bad to be true, so if anyone reading this can enlighten us, please contact us. <a href="mailto:bob@bobbassett.com">bob@bobbassett.com</a> Thanks!</p> <p>MK: To stay as UL, each campaign must be \$1200 ... personal sales \$250 every two weeks. BRUTAL.</p> <p>Going six times without title, you lose your downline!!!</p> <p>Website is \$8.50 per month, processing fee \$2.50 ... wow.</p> <p>MK still owes Avon money, so will be returning product!!!!</p> <p>MK sent us her figures for one campaign. \$840 in one week for which she got paid nothing because of unjumped hoops. With VM as Gold, she would have received \$53. \$50 more in personal volume would have made her Platinum, giving her a commission check of \$178. Either way, better than the Avonian Zero.</p> <p>From MK: "My personal Sales are \$250.00. This would give me \$840.00 in total sales. I will receive 0 on this amount. I am not paid on total sales but leadership sales and only have 2 reps to meet that amount and since I would not qualify for Unit Leader, I would receive nothing. I am presently 3 campaigns untitled and when I reach 6, I will lose my complete downline. I forsee that happening."</p> <p>Art: Avon does \$110 billion per year.</p>
BHIP	10000	Could be zero if your position is not	Binary 1/3 - 2/3	<p>See <a href="http://www.mlmlwatchdog.com">www.mlmlwatchdog.com</a> Founders are from Lexus. Owner is chief distributor. More dirt ... Read Rod Cook's discussion.</p> <p>Bas: Startup scheme promotes front end loading. You can buy your way to a permanent position with your first purchases. Start bonuses promote recruiting and</p>



		qualified		<p>pushing newbies to make big purchases. You must activate your position to earn any commissions downline. Activate by personally sponsoring a rep left and a rep right. Do other binaries require you to build both legs? Max commissions are 15% but are really max 5% because of binary balance. One box is 20 pts = \$1 per box, or 10000 boxes per month needed. Looks like just 20 pts per month are required to remain active, and we don't know why anyone would buy any more than that. Check matching kicks in when you have 60 autoships in your biz!!! Big hoop! Leadership bonus and car bonus are impossible to reach. Company plans to charge \$20 per month for websites. Are revenues down? If you did only retail, you'd have to sell 667 boxes per month to earn \$10k PNP's have ongoing contact and supervision clauses. No retirement. Building on sand.</p>
Binary			Binary	<p>MD: Any binary has 'binary creep' where the company ends up paying two or three people where they used to pay one on the same volume. They then have to change the comp plan or get rid of people. No binary has ever concentrated on retail.</p>
Biogenx				<p>New company?  They were telling those people that they would be making \$1,000 with only 3 people. And the autoship started at \$60 and to qualify for the top level it was \$840 a month.</p> <ul style="list-style-type: none"> <li>- Has been in prelaunch for about 8 months now.</li> <li>- Never seen a company website.</li> <li>- Only payment accepted was a MONEY ORDER. (SCAM)</li> <li>- No P and P provided.</li> <li>- I was told the companies lawyer was Amway's.</li> <li>- People traveling states. Getting people signed up never to be heard from again.</li> </ul> <p>I told my mom that I guess they put it on a debit card so that after you violate the P and P you don't have yet they can just keep the money. I'm sure they have one made up somewhere.</p> <p>And one more thing. These innocent people are paying for product and to my knowledge have not recieved anything not even an affiliate package.</p>

				Hope this sheds some insight. Joshua Wharton
Bioperformance			Binary 1/3, 2/3 non flushing!!	There are no government studies to show the pills work long term. Some auto makers will void your warrantee. One Michigan rep claims that Exxon has tried to buy the formula to keep it off the market, and the EPA now approves it 071229. Back in business after being shut down in TX by AG in cahoots c oil companies.
Biopro			Unilevel	Canadian company? Not sure yet what they sell – chips to ward off electromagnetic waves?
Body Alive Now				(MD) Tony Little bodybuilder scammer owns it.
Bookwise	14285		5x9 matrix	(Bas from MK) Books at \$35 per month. Commissions of 1% to 4%, ave < 2%, i.e. about 70 cents per rep/customer!! Robert Allen involved?
Carbon Copy Pro				Jay Kubassek's deal. Multiple streams. Funded Proposal. Big Ticket items. \$1000 to \$10000. Top Tier direct sales, quack, quack, quack. Stay away. This is part of MLM Leads System Pro, Mike Dillard, Wealth Masters International?s
Check Matching in a binary				<p>From Don Standard:</p> <p>I don't recall ever seeing a binary that only took 1500 people to generate 10k. And of course that number assumes no wasted volume in your strong leg, which is always there. No one can balance it consistently.</p> <p>Check matches just simply take from the little guy to pay the big guy, the sponsor monster.</p> <p>So the binary pays out less so they have money to put towards the check match. The first person in your weak leg is making 1/2 of what you make max and likely much less. Your match is his check. The numbers get small quickly.</p> <p>Notice that binary plans always state a max payout per month from the binary or they pay up to x% vs an actual percent or both. The big dogs can go far beyond these numbers due to check match.</p> <p>In coaching calls regarding a binary, I focus on how they work vs how much you make. You can't sign up anyone who knows how they work because they only sign up with people who can build a strong leg for them. You can do the same, but then you sponsor your brother, and in a 50/50 plan if he is in your weak leg where you would naturally place him, then he can never make more than 1/2 what you make from the binary pay. Could be much less. Does not do much for a relationship.</p> <p>Binaries attract the big dog. They build from their list to make a lot of money quickly. Not duplicable. They get sign ups from people smart enough to sign up under the big dog to guarantee a strong leg. The companies max out quickly sometimes and</p>

			<p>start to decline because of this.</p> <p>So there is no rule of thumb. It is a land slide victory for the sponsor monster. Can quadruple checks. But it has little effect on the average guy.</p> <p>Hope that helps, Don</p> <p>-----</p> <p>From Jerry Olthoff:</p> <p>When looking at a check match, again you have smoke and mirrors. They do pay a matching bonus based on what your recruit makes on his weak leg only.</p> <p>The trick is you usually have to sponsor several people to take advantage of that. Most of the companies I have seen start with the 3rd person and then pay a matching bonus starting at 20%.</p> <p>It sounds like it can be a lot of money but unless you get someone under you that is making a lot of money from their weak leg, you wont make hardly any extra money.</p> <p>Example: You have 20,000 total volume in both legs. We will make it simple and assume it is equally split.</p> <p>Your first person making any money has 1,000 under him in his weak leg. Let's say you also have one in your strong leg and he has 5,000 under him which would be a lot of volume. You would probably get 20% of the 1000 which would be \$20 and at best 50% of the other one with 5,000 which would be \$250.</p> <p>He has a total volume of 10,000 in his weak leg so he would get 1000 from that.</p> <p>He then has 2 people that are making him money which at best would be \$270. Probably, he would not have his first 2 people making that kind of money as it usually comes further down before someone starts building. How many people have you found in your downline that started building and where are they located? I think you get the picture. We have this problem in any company. The volume usually comes from someone further down in your organization.</p> <p>His check would only be \$1270 with 200 people each doing their 100 in volume.</p> <p>Hope this helps. A check match usually only goes to the top dogs in the company.</p>
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				<p>They are the only ones with enough off shoots from their downline to make the checks build up. Also, to get the check match to pay anything, you have to be a sponsor monster. Some companies also require you to have so many personal sponsors in each leg.</p> <p>Most of the people I have seen in binaries did not make more than 1 or 2% extra, if that much.</p> <p>Hope this helps. Jerry Olthoff</p>
Chews4Health	1700 best case scenario 8333 more likely Ave = 4000 to 5000	\$15	Binary with matching bonuses If you sponsor more reps	<p>AB: Dr. David R. Friedman has been in trouble before with SeaSilver. Trouble c FDA for false claims. Instead of fixing the problem, Friedman closed the business and opened another one. Products overpriced and of dubious quality? Friedman is a chiropractor. SeaSilver false info. FTC charged Friedman in Nevada courts. Friedman claimed that SeaSilver could cure cancer in infomercials.</p> <p>BB: PNP's have ethics and integrity clauses re current or past conduct which might reflect negatively on the company. PNP's promote 'snitching' so the company can act in its sole discretion. You are responsible for educating ALL your team members. You must be polite and respectful and train and support all my team members. No prior charges of moral turpitude (shameful wickedness!!!). You can be terminated for discourteousness. <b>YOU MAY NOT SELL YOUR POSITION!!!</b> You may not make disparaging remarks. You must maintain CONTINUAL CONTACT with your organization to keep them informed. i.e. do the company's job for them or be terminated. You can never retire. The company offers a lead generation program (Who owns it?) If a rep terminates, there may be a chargeback to the sponsor !!!! You must monitor your organization for compliance with pnp's !!! Wow. PNP's are 23 pages long, small font and single spaced.</p> <p>BB Comp Plan: Retail markup \$30 to \$45 for one box, but one box on a/s costs you \$40. The 2-infinity comp plan is a binary which they claim is revolutionary. We ignored the puny start bonuses of 11% or 14% as they are not residual. You cannot get paid by sponsoring just one person! You have to sponsor two active reps. If one drops out, you must replace him/her, even though s/he may have created business for you and the company. You can earn 4%, 8%, or 12% on your weak leg, depending on how much product you order. For 12%, you must order six boxes per month, which means you have to retail or give away five boxes per month. Watch for this stuff on ebay. One binary cycle is 1000 points. 12% of 500 pts (weak leg) is \$60. That's \$60 on 1000 points, or 6% not 12%. To double that to 12% on both legs, you must personally sponsor TEN reps. You can sponsor 2 more, 4 more, 6 more, 8 more to edge your commissions up 2% each time. Even then, 12% is a very low commission. If you calculate 6% on 100 pts, <math>10000/6 = 1667</math> reps.</p>

				<p>Most reps may be ordering one box per month, or just 20 points, making the number five times higher or 8333 reps. Half K answer is \$10 to \$20, depending on which a/s you are on. Average is \$15. Goodbye retention.</p> <p>Just found another beaut: Last paragraph of pnp's "The company reserves the right, at its sole discretion, to refuse team memberships to individuals for any reason. This includes, but is not limited to ... " This no doubt includes the renewal of your team membership. Wow.</p>
Coastal Vacations			Aussie 2 up	<p>One of the worst travel scams / card mills. Most money is made by recruiting. Cruise lines and hotel chains are starting to refuse to recognize the card. Why compete with the internet for prices? Coastal is expensive to join and they charge \$150 per month for a website!!!</p> <p>Judy rep: You can pay \$1300, \$3500, or \$11000 !!!!! to get in!!! \$1000 of your \$1300 goes to upline and \$300 goes to Coastal. You get a bunch of stuff that you can't sell, only give away!! But you can take trips oh boy. Websites are \$110 but you can downgrade to \$60 per month? Coastal reduced the entry fee to get more people in, but paid out smaller bonuses to sponsors. We wonder why ... money swap.</p>
Cruise to Cash			Direct sales? Aussie 2 up	<p>Subsidiary of G.A.P. Run far, run fast. \$1000 entry for travel vouchers. The worst of both worlds: travel and aussie 2 up.</p>
Cyberwize	1000?		Binary modified c matching bonuses 1/3-2/3	<p>BS from Hamilton says 1000 for 10K. We have not analyzed the comp plan.</p> <p>JJ: PNP's have many termination clauses for any reason. Responsible for behavior of family and downline. Training is optional but you can be terminated if you don't. You can only talk to other Cyberwizeguys if it's business. No friendships!!</p> <p>Customers have 30 day refund option, but reps don't?</p> <p>Business limited to US, Canada, Carribean.</p> <p>Company can take your check at their discretion. ???</p>
Direct Matches	Millions?	Next to nothing	Binary	<p>Bas: Join at \$10 per month to be a customer. Biz builders join at \$20 or \$30 per month. You must sponsor one left and one right to</p>

				<p>activate commissions.          Can't see the pay plan yet ... They don't seem to define a cycle. You just get paid on personal recruits?          CN of WA had 187 reps in his downline and made \$5 over the whole year.</p>
Dubli	n/a	n/a	Scam?	<p>Reverse auction? You pay to make a bid on items. Lowest bid wins, but company collects a lot more than the value of the item. E.g. Sell a \$100 pair of jeans for \$20, but collect \$200 in fees for bids. Many complaints in Europe. Check the forums and google dubli scam. PNP's have ongoing clauses, actions of family members. As of 20090727, Dubli has not launched in Canada. US?          Reverse auction. It costs you to make a bid, and commissions come out of the money paid by people who lose the auction and get nothing in return. Scammish at best. Trying to pass off gambling as a legit biz.</p>
Ecoquest	<p>50 big sales per month</p> <p>Wellness side of biz          2000 reps</p>	<p>\$189?          Direct sales          One time Comm'n</p> <p>\$30 for wellness side of biz</p>	SSBA?	<p>MD: Alpine became Ecoquest.          AB: Alpine had lots of trouble with the FTC. Suits back and forth about the safety of the products.          DR: Air purifier??? \$3200 for an air purifier? 6% commission on sales? No residual? Has to pay money every month and pay for websites.          DR c AR in KY: AR tries to sell air units at \$750 with a \$284 profit, but nobody wants them. She will sell for \$100 less, making a profit of about \$200. To make \$10K per month, she would need 50 sales per month. Laundry machine is less expensive - \$600 with a \$172 profit. AR made a sale for \$1145. Ecoquest offered four months interest free payments, but took \$97 out of AR's profit to do that. AR paid the interest!!!!</p> <p>-----</p> <p>From Bill T in DVG: I have done the following today in my search for EcoQuest's P&amp;P: 1. 2 Searches on Google: Everything BUT P &amp; P info. Seems mostly to be "Rah rah" about the company &amp; officers, &amp; a</p>

