



**ASSOCIATE
COMPENSATION PLAN**

WELCOME TO iRESTORE!

Welcome to iRestore! We have recognized, as you have, that the state of personal finances in the United States is in critical condition. Millions of Americans are being judged by their credit score everyday, yet they do not know how to affect positive change, because they don't understand the system that determines their credit! With the iRestore system we are not only removing the mystery of credit through training and practical education, we are also helping to restore peoples with our proprietary system which focuses on helping you take advantage of all the state and federal laws designed to protect and help your credit profile. Then after the initial work that focuses on your credit we have created the proprietary iFinancial Systems (iFS) which is our amazing online money management system which helps you to manage and grow your personal finances month over month!

At iRestore, we want to help you, and millions like you, achieve the best credit profile possible – but we want to do so much more. We want to help you build a business that allows you to create a secondary stream of income that you can use for building true financial independence. For some, that means getting out of debt, or paying for a child's college tuition, becoming an investor in real estate or stocks, or being able to give back to a church or organization that you are passionate about. This compensation plan is simple yet powerful – you are rewarded for helping people! As the product and services are purchased from your team – you have the ability to make an override from your teams activity. Our product line is second to none, and as you share it with your friends and business associates you will earn an override from your activity. But the exciting part of the compensation plan, is earning income when people join your team and product is purchased when you are not even present! This is the essence of leveraged or residual income! We stress that in order to get paid like a business you have to treat it like a business. This is not the lottery nor is it a get rich quick deal! This is a real business offering a proven system that will create real change! You will see in the small print below, that we do not make any financial guarantees - I will say it in big print – we don't! We can guarantee that we will do everything possible to help you be successful, and that we will work tirelessly to ensure that every product and service surpasses your expectations.

Finally, we have kept this compensation plan very simple and transparent, but also aggressive in it's pay out. The rewards are all based on customers and Associates using the system.

Welcome to the team!

Sincerely,

Paul Rogers
CEO
iRestore

GETTING STARTED

The compensation plan is designed to allow for immediate income while building long-term residual income as your team gathers more and more customers.

STEP 1: ENROLL

A person becomes an iRestore Independent Associate by completing the online application, agreeing to abide by the iRestore Policies and Procedures, the Associate Agreement, and by purchasing the \$49 Independent Business Center (IBC). By purchasing the IBC, the Associate receives:

- iRestore personalized website!
- Online store with a merchant account!
- Robust password protected Back Office for 12 months, which provides real-time viewing of your organizational growth, updates on the credit restoration process and your personal compensation!

The annual renewal fee for these services is \$49 USD a year, and it is automatically renewed unless the Associate contacts our support department in advance to cancel their Independent Business Center.

The new Associate is now allowed to sell our products and services! As an Associate you can earn Retail Bonuses on all Credit Education Systems 101 (CES101) that you sell and all iFinancial Systems (iFS) that you sell.

STEP 2: ACTIVATE

To become an Active Associate the new Associate must sign up for the monthly auto-pay program called iFinancial Systems (iFS), which has a fee of \$99.00, or have a Retail Customer who has a monthly auto-pay of the iFS at the retail price of \$119. You can sign up for this program at the time of enrollment!

STEP 3: QUALIFIED

To become a Qualified and Active Associate, you need to enroll 1 new Associate on your Left Team and 1 new Associate on your Right Team, who each purchase the CES101 and remain Active by paying their monthly iFS fee or by having one Retail Customer who is on the iFS monthly auto-pay. As a Qualified

Associate you are eligible to earn from all facets of the iRestore Compensation Plan: First Order Bonuses, Retail Bonuses, Customer Acquisition Rewards, Organizational Sales Rewards (OSR) and Subscription Rewards Program (SRP).

*There is no product purchase required to become an Independent Associate with iRestore.
Purchases of CES101 and iFinancial Systems are optional.*

INITIAL ORDER PACKS

Credit Education System 101 (CES101) for \$599.00. This is a one-time Set Up charge. The iFinancial Systemss for \$99.00 is a monthly charge and may be purchased separately from the CES101, or at the time of purchasing the CES101.

