



GLOBAL PROSPERITY PLAN



www.myCTFO.com



Introduction

CTFO is dedicated to empowering people to achieve their version of success from a health and financial perspective. That dedication has led to proprietary, high-quality, reasonably priced products that deliver results for our Customers. We believe the most essential piece of a compensation plan is the products that back it up.

That same dedication has also led to the development of one of the most equitable, lucrative, and powerful compensation plans in the industry. Our compensation plan provides an income opportunity at all levels of participation and is not dependent on your background or previous success.

Great products, along with an empowering and lucrative compensation plan, are vital to any Associate's success. But that's not enough for CTFO; we pride ourselves on also empowering our Associates with best-in-class business building training from CTFO's industry leaders. We're not here to tell you it's easy to build a CTFO business. However, with our best-in-class business building and leadership training, you have an excellent opportunity for success.

Bring all of these together and you have an opportunity filled with exciting potential to positively change the future outcome of your life!



Key Features:

- Free Business! No enrollment fee with a minimum product purchase of only \$45.
- **Industry-Low Qualifier.** Only \$45 monthly in Personal Sales Volume is needed to be active and earn commissions at ALL qualified Ranks. Best of all, our average order is DOUBLE our \$45 qualifier, attesting to the quality of CTFO's products!
- Industry-Leading **Payout.**
- **Weekly** Pay!
- CTFO's compensation plan has several different bonuses designed to reward you with upfront, mid-term and long-term residual income. Our **First 30 Bonus** rewards you for enrolling new Customers and Associates, while also helping your new Associates see early success. Our **7-Level Unilevel, combined with our copyrighted 14-Level Income Multiplier Matrix, and our pioneering Global Share Bonus Pools** provide an opportunity for beginning leadership Ranks to the highest Ranks to share in the Global sales of CTFO. Add in our weekly **Leadership Impact Bonus**, and you truly have a plan that is one of the most balanced, unique and lucrative in our industry.
- Volume-based qualifications focus you on income-generating activities and allow you to work with **the most engaged Associates** no matter where they are in your CTFO Team.
- Best-in-class products featuring our world-wide exclusive, **10xPURE™ Nanoemulsion Technology.**
- Up to a **20% discount OFF Wholesale Pricing** with our SmartShip program, making our products a great value with strong customer results, and therefore, retention. Quality and affordability also provide an unmatched opportunity for true residual income!
- **10% to 20% in Customer Acquisition Bonuses** that reward you for developing a strong customer base.
- Fast Start Bonuses can add up to **\$700** in your first 30 – 60 days in addition to all your other commissions!
- Weekly Leadership Impact Bonuses of **up to \$2,500 per week** in addition to all other commissions!
- 14 Level Income Multiplier Matrix with Income Multiplier Positions enable you to earn **2, 3, 4 times, and even more on the same volume!**
- **Pioneering Global Share Bonus Pool** provides 3 separate Bonus Pools beginning at \$5K Executive Manager!



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Glossary

Term	Meaning
Member	Anyone who becomes a CTFO Customer or Associate.
Associate	A Member who has agreed to CTFO's Policies and Procedures. An Associate is eligible to earn income according to CTFO's Compensation Plan.
Customer	A Member who has not agreed to CTFO's Policies and Procedures. A Customer is a product user only and cannot earn commissions in the CTFO Compensation Plan. Important Note: Everyone who joins CTFO with a product purchase joins first as a Customer, and then is given the opportunity to upgrade to an Associate at their convenience.
Enroller	The Member who personally enrolled a new Member into CTFO.
Direct	Any Member (Customer or Associate) that is enrolled directly by you.
Active Direct	A Member you have personally enrolled who produces a minimum \$45 PSV in the previous 31 days.
Personal Sales Volume (PSV)	The Sales Volume generated from your personal purchases and/or retail sales. PSV counts towards your Team Sales Volume and goes into your lowest sales volume leg.
Team Sales Volume (TSV)	The Sales Volume generated by your Team (Enrollment Tree), an infinite number of levels deep, within the previous 31 days. TSV counts towards your Rank Qualifica-
Commission Volume (CV)	The numerical amount of each product that commissions are paid on.
60% Max Per Leg	Starting at 2K Executive Manager, no more than 60% of the Team Sales Volume of any one enrollment leg can be counted toward Rank qualifications.
Paid-As-Rank	Your highest Rank achieved during the previous 31 days. Your paid-as Rank is what is used to determine your earnings in the First 30 Bonus, the 7 Level Unilevel and the Income Multiplier Matrix.
Weekly Rank	Your Rank calculated at the end of each weekly pay period based on qualifications of the CTFO Compensation Plan. Your weekly Rank is used to determine your earnings in the Leadership Impact Bonus and your Shares in the Global Share Bonus Pool