			<p>rep directory.</p> <p>2. Search of my prospect's personal website. Result: directed back to referring party. (I did NOT opt for the FREE sign-up option as I don't want to give the wrong impression to my prospect.)</p> <p>3. Search of corporate site at <a href="http://EcoQuestintl.com/">http://EcoQuestintl.com/</a>. Result: directed back to referring party.</p> <p>4. Phone call to EcoQuest Customer Service number. Result: directed back to referring party. (There did not seem to be any other number applicable to this task.)</p> <p>5. Phone call to EcoQuest Rep (my prospect).</p> <p>DR of FL: EcoQuest is a publicly traded company of 40 years. Also, my prospect tells me the company is strongly encouraging the sale of the "Top-of-the-Line" product &amp; one sale would net her \$200, but "PEOPLE AREN'T BUYING".</p> <p>The products are sold on ebay and there are complaints re old technology.</p> <p>Company wants you to buy leads?</p> <p>Bas: Comp Plan is NOT available on the website! Sponsor must send it to you. Live Chat Sophie did not know why. It's the president's call. Hmm ...</p> <p>We talked to a rep RM in SC who told us that the \$750 units are available on ebay for \$250. Who needs a warranty?</p> <p>Our question is how many \$750 units can the average person sell?</p> <p>No comp plan for a part timer. Not five pillar.</p> <p>Bas: We talked to an Ecoquestrian rep in VA who was in the biz in 2000 but quit and got back into it recently. He has made one sale in the past eight months for a commission of \$160 on a \$750 air purifier. The units are for sale on ebay for \$250, dumped by reps who have to keep buying the things to stay qualified or keep on recruiting. They give them away or sell them on ebay for a third of the cost, so they are competing with other EQ reps, including their own downline! Our fellow said "Why would anyone care about a warranty when you could</p>
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			<p>buy them three at a time for the same price?”</p> <p>One upline sent out a plan based on sponsoring 4 new reps per month (look for hotshots!) to earn 10k with just 308 people! Impossible.</p> <p>Website is free for 90 days and then you pay. In the Heartland wellness side of the biz, there are fast start bonuses. If you are on “Double Play” at \$112 per month a/s, you can earn from 6% to 12% commissions on downline sales. Hoop: You have to have four legs to get paid down six or seven levels. One leg only pays you down one level! (Like Melaleuca plan – breakage).</p> <p>Company wants you to pay \$750 to get started with samples to give away. Half k question: You get paid zero on your own purchases. If you sponsor 4 people spending \$112 per month, that’s <math>5 \times 112 = 560</math>, for which you get paid 12% of 70 points = \$8.40 each. <math>8.40 \times 4 = \\$34</math> on \$560 revenue. Scaled down, that’s \$30!! Compare that to Vitamark’s \$100 to \$120 with free product every month.</p> <p>10K? Assume everyone is on 70 pts a/s or \$112 per month. Average commissions over seven levels are perhaps 7%? 7% of 70 pts = \$4.90 per rep. <math>10000/4.90 = 2040</math> people or so. Say 2000. Five to seven times harder to make a dime than with Vitamark.</p> <p>PNP: must actively seek sales and reps. Must provide training, leadership, motivation. Responsibilities increase. Must work in depth. Professional example. Monitor your group for false claims. List of ways you must stay in contact c your group. Must not abandon your reps. Must build 4 wide. Can’t sell biz without company approval. Conduct must not harm reputation of company. Must teach downline rules and regs. Must attend company training functions. Termination clause is vague. Must have good conduct and business ethics.</p> <p>You can avoid monthly requirement for QV or a/s by sponsoring two new reps in one month, or one new rep with a success pack of \$750. No retiring here.</p>
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				BT had \$8000 move through his biz and got a check for \$80!! That's just 1% !!!!!
EDC Gold			Aussie 2 up	(Olav) They provide other people's products, not their own. Everything is downloadable and most of the information can be found for free elsewhere. Their software products don't work. The support for these things is mostly non-existent. When you look at their website, it's "Operation Moneysuck" at its best. I have seen hundreds of these crash and burn over the last 10 years. They target Tire Kickers, that's their whole marketing idea. DR and IW: Books are not really free. Donnie: This program seems to attract reds.
Efusjon	2000	\$16	Unilevel 15 levels	PNP's have responsibility gotcha clauses – training, accompanying, bona fide supervisory role, etc. Company must approve sale/transfer of biz, so you don't own your own business. Company may award territories !!!! No class action suits. Terminated positions will go to the company. Bad bad pnp's. Commissions of 4.25% or \$5.10 per rep = 1961 reps for 10k. You do not get paid on your own purchases. Retailing is impossible because of high prices. AND YOU DO NOT GET PAID COMMISSIONS UNTIL YOU SPONSOR THREE PEOPLE! Can you spell 'failure'? attrition?
Emerald Passport			Aussie 2 up	Scam that sells information packages. \$1000 to enter.
Enagic Kangen Water	n/a			Water ionizers at \$4000 each. Seller gets \$1700 later, but in the beginning only \$285 commissions. Not consumable, therefore not residual. 5% on filters sold maybe twice a year. PNP's have the usual training, supervising, monitoring clauses. No retirement. Comp plan not on website? Company in BC sent me a photocopy by email. ☺
Eniva				DK: Met a rep making \$1000 check from \$9000 volume?? Seems way too high ...
Euphony				JL in UK: Pay 250 pounds to start. 100 to sponsor, 100 to upline, 50 to company.
EVO	Pre-launch			(JW) Three or four different businesses including lottery, gaming, real estate? May just be data collectors. ??? Has changed to uVme also in prelaunch? 070721
Evolution	3300			(Phil Snelman) Evolution is a subsidiary of Virtual World Direct (VWD) which is a lotto based business. They have been in business for around 4 years. A distributor can be terminated at any time for no reason! No system for duplication.
Excel	10000		Modified Stairstep C 7 level matrix	(Bas) Excel is gone, but we went back to calculate. If we had known then what we know now ... (See our calculations in the DVG message section)
ExFuse				Bas: Startup. Paul Morris and Phil Piccolo are in it? One contact was excited about it because of the players, Keith Hall from Nuskin??? The Van de Camps??

				Cotton brothers, Seth Myers?? Lawrence Taylor ??? NFL Players? who are these people and how do they put any money in your pocket?
EYI	2500			(Bas from MJB on DM) A gas additive company. ME2 in a bottle. 2500 based on everyone on autoship.
EZ Wealth Solution			Aussie 1,2,3 up SCAM	Ron Walsh, Nova Scotia CEO. Reselling worthless e-info. Money can be made without actually selling anything. Scam. Stay away. One rep told us that all the stuff was useless. You can buy packages for \$47, \$97, \$247, \$947, \$997. Pay someone's way in for 47 and leverage up. Give away first two sales in upper brackets. All money is paid member to member. Red Flag!!! From their website: "NOTICE: We no longer use Pay Pal because they are not MLM/Networker Friendly. Our primary payment processors are Safe Pay and Alert Pay. Both of these are MLM/Networker Friendly. Also from their website: "Baring in mind that EZ Wealth Associates keep 100% of the cash from all Package Sales, if you have any digital or software products that you would like to "donate" to further increase the value of the Product Packages that you are selling, please contact EZ Wealth Admin." Bas: Can you imagine any legitimate company asking for 'donations' to fluff up their package?
FDI Financial Destination Inc	1700	\$75???		FDI has added a wellness component with small commissions of 2% and 5%. Lots of 'coding' bonuses for recruiting.
FFI	2650			(MD)
FFI	3600 at \$50 1200 at \$150			(Bas from RL, an FFI rep) Autoship is \$50 for enough caps to treat 450 gallons, even though the average driver burns 30 to 100 gal per month. RL says sell the rest. He claims that 3000 people on \$50 per month a/s will generate \$8300 per month (his spreadsheet). That means 3600 reps for 10K. If a/s is \$150 per month, 1200 reps.
Forever Green Frequensea	1200?? 1300? 2000 Bas-3200	\$10	Matrix Unilevel? 8 levels with compress'n every month.	Looks like 7% is the average commission down several levels. 1200 is a really rough estimate. Anyone know for sure? AB: Unilevel maximized by building four legs. Matching bonuses. Public? Cynthia H: Phil Snelman said 1300 or so to get \$10K. One of the biggest challenges in that comp plan is that they started a JumpStart program that is the EXACT same amount of product as a regular autoship only it is more \$\$\$...when I called the company and asked about it...they said the commission is built-in to the JumpStart packages and that's why they are more...when I press that they are the SAME amount of product...they say, yes, but the commission is built-in. So, I guess you forever give the green to get the green :) Is that even legal? GEESH! Bas: Many hoops in comp plan. If you are on 100 pts a/s or \$160 per month, you can earn 5% from downline sales. 200 points, or \$320 per month will earn you a

				<p>huge 7% commission. At 100 pts each rep, that's 5% or \$5 per rep or 2000 people for 10K. To earn commissions down just 2 levels, you have to have THREE LEGS of 100 pts each and a total of 1000 points in your biz. That means that until you have 10 people in your biz, you do NOT get paid past your first level. It gets worse. The half K question gets answered like this: If you spend \$160, and you have two reps who spend \$160 per month, you do not get paid on your own purchases, but you get paid \$5 for each rep. That's \$10 compared c Vitamark's \$90 or \$100!!</p> <p>AB: PNP's are 44 pages long, supervision and training of your downline necessary, renewal clause, and you waive all rights to sue them for anything.</p> <p>Bas 081008: O3 weight loss is part of Forever Green with the same comp plan. Their own income calculator shows 3200 reps for 10k if all are on 100 pts or about \$180 per month. Half that if they are on double that amount. An amazing series of hoops to jump through to get paid down any levels at all. Your total business must be \$1800 to get to 2<sup>nd</sup> level, \$3800 for the 3<sup>rd</sup> level, up to \$260000 to get to the 8<sup>th</sup> level !!!!! Hoops aplenty and breakage abounds.</p>
Forever Living	1300 not likely this low. 1600 PS	Minus \$7 It costs you to be in this biz.	Stairstep Breakaway ?	<p>Rough estimate from Phil after talking to an ex FLP rep. MD says it's a brutal stairstep breakaway in which you have to do a pile of stuff to get a check.</p> <p>Ian Walker: You must register in each country on paper! There is a 'qualifying period' before commissions are paid. If commissions in another country do not reach a certain level, they are 're-absorbed' by the company. IW has reps in three other countries and has never received a check from that business.</p> <p>MD: Company helped to bring aloe vera to the forefront. Good products, but ...</p> <p>AB: PNP's are 32 pages long. Termination at will c no notice. Responsible for training downline. Need 5 active people frontline to get decent checks. You can be terminated for comments of your spouse. You can't sue the company with a jury. Judge only. Bequeath only to a qualifying adult / guardian. Bonus MUST be spent on a car, boat, plane, or house. Requalify for different countries.</p> <p>JR has been in FLP for nine months and has never made a dime. Renewal fee?</p> <p>Bas: We talked to a rep who had been in FLP for a few months. He told us that he had to stay ahead of his downline to make a check. His upline claimed to be making 11k per month with 800 reps, not all active. "Don't concentrate on the money. Concentrate on building your team and the money will come." Right .... You have to buy more to move up? This rep brought in \$375 to the company and earned a check of \$10. That's about \$13 for a \$500 business. Subtract the \$20 per month for a website (residual robbery to the company) and that makes his check negative \$7. Bad math = low retention and high attrition. No team building here, as people will leave rather than suffer this kind of insult.</p> <p>MD: SSBA c lots of breakage. The company owns tons of real estate, castles, because of the breakage in the plan.</p>

				<p>PL: You must stay ahead of your downline to keep earning. Frontline percentages are 10%???</p> <p>PNP 4.15 A distributor will not pass up the Sponsor on their way to achieving any level. Wow. Does this mean you cannot surpass your sponsor?</p> <p>"Reds will like this plan. Yellows and greens will despair and perish." (This is an email from an upline to a FL rep. Note the advice to not focus on the money!)</p> <p>Hi Chuck</p> <p>I'm now in Cape Town after a bad overnight flight, still in piece.</p> <p>It is difficult to put a figure on this. If you get to Manager and are on 18% Then have 5 front line Supervisors each doing 20 cases that is 100cc a month Each cc is retail about \$150 so a guess is about \$2,000 a month.</p> <p>The income of 10k a month is something that will take a couple of years to build up, but I have known people getting that after 12 months.</p> <p>If I look at my team after 12 months I have 800 registered NOT active (some did nothing) that produced me about \$11k a month.</p> <p>But I did not find all the 800..... this came from 3 good people who all built a Manager Team.</p> <p>Because of the way the plan works you get from 2% to 13% on the volume your team creates, The figure look at is the SRP on your statement</p> <p>This is the retail sales volume of the total team, this needs to be up at about \$80,000 to start to get good money, It sounds a lot but it all about lots of people doing a little.</p> <p><b>Try not to focus on the money</b>, focus on team building and helping others and the money will come. Paul</p>
Formor	1000? 2000? 3000?			<p>(Roger Fulk) PNP not on website. Bas thinks they are there ...</p> <p>DR: Company says you must explain pnp's to a prospect, and would not send a copy to me. 15% on first level, 45% on second level. !!!! Some funny hoops to jump through. Third level up to 3% bonus pool to infinity. All bonus pool from level three on ... strange. Rep service had very few answers. Hard to calculate 10K answer but they all have to be on second level.</p> <p>JW: you are responsible for you down lines financial messes - they expect you to "sponsor reputable people."</p>
FHTM Fortune High Tech Marketing	4200 10000? 20000?  40000 customers	Negative \$100 or so  Neg \$s23  Neg \$43 if	Matrix for puny residual. SSBA for pyramid recruiting	<p>(MD) MD: Orberson makes deals – arrogant CEO. "None of your damn business" was the reply to a rep who asked about deal making.</p> <p>AB looked at FHTM for TS: Many gotchas in the pnp's. Pay plan is a clone of Excel. Low percentages on all levels. 4200 may be a low estimate.</p> <p>Bas from rep in MI: This fellow thought he was being paid 25% on personal customers. FHT uses \$25 for a typical monthly bill for a customer. At 2%, that's 50</p>

	<p>50000 customers</p> <p>10000 reps minimum</p> <p>11000 customers, 3800 or 5700 reps depending on no of cust each</p> <p>4700 from a rep's check</p>	<p>no training position</p> <p>Neg\$54 with the website of \$24 per month and amortized \$500 binder</p>	<p>bonuses</p>	<p>cents per customer. Downline commissions average 2% like Excel's. You need 20000 customers for 10K per month. If each rep gathers 5 customers which is highly unlikely, you'll need 4000 reps. More likely 8000 to 10000 as with Excel. Later calculations make it 20000 reps.</p> <p>Bas 20081214: Talked to a new Fortune rep. Still pays out for recruiting. Eight levels of commissions. 2% on own customers, seven levels of ½%, and the eighth level is 5%. They have taken the Excel carrot and attached it to a longer stick. If anyone builds to the eighth level which they never will, the ave commission is about 1%, or 25 cents on a \$25 phone bill. 40000 customers needed for 10k per month. If the ave rep gathers two cust, that's 20000 reps needed for 10k.</p> <p>It costs \$500 to get in, \$20 per month for a website, another \$45 per month for a travel website just to get an additional customer point to qualify, and there's a \$200 renewal fee. Monthly costs are about \$100 to \$120. If you bring \$500 in revenue to the company, they pay you max \$10, making the half k answer = Negative \$100 or so ... bad math a la Excel ... Stay away and save as many as you can.</p> <p>In the early levels, you get paid ½% on usage. That's about 13 cents per customer. No incentive to build teams. Sponsor monsters thrive. One, two, and you're through!</p> <p>Bas: \$400 briefcase. 2% on personal customers, same as old Excel plan. Seven levels of ¼%, then a whopping 5%. Average is 0.8% over eight levels. For 10k, you will need 10000/0.8 = \$1,250,000 in revenue = 50000 customers at \$25 each. If each rep gathers five customers (way more than we ever experienced in Excel), that's 10000 reps minimum. For half k, TF paid \$400 to start and \$20 per month for the website which should be free. That's \$400/12 = \$33 to pay off the \$400 briefcase plus \$20 per month = cost of \$53 per month. 2% of \$500 in customers is \$10 to you, leaving you \$53 less \$10 = NEGATIVE \$43!!</p> <p>Bas: Commissions average 1.45% over eight levels which no one ever reaches. That's 36 cents per customer or 28000 customers needed for 10k. Most reps will not gather their 20 customers, but maybe two or three each. If it's seven each, that's 4000 reps for 10k, being very generous! More like 10000 reps will be required.</p> <p>PB, a FHTM rep in Edmonton is earning \$300 with 140 reps in his biz. That's \$2.14 each, or 4700 reps for 10k.</p> <p>PNP's: 4.2.1 ongoing contact, monitoring, 4.2.2 increased support, 4.2.3 ongoing sales, 11.2 termination and possibility of going to direct sales.****</p>
Freedom Rocks		X less	Binary	<p>Bas: Forex trading. Talked to a rep from NV who has been in for six months or more and has not made a dime. Pays \$100 per month and \$30 per month for the opp and website! Gets nothing for it.</p>