The Credit Education System101 does not include the monthly credit reporting service charge as this is paid to one of the outside credit monitoring services that you choose.

Credit Education System 101

The CES101 is a tutorial or an educational system, which will give you an introduction to the FICO Credit Scoring System as well as the Vantage score. In addition, iRestore will send out all the letters on your behalf to all three bureaus and creditors listed on your credit report.

We will communicate with you each step of the way; when the set up process is complete, when your letters go out and all during the process.

FIRST ORDER BONUS

For each CES101 that you sell as an Associate, you will receive a First Order Bonus of \$50!

iFinancial System (iFS)

The iFinancial Systems is an easy-to-use Money Management Software Tool that can be used by anyone to control and improve their finances with the additional benefit of reducing debt and paying existing debt off faster. The iFS will advise the client what debt to pay first so that they can save the maximum amount of money on interest and pay their debts off faster, based on a variable monthly budget (your real-life budget). Furthermore, it will remind you of your due date to avoid costly late charges and help you improve your credit score at the same time. iFS has an integrated Budget Center where you can see, at a glance, how far your expense ratios are from the ideal ratio so that you can make the necessary corrections. All these areas are linked to a database and are designed to help you manage all your creditors with ease, follow up with them on a regular basis and have your financial information handy when the need arises. From insurance agents to mortgages, everything can be in your control and at your fingertips, any time you want. Become a Debt Reduction and Credit Capacity Building Expert with iFinancial Systems. The iFS can help you realize all of your financial dreams faster than you ever imagined.

There is no product purchase required to become an Independent Associate with iRestore. Purchases of CES101 and iFinancial Systemss are optional.

RETAIL CUSTOMERS

A **Retail Customer** is someone who does not choose to become an Associate for \$49, but still wants to participate in the program.

As an **Associate** you can earn commission on sales of the CES101 and the iFS to Retail Customers.

Retail Customers have the option to purchase the following:

- Credit Education System 101 (CES101) for \$699 one-time charge
- iFinancial Systems for \$119 monthly charge.

The Credit Education System 101 does not include the monthly credit reporting service charge.

RETAIL BONUS

An Associate will earn a \$100 Retail Bonus for every CES101 and a \$20 Retail Bonus on every iFS that they sell to a Retail Customer.

CUSTOMER ACQUISITION REWARDS

For every Credit Education System 101 that is sold, a Customer Acquisition Reward of \$50 is paid to the sponsor of the Associate who purchases the Credit Education System 101.

All iRestore Independent Associates must provide their retail customers with two (2) copies of the iRestore Retail Receipt at the time of the initial sale and every sale thereafter. The iRestore Retail Receipt can be found in the Library of your Virtual Office. In addition, Associates must verbally inform the buyer of his or her cancellation rights. Retail sales must comply with the FTC Three-Day Cooling-Off Rule, which requires statutory language and notice of cancellation rights on the retail sales receipt.

Associates must adhere to the terms of the iRestore Compensation Plan. The Company reserves the right to retract commissions paid if it is discovered by the Company to be generated on fraudulent sales.

ORGANIZATIONAL SALES REWARDS

Your personal organization is a two-team structure. All of your efforts will be focused on these two teams and gathering customers. Our two-team structure is a powerful and proven compensation component because it allows you to be rewarded from the growth of your entire organization. It creates geometric growth leading to the potential for significant financial rewards.

Each time a CES101 is sold, it counts as one Unit on either your Power Team or Personal Team, depending on where the sale was made. As long as you remain Active, your Units continue to accumulate.

To qualify for Organizational Sales Rewards (OSR), an Associate must have purchased the CES101 themselves, be Active and sell at least 2 CES101 systems, with one on their Left Team and one on their Right Team. For reference, the team with the most Units is often referred to as your Power Team, because everyone above you typically contributes to it as they sponsor people to that side. The side with the least Units is often called the Pay Team or Personal Team, because it is begun and built by your personal efforts and the efforts of those that you sponsor on that side. Your Power Team and Personal Team can change at any given time based on which one has the most Units at that time.