IN ADDITION

An Active Associate is any Associate who has generated a minimum of \$45.00 in Personal Sales Volume within the previous 31 days. This qualification can also be met by having 10 personally enrolled Active Directs with no Sales Volume required by the Associate. Team Sales Volume is comprised of your entire Enrollment Tree volume which is defined as a leg in your organization that began with your personal enrollment and then follows the enrollment tree. This is the total Team Sales Volume of your entire team for unlimited levels and is the volume that counts towards Rank qualifications. This is not your Placement Tree volume, which can include spillover from your upline, and is what you earn on in the Unilevel and Income Multiplier Matrix. Team Sales Volume is based on your Total Sales Volume, not CV, and is calculated on a rolling 31-day period.



Rank Chart and Qualifications

All CTFO bonuses are paid weekly. The weekly pay period begins every Wednesday at 12:00am PT and ends every Tuesday at 11:59:59pm PT. Your qualified Rank is determined every Tuesday night at 11:59:59pm PT, and you are paid on the Commission Volume (CV) generated during the entire week starting the Wednesday BEFORE your Tuesday evening Rank calculation. Commissions are paid weekly on the following Tuesday.

Your Rank qualification is based on 3 factors:

- 1. Your Personal Sales Volume (PSV) in the previous 31 days.** This is the Sales Volume generated from products you have personally purchased and/or retailed. \$45 is the minimum PSV requirement to be considered active at all Ranks and is one of the lowest in the industry!
- 2. The Number of Active Directs, either Customers or Associates,** you have over the previous 31 days. Only 5 are needed to advance to the highest Ranks of CTFO's Compensation Plan.
- 3. Team Sales Volume (TSV) in the previous 31 days.** This is the Total Sales Volume generated from the product sales and purchases by Associates and Customers in your enrollment tree (personally enrolled legs), an infinite number of levels deep, plus your PSV. No more than 60% of your TSV can be counted from any one leg when determining your Rank beginning at 2K Executive Manager.