Freelife Goji	3333	\$25, \$40 if you count the one time bonus (from Chuck)		<p>(Audra) They will tell you that you can earn anywhere from 8-12% which according to them is about the highest in the industry. In real life the value per person is right around \$3. If you've been in the company for over a year and you haven't made Ambassador, they limit your bonuses. P&amp;P's #44</p> <p>The good doctor is in trouble:  <a href="http://www.cbc.ca/marketplace/2007/01/goji.html#video">http://www.cbc.ca/marketplace/2007/01/goji.html#video</a></p>
Freelife Goji	1700	\$60 by customers only \$3 by reps only		<p>Bas, Don: See detailed analysis below.</p> <p>Short term, Vitamark pays 5 to 24 to 45 times better.  Long term, Vitamark pays 4 to 5 times better.</p> <p>PNP's are long with ongoing sales, increased training, and responsibility for family members. No retiring here. FreeLife reserves the right to reject any renewal.</p>
GanoExcel Coffee	?	?	?	No comp plan or pnp on corporate site.
GBG	100000 !!  5000 to 25000  10000		2 x 10 matrix	<p>(Don Standard on STB call) worked out 10 cents per rep!</p> <p>Lynn and Rick Lechuk: 10 in 1 Liquid Multi Formula. Check the Involuntary Termination. "An IR can be terminated immediately, at the sole discretion of GBG, and will be informed of such decision in writing." OUCH! At least they'll send you a Dear John letter. It's amazing what's in writing.</p> <p>Bas: Rep in FL explained pay plan ... 2% for five levels, 10% for four levels, and 50% on tenth level.</p> <p>VD, a GBG rep from FL likes the \$20 per month for seniors.</p> <p>Commissions are five levels of 2%, four of 10%, one of 50% on the tenth level. Few people get there, but the average is 10% if you include the big 50 on level 10. 10% of \$20 is \$2 per customer/rep, meaning you need <math>10K/2 = 5000</math> reps for 10 K. More likely 2% or 40 cents per customer ... <math>10000/0.40 = 25000</math> reps. 50% is a big carrot to hold out so far away. Tenth level is a looooooong way down!</p> <p>Something about getting a placeholder in the matrix ... some think the pay plan is patented ???</p> <p>DR calculated 2% on the first three levels or so at \$50 per purchase on a/s. Buck a month club! 10000 reps. If you get to level 6 you get</p>

				paid 5%, so you would need 4000 people for 10 K . If you round that up you need between 4000 and 10000 people for the 10 K. PNP's have ongoing, ethical, and sole discretion clauses.
GDI	10000		Matrix 5 levels no width restriction	(Bas) GDI is the buck a month club. Costs \$10 per month and the company pays out half of that plus signing bonuses. No pay past your fifth level. Nobody needs the product or cares about the opp. They've never been late c a check, though ... Donnie: I've been talking with a man who was terminated by GDI. He had built his group to 683 people including 55 personals. At this point someone in his company stole his e-mail password and started spamming people about GDI. This thief then contacted GDI and informed them that my friend was spamming people. Without even investigating the complaint, GDI automatically terminated his account. He received a letter about a week later from GDI saying they had investigated the complaint and found it to be untrue. They offered him his position back along with the back pay they owed him. His answer was "kiss my butt" and he joined up with another company. This goes to show that some companies will live up to their P&P of "terminate at will". For those of you that do not know about GDI, his 683 people were bringing him a whopping 683 dollars per month.
GNLD	2000	\$30	Unilevel, we think	\$100 a/s at ave 5% commissions. Downline bonuses are subtracted from your bonuses? Whoa.
GRN				See Reverse Funnel
Giblink				Social networking site. Ponzi?
Global Verge	3300	Neg \$28	3x9 Forced matrix	Bas: At 20090714, still no products. New company, not five pillar. PNP's are 44 pages long with the usual ongoing training, motivation, monitoring clauses. No retirement. You can buy a \$150, \$70, or \$40 briefcase and pay up to \$100 or \$40 per month for nothing beyond permission to sell. Commissions might average \$3 per rep. If you have 3 reps and 9 reps spending \$40 each, that's \$520 to company and you get paid \$1 each or \$12. Subtract the \$40 per month fee = neg \$28 for half k answer.
Global Wealth Trade	833 ave 667 Plats 1333 Golds		Variable binary with a range of ways to cycle.	Canadian company by Ramin Mesgarlou. Jewelry. Reps pay \$700 or \$1600 or \$3600 for a start package of jewelry, and pay \$75 or \$150 into their shopping account to stockpile points to purchase high end? Jewelry at wholesale? Average input per month is about \$120, on which you can get paid 10%, or \$12 per rep, making 10k answer 833. Company presentation says you can earn \$3000 per month with 400 Golds paying \$75 per month, or 1333 golds, or half that many Platimums at \$150 per month, i.e. 667 Platimums. Weighted average about 800 reps. PNP: If you miss one payment, all your accumulated volume is removed!!!

				Annual renewal of \$138. Ethical, professional, courteous, respectful clauses. No libel or slander. You must fulfill leadership responsibilities, motivation of downline, proof of performance, training for entire downline. Heir must fulfill all duties. *** Involuntary termination shall be made by GWT at its discretion and without prior knowledge. ***** Read no more ... Late payments = flushed volume. Arggh.
Golden Gate				Bought Herbalife, Neways, Eniva?????
Goyin	1666		Matrix	(Bas from DR from D the Red) Max payout seems to be 5% of a \$120 or \$240 a/s. JW: prelaunch?
Herbalife	2100 2000			(MD) Herbalife requires 2500 points in personal group to qualify for a check! Their products are for sale on ebay. Warning. PNP on website. Publicly traded. Bas: the champion front end loader. Will empty your wallet faster than a train station pickpocket. Lenni in Sweden: Less pressure in Vitamark than in Herbalife. Nobody standing over you asking you if you have done things. Much easier to make money c VM MD: President COO fired for lying on his cv/application. Termination any time at company's sole discretion. Publicly traded. AB talked to a rep who has 23000 points going through her business and makes a check of about \$1150. That's 5%, or \$5 per 100 pts, or 2000 reps needed for 10k. In 2005, CEO Michael O Johnson, after two years with the company, made 3.5 million dollars per annum!!! Who pays for that? Johnson was Disney's CEO. They list many athletes as HL users losing weight. Could it really be the iron pumping that's doing it?
Heritage Health Products Co.	2500	ZERO!!!	7 levels	Bas: Seven levels of commissions amounting to 101%. Good indication of breakage in the plan! Half K answer = ZERO!! One of the worst we've seen.
Ignite	1481 to 5714			ML of FL: Only open in 2 states!! Looks like a max of \$6.75 per rep according to their plan. If you average 6% over 6 levels, that's \$1 plus their unlimited MEI?? Is \$1.75 per rep, meaning 5714 people for 10K DR: Only open in TX, GA. Termination for failure to renew six months or for 'other material cause at the sole discretion of Ignite' !! You have to pay \$10 to see monthly activity in your downline!! \$20 per month for your website. There is a handling fee for your check – undisclosed amount. Renewal fee of \$99. Responsible for spouse's actions. You cannot use any other website but Ignite's to find leads. If you hold an event, you may be taped to see if you are saying the right things.
Immunotec	1000 is the lowest number we could come up with.	\$9 if you do it with reps \$70 if by customers only.		Bas: Very difficult pay plan to understand. Retail profit seems very low. Fast starts are paid in the first month only. We talked to a rep support person who did not know if commissions were paid on points or price. Payouts vary with how much is paid to upline ... This is a very tricky pay plan that seems designed to rob you. Stay tuned for more analysis.



	Probably more			We talked to Elizabeth who tried to explain to us how your commissions were recalculated to a new base after your downline had been paid. Does this mean that the better your team does, the less you get paid? We couldn't understand it. PNP's say you must set an example ..., monitor the activities ...
Inlife	7000			Hoops and red flags, vague payout. Residual on cartridges. Emphasis on recruiting.
Integris	1200?			PNP's were not available online. Jennifer at corporate told us we'd have to pay \$30 to get them. Non refundable. When we asked the 10k question, she said we'd have to calculate it for ourselves. A rep sent us the PNP's ... 32 pages full of gotchas. Stay away.
Invisus	1000 personal \$50 customers Or 9500 reps Or 7400 in first three levels 6600?		matrix	Bas: We use the Invisus service at \$15 per month, but would not try to build the biz. One rep we talked to had 25 customers with 100% retention rate. \$200 to get started for a bunch of flyers and a conference room. \$200 briefcase? \$50 per month for pc protection and ID theft protection. Can be \$15 per month for just pc, or \$70 for something else. Commissions are \$10 per customer on the \$50 package, which means you'd need 10000/10 = 1000 customers if you did this solely by retailing. Downline commissions are 4% after the first level of 20% and average 7%. 7% of the \$15 package is \$1.05, meaning 9523 reps for 10K. First three levels average 9%, or \$1.35 per rep, making 10k answer 10000/1.35 = 7400 or so. We used the online calculator – assumed each rep got 1 customer and came up with 3300 reps with one customer each = 6600 customers. We just can't seem to make this look any better!
Isagenix	Millions! ??? MD: 2000		Binary	(Bas) We know an Isagenix rep who has never been paid and met another who generated \$22K in revenue but did not qualify for a check. A rep in BC brought \$1000 to \$1500 to Isagenix and made the occasional check for \$11.00. Most months he was listed as 'not qualified'. Bas: Rep in VA has been in Isagenix for 1.5 years – 1000 in one leg and her husband in the other. Has made no money ever, even though she and hubby have been buying product. Hubby quit. She spent a lot of money on leads with zero results. NP: Stopped working his biz for a while ... \$180k in the wrong leg, and got paid ZERO.
Isagenix				Bas post to DVG re Isagenix pnp and comp: Spouses are encouraged to have separate businesses, but the actions of one spouse are deemed to be the actions of both spouses. No clear indication of willability or the responsibilities of the heirs once they inherit the business. Our friend has spent well over \$2000 in product over the past year or so, and has never made a commission. At one point, before they all quit, he had an active downline of six people on autoship generating over \$1000 per month in sales

				<p>for the company. He has NEVER BEEN 'QUALIFIED' to be paid a commission on any of that volume.</p> <p>If he had been paid, it would have been at a rate of about 6%, and as MD points out, since it's a binary and you don't get paid on half your group, it's more like 3% commissions.</p> <p>Just got off the phone with an ex-Isagenix rep in Utah who at one point had over 500 people in his downline, generating \$22000 in sales per month - all in his right leg. Or should we say "wrong leg". He NEVER MADE A DIME from all that volume!</p> <p>500 people in a Vitamark business would generate about \$12000 per month.</p> <p>RD: You can't sell your biz without permission, so it's not really your own business. PNP's stress the 70% rule, so products may be overpriced. (SN of Oshawa agreed – overpriced and nobody wants to pay \$300 per month for products). You can't build your own landing page. RD says that companies are lousy marketers, so you are being hampered. Isagenix reps may be making claims re cancer. Check Google. PNP's say they can terminate you at their sole discretion for vague reasons. RD: You can fall in love with the product, but if you build a biz, you are building it on sand. No rights.</p>
Isagenix	1667		Binary	<p>(JP) From Jim Palan. Must balance legs just right 2/3 and 1/3. Jimmy the Butcher is in Isagenix? Austere plan. Most people lose 20 lb and then quit.</p>
Isagenix	1667	\$20	Binary	<p>(Bas from KF on DM) Makes 1200 per month c 200 active reps on a/s.</p> <p>Bas from an Isagenix rep: Cycle occurs on 900 pts, 300 in one leg, 600 in other. That's about \$1300. Pays \$54 or 54/1300 or about 4% on dollar value, or 54/900 = 6% of point value. \$6 per rep makes the 10k answer 1667.</p> <p>Half K: If you make \$54 for \$1350 revenue, you'd make about \$20 for \$500</p>
ITV Ventures	2000		4 x 7 fixed matrix	<p>(Julian Lee) Mandatory \$100 auto ship to get their check. Breakage built in.</p> <p>DR: If you sign up for \$165 you get nothing but a biz. You have to buy \$300 to get anything. \$30 per month for training. \$100 annual fee. Autoship \$100 per month or they take money out of your account and send you product!!!! You must make up next month what you don't spend this month!!!! You pay \$3 processing fee for each check they send you!!! Low commissions 5% seven levels. \$5 per rep means 2000 reps for 10K. You have to pay for training or be terminated!! PNP's are tough to find.</p> <p>PNP's include ongoing training clause. 39 pages long. Reps are responsible for the behavior of their downline! Section 6.2: miss \$100 and pay \$200 next month or be terminated!!! Miss MAP training for two months and be terminated. No written notice from ITV!! ITV can decide to stop marketing by direct selling!!!</p> <p>You have to pay for customers!! Poor reorder rate. Kevin Trudeau the animal is a biz partner and they keep it quiet. ITV makes money by selling you leads at \$10 to</p>

				<p>\$25 each!</p> <p>Sharon T: I was making \$2000 per month after three months c ITV, but found out it was corrupt and left it.</p>
Jerky Direct	5000			<p>(Bas) A jerky rep gave us these figures online.</p> <p>(MD) Melaleuca Vandersloot has relatives in meat packing industry. Jerky Direct is an attempt to apply Melaleuca to the meat industry. Failing.</p>
JISL - ABC	N/a		Scam	<p>Donnie from AB in SC: \$5 program or \$30 Crown program gets you two very valuable newsletters per year. Operating from Nevis St. Kitts allows them to avoid taxes and "pay more money to the reps" Watch this one for jail time. The J is for Jilly something.</p> <p>Hooked up c ABC?? Absolute Business Connection. Scam promoting a scam. See our article at <a href="http://togethertothetop.com/?p=247">http://togethertothetop.com/?p=247</a></p> <p>They openly admit they are offshore for tax reasons ... no ceo info, no pnp's. Too complicated! KISS</p>
Kyani	2900 or maybe 2500 with check matching	\$22 with a customer and a rep ... \$45 with just customers	Unilevel 7 deep	<p>Bas: Tough comp plan to understand. Low fast start bonuses. Commissions are 3.5% on a 100 pt / \$130 a/s. That's \$3.50 per rep or 10k/3.5 = 2900 reps, perhaps 2500 with check matching??? You have to sponsor three to get paid down seven levels. That means if you sponsor just one person who builds a seven level business, you will get paid on just two levels. Fair? You will have to work five times harder in the beginning and seven times harder in the long run.</p>
Legacy for Life	950			<p>(GC) From Garth Coward on DVG. From a leader in LFL. Based on volume = 100K</p>
Liberty Health Net	1333? 3333? 2137 4200		4x5 Forced Matrix	<p>Reps make 15% of a \$50 autoship, or \$7.50 per rep = 1333 for 10K. Not a fair calculation. Commissions are 5%, 10%, 10%, 40%, 10%. Most people never reach the fourth level. Therefore, it's more like a 25%/3 = 8% average commission on a \$30 a/s, or about \$2.40 per active rep. 10K number then is 10000/2.40 = 4200. Vitamark pays up to 40% right away without having to go to the fourth level.</p> <p>AB: 6. In order to maintain a viable Marketing Program and to comply with changes in federal, state and local law or economic condition, LHN may provide Policies &amp; Procedures for the Distributors from time to time, as well as modify it's Distributor Compensation Programs. Such Policies &amp; Procedures and Compensation Plan modifications and all changes thereto shall upon notice to distributor become a binding part of this agreement.</p> <p>AB: There is a clause re monthly communication with your entire downline. You must train and be responsible for them ???</p> <p>AB: Weird comp plan where you don't get paid on small orders? You can re-enter under your third level reps to start another matrix. Monthly compression.</p> <p>10% of \$30 orders??? = \$3 per rep or 3333 for 10K</p> <p>Recalculation 080905: A full matrix of 1364 people at \$30 per person generates</p>

