



# COMPENSATION PLAN



[www.myCTFO.com](http://www.myCTFO.com)



# Introduction

CTFO is dedicated to solving the many problems that have traditionally plagued the Network Marketing Industry. That dedication has led to the production of some of the highest quality and lowest priced products on the market. That same dedication has also led to the introduction of one of the most equitable, lucrative, unique and powerful compensation plans in the industry.

**The CTFO Compensation Plan is totally unique from other Compensation Plans. We've made sure that ANYONE can succeed here at CTFO!**

There are no fees to become a CTFO Associate, and all CTFO Associates automatically qualify for commissions. Additionally, there are no personal purchase requirements to receive commissions and there are no caps or limits on how much you can earn.

We invite you to become fully familiarized with all aspects of the CTFO Compensation Plan. There are no Gimmicks or Gotchas here. We know the deeper you dig, the better it gets.



# Contents

<b>RANK CHART AND QUALIFICATIONS</b>	<b>4</b>
<b>5 WAYS TO GET PAID</b>	<b>5</b>
<b>PRODUCT INTRODUCTION BONUS (PIB)</b>	<b>6</b>
<b>MONTHLY LOYALTY RANK BONUS</b>	<b>7</b>
<b>INFINITY \$25K+ BONUS</b>	<b>8</b>
<b>REGENERATING MATRIX PAY AND PSPS</b>	<b>9</b>
<b>INFINITY TEAM 7 PAY</b>	<b>12</b>
<b>BUILD YOUR OWN DEEPLY DISCOUNTED PACKAGES</b>	<b>13</b>
<b>GLOSSARY</b>	<b>14</b>