RANK	QUALIFICATIONS
Associate	A Member who produced a minimum of \$45 PSV at least once and has agreed to the CTFO's Policies and Procedures.
Active Associate	An Associate who produced a minimum of \$45 PSV in the previous 31 days.
Senior Manager	An Active Associate who has a minimum of 1 Active Direct and a minimum of 500 in Team Sales Volume in their Enrollment Tree over the previous 31 days.
1k Executive Manager (EM)	An Active Associate who has a minimum of 3 Active Directs and a minimum of 1,000 in Team Sales Volume in their Enrollment Tree over the previous 31 days.
2k Executive Manager	An Active Associate who has a minimum of 3 Active Directs and a minimum of 2,000 in Team Sales Volume in their Enrollment Tree over the previous 31 days. Important note: The 60% Maximum Team Sales Volume from any one enrollment leg requirement begins at 2K Executive Manager and continues through all remaining Ranks.
5k Executive Manager	An Active Associate who has a minimum of 5 Active Directs and a minimum of 5,000 in Total Team Sales Volume in their Enrollment Tree over the previous 31 days. 60% Max in Total Team Sales Volume can come from any one leg.
10k Executive Manager	An Active Associate who has a minimum of 5 Active Directs and a minimum of 10,000 in Total Team Sales Volume in their Enrollment Tree over the previous 31 days. 60% Max in Total Team Sales Volume can come from any one leg.
15k Executive Manager	An Active Associate who has a minimum of 5 Active Directs and a minimum of 15,000 in Team Sales Volume in their Enrollment Tree over the previous 31 days. 60% Max in Total Team Sales Volume can come from any one leg.
25k Vice President (VP)	An Active Associate who has at least 5 Active Directs, at least 25,000 in Team Sales Volume in their Enrollment Tree consisting of at least two personally enrolled legs with a minimum of 5,000 in TSV over the previous 31 days. 60% Max in Total Team Sales Volume can come from any one leg.
35k Vice President (VP)	An Active Associate who has at least 5 Active Directs, at least 35,000 in Team Sales Volume in their Enrollment Tree, consisting of at least two personally enrolled legs with a minimum of 5,000 in TSV over the previous 31 days. 60% Max in Total Team Sales Volume can come from any one leg.
50k Senior Vice President (SVP)	An Active Associate who has at least 5 Active Directs, at least 50,000 in Team Sales Volume in their Enrollment Tree consisting of at least three personally enrolled legs with a minimum of 5,000 in TSV over the previous 31 days. 60% Max in Total Team Sales Volume can come from any one leg.
75K Senior Vice President (SVP)	An Active Associate who has at least 5 Active Directs, at least 75,000 in Team Sales Volume in their Enrollment Tree consisting of, at least three personally enrolled legs with a minimum of 5,000 in TSV over the previous 31 days. 60% Max in Total Team Sales Volume can come from any one leg.
100k Executive Vice President (EVP)	An Active Associate who has at least 5 Active Directs, at least 100,000 in Team Sales Volume in their Enrollment Tree consisting of at least three personally enrolled legs with a minimum of 10,000 in TSV over the previous 31 days. 60% Max in Total Sales Volume can come from any one leg.
200k Executive Vice President (EVP)	An Active Associate who has at least 5 Active Directs, at least 200,000 in Team Sales Volume in their Enrollment Tree, at least two personally enrolled legs with a minimum of 25,000 in TSV, and at least one personally enrolled leg with a minimum of 10,000 in TSV, each over the previous 31 days. 60% Max Team Sales Volume from any one leg.
300k Executive Vice President (EVP)	An Active Associate who has at least 5 Active Directs, at least 300,000 in Team Sales Volume in their Enrollment Tree, at least two personally enrolled legs with a minimum of 50,000 in TSV, and at least one personally enrolled leg with a minimum of 25,000 in TSV, each over the previous 31 days. 60% Max Team Sales Volume from any one leg.
400k Executive Vice President (EVP)	An Active Associate who has at least 5 Active Directs, at least 400,000 in Team Sales Volume in their Enrollment Tree, at least two personally enrolled legs with a minimum of 75,000 in TSV, and at least one personally enrolled leg with a minimum of 50,000 in TSV, each over the previous 31 days. 60% Max Team Sales Volume from any one leg.
Presidential Director	An Active Associate who has at least 5 Active Directs, at least 500,000 in Team Sales Volume in their Enrollment Tree, and three personally enrolled legs with a minimum of 100,000 in TSV, each over the previous 31 days. 60% Max Team Sales Volume from any one leg.



7 Ways to get Paid

1. Retail Profits



2. First 30 Bonus



3. 7 Level Unilevel



4. Rapid Rank Bonuses



**5. Income Multiplier Bonus
With Multiplier Positions**



**6. Weekly Leadership
Impact Bonus**



**7. Global Share Bonus
Pools**



Retail Profits

Associates can order products directly from CTFO at wholesale and even further discounted prices and resell the products to their Retail Customers. The difference between the Associate's costs of goods sold and the selling price is referred to as the Associate's retail profits. This generally runs as 43% markup on wholesale but can be much higher when discounted Packs are purchased or products are purchased with CTFO's SmartShip discount of 10% to 20%.



First 30 Bonus

The First 30 Bonus pays on the commission volume generated from the first 30 days of product purchases of new Customers and Associates in your first 3 enrollment levels, as follows:

RANK	Active Associate	Senior Associate	1K Executive Manager	2K Executive Manager	5K Executive Manager & Above
Level 1	30%	30%	30%	30%	30%
Level 2		5%	10%	15%	15%
Level 3					10%

Unlike other plans that pay no additional commissions on upfront enrollment bonuses like the First 30 Bonus, CTFO pays 1/3 of the Commission Volume of all product orders paid out in the First 30 Bonus to other CTFO Bonuses including the 7 Level Unilevel and the 14 Level Income Multiplier Matrix. 100% of the Sales Volume of all product orders paid out in the First 30 Bonus is used for Rank Qualifications.