				<p>commissions of \$6390. <math>6390/1364 = \\$4.68</math> per rep or 2137 people for 10K          If you are on \$100 and your whole matrix is too, it's 640 people. Pie in sky?</p>
Liberty International			Binary 1/3 2/3	<p>Randy Jeffers founded this. Jeffers was CEO of Destiny phone cards, charged with being an illegal pyramid and paid fines of 100K in NC and other states.          Liberty entry can be \$1700 or more. People buy video phones to demonstrate them.  <a href="http://www.libertyinternational.net">www.libertyinternational.net</a>          MD: Randy Jeffers is a scumbag who perpetrated one of the worst scams ever on the MLM industry with Destiny phone cards. He's been hiding for years and has now resurfaced in Liberty International. Paying \$1700 for nothing means it is an ILLEGAL PYRAMID SCHEME!!! This one is going to go down. Jeffers is a nutcase.          Bas: Websites are \$30 but free if you get three reps. Beware the free for three deal. It's a pyramid.</p>
Liberty League			Aussie 2 up	<p>MD: Run far. Run fast. Scam. Overpriced info. Run by weasels.          Company operates at arm's length. You pay varying amounts to sponsor who passes it on to upline and company. Many horror stories about people losing homes.          Pay \$1500. 500 to company and 1000 to sponsor. Whoa.          From a MD email: Liberty League sells " INFORMATION " there is NO PRODUCT.          They sell 4 packages listed below..          Beyond Freedom:..... \$1,520.00 ....CASH UP FRONT.          The Liberty: .....\$7,995.00....CASH UP FRONT.          The Summit:.....\$12,000.00....CASH UP FRONT.          Launching Soon.....\$30,000.00....CASH UP FRONT.</p> <p>You pay the CASH to Your Sponsor and after Your Sponsor Takes His CASH Cut: \$10,000.00 of Your \$12,000.00 Your Sponsor sends \$2,000.00 to the company in Arizona KEEPING a COOL \$10,000.</p> <p>Pretty Hard to figure Your Income Taxes when Your Sponsor does NOT send You a 1099 form at the end of the Year, wait WHO is on the HOOK and Going to Prison in this Scam ?</p> <p>The Company can prove that they ONLY got \$2,000 of Your \$12,000.00 so their Liability will be much lower then Your Sponsor,...kinda makes You think.</p> <p>To Stay Under the Radar Screen You MUST travel to another COUNTRY so there is NO LAW being Broken in the COUNTRY that has NO Law against Stealing.</p> <p>If You Steal from someone in a Country that has Laws against Stealing then You</p>

				<p>Will be arrested BUT if You Steal in a Country with NO law against it are You OK ?</p> <p>Now You know the BIG Travel Secret on this Scam.</p> <p>I personally know one man that Spent over \$100,000. advertising the Liberty League Scam and sponsored NO ONE.....Remember..... <a href="http://www.google.com">www.google.com</a> Search Bar Type:..... Liberty League [scam]</p>
LifeForce International	1400 600 average? Depends on how you sponsor and place?			<p>MD: 1400 for 10k Bas: You don't get paid on your own personal volume. Fast Starts go only to enroller, not upline. Confusing pay plan. If anyone can help, please let us know ... <a href="mailto:bobandanna@togethertothetop.com">bobandanna@togethertothetop.com</a> Thanks!</p>
Life Path Unlimited	n/a	n/a	Scam Aussie 2 up?	<p>Like Liberty League. Sells training for \$1700 – 56 day home course, \$9000 for 3 day session, and \$15000 !!! for a five day session. Scam. Money is sent to sponsor, not company. Bankwire, not credit card. Aussie 2 up? Inspired our article at How To Spot an Illegal Pyramid Scam <a href="http://togethertothetop.com/?p=1064">http://togethertothetop.com/?p=1064</a></p>
LifeWave	2000?		Binary 1/3-2/3	<p>Lots of hoops. Hard to understand pay plan. 5% commissions? \$5 per rep? <math>10000/5 = 2000</math> for 10k ??? Seems low for this plan. PNP's are one of the worst we've seen. LifeWave™ also reserves the right to over rule any policy or procedure at its discretion. No need to read further to see the ongoing contact clauses. There are training and support clauses, best of abilities, non disparagement, ethics, SPIRIT of the agreement as well as letter of the agreement clauses.</p>
Little Guy Network			scam	<p>More info products. \$200 to start and then a monthly charge for site. Scammish.</p>
Livinity	1300 min If people last	Neg \$2 to plus\$17	4x7 matrix	<p>Bas: PNP's have all the worst clauses – morality, courteous, household members, separation of couples, ongoing motivation, training, contact, sales, MONITORING of downline. No negative remarks, no disparagement. Maintain good reputation, etc. You can't sell without co approval, so biz is not your own, only in US, many 70% rule clauses. The standard ugly gotchas. Pay plan has seven levels averaging less than 8%. A/S is \$100/mo, meaning \$8 per rep, or 1250 for 10k. More likely higher, as your first level commissions are only 1%!!!!!! Biz model here drives strange behavior. With 1% commissions on first level, half k answer is neg \$2 or \$17 depending on how you configure your \$500. Reps pay \$25 per month for training. No monthly website fee.</p>

M2C				Parent company of Drink ACT. See ACT above.
Mannatech	2500 to 5000  3200 c DK's numbers			(CJ on DVG) Products too expensive. (DR) You must open three and then four legs to advance. "Starts as a binary and then it gets worse!" DR: Retail can get you 20%, but just 2% paid on reps. DK: Met someone c \$70000 volume earning a check of \$1500. That's about 2%!! 70000 would be about 46000 pts in VM or 460 reps on a/s, which would earn commissions of about 460 x 25 = \$11500, not \$1500 in Mannatech. Eight times harder to make a dime in Mannatech. That Manna may not fall all the way to the ground. MD: Not a five pillar company. Front end loader. Used to be a binary. You open three business centers. MD: Products are triple the price of VM.
Market America			Binary	Has been around since 1992. Affiliate programs c minimal commissions. You must be on a high a/s to qualify your business. High startup costs and you must attend training sessions. Lots of hoops to jump through to qualify for residual. Pays \$1500 on \$12000 business. That's 12.5%. Pretty low. AB: Convoluted pay plan, very confusing.
Max International	2500 2900 from JO or 1450 if all are doing two boxes		Modified Binary	(Phil S) PNPs state that you can be terminated at any time. 34 pages long. Bas: 2500 based on figures given to us by a max rep based on \$66 per month a/s. Many hoops to jump through. Tiers must be filled to get paid on each level. Big numbers on lower levels, but most people don't get there. Owners have no experience in MLM? CHANGE IN COMP PLAN? JO: You have to sponsor two people before you get paid!! 5% is the best commission you'll get. You may have to order two boxes to get matching bonuses. AB: PNP's list what you MUST do as a sponsor and trainer. Heavy duty ongoing sales and recruiting clauses. No retirement. Bas: A Max rep offered us a flight and hotel stay in Salt Lake City to join the company and be given a position. We do not appear on Let's Make A Deal and neither should anyone else. AB: pnp's have ongoing sales, ongoing training, ongoing contact, pressure to be on stage to share knowledge. arggh. You must document your contact c downline. Max says it can abandon the MLM model at any time. How comforting. SR, a max rep says she can make 10k per month with just 588 customer at 25% commission per \$70 case. This is direct sales and not why we are in MLM. RW of TO: Steven Scott is close to Geuthy? Renker infomercials and Max may take it to direct sales at any time???? Check pnps for this ... PNP's forbid you from recruiting other mlm reps, but corporate flies in hundreds per month to Salt Lake City. Hmm ...

Melaleuca	2856 3356 md			(MD) In a presentation, Michael heard it announced that Melaleuca will not go to the internet because "there is too much pornography on the internet." !!! MD 080413: You must bring in 4 reps per month or lose your superstar space commander bonus. – not sure of this ?????????? MD knows someone who was making 30K per month, became ill, and ML reduced her check to less than 2k per month for not sponsoring. JW: above is not so
Melaleuca	3300 3333			(Belinda C) DN talked to a rep making \$106 per month with a downline of 35 – 40 after 8 years!!!! That's about \$3 per rep, making the 10K number 3333.
Melaleuca	2500	\$18 to \$21		Bas from JB. Half K answer from a Melaleuca rep from Barrie who called us. Until you have a pile of customers, your commissions are limited to 7% on the point value. A \$500 business is about 250 points = 17.50 times 1.2 for Canada = \$21. Five times harder for newbies to make a dime than in VM
Melaleuca	1800			Bas from DS of Nova Scotia. Upline makes 18000 with a dl of 3200 = 5.63 ea. This may include bonuses as well as residual. Bas: JC had 5 active ML reps and earned a check of \$71.
Melaleuca	800???	\$50?	5x7 matrix	Bas from MG in Ottawa: Fixed matrix, but you can pay company \$12 (8) to move people in your downline. Downline can't see upline, so they don't know they've been moved. 20% on customer's first order and then 7%. You have to have more customers to work up to higher commissions. E.g. 7% for up to 7 cust, 14% for 8 to 19 customers, and then 20% for 20 or more customers!! All customers/reps are on \$90 per month a/s? JW says 35 points = \$50 per month.
Melaleuca	1250 2142			Bas: Melaleuca has reputation of suing its reps more often than any other company. Talked to a red Melaleucan (TD) who didn't believe the stuff on <a href="http://www.mlmwatchdog.com">www.mlmwatchdog.com</a> re the Melaleuca law. She proudly told me she had 3000 customers and was making \$24000 per month. That's \$8 per customer, meaning 1250 customers for 10K. She quickly mentioned something about \$14000 per month with no signing bonuses? 14000/3000 = \$4.67 per cust/rep, meaning 2142 reps needed for 10K per month ... closer to MD's number of 2856. Red Terry offered us a \$50000 position that had become available, but we'd have to qualify it with \$25000 volume of our own. I told her we liked VM because we don't play "Let's Make A Deal." She assured us that her downline would not be upset about someone parachuted in. More help for them! I questioned whether she advertised ML as a level playing field. We could not look someone in the eye and say that if we had been given our position. No logic here. Further news ... Melaleucans show their checks online! <a href="http://www.globalpacesetters.com/lia/">http://www.globalpacesetters.com/lia/</a> They can't say the M word online but they can show checks. Go figger.

			<p>MD: When you reach a certain level, you have to sign a new contract agreeing to bring in 4 people per month to keep your check !!!!!</p> <p>RG: When Roxanne had to increase her autoship to increase her check, she had to sign a new contract.</p> <p>Bas: Unless you sponsor more than one person, you get paid on only one, perhaps two levels. "Melaleuca thinks you are just playing at the business like a hobby, unless you have sponsored at least 8 people." From AW in MA.</p> <p>ML: talked to a Melaleuca rep of 12 years. Must maintain 15 leadership points per month (they keep raising the figure) by gathering new customers and new reps. Otherwise, lose part or all of check. This fellow took a two month vacation last year and his check dropped from 10k to 2k. He can never retire.</p>
MiaBella Scentsations	3800		(Belinda C) 2500 to 5000 depending on how you build. Across first level alone 2500. Down all six levels alone 5000
MiaBella Scentsations	1500		(Bas from JMacF) Canadian rep estimated this. Not sure how he calculated it.
MiaBella Scentsations	4000		(MD from JC in NY) Mia Bella charges reps \$30/mo for leads? \$20/mo for websites, and \$20/mo for an autoresponder? They also want you to get a merchant account. Total cost of 115 per month? Pays out 6.25% of a \$40 autoship = 2.50 per rep. If you go off autoship, you get no cheque. Off autoship for two consecutive months, you LOSE YOUR DOWNLINE.
MiaBella Scentsations	4000 3333		<p>(Bas from JC and MD) Mia Bella wants you to buy leads at \$30/mo, charges \$20/mo for websites and \$5 for presentation on site , and \$20/mo for an autoresponder. They also want you to get a merchant account.</p> <p>Pays out 6.25% of a \$40 autoship = 2.50 per rep. If you go off autoship, you get no cheque past first level. Off autoship for two consecutive months, you LOSE YOUR DOWNLINE.</p> <p>JD is making \$900 per month with 305 reps in his downline. \$3 per rep means 3333 for 10K per month.</p> <p>At a \$7 profit, you'd have to sell 1428 candles per month at \$20 each. Just the retail part.</p> <p>From Cheryl D: Contrary to what is mentioned about Scent-sations in the 10k Comparison list, Scent-sations DOES NOT charge \$20 for a website (your replicated company site is included in your autoship).</p> <p>There are individual teams that have replicating prospecting systems that are available for your to purchase and participate in but ARE NOT require. Scent-sations or individual teams DO NOT require you to have an autoresponder, they DO NOT charge you or require you to purchase leads, they DO NOT</p>



				<p>require you to have a merchant account. These are all merely suggestions and marketing options available to you if you choose to build a business through the various individual teams within the company and ARE NOT required. And NONE of these are required by the company.</p>
MLMLeadPro System				<p>This is a 'funded proposal' system where you can make money from your prospects, even the ones who don't join you in your primary.  Google PPC, Viral URL, Magnetic Sponsoring, Black Belt Recruiting, Carbon Copy Pro, Mike Dillard, ... Main company is Wealth Masters International where you can spend \$20000! Dillard used to be in Liberty League. 'Nuff said. Stay away.</p>
MonaVie	<p>3000? 2600 MD</p>	<p>Maybe \$10 One time? JD says \$50</p>	<p>binary</p>	<p>(MD) Nowhere near a five pillar company. Estimate of 1800 by MD  MD later estimated 2600  Dynamic Essentials closed by FDA and fined \$2 million for deceptive practices.  Royal Tongan Limu, Dallin Larsen, former VP of USANA. See Usana comments below.  Bas: We talked to a rep who was shut down for selling the product on ebay along with many others. The product is on there because people buy their way to Ruby and have to get rid of the stuff. Same rep had \$4000 move through her business and got paid ZERO because she did not qualify correctly.  Bas: Talked to a rep whose team brought in \$800 in revenue and got a \$50 check. With Vitamark, it would be more like \$150.  Bas: We talked with KB who brought more than \$2500 in biz to the company and never made a dollar!!!  (Bas) We helped a Monavie rep analyze the 8 ways the company would pay her.  1. Direct Sales - retail commissions. Preferred customers get 15% discount. You buy a bottle at \$30 or so and sell it for \$40 = profit of up to \$10. If you find a loyal customer who buys it from your site, s/he pays 15% less, or \$34. Your profit is reduced to \$4. That's how the company rewards you for finding loyal customers.  2. Bulk Order Bonus – You must be on 200 pts a/s to qualify. One time bonus for newbies, paid when someone YOU PERSONALLY SPONSOR orders 3, 6, or 12! cases. \$25, \$50, \$75.  If you are on 100 pts, you get \$10, \$20, or \$30. Less than half the bonuses paid if you are on 200 pt a/s, and note that THE MORE YOU SELL, THE LESS YOU EARN!!! This is about 3%  3. First Order Bonus – one time 20% bonus max \$40. You must be qualified by being on 200 pts a/s with 100 pts in left leg and 200 pts in right leg, quack quack quack.  4. Starmaker Bonus - ? paid when you have six people?</p>