RANK	QUALIFICATIONS	BENEFITS
<b>Member</b>	Anyone who signs up as a Customer or Associate with CTFO.	Purchase product at Wholesale Price.
<b>Active Member</b>	An Active Member is anyone who has made a Qualifying Purchase of \$47.47 or more in the last 31 days, or has at least 10 Directly Enrolled Active Members.	Purchase product at Wholesale Price.
<b>Preferred Customer</b>	Anyone who sets up a CTFO online account and buys a product and has not gathered other Customers.	Purchase product at Wholesale Price.
<b>Retail Customer</b>	Anyone who buys a product at the Retail Price and checks out as a guest.	Does not have to create an account.
<b>Associate</b>	Anyone who signs up as a Customer or Associate and has gathered at least one Direct Purchasing Customer.	Purchase product at Wholesale Price.
<b>Active Associate</b>	An Associate who has made a Qualifying Purchase of \$47.47 or more in the last 31 days, or has at least 10 Directly Enrolled Active Members. Must be an Active Associate to qualify for all of the following ranks.	Earn 40% of the CV from Directs' purchases for their first 30 days, then 10% thereafter.
<b>Manager</b>	Either gather 5 Active Directs: or buy a Silver pack and gather 3 Active Directs or buy a Gold pack and gather 2 Active Directs or buy a Platinum pack and gather 1 Active Direct	Earn 40% of the CV from Directs' purchases for their first 30 days, then 10% thereafter. Qualified for 2% per Level on Levels 1-7 in Regenerating Matrix Pay
<b>Senior Manager</b>	Either gather 7 Active Directs: or buy a Silver pack and gather 4 Active Directs or buy a Gold pack and gather 3 Active Directs or buy a Platinum pack and gather 2 Active Directs	Earn 40% of the CV from Directs' purchases for their first 30 days, then 10% thereafter. Qualified for 2% per Level on Levels 1-14 in Regenerating Matrix Pay
<b>Executive Manager</b>	Either gather 10 Active Directs: or buy a Silver pack and gather 5 Active Directs or buy a Gold pack and gather 4 Active Directs or buy a Platinum pack and gather 3 Active Directs	Earn 40% of the CV from Directs' purchases for their first 30 days, then 10% thereafter. Qualified for 2% per Level on Levels 1-21 in Regenerating Matrix Pay
<b>\$5K Executive Manager</b>	An Executive Manager who has at least \$5K Team Sales Volume (TSV), has bought 1 Pack (or gathered 10 Active Directs) and sold 3 Packs to Directs. 60/40 TSV Split applies.	Earn 40% of the CV from Directs' purchases for their first 30 days, then 10% thereafter. Qualified for 2% per Level on Levels 1-21 in Regenerating Matrix Pay Qualified for \$5K Executive Manager Monthly Loyalty Rank Bonus (\$200)
<b>\$10K Executive Manager</b>	An Executive Manager who has at least \$10K Team Sales Volume (TSV). 60/40 TSV Split applies.	Earn 40% of the CV from Directs' purchases for their first 30 days, then 10% thereafter. Qualified for 2% per Level on Levels 1-21 in Regenerating Matrix Pay Qualified for \$10K Executive Manager Monthly Loyalty Rank Bonus (\$300)
<b>\$15K Executive Manager</b>	An Executive Manager who has at least \$15K Team Sales Volume (TSV). 60/40 TSV Split applies.	Earn 40% of the CV from Directs' purchases for their first 30 days, then 10% thereafter. Qualified for 2% per Level on Levels 1-21 in Regenerating Matrix Pay Qualified for \$15K Executive Manager Monthly Loyalty Rank Bonus (\$500)
<b>\$25K Vice President (VP)</b>	An Executive Manager who has at least \$25K Team Sales Volume (TSV). 60/40 TSV Split applies.	Earn 40% of the CV from Directs' purchases for their first 30 days, then 10% thereafter. Qualified for 2% per Level on Levels 1-21 in Regenerating Matrix Pay Qualified for \$25K Vice President Monthly Loyalty Rank Bonus (\$1,000) Qualified for \$25K Vice President Infinity \$25K+ Bonus (1% of CV)
<b>\$50K Senior Vice President (SVP)</b>	An Executive Manager who has at least \$50K Team Sales Volume (TSV). 60/40 TSV Split applies.	Earn 40% of the CV from Directs' purchases for their first 30 days, then 10% thereafter. Qualified for 2% per Level on Levels 1-21 in Regenerating Matrix Pay Qualified for \$50K Senior Vice President Monthly Loyalty Rank Bonus (\$2,000) Qualified for \$50K Senior Vice President Infinity \$25K+ Bonus (1% + 1% of CV)
<b>\$100K Executive Vice President (EVP)</b>	An Executive Manager who has at least \$100K Team Sales Volume (TSV). 60/40 TSV Split applies.	Earn 40% of the CV from Directs' purchases for their first 30 days, then 10% thereafter. Qualified for 2% per Level on Levels 1-21 in Regenerating Matrix Pay Qualified for \$100K Executive Vice President Monthly Loyalty Rank Bonus (\$3,000) Qualified for \$100K Executive Vice President Infinity \$25K+ Bonus (1% + 1% + 1% of CV)
<b>Presidential Director (PD)</b>	A \$100K EVP with 3 other Active \$100K EVPs in separate legs; they do not have to be personally enrolled.	Earn 40% of the CV from Directs' purchases for their first 30 days, then 10% thereafter. Qualified for 2% per Level on Levels 1-21 in Regenerating Matrix Pay Qualified for \$100K Executive Vice President Monthly Loyalty Rank Bonus (\$3,000) Qualified for Presidential Director Infinity \$25K+ Bonus (1% + 1% + 1% + 1.5% of CV)
<b>Presidential Director Plus (PD+)</b>	A Presidential Director with 3 other Active Presidential Directors in separate legs; they do not have to be personally enrolled.	Earn 40% of the CV from Directs' purchases for their first 30 days, then 10% thereafter. Qualified for 2% per Level on Levels 1-21 in Regenerating Matrix Pay Qualified for \$100K Executive Vice President Monthly Loyalty Rank Bonus (\$3,000) Qualified for Senior Presidential Director Infinity \$25K+ Bonus (1% + 1% + 1% + 1.5% + 1.75% of CV)
<b>Senior Presidential Director (SPD)</b>	A Presidential Director Plus with 3 other Active Presidential Director Pluses in separate legs; they do not have to be personally enrolled.	Earn 40% of the CV from Directs' purchases for their first 30 days, then 10% thereafter. Qualified for 2% per Level on Levels 1-21 in Regenerating Matrix Pay Qualified for \$100K Executive Vice President Monthly Loyalty Rank Bonus (\$3,000) Qualified for Executive Presidential Director Infinity \$25K+ Bonus (1% + 1% + 1% + 1.5% + 1.75% + 2% of CV)
<b>Executive Presidential Director (EPD)</b>	A Senior Presidential Director with 3 other Active Senior Presidential Directors in separate legs; they do not have to be personally enrolled.	Earn 40% of the CV from Directs' purchases for their first 30 days, then 10% thereafter. Qualified for 2% per Level on Levels 1-21 in Regenerating Matrix Pay Qualified for \$100K Executive Vice President Monthly Loyalty Rank Bonus (\$3,000) Qualified for Executive Presidential Director Infinity \$25K+ Bonus (1% + 1% + 1% + 1.5% + 1.75% + 2% + 3.5% of CV)