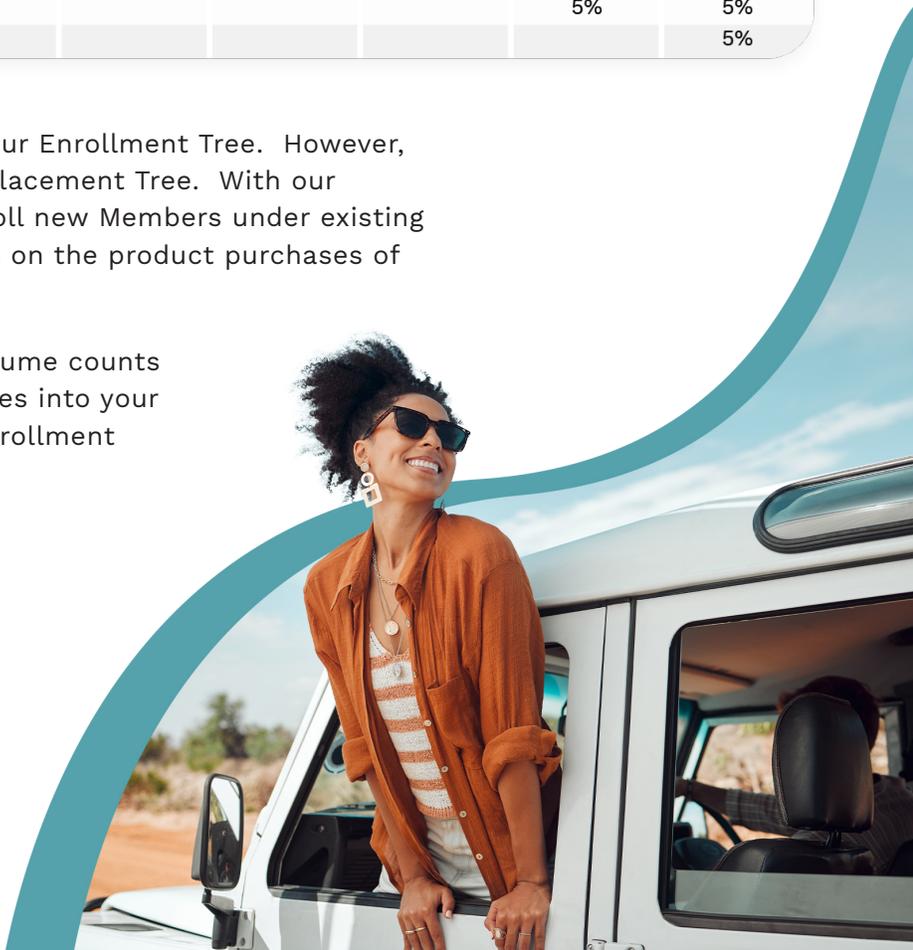
7 Level Unilevel

CTFO's Unilevel Commissions provide you with a lucrative foundation of residual income based on the CV generated from product purchases of your team, up to 7, fully compressed levels deep.

RANK	ACTIVE ASSOCIATE	SENIOR ASSOCIATE	1K EXEC MANAGER	2K EXEC MANAGER	5K EXEC MANAGER	10K EXEC MANAGER	15K EXEC MANAGER	25K VP AND ABOVE
Personal Sales Volume (PSV)	\$45	\$45	\$45	\$45	\$45	\$45	\$45	\$45
Personal Active Directs		1	3	3	5	5	5	5
Minimum Team Sales Volume (TSV); 60% max/leg begins at \$2K		500	1,000	2,000	5,000	10,000	15,000	25,000+ (see additional qualifications)
UNILEVEL								
Level 1	10%	10%	10%	10%	10%	10%	10%	10%
Level 2		5%	5%	5%	5%	5%	5%	5%
Level 3				5%	5%	5%	5%	5%
Level 4					5%	5%	5%	5%
Level 5						5%	5%	5%
Level 6							5%	5%
Level 7								5%

Your Rank qualifications are based on your Enrollment Tree. However, you earn in the Unilevel based on your Placement Tree. With our Unilevel Placement feature, you can enroll new Members under existing Associates, and they will be able to earn on the product purchases of your enrollments placed under them.