				<p>5. Team Commissions – up to 10% of all people IN WEAKER LEG. Max 10k per week. Confusing. Must be on 2 cases per month for bonuses, i.e. \$320 per month, or eight bottles which you must drink or retail. Company suggests holding tasting parties or giving it away as gifts!! We talked to a rep who could not get anyone to come to a tasting party. No wonder.</p> <p>6. Executive Check Match – 7 generations of executives???</p> <p>7. Leadership Pools 1% of everything world wide?</p> <p>8. Multiple Business Centers ABOVE your original position ?!?!?!  All our calculations point to you being on \$300+ a/s to make 6% to 8% commission on sales in your downline – weak leg only.  Here's a good example of how poor this plan is: Suppose you are on 100 pts a/s at \$160 or so per month, and you sponsor Alice who is on 200 pts a/s at \$320 per month or so. You are NOT QUALIFIED because you don't have two legs and you receive NO CHECK. (This is from rep support at Monavie!) With a qualified small business of \$500 or so, you might receive a one time check of \$10. With a 300 point business in Vitamark, you could earn a check of \$90 or \$100!!  This pay plan is so difficult to understand that we have trouble coming up c a 10k answer. MD estimates 2600, and Scott at Monavie rep support has no idea.  PNP have an <b>ongoing sales and training clause</b>. You are responsible for the actions of anyone in your downline.  MD: 2.75 billion lawsuit against them by Imaganetix for patent or copyright infringement.</p> <ul style="list-style-type: none"> <li>• I will be respectful of every person I meet while doing MonaVie related business.</li> <li>• At all times I will conduct myself and my business in an ethical, moral, legal, and financially sound manner.</li> <li>• I will not engage in activities that would bring disrepute to MonaVie, any MonaVie corporate officer or employee, myself, or other Distributors.</li> </ul> <p>1.1 above  1.7.2 We may elect not to renew the Agreement upon its anniversary date!!!!!!!!!!!!  No need to read any further if the company can take it all away!  CLL: must buy literature every month.  Bas: Must sell to five customers per month.  Bas: We talked to EK of Oakville who has brought \$1400 in revenue to Monavie and has made NO MONEY because not qualified.</p>
My Power Mall	27239!		9 levels of varying small comm'ns	<p>(MD) Execs as owners who don't know MLM and want big paycheck. Companies are retailers and take their cut. Very little left for reps. They may just be building a database to sell to leads companies.  (Bas from Bob D) Commissions on 9 levels average 1%!! i.e. on \$150 shopping, commission is \$1.50</p>

				<p>(Bas from RM) Another rep claims that he earns 6% on average, or about \$9 per rep, i.e. 1111 reps for 10K. Seems way too low.</p> <p>(Bas) Visit <a href="http://www.mypowermall.net/calculator.aspx">http://www.mypowermall.net/calculator.aspx</a> and play with the numbers until you get 10K per month. 3.4333 reps each on nine levels will generate 10K per month with 27239 reps, about 37 cents per \$150 per month shopper!!!</p> <p>From DN: a rep he knows has been in 8 months with 20 people – no check yet.</p>
My Wireless Rep	5555? 10000?	Negative \$70	8 levels of low comm'ns	<p>Sherm and Josh Henderson of Lightyear Alliance. They pay 1% on several levels and maybe later you could get up to 4%, but we don't know how. They estimate a monthly bill of \$60, or 60 cents per customer to you. That's <math>10000/0.60 = 16667</math> customers. They expect each rep to gather 10, but our experience with Excel shows that the average rep might gather two or three customers. That's <math>16667/3 = 5555</math> reps or at minimum if each gets 10 customers, 1700 reps. It will never happen as people will be paid so poorly they will not stay. Who would at 1%?? More likely 10000 for 10K as it was in Excel. PNP's have a sole discretion termination clause. Startup company. Not a five pillar.</p> <p>\$400 for nothing to start. Fast Starts are paid out of your pocket. \$50 per month for a website on which 'commissions' are paid. Illegal part of the biz. Pyramid.</p> <p>If you amortize the \$300 over a year, that's about \$25 per month. Add the website at \$50 per month. Not sure if there is a renewal fee. If you bring in \$500 business to the company they will pay you about \$5 and charge you \$50 per month for the website and \$25 to pay off your startup fee = \$70 in the hole!!! Bad math and bad pay plan and bad company. Stay away. This company was the inspiration for our article <a href="http://togethertothetop.com/?p=186">http://togethertothetop.com/?p=186</a></p> <p>JA on DVG: My friend signed up and got the 28 page pnp's a week after he joined!!! Lightyear just coming out of bankruptcy.</p>
My World Plus	Way too many?		Spillover Scam	<p>Ben Glinski is the scammer / owner. Also responsible for Concorde Group, Life Force International, spillover scam. Bad names, fake names. Powerline bull. Pro Wealth Solutions. Stay away. \$20 per month. Hit and Run program. Dismal discount cards.</p>
Neways	7000 to 10000			<p>(Bas from ZS) Popular mlm in Europe. Poorly paid reps. You get paid no commissions on your own purchases. Reps get others to buy for them so they will get commissions.</p> <p>One rep in Hungary makes \$1700 per month with 1100 reps in downline.</p> <p>JL in UK gets rebates on his own products.</p> <p>JL says Neways banned them from selling on ebay</p> <p><a href="http://www.anewlife.co.uk/neways_marketing_plan.htm">http://www.anewlife.co.uk/neways_marketing_plan.htm</a> from Jason in UK</p>
Npro System NPS??				<p>Bas: Overpriced vitamins and supplements. No contact info on website. Could not find pnp's. We talked to a rep in FL who had personally sponsored 5 reps and has not received a check after two months. \$93 a/s. \$20/mo for mandatory website.</p>

				<p>They want you to buy leads and postcards to send to the leads. Offering an ad coop at \$50. Beware.</p> <p>Spillover system. Fear of loss. I signed up for a look and received dozens of emails per day re how many were joining under me. Upgrade now or lose them! Arggh. Cheesy.</p>
NSA Juice Plus	5000			<p>Jay Martin Tennessee. Water and Air Filters and then got into Juice Plus. Legal probs in 1993 for front end loading. Still offering front end load to buy your way up with 40 months worth of juice. OJ Simpson used to be their spokesman, claiming that the juice cured his arthritis. He then used arthritis as a defence in his murder trial. So much for that cure! PNP's have clauses that address ethical behavior and reputation of the company, no disrepute. You must follow the SPIRIT of the agreement as well as the letter. Bona fide support and training. No retirement. Heir must become active = no bequeathing. If spouses have separate positions and one is terminated or quits, the company may terminate the other "to reduce the likelihood of disruptive influences on other distributors" !!!!!!!</p> <p>Renewal can be refused at sole discretion of company?</p> <p>Autoship is about \$50 / 40 pts per month, and commissions seem to be 5%, or \$2 per active rep/cust. That's 5000 reps for 10k. Half k: 10 reps at 40 pts each is 400 p</p>
Number One Success System	x		One up	<p>(Bas from JC) A by invitation only one up gifting system. No company, no product, no pnp. Illegal pyramid. Run far, run fast.</p> <p>Bas: 20080430 – ran into it again as <a href="http://www.passivemoneyplan.info">www.passivemoneyplan.info</a> - blatant pyramid online. Amazing. Also <a href="http://www.noss123.com">www.noss123.com</a> with the password freedom</p>
Nuskin	6600? 2000?	Neg \$18		<p>(MD) Publicly traded giant c BRUTAL staircase breakaway plan. 61 pages in PNP's !!! Pharmanex, Big Planet, Photomax. (Bas) Vitamins are three times the cost of VitaOne for much less of almost all ingredients. You don't get paid on second level until you are an Exec c 3000 pts in your biz. If you sponsor 5 who sponsor 5 for a total of 30 people in your biz, you earn 6% and 10% for \$340. VM would pay you \$600 to \$750. If you sponsor 3 who sponsor three, you are not exec and do not get paid on level 2. 6% of 300 pts is \$18, compared to \$240 or so that VM would pay you for 12 reps. And Nuskin will not let you advertise!! Must be face to face !!!!!</p> <p>20071108 MD: Nuskin is restructuring, cutting jobs and closing retail outlets in Asia. Shares falling, and they plan to rebuy them more cheaply. Bad news for Nuskin reps. 600 employees laid off worldwide in early 2008.</p> <p>Doug and Donnie worked out 10k at 6600!!!</p> <p>Jan 2009 Nuskin opening more of China. MLM Watchdog</p> <p>From WR in WI: They changed their plan about a year ago. There was too much breakage in the plan, and there were lots of "flashes in the pan" -- new distributors would get momentum, make money, and then take a huge step back when a</p>

			<p>distributor broke away. The "Wealth Maximizer" is the piece they added to help encourage building depth. You can learn all the details about the new plan here: <a href="http://www.scribd.com/doc/3222500/Nu-Skin-Compensation-Plan-2008">http://www.scribd.com/doc/3222500/Nu-Skin-Compensation-Plan-2008</a></p> <p>May 2009: Looks like they've changed the pay plan again. All levels seem to be 5% and they now have a choice of which to pay you on, depth or width. If you are a distributor, you earn up to 30% retail, but get paid only on level one at a whopping 5%!! Red flag: You are free to set the retail price!</p> <p>The next step up is Executive which requires maintaining 2000 points or 20 people in a downline!! That gets you commissions past the first level, i.e. more levels at a whopping 5%. At 5%, that's 2000 for 10k answer. For the half k, they pay 5% or \$20 on your four reps downline (100 pts = \$100), charge you \$25 for the website and Big Planet tells you that you need an 800 number at \$13 per month and 6 cents per minute. That's 20 less 25 less 13 = neg \$18. This is how we spell attrition. Looks like you will never reach or maintain exec level with 20 reps.</p> <p>Bas: We talked to Ron who had been in Nuskin for months and had never received a check. While on the phone with us, he looked at his back office and found a big chunk (\$12000 in revenue) had disappeared, along with many reps. If he had qualified, that would have been a loss of 5% of \$12000, but as he had never qualified to get paid on that level of his downline, he was stoic, but said "This is sad. Is this what they mean by breakaway?"</p> <p>AB: PNP's are ugly. The usual gotchas with a few new ones, e.g. D. The Company, at its discretion, reserves the right to hold, maintain, or promote a Distributor to any pin level in the Sales Compensation Plan without regard to fulfillment of pin-level requirements.</p> <p>Does that mean you can be promoted or held back by the company by a decision NOT based on your achievement in the pay plan? Whoa!</p>
Nutronix	1000? 2000 more likely 3333		<p>(Bas) Nutronix is coupled with Automatic Builder which promises an easy downline growth. Berry Tree still in prelaunch? (070512) 1000 figure is from a red rep in love with the pay plan (JR on DM) who claims that the Berry Tree comp plan has a US Patent on it and it guarantees payouts to even passive reps who don't sponsor. Not sure how this works. Nutronix pays 30% on personal customers, and 5% and 2%. Auto-ship is \$100 per month. Bad math? 3% = 10%???</p> <p>From Tina on DM: They were all for recruit, recruit, recruit and would tell ya to just give the products away. Not once did I ever hear any promotion for the products. They sure wanted you to be on the highest level auto-ship also. In all they cost me \$174 a month just for my auto-ship, and 2 web-site fees. I was in for 4 months and only got 2 \$12 commission checks! I spent a lot of money with them. A LOT!!</p> <p>(Garth) If you are a Sr Exec and everyone in your team is at \$100 month you will need between 800 and 1000 members to earn \$10,000</p>

				<p>Lucy in MO: Nutronix wants you to pay \$300 for 100 guaranteed visitors. She signed 3 of 100 who dropped out immediately for financial reasons.</p> <p>Bas: You have to have nine promotions to get paid on seven levels of 5%, 8%, 3%. If the average is 5%, the 10k answer is <math>10000/5 = 2000</math> reps. One rep was making an average of 3%, making the 10k answer 3333.</p>
Nutronix Berry Tree	4367			<p>(Bas from RV) 20070927 – Berry Tree is now launched. Seems to be a payment of \$56 per month for \$7 worth of product. The other \$49 goes into some kind of pyramid. Several people we've talked to claim that the Berry Tree compensation plan is so good that it's patented. The website claims "Patent Pending" and gives the number #60/917,077. We did a search at the US Patent Office site and could not find anything for the number given. We called the Berry Tree head office (Nutronix) where Heather told us that she didn't know anything about it. Later she called back to tell us that the number wasn't really for the US Patent Office. It was just their record number with their lawyers who were going to submit it to the Patent Office. Hmmm ... Bob and Anna (misleading at best, probably lying.)</p> <p>Ken Klemm Jan 08: <b>A full tree of 584 reps pays \$1336/month, yielding avg. \$2.29 per rep. You would need 7.47 full 8x3 trees to reach 10K. Nutronix plans to offer the O2 Berry Product for retail "soon". For now, only reps can get product at \$56/month (incl. shipping). They say 10% of that goes into advertising co-op. A new video shows how the magic sand turns chlorinated water into un-chlorinated water and other magic tricks. At least now they are actually promoting the product, and not just mysteriously mentioning "the berry product" in the fine print. Ken Aug 2008 – Has tree been changed to 2 x 12?</b></p>
Nuvision				<p>Dr. Wallach ... dead doctor weasel? Raided a bunch of people ... co fired him ... long court battle ... scooped the name nuvision? ... tbc ...</p>
Ocean Grown				<p>Still in prelaunch? No contact info or pnp's on website. Vague references to comp plan and owners' credentials. PPT shows Kerry Brown and Travis Martin. Up to 60% commission retailing. Then 25% and 15% of wholesale on level 1 and 2. Later the ppt says 30% on retail. "Floating Compensation" ... perhaps on the ocean ...</p>
One Group Australia	2000	\$40? Depends on how calculated \$30 if reps \$126 if some parties, but		<p>Natural products ... not sure how old – company talks about growth in last 18 months at 20090409. They promote home parties and newspaper ads, friends and family. 30% commissions at home parties, but if you get a loyal customer to order online, the customer gets a 10% discount and you drop to 20%. After the customer has ordered just \$260 of stuff, they get 20% discount and you get 10% commission!!!!!! Some reward for finding loyal customers. Back to the home parties! Their presentation talks about 100 customers at \$80 paying you \$1400. That's 18%! ?? Loyalty bonuses for stores?? 5% woo. To build a biz, their example</p>

		not residual		is 4096 reps at \$80 per month = 20000 per month. That's 20000/4096 = \$4.88 per active rep or 10000/4.88 = 2048 reps for 10k PNP's have ongoing responsibilities clauses, supervision ... willable?
Original Limu	1369		Unilevel	(Roger Fulk)
Passport to Wealth	x		Aussie 2 up	(Don Standard) Expensive product has no value. (Rick Berry) There are warnings from the company before you join re no refunds and don't join if it might cause financial hardship. Same phrase is found in Liberty International PNP's. Costs \$1000 to get in and you get nothing in a bag, bottle or box. There may be a monthly website fee as well.
Pharmanex				MD overpriced products ... Nuskin
Platinum One Destination				Bas: 11k to get in. \$7000 return when you sign a new rep. Scam. See Aussie 2 up.
Prepaid Legal	4500 min		No residual until after one year?  Stairstep Breakaway	MD: Reps must bring in business EVERY MONTH or not receive a check?? Publicly traded – red flag. PPL has terminated some of its top reps. “Low persistency” ??? Turns out that two customers had died, and another had had his credit card stolen. Company shut down that rep's website for a month, therefore no business, therefore no check. Hmm ... DR: Termination possible for any reason whatsoever at any time with no notice !!!! This applies to reps AND customers !!! Section 7. You are not allowed to sue them. You buy service 'as is'. No residual until after one year of business? Pay plan has been changed many times. Bas: An ex rep stopped promoting because the service was not what it was cracked up to be. He could not sell what he did not believe in. MD: You have to have new business every month or lose your check. After 10 years, you are vested. Churn and burn. Biz stays on the books only 90 days.
Primerica		\$188 for first year only if it's insurance?  \$10 if it's investments?	ssba	From Linda: Primerica - could be listed under AL Williams. That was the original name of the company. I used to be in this. They sell Term Life Insurance, They put people in Mutual Funds with the money they saved by buying Term and getting rid of their Whole Life, and Universal Life Insurance programs. They also did Home equity Loans when I was in it, and was getting ready to go into Property and Casualty Insurance, when I got out. Reds do well. And it is a Stair Step breakaway. When you reach a certain level you have to give your strong leg to your Sponsor. From DS in TO: If you bring in a \$100 policy, the company pays you a percentage upfront of the year's premium. e.g. 100 per month is 1200 per year. You get paid a percent of 75%? or \$560 up front? Not a bad percentage, but you DO NOT GET PAID in the second year! You have to go find more customers. Beware chargebacks too, when people cancel part way through the year. \$6000 in insurance will get you a one time payment of \$2250. That's the half k answer.