# 5 Ways to get Paid

**1. Product Introduction Bonus (PIB)**



**2. Monthly Loyalty Rank Bonus**



**3. Infinity \$25K+ Bonus**



**4. Regenerating Matrix Pay & PSPs**



**5. Infinity Team 7 Pay**



# Product Information Bonus (PIB)

RANK	PRODUCT INTRODUCTION BONUS (PIB)	
	YOUR MEMBERS' FIRST 30 DAYS	AFTER YOUR MEMBERS' FIRST 30 DAYS
ASSOCIATE	40%	10%

CTFO rewards you for introducing our products to your new Directs. On any orders placed within your Directs' first 30 days, you will earn 40% of the Total CV of those orders. After your Directs' initial 30 days with CTFO, you will earn 10% of the Total CV of all their orders, for life!

**THE ONLY REQUIREMENT TO EARN THIS BONUS IS TO BECOME A FREE ASSOCIATE WITH CTFO.**



# Monthly Loyalty Rank Bonus

Monthly Loyalty Rank Bonus	
\$5K EM	\$200
\$10K EM	\$300
\$15K EM	\$500
\$25K VP	\$1,000
\$50K SVP	\$2,000
\$100K EVP	\$3,000

**Rank-Up and earn significant Monthly Loyalty Rank Bonuses – In addition to regular commissions!**

As CTFO Associates climb through the ranks, we reward them with additional Monthly Loyalty Rank Bonuses. From \$200 at \$5K Executive Manager, all the way to \$3,000 at \$100K Executive Vice President, these are truly life-changing bonuses.

### ADDITIONAL NOTES

No more than 60% of the volume can come from any one enrollment leg to achieve the ranks of \$5K Executive Manager and above.

As the name implies, this is a monthly bonus for being a loyal, singularly focused CTFO business builder. This simply means that you do not promote any other Multi-Level Marketing (or similar type of) business on any public platform, i.e., social media. CTFO has no rules or regulations against any Associate creating multiple streams of income. However, we've created this special bonus for those that choose to make CTFO their singular focus. This is the only bonus that this loyalty requirement applies to. We believe that if you focus singularly on your CTFO business, it will reward you handsomely, and we want to give you this extra bonus for doing just that. As the old adage says: "If you chase two rabbits, you won't catch either one."



# Infinity \$25K+ Bonus



Infinity \$25K+ Bonus	
\$25K VP	1%
\$50K SVP	PLUS 1%
\$100K EVP	PLUS 1%
PD	PLUS 1.5%
PDP	PLUS 1.75%
SPD	PLUS 2%
EPD	PLUS 3.5%

## A PERCENTAGE OF YOUR ENTIRE TEAM’S CV FOR AN INFINITE NUMBER OF LEVELS!

The Infinity \$25K+ Bonus enables you to earn additional percentages from your entire team’s Commission Volume - with unlimited depth! Experience the benefits of true residual income.

*Please note that each level of the Infinity Bonus is paid to the first person with the corresponding rank in the Enrollment Tree Upline from where the order is placed. If no one between you and where the order is placed has an Infinity \$25K+ Bonus Qualifying Rank, you will get paid any Infinity \$25K+ Bonuses up to and including the rank you are Qualified for. For example, if you are a \$ 100K EVP, and no one between you and where the order takes place is a \$25K VP, a \$50K SVP or a \$100K EVP, then you would get paid 1% + 1% + 1% for a total of 3%. If there is a \$50K SVP between you and where the order takes place, you will receive 1% as a \$100K EVP.*

# Regenerating Matrix Pay (with full compression)

REGENERATING MATRIX PAY			QUALIFICATIONS - 4 WAYS TO SUCCESS				RANK QUALIFICATIONS
RANK	LEVELS	PERCENTAGE OF CV	NONE	SILVER	GOLD	PLATINUM	
			Number of Direct Active Members (Customers/Associates)				
MANAGER	1	2%	5	3	2	1	Either gather 5 Members or buy a Silver pack and gather 3 Members or buy a Gold pack and gather 2 Members or buy a Platinum pack and gather 1 Member
	2	2%					
	3	2%					
	4	2%					
	5	2%					
	6	2%					
	7	2%					
SENIOR MANAGER	8	2%	7	4	3	2	Either gather 7 Members or buy a Silver pack and gather 4 Members or buy a Gold pack and gather 3 Members or buy a Platinum pack and gather 2 Members
	9	2%					
	10	2%					
	11	2%					
	12	2%					
	13	2%					
	14	2%					
EXECUTIVE MANAGER	15	2%	10	5	4	3	Either gather 10 Members or buy a Silver pack and gather 5 Members or buy a Gold pack and gather 4 Members or buy a Platinum pack and gather 3 Members
	16	2%					
	17	2%					
	18	2%					
	19	2%					
	20	2%					
	21	2%					