Important Note: Your Personal Sales Volume counts towards your Team Sales Volume and goes into your weakest (Lowest Team Sales Volume) enrollment leg for Rank qualification purposes.





Rapid Rank Bonuses

Receive up to \$700 in Rapid Rank Bonuses within your first 30 - 60 days as a new CTFO Associate.

Getting off to a rapid start is one of the best things you can do to begin earning income quickly in CTFO. Our Rapid Rank Bonuses reward you for growing your Team Sales Volume through Customer and Associate product purchases and advancing in Rank during your first 30 - 60 days as a CTFO Associate. Best of all, there are two Rapid Rank Bonuses that reward you as you grow to 2K Executive Manager and 5K Executive Manager.

Whichever you achieve, being recognized as a Rapid Rank Achiever is a great accomplishment and a reason to get started quickly!

- **Achieve the Rank of 2K Executive Manager within your first 30 days and receive a \$200 Rapid Rank Bonus.**
- **Achieve the Rank of 5K Executive Manager within your first 60 days and receive an additional \$500 Rapid Rank Bonus.**



Customer Acquisition Bonus (CAB)

Qualification achieved over the previous 31 days	Customer Acquisition Bonus Earned
7 to 13 Active Directs (Customers and/or Associates)	10%
14 to 20 Active Directs (Customers and/or Associates)	15%
21 or more Active Directs (Customers and/or Associates)	20%

ADDITIONAL NOTES

CTFO’s Customer Acquisition Bonus rewards leaders for enrolling and maintaining customers as part of their business. The CAB is paid on the Commission Volume generated from the product purchases of your personally enrolled Customers and Associates (called Directs) **after their first 30 days as a CTFO Member**. It is qualified for based on the number of personally enrolled Active Customers and Associates you have had over the previous 31 days and can range from an additional 10% to 20% on all of your Directs’ commission volume.

Customer First: Everyone who joins CTFO with a product purchase is considered a Customer first. Customers who have accumulated at least \$45 in personal product purchases (either at once or over time) will be given the opportunity to upgrade to an Associate in the future at their convenience. Additionally, you can join immediately as an Associate for a \$29.97 enrollment fee.

* When a CAB is paid out, the Commission Volume paid out in the remainder of the Compensation Plan is: 80% (when 10% CAB is paid), 75% (when 15% CAB is paid), and 70% (when 20% CAB is paid).



Income Multiplier Matrix with Income Multiplier Positions

Our Copyrighted Income Multiplier Positions can multiply your Matrix Pay by 2, 3, 4 times, and even more!