				<p>6000/12 is \$500 per month. 2250/12 = 188 per month, but that is only for the first year ??? Investments are different. Commissions range from 2% to 3.25%? That makes the half k answer \$10? More info needed here ...</p> <p>AB: reports from customers whose premiums have been increased dramatically after a couple of years.</p> <p>Jerry E: Big thing with Primerica is that you need to get insurance and securities licensed. The securities license controls your life. My guess is you will find it not to be MLM in a way because an MLM is considered a security. It is illegal to sell securities off the book. So, Primerica will be an insurance agency building system in which you recruit agents and get paid when insurance policies and mutual funds are sold.</p> <p>PNP: 10. This Agreement may be terminated at any time by either party with or without any reason or cause. This Agreement shall also automatically terminate in the event of your death. !!!!! *** Read no farther, say no more ...</p>
Private Millionaire			Scam Pyramid?	Low cost no product pyramid? Cheesy. Stay away.
Pro Travel Network				<p>Bas: Another travel scam. Costs \$500 to get started. Leverage does not start until you are RM, which means you have to bring in either four or six more reps. Bring the company \$2500 and you still get paid nothing. If you do this within 30 days, you can earn \$500 or \$1000 bonus. Huge hoops to jump through. SEC filings show 76% revenue from sale of businesses, not travel. SEC filing includes a statement of risk factors. 24% of revenue from actual sale of travel. Company monthly newsletter praises business builders for bringing in reps, with absolutely NO mention of retail sales. Company site shows scans of checks online!!!!!! Retail sales give you a commission of 75% of 16% or 12%. Very low commissions. We could not find the pay plan for retail commissions online. We talked to a rep who could not find his pnp's. You must bring in three sales per year to remain qualified.</p>
Pro Wealth Solutions	n/a		Scam Spillover	Ben Glinski ... see My World Plus.
Quixtar	2100 3000? See Amway above re half the planet.	\$15 Less website fee?	Stairstep Breakaway  Brutal ssba	<p>(MD)</p> <p>Ruth: Constant recruiting in a ssba plan to maintain 'residual' income.</p> <p>Bas 20090523: You are paid 3% on personal purchases and about 22% on your customers. That's step 1.</p> <p>Step 2 has you buying \$300 every month !!!!! and recruiting others to do the same. If you sponsor one rep and bring in \$600 total to Quixtar, they pay you 3% of \$600 or \$18. Prorated to \$500, it's \$15 for the half k. We're not sure if there is a monthly website fee to be subtracted from this amount.</p> <p>Bas: This is a very confusing comp plan. The percentages seem to go up as you progress, but your downline commissions are subtracted from the apparently larger</p>



			<p>commissions you earn. Quixtar shows larger percentages, but the fine print tells you how much of your check goes to your team. Very strange method. The largest payout we could calculate was about 13% to you. Compare this to VM's max of 53%, and it looks like it's at least 4 times tougher to make a dime in Quixtar. Not to mention the attrition rate due to the very low half k answer. We think 2100 is a very conservative answer. Since this is a confusing plan, we're sure there are some hoops we don't know about yet.</p> <p>Bas: From their own pages ... 0.15% of reps have reached \$3000 per month. That's less than 1/5 of 1%. Ouch. Why join Quixtar with these success figures? From KW email ... Quixtar or Amway is one of the worst stair step breakaway plans in the industry. I was an Amway distributor for 3 years back in 1992. Quixtar is basically Amway with the product ordering now done online. They do have some good products, but the majority of their stuff is way over priced, especially if it's not made by Amway. It takes Many 1,000's of people to make good money and every one of them have to be placed properly. In other words, if 80% of your group is in two legs, you won't make a dime. You'd need to have them spread out evenly over 12 legs. Who can do that? Not many.</p> <p>The worst part of their comp plan is the break away part. Let's assume you become a direct distributor with them and you're group was built exactly to "specifications". You'd max out the pay plan and earn 25% of your group volume 7500 PV, or roughly \$2,000. When you break your 1st direct, which obviously will come from your original group. You now earn only 5% of that direct's organization, NOT 25% anymore. Because they went direct you just lost 20%. Now you'd better hope that you've built another group to pay you that 25% or you're in trouble. So NOW you have a vested interest in keeping your people from breaking away from you until you've got enough width to absorb the loss.</p> <p>That is an awful pay plan, but hey when they were founded back in the 50's there were only 3 MLM's around. So it seemed like sheer brilliance back then. We've learned over time that it is really not very profitable. The real money comes from direct distributors selling books and tapes to their groups to compensate for the poor pay plan. They've been sued many many times</p>
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				<p>for this. It is a great place to learn about leadership though, but you can expect them to paint a rosy picture that they are the best in the business and anyone that tries to build another company is a fool. That is if you can get them to admit that another company exists! Hope this helps, KW. From MandME: PNP's are over 100 pages long!</p>
Reliv				<p>WOW!!! Check the pnp's!!! C6: Restrictive or what!? You are responsible for your actions and the actions of everyone you know! No reason needed for termination – 30 day notice.</p>
Reverse Funnel				<p>Scam. Lots of money to start and money each month. \$3000 to get in and \$300 per month. Info products? Ebooks? They promote lots of advertising. We talked to a rep who had spent another \$3000 in ads in a few months. Leads for sale and ad coops. Mag advertising. See Global Resort Networks.</p>
SABA/AMS	3000		Binary	<p>(Sam W) Sam Wipf. Most of the revenue falls outside the rep's payline. Beware the binary! Minimum 10K number is about 2000.</p>
Sea Silver				<p>Bas: See <a href="http://www.mlmwatchdog.com">www.mlmwatchdog.com</a> for news on the \$120 million dollar fine by FTC for false claims, including curing cancer!</p>
Send Out Cards	<p>&gt;2000? 5000? ST 5000 NP 4000 to 8000 Depending on level ... 11000 down to 3300</p>	<p>\$15 \$32? Not sure how  \$15 again</p>		<p>(Bas) 1250 From Mike W, a SOC rep. This is a figure from a top leader, and way too low, we think. How much profit is there in a card? Reps get paid for bringing people to seminars called "Treat 'Em Right". RD: Insulted by receiving an automated card rather than a hand written one. Better to send no card at all. Section 3.4 SendOutCards may elect to not renew any distributorship for any reason it deems to be in the best interest of the Company, its customers and other distributors. These reasons may include, but are not limited to the following: 3.4.1 Failure to use best efforts to promote SendOutCards products and services; 3.4.2 Violation of SendOutCards rules or policies and procedures; and 3.4.3 Actions that bring dishonor to or impute the reputation of SendOutCards. Section 4 says you are responsible for your family's actions too! Section 5 lists all the ongoing responsibilities – training, contact ... AND ... you must monitor your downline for misbehavior!!! SOC pnp's are the worst. We used them as a model for our pnp articles at <a href="http://www.togethertothe.com">www.togethertothe.com</a> and our interview with RD Sarah T met a rep c 200 reps in her downline making \$400 per month. That's \$2 per rep, or 5000 reps for 10K per month. NP of TO in SOC has 220 reps, 100 active? Generating a check of about \$200 per month. That's \$2 per rep, 5000 for 10k. For Half K, we used \$30 per month each. You and 4 cust = \$150. At 5%, that's \$7.50, first level three reps at 2% of \$90 = \$1.80, 9 reps on third level at 2% of \$270</p>

				<p>= \$5.40. Total of 7.50 and 1.80 and 5.40 = \$14.70 commissions on \$510 business. We have previously estimated the 10K number to be between 8000 as distributor and 4000 as manager.</p> <p>NP of TO said that going door to door and biz to biz looking for customers was like having a second J.O.B. arggh.</p>
SFI	2222			<p>(Mike G) Each rep seems to be worth \$4.50 per month. Depends on levels. Online shopping malls? Click somethings?</p> <p>31. Both SFI and the Affiliate reserve the right to terminate this agreement at any time. OUCH!</p>
Shaklee	3750 MD: 2190		binary	<p>(Bas) BG makes 16000 per month in Shaklee from 6000 reps, which is 2.66 each or 3750 reps for 10K per month. PNP not on website. Shaklee did not send them to me when I emailed head office.</p> <p>We now have the PNP and have forty questions about them. Watch out. Ongoing clauses, willability problems. You can never retire. You are responsible for monitoring the behavior of your entire downline.</p>
Shop To Earn				<p>Bas: They show their checks and downline on the site! You can see the shopping records of reps online. Mythical examples? Costs \$450 to join for which you get nothing. You must spend \$100 per month for commissions. No comp plan on the site. Must attend a 45 min conference call or webinar. Might be like My Power Mall, but not sure of commissions.</p> <p>PNP's have the usual gotchas: training, motivation, encouragement, courtesy ... AND ... if there is a chargeback, you can lose your entire business, and so can your sponsor !!!</p>
Somalife	1600 to 1800 1876 2200		Trinary?	<p>Pays on 9 levels. Must increase autoship to qualify for all levels. Your total business volume must increase to qualify for all levels. Average payout in chart is less than 5%. A/s is 90 pts, increasing to 190 pts. Dollar value = ? as we can't find it on the site.</p> <p>Three legs required. Max 50% from any one leg. That means if you have legs of \$1000, \$1000, \$20000, you would get paid on 1000, 1000, 2000 max. i.e. paid on \$4000, not the \$22000 in your business. They force you to fall back and build the other legs to qualify for commissions on all your business.</p> <p>To get paid on all seven levels, you need \$35000 in your business!!!! At a \$90 autoship, that's 389 people in your biz to get paid down seven levels! To reach the 8<sup>th</sup> level, you need \$75000 or 833 people. For the 9<sup>th</sup> level, it's \$150000 or 1667 people! Wow.</p> <p>(DR) PNP's mention ongoing training. More to follow ...</p> <p>DR talked to a happy Somalife rep in FL. He estimated 1000 for 10K but used \$160, not his average a/s of \$90. That means about 1800 for 10K. I calculated an average generous 7% of \$90 to get \$6.30 per rep, or about 1600 needed for 10K.</p>

				<p>They promise an additional 2% bonus pool, but we know that few people attain that. In Somalife you need \$4000 in each of three legs to qualify for the bonus pool. At \$90 per rep/customer, that's 133 people in your biz balanced equally.</p> <p>AB: PNP has ongoing training clause. DR: Somalife at their sole discretion may terminate a rep.</p> <p>DR: Rep told us that 30000 reps would generate \$160000 per month. That's \$5.33 per rep, or 1876 needed for 10K.</p> <p>WR in Somalife brought \$10000 revenue in one month and earned \$500. That's 5% as predicted. Their a/s is about \$90. That's 111 reps generating \$500 or \$4.50 per rep ... 10k answer is then 10000/4.50 = 2222 reps.</p>
StemTech	1000 to 2000?			We've asked three Stem Tech reps the 10K question with no answer so far. Google Stem Tech to see lots of controversy re false claims and court battles.
StemTech	6000			(Bas from AS on DM) This Stemtech rep is very busy building her biz and is very proud of her upline who makes \$240K per annum or \$20K per month with 12000 reps in his downline. That's \$1.66 per rep? 6000 reps for 10K per month.
Success University	1000?		Binary we think	<p>(Bas) This guess is from BC, who was trying to sell us on the program. Not sure he really knows ... This number is really low. SU is information products available cheaply or free elsewhere.</p> <p>Bas: A rep JP from Welland ON has 20 people under him in SU and has never made a cheque.</p>
Synergy	2800		Binary	(MD) has a check matching feature
The Secret Pays			Pyramid Scam	Wealth created by the movement of money. From your pocket to theirs. Copy on website was written with a shovel. Apparently the Universe wants us to collect \$100 bills.
Tahitian Noni	<p>2300</p> <p>1111</p> <p>1666</p> <p>1450</p> <p>2800 from JK</p>		Stairstep Breakaway	<p>(Bas from lb)</p> <p>Bas: We have a friend who was shunned and boycotted for holding open training sessions. Stairstep Breakaway promotes this behavior. Keep your downline down.</p> <p>Bas 080429: Talked to two Noni reps today who started yelling and arguing c each other when I asked the 10K question. They had no answer but told me that 2300 was wrong. Claimed that Noni has a \$100000 challenge out there for anyone who can find a better pay plan! Wow. MD says they are right because Noni pays the top reps the most money, making lots of millionaires, but not paying the part timers. \$152 is the standard one case a/s but they couldn't tell me the average commission paid out per case per level. Got real squirmy. Sent me to <a href="http://www.tni.com">www.tni.com</a></p> <p>Bas: 107 pages in pnp. Pay plan has many many charts with varying percentages. Percentages seem to average out at 6% on a \$150 a/s or about \$9 per rep ... that's 1111 for 10K. If 6% is paid on 100 pts, that's \$6 per rep or about 1666 reps for 10K.</p> <p>Section 5 in agreement lets TNI cancel at any time for any reason with 30 days</p>

			<p>notice!!sSaad in DVG: My mother just got out of Tahitian Noni because she had been with them for about 2 years, was spending about \$300 per month on her autoship and was receiving \$27 checks. Not to mention the fact that Tahitian Noni's Manufacturing Company was up for sale and Costco bought it and now sells the product in their stores for \$15.99 per bottle. Just thought I would share what I knew.</p> <p>RL of FL in DVG: I looked around the TNI site and found the "Average Incomes of U.S. IPCs". There are 86%+ of the IPC's that earned an average of \$54.85 per month. If you figured your estimated 6% commission each sale would have to be \$914.00 a month of product (54.85 divided by .06). It's true, then you would only need 182 people willing to spend almost a THOUSAND DOLLARS a month in product for one to earn \$10,000 a month. Of course, this makes no logical sense since no one is going to spend that kind of money every month for "juice". If people spent a more realistic \$100 a month then it would take about 1640 (9 x 182) people to make that \$10K. Here's the link: <a href="http://www.tahitiannoni.com/united_states/english/retail/opportunity/average_incomes.html">http://www.tahitiannoni.com/united_states/english/retail/opportunity/average_incomes.html</a></p> <p>Their PNP's are longer than Success in Steps! Did you know that Tahitan Noni has a visitors center and gardens at their home office, The Morinda Gardens. And, who paid for that? OH, by the way, there is a position open with the company for a Morinda Landscape Gardner. Thank goodness "Big Al" doesn't have a green thumb. RICK</p> <p>From Jackie H: Michael helped me figure out the # of reps, and I believe it was closer to 2000. The company has plans to go public. You can find noni juice everywhere but they tell the reps that they have the "original" noni that sells for almost 3X the cost at Walmart, etc... FYI: my old sponsor called me to get into Ignite because she says the money in noni isn't coming fast enough. They also have 3 different versions for <u>canned</u> energy drink Hiro. They're pushing reps to get into vending machines.</p> <p>MK from DVG: Bob and Anna ...</p> <p>About three months ago, I worked with an MFF lead who had just gotten into the Noni business with her boyfriend. I asked her more than twice to send me the P's&amp;Ps and the Comp Plan, which she never did. She said they didn't have access to that information (??). Here are a few of her comments that I had filed in my notes</p> <p>"The company is going to send us \$900 worth of product to sell ... for FREE." (Red flag)</p> <p>"We don't have a copy of the P's&amp;P's since we were 'grandfathered in' by my boyfriend's friend." (Red flag)</p>
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				<p>"You can buy Noni at your local Costco, but we're going to sell it cheaper than them." (A big Red flag!)</p> <p>"We're going to put it up on Ebay and see what kind of response we get." (Oh, brother)</p> <p>"There's no phone number to call for the company. The owner/s don't want to be bothered with a bunch of stupid questions." (I can't even comment on this one!)</p> <p>Needless to say, I strongly advised her not to get involved with Noni. I also advised Loan to PLEASE do a Google search immediately before going any further. My suggestions fell on deaf ears. Melanie</p> <p>Giacometti the Red sent us the Morinda plan. It worked out to 1700 reps and at the lowest 1100 reps for 10K. Ave = 1450 reps.</p> <p>JK in FL says you need at least 2800 for 10k (experienced TNI rep)</p> <p>TNI rep in CA has lost two big chunks of her downline 2009 because of back stabbing and treachery and the company looks the other way.</p>
Team Beach Body Million Dollar Body			Binary	<p>Lots of bad news out there about this company charging your credit card over and over and reps can't get them to stop. Some have had to cancel their cards to stop receiving cd's and dvd's they did not order. See Ripoff Report and MLM Watchdog. PNP's have clauses re behavior of your household, company approval to sell your biz, ongoing contact c downline, monitoring your downline, increased training responsibilities, ongoing sales, non disparagement, non renewal, inactivity. 48 pages long. No retiring here!</p> <p>We talked to two reps who had been parachuted into a position and promised to be made emeralds or something. Let's make a deal. Not a level playing field.</p>
Traffic Wave	10000			DR from a Traffic Wave promoter
Travel Programs				<p>Card mills. See <a href="http://www.mlmlwatchdog.com">www.mlmlwatchdog.com</a> See <a href="http://togethertothetop.com/?p=155">http://togethertothetop.com/?p=155</a></p> <p>MD: Would anyone logical spend \$500 to get a leatherette binder and a card that says they are a travel agent? MD estimates commission on an airline ticket is less than \$2.00!!</p> <p>DR: Reps in GTI sold a car rental package for \$375 and earned \$9 commissions. That's 2.4%</p>
Traverus	Many - No residual income		3 x 9 matrix Aussie 2	<p>(Bas from DDA) You must sponsor three people before you get a check!?! \$170 to join? Sponsor one = \$50, two = \$50, three = \$70, then \$70 for each rep sponsored after that. Web hosting costs \$50 per month. Some spend \$80 to \$100 per month on advertising. Reps get a few dollars per signup on 9 levels. No focus on retailing. All recruiting. Average is about \$5 for signup bonuses. NO RESIDUAL.</p> <p>Bas from DDA: Rep has signed up 7 personal and gets paid on four of them. 3x9 matrix. We watched the company presentation online and poured over the charts.</p>