## OUR COPYRIGHTED PROFIT SHARING POSITIONS CAN MULTIPLY YOUR REGENERATING MATRIX PAY!

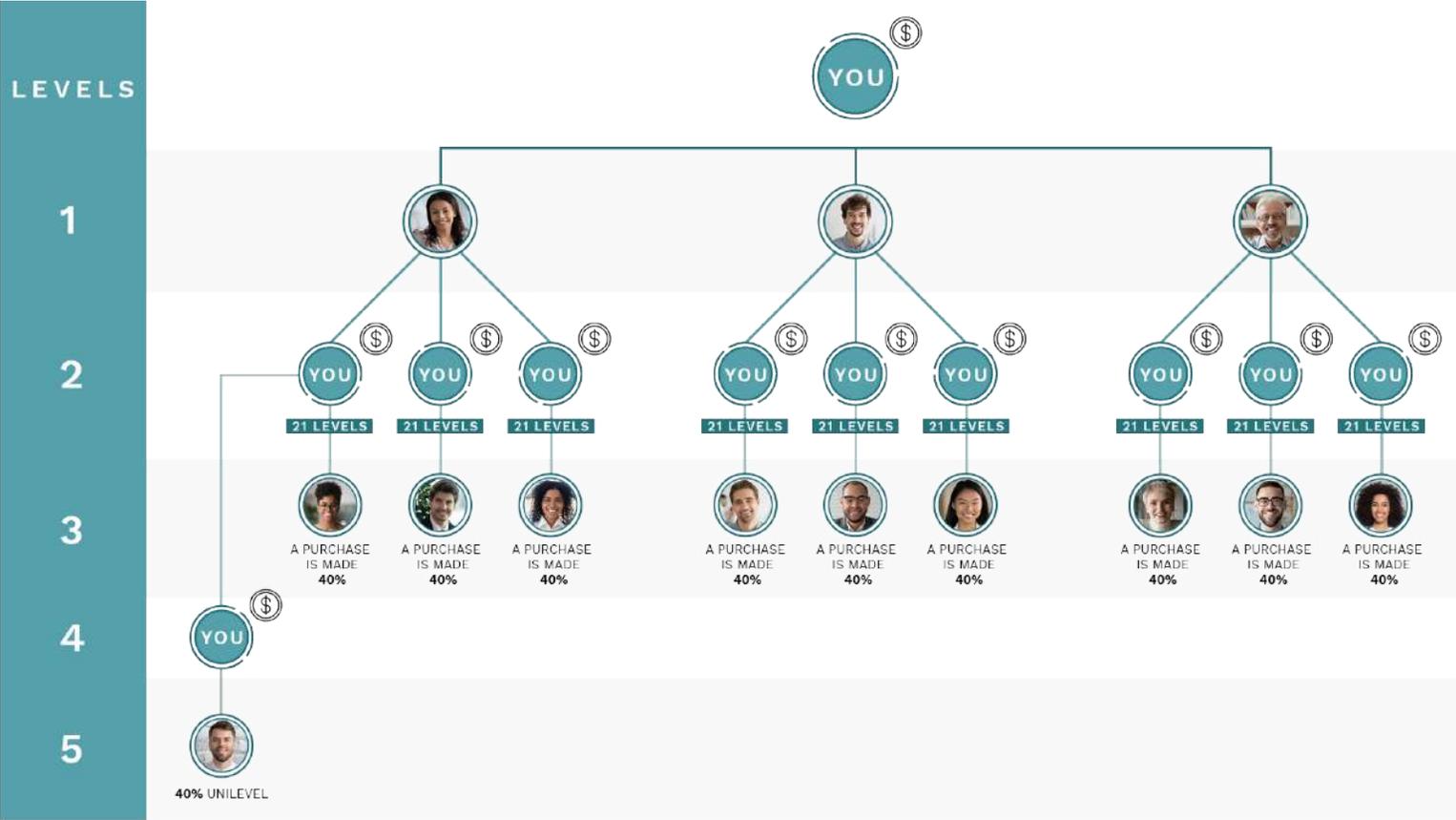
The Regenerating Matrix Pay is unique to CTFO and is one of the most powerful parts of our compensation plan because it allows a greater number of people to get paid more!

In a standard Forced Matrix, growth can mean that commissionable sales can 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 Profit Sharing Positions (PSPs). A PSP is an additional “income center” that you earn for each Direct you personally enroll, after your third Direct.