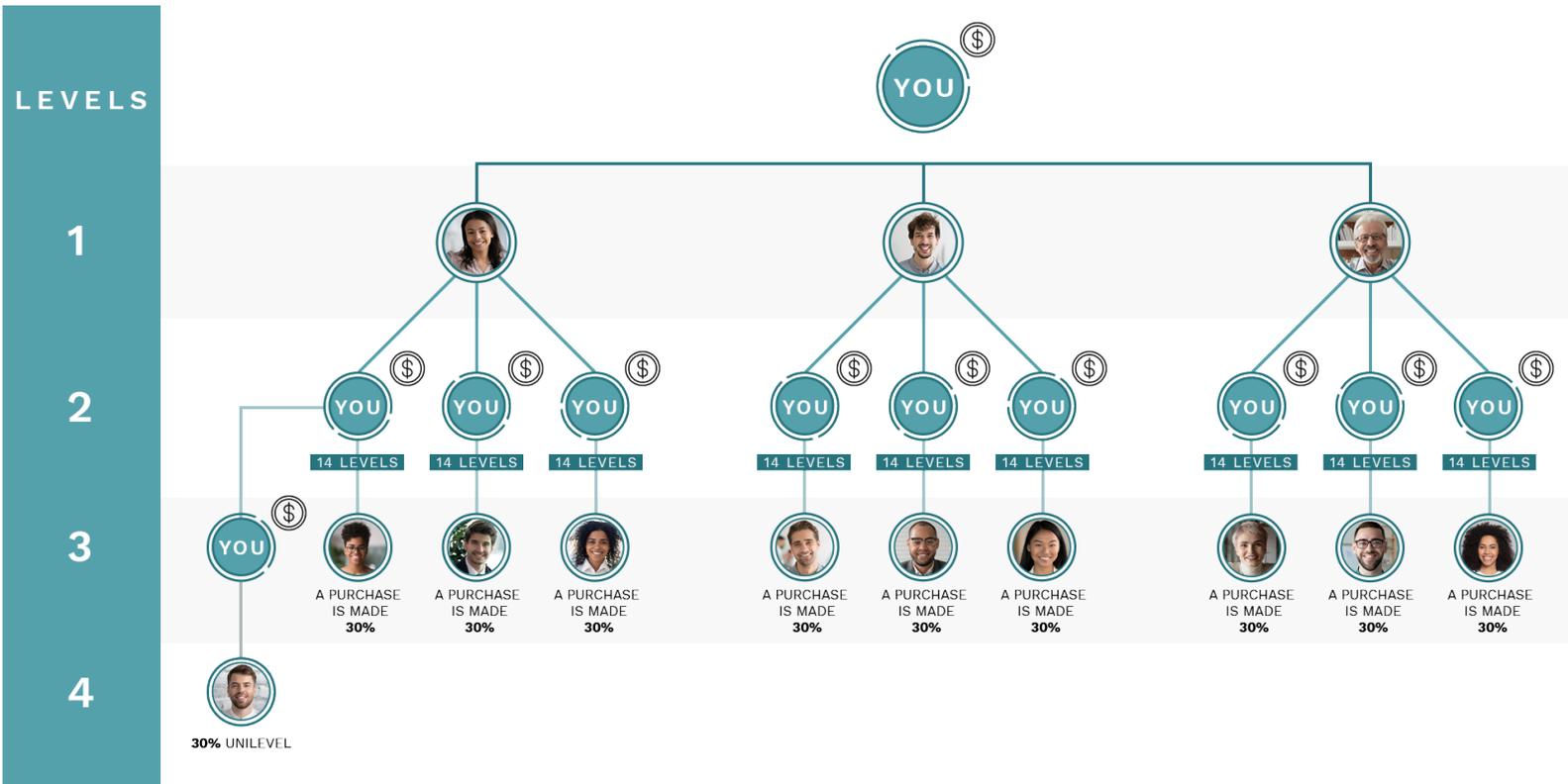
The Income Multiplier Matrix is unique to CTFO and is one of the most powerful parts of our compensation plan because it allows you to get paid multiple times on the same order! In a standard Forced Matrix, growth can mean that commissionable sales easily get forced deep into your organization, ending up beneath the levels from which you get paid. CTFO solved this dilemma with the invention of the copyrighted Income Multiplier Positions. An Income Multiplier Position is an additional “income earning position” that you earn for each new Associate or Customer you enroll with an Active order (\$45 PSV or more), after your third enrollment. This enables you to double, triple, quadruple, or more of your Matrix Income as you enroll more Customers and Associates with an Active order. Each income-earning position earns at the Rank of the Associate who is enrolling the new Customers and Associates.

RANK LEVEL	ACTIVE ASSOCIATE	SENIOR ASSOCIATE	1K EXECUTIVE MANAGER	2K EXECUTIVE MANAGER	5K EXECUTIVE MANAGER & ABOVE
1	2%	2%	2%	2%	2%
2	2%	2%	2%	2%	2%
3		2%	2%	2%	2%
4		2%	2%	2%	2%
5			2%	2%	2%
6			2%	2%	2%
7			2%	2%	2%
8				2%	2%
9				2%	2%
10				2%	2%
11					2%
12					2%
13					2%
14					2%



The Power of Copyrighted Income Multiplier Positions (IMPs)

A duplicate copy of an original Matrix position is created with every new Direct that you enroll with an Active order after your first three Directs and placed (linked) directly above the new Enrollee in the Enroller's Matrix Tree. IMPs are placed one level above your fourth Direct and all additional Directs from that point on. You do not get an IMP for your first, second, or third Direct. When you sign up your fourth, you will get an IMP above that Direct and every Direct from that point on. Each new IMP will earn commissions at the same rank and qualification as the original top position. New placements are entered into the Matrix Tree by filling the highest, weakest spot first, then from left to right, as shown below:



YOU'LL LOVE HOW INCOME MULTIPLIER POSITIONS MULTIPLY YOUR INCOME – ALL THIS HAPPENS AUTOMATICALLY!