All Active and Qualified Associates will earn an Organizational Sales Reward (OSR) of \$50, each time a Credit Education System 101 is purchased on their Personal Team. At this time one Unit will be deducted from the Power Team and the Personal Team. An associate can earn up to \$60,000 in Organizational Sales Rewards each week.

**Active Associate means having purchased an Independent Business Center and optionally you are on Autopay for the monthly iFinancial Systems package or you have a minimum of 1 Retail Customer who is on the iFinancial Systems package.*

SUBSCRIPTION REWARDS PROGRAM

We allocate up to 60% of the Monthly iFinancial Systems (iFS) subscription fee to be paid out in the Subscription Rewards Program (SRP). In other words, 100% of the allocated amount from the iFS fee will be paid out in the unilevel, based on the percentage paid out per level according to the rank achieved. The percentage of the iFS fee that is paid out on the unilevel portion of the compensation plan will vary based on promotional pricing and new product introductions.

You have the ability to earn these rewards for everyone that joins downline of your personally sponsored team. For example, all the Associates that you personally sponsor, and their customers, are on your Level One. Consequently, anyone they sponsor and their customers are on your Level Two, and so on, down through all ten levels. The rank that you have achieved in the iRestore Compensation Plan will determine the number of levels that you are paid on. For instance, if you achieve the rank of Manager then you have the ability to earn the SRP bonus for three levels!

Level	Percentage of the Total Amount	Qualifying Rank
1	20%	ACTIVE ASSOCIATE
2	15%	QUALIFIED ACTIVE ASSOCIATE
3	10%	MANAGER
4	10%	REGIONAL MANAGER
5	10%	DIRECTOR
6	7%	REGIONAL DIRECTOR
7	7%	GENERAL DIRECTOR
8	7%	SENIOR DIRECTOR
9	7%	EXECUTIVE DIRECTOR
10	7%	PRESIDENTIAL DIRECTOR

The iRestore system will employ a five-week look back to determine the rank at which you will be paid. This simply means that the system will look at your highest achieved rank over the last five weeks and pay you for the levels consistent with that rank!

RANK ADVANCEMENT

Rank Advancement is based on the weekly Personal Side sales of the CES101 package in the two-team organization.

To advance in rank, the required Credit Education System 101 (CES101) sales are counted from yourself and your personally enrolled group.

As a reminder to be an Active Associate means the new Associate should either sign up for the monthly autopay program called the iFinancial Systems (iFS), which has a fee of \$99.00, or have a Retail Customer who has a monthly autopay of the iFS at the retail price of \$119.

The next step is to become a Qualified Active Associate. This means you need to enroll 1 new Associate on your Left Team and 1 new Associate on your Right Team, who each purchase the CES101 and remain Active by paying their monthly iFS fee or by having one Retail Customer who is on the iFS monthly autopay.

Once you have become a Qualified Active Associate, you begin to move through the Pin Ranks listed below.

Pin Rank	Qualifications
Manager	30 (15 CES Power Team / 15 CES Personal Team)
Regional Manager	60 (30 CES Power Team / 30 CES Personal Team)
Director	120 (60 CES Power Team / 60 CES Personal Team)
Regional Director	240 (120 CES Power Team / 120 CES Personal Team)
General Director	400 (200 CES Power Team / 200 CES Personal Team)
Senior Director	600 (300 CES Power Team / 300 CES Personal Team)
Executive Director	800 (400 CES Power Team / 400 CES Personal Team)
Presidential Director	1000 (500 CES Power Team / 500 CES Personal Team)

iRestore prohibits the purchase of products by an Associate and their downline in an attempt to solely qualify for the rewards or rank advancement. This includes, but is not limited to, having or attempting to create multiple positions; personally purchasing or knowingly recruiting individuals to purchase, with the intention of rank advancing and/or earning bonus and commissions; knowingly purchasing products with the intention of returning said product after rank advancement and/or earning bonus and commissions. iRestore will recoup any bonuses or other compensation paid when the product that generated that compensation is returned.