				<p>Only one line in the whole presentation mentions retail sales of travel. Reps can earn 70% of the commissions that the cruise lines pay to Traverus, but nobody knows what those commissions are. That means they are earning 70% of some undisclosed amount. We called two reps online and Traverus' head office and left a message. No call back from head office and the two reps had no clue, as they sold no travel and only recruited !!!!!!! The whole residual plan is based on sign up fees and monthly charges of \$50 per month for websites. People are making money from tools. This is a disgusting money swap where money is passing from the newbie's pockets into the pockets of the upline and the owners. Michael has been telling us this all along, but this is the first we've seen it so clearly. Scam scam. Bas: Talked to another rep May 2008 who is focused on recruiting and will get into retail later. Not sure of retail commissions, but thinks it's about 15% on cruises, maybe more on group cruises. Not much retailing going on here.</p>
TriUnity Acai	2300			<p>(Bas from JW on DM) Based on a \$25 bottle autoship? Includes matching bonus on bottom level of 81 reps. PNP include a termination for any reason clause. Ouch.</p>
Trump Network	1100?			<p>One of the most complicated pay plans we've seen. The chart shows commissions of 1% to 3% ??? Help! 6% commissions, but how do you get there? No PNP's so far. Not five pillar – startup. With The Donald at the helm, would you expect to have reps placed first?</p>
Unicity	1980			<p>(MD)</p>
United First Financial UFF			scammish	<p>Bas, RG: \$3500 software that could be put toward your mortgage. Recruiting emphasis. You can do the same thing for free. Scammish. "only works if you are bringing in more money than paying out." That lets out two thirds of the population. You must also qualify for a specific type of mortgage, which lets out another huge part of the population.</p> <p>AB talked to a mortgage expert (banker) trying UFF who said it was tougher than his job! He said it was not reproducible – losing team members. At the bank, he was trained one on one for three months, but in UFF there is little or no training.</p> <p>AB: Australia shut them down for a while.</p>
Univera/Oasis	2000			<p>Bas – from SP – upline divided check by his 1200 reps to come up c \$5 per rep.</p>
Univera	5000			<p>Bas – JS from IL or WI told us of a friend making 14k c 7000 reps, i.e. \$2 per rep.</p>
Uri International				<p>From Mike Duffy on DVG: One of their top distributors is (or will be) Brett Rademaker (of former Sea Silver fame.) He's built large organizations before and will again. He's a great marketer, but apparently not a very good selector" of companies. :-( Best GUESS is they brought him aboard with some "special deal?" Their P &amp; P can be found at:  <a href="https://www.uriinternational.com/urisignup/Docs/policiesandprocedures.asp">https://www.uriinternational.com/urisignup/Docs/policiesandprocedures.asp</a>  LONG and LOTSA "Gotcha's," NOT 5Pillar  Pay particular attention to:</p>

				<p>4.20.1 - Actions of Household Members or Affiliated Individuals  5.2.1 - Ongoing Training  5.2.2 - Increased Training Responsibilities  5.2.3 - Ongoing Sales Responsibilities  12.2 Cancellation Due to Inactivity  12.3 Involuntary Cancellation</p> <p>Below is part of one of several communications I had directly with Brett BEFORE I looked over the P&amp;P:</p> <p>Hello again Brett. :-)</p> <p>1) One of my first concerns is that the owner/head honcho of the company does not have MLM background experience "in the trenches."</p> <p>Many companies with "similar" leadership (expertise and experience outside of MLM) have been built on the backs of distributors, not in partnership with them. :-)</p> <p>2) Did not find company "P&amp;P's" readily available? Easy to make lots of claims. Reality and future intentions usually show up somewhere in the "P&amp;P fine print."</p> <p>3) Fast Start Bonus Pool: "To receive 1 share in this pool, you must meet a monthly qualification of 100 PV, with 5 newly enrolled Members with a minimum 100 PV signup order within the commission month. You can earn 1 additional share for every 5 additional new URI Members that enroll with a 100 PV signup order."</p> <p>IF I decide to join another company, one of my goals would be to build it big, build it once, and still have it pay me (or my heirs) even if or after I decide to "retire..." TRUE Residual income. Apparently to participate in the bonus pool above I could never "retire?"</p> <p>Wondering how many other parts of the compensation plan or "P&amp;P" have "ongoing" requirements limiting my "retirement?"</p>
Usana	3500 1000 !?!?		Binary	<p>(MD) Old style binary – oldest in existence. 2007 – terminated 23 reps with no termination letter. VP bought stocks, terminated reps, and sold stock when price went up. Started Monarch Health Science, which later became Monavie. Dallen Larsen.  MLM Watchdog reported on the dismissal of a top distributor and the</p>





				salaries. Pillar One?
Vitamark	400	\$90 to \$100 \$120 if you include the free product every month!	Unlimited width/depth	(MD) MD reached 10K per month with 202. AJ did it with 348. PNP on website – three pages.
VMDirect Hello World	750? 2200?			(Bas) From a new rep DR of FL, based on upline's income. Seems way low. Google this company to learn that it's a scam. Services available elsewhere free. Daniela since has estimated 2200?
Waiora	6300?	\$20?	Very hoopful c lots of breakage.	(Roy C) This is a very rough guess based on some info sent to us by a Waiora rep. We haven't confirmed it c him yet. Bas: Reeeeeeeally bad pnp's. Ongoing clauses, behavior responsibility clauses. Read 'em and weep. No retail profit. You need a large volume to start getting paid down 2 or 3 or 4 levels and it gets worse. Pay plan is full of breakage.
Waiora	5000 1800			MD: Rep's upline makes 50K c 25000 reps in biz. That's \$2 per rep per month. Bas from SC: Steve's upline brags about making \$78000 with 14000 reps in his dl. 78/14 = \$5.57 per rep, making the 10k answer = 1800 active reps
Warm Spirit				Bas from PS: You can never retire. You must sponsor one person per month to get your check.
Watkins	2800			(MD)
Watkins	2000			(Bas) from Sandy on DM
Wellness One World (WOW!)	Too many	Too little	10 level unilevel	Anyone have the numbers? Or the pnp's?
Wealth Masters International	No residual	0		Bas from FO in IL: Everyone seems to like the phrase "high ticket item" these days. \$2200 for something. Info products??? Scammish. Illegal? Pay something for nothing. Owner is private. Dillard involved, methinks. Going public soon? Aussie one up, two up, three up. You can spend \$2000 up to \$10000, and the whole program is \$20000. Stay far away!! Carbon Copy Pro leads to this?
Winalite	2000	\$20 at best?		Chinese company opening in US. Only products so far are sanitary napkins! That cuts your customer base to 50% of the population and then even further when you consider the percentage of women who use tampons. The pads have negative ions and cost \$20 per month, twice the regular pads? Most reps spend \$100 per month or 50 PV and the average percent seems to be 10% or \$5 per active rep.

				PNP's have the usual ongoing and increased training clauses, constant contact, supervision and monitoring of downline, motivation. No retiring, no vacation here. Heirs must perform all the duties of a rep, so no willing your biz ...
Wine Shop at Home	Way too many	Way too little	Alcoholic unilevel	Home tasting party based company. We talked to the owner who actually said that if you wanted to make good money, this was not the company for you!!!!
World Profit			Two Tier Scam NOT MLM	Dr. Jeffrey Lant's non duplicatable crap vendor. We talked to a rep who is buying useless leads and paying a lot of money for nothing. Stay away or get out. Lists and lists of useless muck to sell on your site that resides on their server. They have live scamsters sitting by 24/7 for online conferences. Duplication? They want \$1000 or \$100 per month for the Platinum package. Read the forums where Lant is described as a pompous, condescending sphincter.
World Ventures			Binary	DR: International Space Commander Director must bring in \$1050000 in revenue to get paid 25000. That's 2.4%!! If you generate \$140000, your commission is \$3000. That's 2.1% commission! You need three sales of \$350 in each leg to earn \$20?!?!?! Ty J: Cons: Binary comp plan. No residuals paid until you have 180 people total (90/90) evenly balanced on each leg. Residuals are only \$2.00 They are on their 5th travel company, the 4 previous ones failed. Every Travel/MLM company out there now is "An Illegal Pyramid Scheme PNPs are oppressive.
Xango	4000			MD: A rep cornered Michael at dinner. MD asked him the 10K question. Rep came back with 2000 people on two cases. Most people buy one case, though, making the number 4000! Lots of Xango on ebay for ten cents on the dollar.
Xango	2000			(Bas) ?? This was a guess from a Xango rep who didn't really know.
Xango	1250		Matrix 9 levels	(Bas) From PJJ, an Ottawa Xangonian. Not sure how he got his numbers and I'm not sure I believe them.
Xango	2000		Unilevel plan pays 9 levels deep	(Kamara) Average is about 5.22 and product is \$100 per case so you earn roughly \$5 per distributor. You stop getting paid at the fourth level if you're on just 1 case autoship so you must upgrade to 2 cases mnthly...that's 8 bottles (25oz each) at \$200. They can terminate you at their sole discretion. Lots of recruiting and not much retail (Rose on a call)
Xango	1250			(Bas – JT on DM) 1500 if reps take one case and 1000 if they take two. I've asked for company average re one or two cases.
Xango	2500			(Bas) from LD, a Xango rep in Seattle. Making 15K per month on 4800 reps, some not active. We used conservative and generous numbers to calculate 2500 for 10K. Bas: Looks like nine levels averaging just over 5% commissions. 5, 5, and 10% on first three levels. Personal conduct clause in pnp. "6. I will fulfill my leadership responsibilities as a Sponsor by training, assisting, and otherwise supporting the

				Distributors in my Downline Organization.
Ximo	2500?			PNP's have the usual gotchas. Ongoing training, monitoring your entire downline for behavior. One rep told us 2500 but had not done the math.
Xocai	2000? 1818	\$22? \$44? Hard to calculate in a binary? \$55?	Binary	<p>2000 from IW .</p> <p>Owner had a previous company that went belly up. <a href="http://www.mxicorp.com">www.mxicorp.com</a></p> <p>Binary – they suggest you buy THREE positions - \$660 to enter and \$660 per month to maintain? Fast start commissions are 23%, not bad but not residual. Infinity bonuses seem to pay about 10%, but as a balanced binary, that's 5%. Two cases = \$220 x 5% = \$11 per rep, or 909 reps for 10K. That seems way too low.</p> <p>*** You have to sponsor two people, one on each leg!!!! That means each cycle you will only be paid on one OR the other, not both!!!!!!!!!!!!!! *****</p> <p>To earn the varying checkmatch, you would need 18 people in your biz?</p> <p>Checkmatch MAY be paid ... binary creep.</p> <p>Note that in their comp plan, they say "Percentages MAY be paid ... "</p> <p>Update Mar 2009: TnC's say they can terminate your website use at any time for any reason, sole discretion. PNP's make you responsible for training and motivation and guidance to your downline. Heir must comply with current requirements. Therefore no willability. Substantial efforts here ...</p> <p>IV. BASIC DUTIES OF MXI CORP ASSOCIATES Each MXI Corp Associate shall make <b>substantial efforts</b> to retail MXI Corp products in accordance with MXI Corp Rules and Regulations and the basic tenants of courtesy and fair dealing. Each MXI Corp Associate shall act at all times so as to <b>enhance the MXI Corp image and to preserve the goodwill</b> associated with the name "MXI Corp", and the other trade names and trademarks used by MXI Corp.</p> <p>VIII. RETAIL SALES OBLIGATION</p> <p>Additionally, each Associate should be able to provide MXI Corp a statement listing at least four retail customers to whom he has sold MXI Corp products each month. An Associate not complying with these provisions, or purchasing products <b>without making significant retail sales, shall not be eligible for bonuses</b> on those purchases.</p> <p>IX. COMPENSATION PLAN</p> <p>MXI Corp Associates shall not be eligible for bonuses based on the sales of the Associates they sponsor unless they engage in significant efforts to supervise both directly and indirectly Sponsored Associates and provides aid and instruction in their selling efforts. The MXI Corp Bonus Payout will not exceed 50% of total Company sales.</p>