# The Power of Copyrighted Profit Sharing Positions (PSPs)

A duplicate copy of an original Matrix position is created with every new Direct that is enrolled after the first three Directs and placed (linked) directly above the new Enrollee in the Enroller's Matrix Tree. PSPs are placed one level above the fourth Direct and all additional Directs from that point on. You do not get a PSP for your first, second or third Direct, but when you sign up your fourth you will get a PSP above that Direct and every Direct from that point on. Each new PSP will earn commission 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 PSPs MULTIPLY YOUR INCOME – ALL THIS HAPPENS AUTOMATICALLY!

Residual Regenerating Matrix Pay & The Power of Copyrighted Profit Sharing Positions (PSPs). What's better than double pay? **Triple pay!**

In the example above, when your Level 5 places a commissionable order, your Level 4 PSP would earn 2%, your Level 2 PSP would earn 2% and you would earn 2%...on the same order! That totals 6% and that's triple pay! And remember, each new PSP can earn up to 21 additional levels enabling you to earn deeper in your organization with each new PSP!





# Infinity Team 7 Pay

The Infinity Team 7 Pay can create part-time, full-time and BIG-TIME income! It gives you a simple plan for success.

**“BUY 1\*, SELL 3. SELL 4 MORE. SELL 3 MORE. HELP THEM DO THE SAME.”**

Simple, yet powerful!

Infinity Team 7 Pay		
Infinity Team Level	Qualifications	% of CV
1	BUY 1 PACK* SELL 3 PACKS	5%
2	SELL 4 MORE PACKS (7)	10%
3	SELL 3 MORE PACKS (10)	15%
4	HELP YOUR 10 SELL 3 PACKS (Their Team 1)	20%
5	HELP YOUR 10 SELL 1 MORE PACK (Total of 4 Each)	25%
6	HELP YOUR 10 SELL 1 MORE PACK (Total of 5 Each)	30%
7	HELP YOUR 10 SELL 2 MORE PACKS (Their Team 2)	35%

\*Instead of buying one pack yourself, you can also qualify by having 10 Direct Active Members (Customers/Associates).

After you Buy 1\* Deeply Discounted Package (DDP) and Sell 3 DDPs to Directs, the next Directs you enroll will go into your Infinity Team 1 (5%) for life. After you sell 4 more, the next Directs you enroll will go into your Infinity Team 2 (10%) for life. After you sell 3 more, the next Directs you enroll will go into your Infinity Team 3 (15%) for life. Next, you will want to start helping the Directs you’ve enrolled to enroll 3 Directs that have purchased a Deeply Discounted Package (DDP). This will cause them to reach their Infinity Team 1 and will promote you to your Infinity Team 4 (20%) for life. After that, simply help those same people sell 1 more DDP each (a total of 4 each) to be promoted to your Infinity Team 5 (25%) for life. Next, help those same people sell 1 more DDP each (a total of 5 each) to be promoted to your Infinity Team 6 (30%) for life. Finally, help those same people sell 2 more DDPs each (a total of 7 each) which will promote them to their Infinity Team 2, and in turn will promote you to your Infinity Team 7 (35%) for life.

That’s it! Now you’re at the top of the Infinity Team 7 Pay - FOR LIFE! Moral: Help others succeed, and you will too!





## Glossary

Term	Meaning
<b>Sponsor</b>	This refers to the individual who has personally enrolled a new Member to CTFO.
<b>Direct</b>	Any member that is enrolled directly by you in your Enrollment Tree.
<b>TSV</b>	This number is calculated based on your enrollment tree downline product purchases for the past 31 days plus the current day.
<b>CV</b>	Commission Volume - the total amount of money that can be paid out in commissions on any product or package.
<b>Compression</b>	A mechanism for bypassing unqualified or inactive Associates so that the upline is paid on the number of active levels.
<b>PSP</b>	Profit Sharing Position
<b>60/40 TSV Split</b>	No more than 60% of your Total Sales Volume can come from any one enrollment leg.

### IN ADDITION

An Active Associate is any Associate who has purchased a product or package with a sales price of at least \$47.47\* within the last 31 days. This qualification can also be met by having 10 personally enrolled Active Customers or Associates, with no purchase required by the Associate. An Active Person is either a Customer or an Associate who has purchased a product or package with a sales price of at least \$47.47\* within the last 31 days. Team Sales Volume is comprised of your entire sponsorship volume (Enrollment Tree volume.) This is the total sales on your whole team for unlimited levels. This is not your Matrix Tree volume which can include spillover. Team Sales Volume is based on your total sales volume, not CV, and is calculated on a rolling 31-day period.

*\*As of April 15, 2021. this is equal to Can\$59.34, £34.18 and €39.88.*



# 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.