TERMS & DEFINITIONS

Active

Active means that you are on autopay for the monthly iFinancial Systems package or you have a minimum of 1 Retail Customer who is on the iFinancial Systems package.

Associate

An Associate is someone who has purchased the \$49 annual Independent Business Center. An Associate is eligible to sell products and services and earn Retail Bonuses and Customer Acquisition Rewards.

Qualified Associate

A Qualified Associate is someone who has purchased the \$49 annual Independent Business Center, sponsored one Associate on their Power Team, and one Associate on their Personal Team, and is Active.

Autopay

Personal Autopay is one way to ensure that you are always qualified for and receive all earned commissions and bonuses.

Credit Education System (CES101)

The CES101 is a tutorial or an educational system, which will give you an introduction to the FICO Credit Scoring System.

iFinancial Systems

iFinancial Systems are easy-to-use Money Management Software Tool that can be used by anyone to control and improve their finances and provide access to capital, with the additional benefit of reducing debt and paying existing debt off faster.

Personal Team

Your Personal Team is the side of your organization that has sold the least amount of Units. Your Personal Team is also the side of your organization that is reviewed to determine weekly rank advancement.

Power Team

Your Power Team is the side of your organization that has sold the most Units.

Unit

Each Credit Education System 101 sold counts as one Unit.

FREQUENTLY ASKED QUESTIONS

When does the commission week start and end?

The commission weeks runs from Sunday at 12:00 AM CT through Saturday at 11:59 PM CT.

When and how do I get paid?

Commissions are paid every Friday, two weeks in arrears so long as you have a minimum of \$25 due to you. Monthly Subscription Renewal Rewards are paid Monthly, Organizational Sales Rewards, Retail Bonuses and Customer Acquisition Rewards are paid weekly. All payments are made via check to the address on file in your Back Office. iRestore will charge a \$3.00 processing fee for all commission checks. This fee will be deducted against commission payments.

Is there a Grace Period just in case I become Inactive?

No, there is not.

What happens if I become inactive?

When you become inactive, your Units purge immediately. If your credit card failed or we are unable to process the payment for your iFinancial Systems, we will notify you by email (through the email on record). If you contact us within 2 business days with an alternate payment method, upon successful payment, your Units will be restored. We recommend that you set up a secondary credit card in your back office as a backup in case there is an issue with the primary card on file. We also recommend that you have Retail Customers on the iFinancial Systems package to safeguard yourself against becoming inactive.

What happens if I don't pay my Annual Renewal Fee by my renewal date?

You will receive a reminder email prior to your renewal date. If you do not renew by your renewal date, your units will be purged. It is the responsibility of the Associate to renew their Independent Business Center (IBC).



ASSOCIATE COMPENSATION PLAN

iRestore does not guarantee any specific credit outcomes. By law we cannot guarantee that we will be able to remove any specific credit-related item that an Associate desires, or that we can obtain any specific credit score that an Associate may desire. iRestore Associates cannot refer to iRestore as a credit repair company, nor may Associates refer to themselves as credit repair Associates or experts.

iRestore Independent Associates do not have the data necessary to comply with the legal requirements for making income claims, an Associate, when presenting or discussing the iRestore opportunity or the iRestore Compensation Plan to a prospective or existing Associate, may not make income projections, income claims, or disclose his or her iRestore income (including the showing of checks, copies of checks, bank statements, or tax records). Associates must notify potential referrals that they indeed may earn no income at all. **THE COMPANY MAKES NO WARRANTY OR REPRESENTATION AS TO THE LEVEL OF SUCCESS, IF ANY, INDIVIDUALS MAY ACHIEVE BY USING ANY COMPANY PRODUCT OR SERVICE. INDIVIDUAL RESULTS MAY VARY AND DEPEND ON MANY FACTORS INCLUDING AN INDIVIDUAL'S SPECIFIC EFFORTS AND ACTIONS.** Any iRestore Independent Associate found to be in violation could be subject to immediate termination.