			<p>In order to become an MXI Corp Associate, a person must first become familiar with the products of MXI Corp through retail purchases. ?????</p> <p>MXI Corp may terminate any Associate for violation of these Rules and Regulations ten days after giving written notice, if the Associate fails to remedy the violation to the satisfaction of MXI Corp within the ten-day period. An Associate may be terminated after a second violation upon written notice.</p> <p>Bas: Binary plan in which you can buy two more positions. One position based on \$220 per month, so three would mean \$660 per month.</p> <p>On retail sales only, you'd need to sell 1000 bottles or 25 cases per month for \$10k. With Vitamark, it would be 156 cases for 10k if you wanted to do only retail of Limu. Fast start bonuses (not residual) are at 23%, where VM is 40%.</p> <p>Binary pay out is \$55 on a cycle of \$550 both sides. Looks like 10%, but it's really 5%. That's \$5.50 per \$110 case or 1818 people for 10k. Two cases would mean 908 reps for 10k. Prorated to \$160 per month, that would be 1250 for 10k. Three times the work of VM.</p> <p>Generational check matching percentages MAY BE PAID, depending on other payouts. We guess that's the unpredictability of a binary. Xocai says it will pay bonuses AFTER all other bonuses have been paid. "Floating Descending Percentages" limited to vol of lesser leg? Breakage aplenty.</p>
Xooma	16666		<p>(MD) Michael confirmed this high number.</p> <p>(Bas) We spent a long time looking at the pay plan with a Xooma presenter. Bad bad bad. MD agreed – one of the worst in the industry. Some levels no commissions. Must have full levels to get any check at all. We calculated that you could have over 300 reps in incomplete levels and get paid NOTHING! The presenter agreed that was true. Caps on checks. Binary part requires balance – max of 60% of volume in one leg. Infinity bonuses don't kick in until 10K volume balanced. PNP bad too – termination clause, ongoing required, no retirement, can bequeath but heir must fulfill all duties. Annual renewal.</p> <p>We met a rep who has been in Xooma for eight months and has made \$7.00.</p>
Youngevity	2875 1250	\$24?	<p>Bas from SC</p> <p>Bas: We talked to Aud, a rep who made a check of \$71 for a volume of \$1126. She got paid 8% on her front line of five people who are not duplicating. At 8%, the half k answer is about \$24. Ten k at 8% is 1250 minimum. That makes VM five times better in the short term, and four to eight times better in the long term.</p> <p>AB: Dr. David Wallach has a dubious reputation. PNP's have some gotcha clauses.</p>
Young Living Essential Oils	67000		<p>(Pat Crosby) I have 6000+ people. Check DROPPED from \$4500 to around \$900 with LATEST comp plan cut. They cut plan regularly. Also encouraged leaders to get a car - then STOPPED car bonus (payments continued). Egomaniacs own/run</p>

				<p>the company. Top leaders lost 25% to 80% with last pay cut. Part-timers lost up to 90%.</p> <p>When earn \$10,000? Even if you do, they will take it from you --- unless you are the owner couple's pets/friend/sister.</p>
YTB Your Travel Biz		<p>N/A Or 1111 depending on how you look at this scam and you have to find all the customers yourself!</p>		<p>MD: Card Mill, money swap. Recruit, recruit, recruit.</p> <p>MD: (I think md was referring to ytb) \$27 million in revenue, \$20 million of which was in recruiting. Very little product sold. It will IMplode!</p> <p>Bas: Cost is \$500 to enter, for which you receive nothing but the biz. Websites cost \$50 per month and upline gets paid on the websites. Money swap. You can sign up for a guaranteed income of \$6000 per year if you buy 25 mags per month at \$100 to give away. You must log your activity and report to company. If you don't have enough people to give mags to, you must buy leads. One rep is spending \$150 per month for 28 leads. Company makes way more money from reps' websites, sign up fees and training than from retail. See <a href="http://www.mlmwatchdog.com">www.mlmwatchdog.com</a></p> <p>MD Feb 08 to a YTB rep: Pyramid c 90% of commissions paid for recruiting. Illegal to make money on tools like a website. To be legal, 50% of commissions must come from retail. Card mill. Would you pay \$500 at Walmart for a card that says you might be a travel agent?</p> <p>MD: YTB is in deep doodoo right now. AG's can't keep up – 1 million companies and only 20 agents.</p> <p>Bas: A rep in TX said the best commissions are paid on cruises. A \$2000 cruise would earn YTB about 15% or \$300, and YTB would pay the booking rep 60% of this, or about \$180. That's 180/2000 or 9%. Pathetic commission. And we don't think there is any mlm residual paid on travel sold by your downline.</p> <p>Airline tickets produce about \$3 per ticket. Ave ticket = \$600? Who knows? That would be 3/600 or a 0.5% commission! Whoa!</p> <p>This just in ... Retail part is not MLM. Personal sales only.</p> <p>Most companies pay less than 15% commissions back to YTB. Most are around 10%. That means that you have to depend solely on sales at a commission rate of 60% of what YTB gets paid, or about 6% commissions!!! If we compare apples to apples, and assume a \$150 per month purchase, that's 150 x 6% or \$9 per customer or traveling rep, or 10000/9 = 1111 travellers per month. That's a lot of personal selling! See the travel article at <a href="http://www.togethertothetop.com">http://www.togethertothetop.com</a></p> <p>Bas: Talked to a veteran MLMer of 32 years who was invited to be on the board of advisors for YTB. Thirteen of fifteen advisors left the table because of lack of integrity.</p> <p>AB from MLM Watchdog: 2009 sees a 47% drop in YTB reps by March.</p>
Zija	1300 to 2000?		Matrix 9 levels	<p>Bas: Looks like an average of 5% commissions down nine levels. If a/s is \$150 per month, or 100 pts, it could mean \$5 or \$7.50 per rep.</p>

Zrii	1700 2000 MD	Negative \$24!!  New calc's make it max \$17 to a minimum of neg \$13 or so	Unilevel Was it a binary? Has the plan been changed?	(Bas from AC, a rep) Zrii is in prelaunch. People are signing up before Policies and Procedures are available. Opening Oct 2007? A/S is \$120 per month, max 7% commissions = \$8.40 per rep or 1200 for 10K. Who knows, though ... not open yet. Bas from JB: Average commission seems to be 4.4% as you progress, but 2% and 4% in your early days. Ave 6% on \$120? \$7 per rep means >1400 reps for 10K. Bas: Matrix is 3x9. Commissions are 2, 4, 7, 5, 5, 5, 5, 5, 2%. Average overall is 4.4%, 3% in beginning, then 4.3% to third level. Even if it's 5% of \$120 or \$6 per rep, that's 1700 reps for 10K. Some calc'ns show 2500 reps needed. Not five pillar – open only a few months since Oct 2007. Bill Farley Fruit of the Loom at the helm. Any mlms in management? Half K question: You pay \$120 a/s, and you have three reps doing the same. That's \$480 to the company. You get paid 2% on level one. That's 2% of \$360 or \$7.20, say \$8.00. Your website is \$30 per month and there is a renewal fee of \$25, say \$2 per month. Your commissions on \$500 are then 8 less 32, putting you \$24 in the hole!!! Bad math. It costs you \$24 per month to bring the company \$500. PNP's – 45 pages have an ongoing clause for training and sales, ongoing recruiting, termination c no notice or reason clause, you must train your people (takes the onus off company). You must keep a "comfortable distance" between yourself and other recruiters and downline. Does that mean you can't go to a sideline for help? You are responsible for the behavior of your entire household. Must be on a/s TM's upline brought in \$1 million per month in the wrong leg and earned \$3000. That's 0.3% !!!!! Gotta love those binaries. May 2009: Bill Farley suing top reps and half management team who have left. Can't find the retail commissions on personal sales. You do not get paid on your own purchases. The most we could get the half k up to was about \$12 up to \$17. The company offers websites at \$15 and \$25, which would bring the half k answer to \$3 or neg \$13
Zurvita				

\* 10K Question: "How many active distributors do you need in a downline to earn a walk away residual income of \$10000 per month?"

\*\* Half K or \$500 Question: "When you bring \$500 in revenue to the company, e.g. you spend \$165, your customer spends \$165, and one of your frontline reps spends \$165 or so, what commission does the company pay you?"

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Hi Michael

Here's what we've calculated so far for the Freelife Goji comp plan.  
(Stay tuned for comments about the PNP's and the company in general.)

They advertise 8 streams of income, only three of which are residual. The rest are either one time or unattainable for the average person.

The three that we considered were:

1. Product Rebate
4. Ten Level Matrix
5. Matching Bonuses

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1. Product Rebate  
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Goji offers a 20% commission on everything you retail over 100 points per month. This is one advantage over the Vitamark plan, which pays you on anything over 100 points per week. That may be the only advantage.

\*\* Note that Goji never pays you on your own purchases.

e.g. If you generate 200 points retail or personal  
Goji \$20  
Vitamark \$20 plus free product at \$20 = \$40  
VM pays twice as much.

e.g. If you generate \$500 in retail sales  
Goji \$60  
Vitamark \$115 plus free product = \$135

e.g. if you generate 500 pts (5 customers including self)  
Goji \$100  
VM \$200

e.g. if you generate \$1000



Goji \$154  
VM \$250

Summary:

If retailing only, Vitamark will pay you twice as much based on points or customer numbers, and 1.7 times as much based on dollar value.

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#### 4. Ten Level Matrix

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Goji has ten levels of commissions 1% on level I and 5% on the rest. Average is 4.6%. More likely average is about 4% on the first three levels.

If we assume 4.6%, that's \$4.60 per rep/customer on 100 pts autoship.

\$10000 / 4.60 is 2200 people for the 10K answer.

We spoke to a Goji rep who had sold his business who claimed that the answer was much lower than that, more like 750 with matching bonuses. He did not explain how he calculated that number, or why he sold his Goji business if it was doing so well.

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#### 5. Matching Bonuses

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Goji offers a variety of matching bonuses on personally sponsored distributors. They start at 20% and that is the figure we have used, as most people do not advance past the Director level, and we want to consider the average person in the business.

We'll add the matching bonuses into our comparison

chart below.

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Goji vs Vitamark Commissions  
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There are many ways to estimate Vitamark's commissions.

If you just consider Gold and Platinum bonuses on three levels, that's about 30% or \$30 per rep on 100 pts autoship.

If you assume that half your people will be Platinum, that makes your Platinum bonus more like 12% for a total of 22% or \$22 per rep.

This does not even include the Diamond bonus which you are sure to be earning by the time you have 50 to 100 people in your organization.

The simplest way to estimate commissions is to listen to the audio "The Power of One" by Art Jonak.

In the early stages of your business, Art estimates that each 'user' in your team generates about \$20 per month to you. The Freedom Magazine is even more conservative.

We have found that the \$20 estimate is usually right on when we look at our checks.

The chart below is an averaging of the several ways we have looked at the pay plans, attempting to be as generous as possible to Goji.

Also remember that Vitamark sends us free product every month which adds about \$20 per month to our checks!

Number of Autoships	Goji Comm'ns with matching	Vitamark inc free prod
5	\$5	\$120

25	\$109	\$520
50	\$255	\$1020
75	\$409	\$1520
100	\$547	\$2020

Summary: Vitamark pays about 4 or 5 times more.  
 With matching bonuses, Goji's 10k answer is ~1800,  
 about five times Vitamark's number.

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 Half K Question  
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An important question for retention is "If I bring \$500  
 per month in sales to the company, what do I earn?"

If the answer is too low, your new distributors are gone,  
 and you find yourself with a recruiting JOB.

Vitamark has the best Half K answer that we have seen  
 in the industry.

In Goji, with retail sales alone, you can earn about \$60.  
 Vitamark pays about \$120 including free product, i.e.  
 twice as much.

In Goji, if you sponsor three reps spending \$130 / mo,  
 that's \$390 plus your \$130 on which you will not be paid,  
 for a total of \$520.

As the commissions on the front line are 1%, you will  
 earn 3 times one dollar ... let me see ... carry the one ...  
 a whopping \$3 !!!!!!!!!!!!!!!!

Summary of Half K answer:

Goji \$60 by retail or \$3 by team building \*\*\*

VM \$135 inc free product (see above)

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Goji Hoops  
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1. Balance your legs.

No more than 60% of your volume can be in any one leg for you to qualify for your title. That means breakage.

2. Team and Volume Minimum Requirements

e.g. You need two reps and 5 cases per month to reach the 4th level of commissions

e.g. You need 3 reps and 20000 pts (200 people) in your business to reach the 10th level of the matrix.

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Summary Summary  
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Short term, Vitamark pays 5 to 24 to 45 times better.

Long term, Vitamark pays 4 to 5 times better.

Bob and Anna Bassett  
20081128

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From Don Standard November 2008

Here are my notes from what I had compiled on the Freelifelife comp plan for the Saturday team call on 11/29/2008.

Don Standard

## FreeLife comp plan

#1 The first key in looking at a comp plan is how does the new distributor make money.

3 ways here, retail, unilevel, and fast start.

Retail pays 20% of your personal retail after the first 100 points.

Unilevel pays 1% on your first level and 5% on the other levels

Fast start pays 20% first 2 months, and there is no incentive for anyone to sign up above 100 points

Compare: If you are new and only retail.

In both companies you make 20% after the first 100 points.

You are done in Freelif, but in Vitamark you could go on to qualify for platinum and make an additional 20% on all the retail volume.

Compare if you sign up a new person for bonus and recurring.

In Freelif the person will always come in at 100 points, there is no incentive for them to do more. There is an incentive for you to upsell your prospect which is a bad plan. So you make 20% or \$20 dollars for each of the first 2 months off of that person doing 100 points. Then in month 3 you make 1% or \$1 per month off each personally sponsored person.

In Vitamark you make a minimum of \$40 the first month when you sign someone up. If you happen to be a platinum add another \$20. There is an incentive for both of you to come in or upgrade to 300 points. If you both join that way, you make \$150 for the sign up in month one. It is win win for both of you. Then in month 2 and beyond you earn a gold bonus of 10% on the first 100 points or \$10. The person may help you reach platinum as well earning you an additional 4% to 20% of that persons volume and the same on other team mates volume and 20% on your

personal volume.

Should be pretty obvious which plan helps the new person the most.

#2 The entire FreeLife comp plan is designed for the heavy hitter.

Retail - Max 20%, who is going to spend time retailing? Certainly not the heavy hitter and the little guy can not make enough to make it worth it.

Fast Start Bonus - Designed for the heavy hitter who can sponsor a lot and build a large organization where he gets fast start bonuses deep in the organization. The little guy can only get 20% on his personally sponsored until he reaches the magic level.

The Unilevel - All the money has been moved from the main part of the plan, the unilevel into other things like matching bonuses. 5% is the most you can make here.

Matching bonus - Designed for the guy who can sponsor lots of people.

This is money removed from the little guys plan to make the big guys rich. Take a look at understanding this part below.

All other bonuses - You have to be the big guy to get them except for some small one time only bonuses as you move up. But seriously, how many people can survive on this plan to ever move up.

#3 The only recurring for the new person is unilevel and matching bonus.

Compare with 5 people in your group.

If you sponsored all five personally you are making \$5 per month with 5 people and 500 points of volume.

Sponsored only one of five and you are making \$21 Unilevel only.

Personally sponsor 3 of the five and you make \$13 unilevel and matching bonus of \$2, 20% of the \$10 earned by your personal sign ups from the 2 people you did not personally sponsor.

Note that you don't get these bonuses until the third month someone is in your downline. Till then you get only the fast start bonus and you may not qualify for any of that except on your personally sponsored.

In Vitamark if all you made income from was the gold bonus, then you are already making \$50. You may even qualify for additional bonuses.

How about 25 people in your group. Let's say you personally sponsored 5 of them.

Your recurring income would be \$5 on the personally sponsored and \$100 from the other 20 in Unilevel bonus. Your matching bonus would be 22% of the earnings of everyone beneath your personally sponsored. The income for the entire group will range from \$20 to \$96 total. 22% of that is \$4.40 to \$21.12. Your max recurring income from 25 people doing 100 points each would be \$126.12. This also assumed that everyone was in your first 4 levels.

The Vitamark plan has many possibilities but just the Gold bonus alone could be \$250 if everyone is in your first 3 levels and they likely will be with only 25 people. With 25 people you should see a lot of platinum bonuses as well.

If we were to assume that each person averaged more than 100 points then the Vitamark plan would produce much more income for the same volume

The big question is how do you keep anyone in the program?

Let's look at 50 people in FreeLife and 5 personally sponsored. That's 5000 in volume so you get 24% matching now.

You make \$5 from your personally sponsored and \$225 from the others in the unilevel plan. Then you get 24% matching bonus. Let's say only five of the 45 were signed up by your personally sponsored. You make \$4.76 off those five and \$48 from the rest. That's a total of 282.76. Wow. A whopping \$5.66 per person average.

Don Standard

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