Income Multiplier Matrix Pay and the Power of Copyrighted Income Multiplier Positions. What's better than double pay? Triple pay!

In the example above, when your Level 4 places a commissionable order, your Level 4 IMP would earn 2%, your Level 2 IMP would earn 2% and your main position would earn 2%...on the same order! That totals 6%, and that's triple pay! And remember, each new IMP can earn up to 14 additional compressed levels enabling you to earn deeper in your organization with each new IMP!



Weekly Leadership Impact Bonus

CTFO's weekly Leadership Impact Bonus rewards leaders who are consistently making a positive impact on the lives of those on their CTFO Team. Achieving the Rank of 5K Executive Manager is the first key leadership Rank. Then, growing your Rank to 10K, 15K, 25K and beyond is the key to achieving your definition of success with your CTFO business. That's why, in addition to all the other bonuses, CTFO's weekly Leadership Impact Bonus rewards you for achieving, maintaining and growing your Rank on a weekly basis starting at 5K Executive Manager!



Qualified Rank Achieved at the end of the Pay Period	Weekly Leadership Impact Bonus Earned
5K Executive Manager	\$45/Week
10K Executive Manager	\$70/Week
15K Executive Manager	\$100/Week
25K Vice President	\$200/Week
35K Senior Vice President	\$300/Week
50K Senior Vice President	\$400/Week
75K Senior Vice President	\$500/Week
100K Executive Vice President	\$650/Week
200K Executive Vice President	\$800/Week
300K Executive Vice President	\$1,000/Week
400K Executive Vice President	\$1,250/Week
Presidential Director	\$2,500/Week

ADDITIONAL NOTES:

The Leadership Impact Bonus is paid weekly and is qualified for based on your weekly Rank as determined by the Team Sales Volume of your organization over the previous 31 days and the qualifications of the CTFO Compensation Plan. The amount you earn in the Leadership Impact Bonus can vary weekly based on the previous 31 days from the end of the current pay period. Example: Every Tuesday at 11:59 and 59 seconds (the end of the weekly pay period), your Rank for this bonus will be determined by calculating the Sales Volume over the previous 31 days from the end of the current pay period and determining your Rank based on the CTFO qualifications. This weekly Rank determination occurs for this bonus only.





CTFO's Weekly Global Share Bonus Pools

We believe in the power of our collective effort as a CTFO family to energetically and positively change the health and financial future of people across the world. Emanating from that belief is the idea of **each CTFO Member** contributing to and having the opportunity to share in the efforts of all CTFO Members. Each contributing to the opportunity for all!

This has led to the development of our pioneering bonus called CTFO's Weekly Global Share Bonus Pools which combine a percentage of the commissionable volume (CV) generated from the sales volume of each Associate and Customer around the world. As usual, we're pushing the envelope and doing what others are not – giving you an opportunity to earn in 3 Global Pools beginning at the first Leadership Rank of just 5K Executive Manager! This type of Global Pool is usually reserved only for the highest leadership Ranks in a company.

Earn Shares Two Ways

1 Personal Rank Shares: These Shares are earned based on your calculated Rank at the end of each weekly pay period based on the CTFO Compensation Plan. This is your weekly Rank and is the same Rank that is used to determine your Leadership Impact Bonus. The amount of Personal Rank Shares you can earn is different for each Rank and Pool.

2 Personally Enrolled Advancement Shares: These shares are earned when your Personally Enrolled Associate(s) advance to a new High Rank starting at 5K Executive Manager in the 4% Pool. You will receive shares for up to 4 consecutive weeks (including the first week the new High Rank is achieved) as long as your personally enrolled Associate maintains (or advances to the next Rank) their new High Rank each week. If they do not, you will forfeit your remaining shares available to earn during that 4 consecutive week period.



4% POOL: for Qualified (weekly) 5Ks, 10Ks and 15Ks

Qualified Rank Achieved at the end of the Pay Period	Personal Rank Shares
5K Executive Manager	1
10K Executive Manager	2
15K Executive Manager	3

Personally Enrolled Advancement Shares in the 4% Pool:

Receive 1 share, for up to 4 consecutive weeks (which includes the first week your personal enrollee advances to a new High Rank), for each Rank advancement by your personally enrolled Associate to a new High Rank of 5K Executive Manager, 10K Executive Manager or 15K Executive Manager. If your personally enrolled Associate loses that new High Rank at any time during the 4 consecutive weeks, you (the enroller) will forfeit whatever potential shares are remaining of the 4 consecutive weeks. Additionally, if your weekly Rank drops below 5K during the 4 consecutive weeks, you will forfeit the remaining shares.

6% POOL: for Qualified (weekly) 25Ks, 35Ks and 50Ks

Qualified Rank Achieved at the end of the Pay Period	Personal Rank Shares
25K Vice President	2
35 Senior Vice President	3
50k Senior Vice President	4

Personally Enrolled Advancement Shares in the 6% Pool:

Receive 1 share, for up to 4 consecutive weeks (which includes the first week your personal enrollee advances to a new High Rank), for each Rank advancement by your personally enrolled Associate to a new High Rank of 10K Executive Manager or above. If your personally enrolled Associate loses that new High Rank at any time during the 4 consecutive weeks, you will forfeit whatever remaining potential shares are remaining of the 4 consecutive weeks. Additionally, if your weekly Rank drops below 25K during the 4 consecutive weeks, you will lose the remaining shares.



8% POOL: for Qualified (weekly) 75Ks and above

Qualified Rank Achieved at the end of the Pay Period	Personal Rank Shares
75K Senior Vice President	1
100K Executive Vice President	2
200K Executive Vice President	3
300K Executive Vice President	4

Personally Enrolled Advancement Shares in the 8% Pool:

Receive 1 share, for up to 4 consecutive weeks (which includes the first week your personally enrollee advances to a new High Rank), for each Rank advancement by your personally enrolled Associate to a new High Rank of 15K Executive Manager or above. If your personally enrolled Associate loses that new High Rank at any time during the 4 consecutive weeks, you will forfeit whatever remaining potential shares are remaining of the 4 consecutive weeks. Additionally, if your weekly Rank drops below 75K during the 4 consecutive weeks, you will lose the remaining shares.

Important Notes:

- If you **advance to the next pool** while you still have personally Enrolled Advancement Shares that you are still earning in the 4 consecutive week period, you will continue to earn those shares in the pool that you earned them in. They are not transferred to the new, higher pool you are now qualifying for.
- If you have an Associate who advances two High Ranks or more over a 4 consecutive week period, you will earn a Share for each advancement during the consecutive weeks if the new high Rank is maintained.



Income Disclaimer

Any income or earnings statements are estimates of income potential only, and there is no assurance that your earnings will match the figures presented, which are given as examples. Your reliance on the figures we present is at your own risk. Any income or earnings depicted are NOT to be interpreted as common, typical, expected, or normal for the average Associate. Particular results may be exceptional, and the variables that impact results are so numerous and sometimes uncontrollable, that CTFO makes no guarantees as to your income or earnings of any kind, at any time.

The examples set forth here are hypothetical examples that are intended to explain the components and operation of the CTFO Compensation Plan. The hypothetical examples shown above make several assumptions regarding an Associate's personal volume, group volume, organizational structure, and downline leaders. Most or all of these assumptions will probably not be true for your CTFO business. These hypothetical examples are not representative of the income, if any, that a CTFO Associate can or will earn through his or her participation in the CTFO Compensation Plan. These figures should not be considered as guarantees or projections of your actual earnings or profits. Any guarantee of earnings, whether made by CTFO or an Associate, would be misleading. Success with CTFO results only from successful sales efforts, which require hard work, diligence, and leadership. Your success will depend upon how effectively you exercise these qualities.

