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## **Compensation Plan**

**(January 2018)**

### *Welcome to Vantel Pearls!*

This document provides an overview of the income, benefits, and opportunities associated with becoming a Vantel Pearls Consultant. Please review this document carefully and refer to it frequently as you continue to enjoy your successes as a Vantel Pearls Independent Contractor.

Opportunities and Benefits of becoming a Vantel Pearls Consultant:

- ✓ Earn part-time income while pursuing other personal and professional interests
- ✓ Pursue a rewarding career as a leader developing active teams
- ✓ Have freedom and flexibility to fit your personal ambitions
- ✓ Work with a company with core values, passionate purpose, and high quality standards
- ✓ Gain confidence and skill becoming a successful entrepreneur
- ✓ Enjoy the ultimate Gift of Nature...PEARLS!

The Vantel Pearls **Career Path** provides an opportunity for financial independence. Vantel Pearls provides training and ongoing support while you are getting started. Vantel Pearls will keep you informed of the latest in products, specials, fashion updates and sales techniques. Vantel Pearls regularly provides valuable insight from successful industry leaders and best-selling authors in order for your continued growth.

Having parties is central to the Vantel Pearls business model. Your success as a Consultant will be determined largely by the number of parties you have each month. You will also notice that Vantel Pearls values the personally sponsored recruiting process. Personal sponsoring and forming relationships with new recruits is the basis for your continued success.

### **Commission Payments**

Vantel Pearls pays commissions, overrides and bonuses by direct deposit to your bank account.

- Weekly commission deposits are payable on Thursdays.
- Overrides and bonuses are paid on the third Thursday of every month for the prior month's results.

New Recruits are responsible for entering their bank information into Vantel Pearls secure order processing system (OllieNet>My OllieNet Account>Home Office Profile Update) within one week of your Start Date to ensure that there are no delays in earnings.

Consultants must enter all parties and orders into OllieNet via Vantel Pearls on-line order processing module. When parties and orders are received and verified by the Home Office, they are changed to "Posted" status. Parties and Orders that are posted by Thursday will be paid in the following week's payroll. You can find the Posted date for your Parties and orders in the Parties Report in OllieNet. Parties submitted with missing information may result in a delay in processing your commission payment.

Your commission details are available in OllieNet under Reports > Financials. Year to date totals are available under Reports > YTD Totals. Our goal is to process your parties and commissions as quickly as possible.

### **Promotions**

Title Promotions occur in real time. This means when qualifications for promotion to any level of leadership are achieved during a given month, the promotion will automatically be recognized and paid in the month that the rank was achieved.

For example; if a Consultant has achieved all of the personal and team requirements of Star Consultant in the month of May, she will be paid at the rank of Star Consultant automatically when the monthly team override payroll is run for that month.

### **Contests and Incentives**

As a new Consultant, you have an opportunity to earn fabulous incentives during your first 30 days. New Consultants are eligible for *Fast Start* Rewards.

All Consultants and leaders are eligible to earn incentives, such as all-expense-paid trips, National Conference incentives and Consultant Specials. Please note that Awards and Incentives are considered taxable income.

Consultants may purchase Vantel Pearls Jewelry at a 40% discount for personal use. These purchases are non-commissionable; do not count toward Total Sales Volume (TSV), Trip Points or qualifications for promotions.

## **Qualifications and Income**

The following pages outline the **income**, **benefits** and the **qualifications** necessary to obtain each title listed below:

- **Consultant**
- **Star Consultant**
- **Silver Leader**
- **Gold Leader**
- **Platinum Director**
- **Pearl Director**

## New Recruit - Qualifications

- 18 years or older
- A citizen or permanent resident of the United States
- Have a valid social security number
- Must have read and agreed to the Vantel Pearls Consultant Agreement
- Maintain a valid credit card on file
- Purchased a Vantel Pearls Consultant Starter kit
- Have access to the internet and have an email address

### Active Consultant - Qualifications

An Active Consultant is one who has submitted \$500 or more personal Total Sales Volume (TSV) over a two-month rolling period starting with 1<sup>st</sup> of the month.

## Consultant - Qualifications & Benefits

### Commissions

A Consultant may earn:

- 25% of personal Commissionable Volume (CV) of Jewelry Sales
- Consultant does not need to be Active to earn this 25% commission

Consultants are eligible to receive:

- 2% Sponsorship override on the monthly CV (Jewelry Sales) of Personally Sponsored Consultants
- 2% override on Level 1 Consultants not Personally Sponsored
- 40% Discount on Personal Jewelry Purchases

Monthly requirements to receive Consultant Overrides

- Must be Active
- Must have a monthly TSV of \$250 or more

Overrides are payable each month these requirements are met.

## Star Consultant - Qualifications & Benefits

### Requirements to Promote to Star Consultant

To become a Star Consultant, you must achieve the following in a given month:

- \$500 or more in personal TSV (total sales volume)
- \$4,000 or more team TSV. This includes your personal TSV and Level 1 TSV.
- Have at least 2 Personally Sponsored Active Consultants in your 1st Level.

#### Personally Sponsored Active

A Personally Sponsored Active Consultant is anyone you personally brought into the business who submits \$500 or more personal Total Sales Volume (TSV) over a two-month rolling period

### Benefits

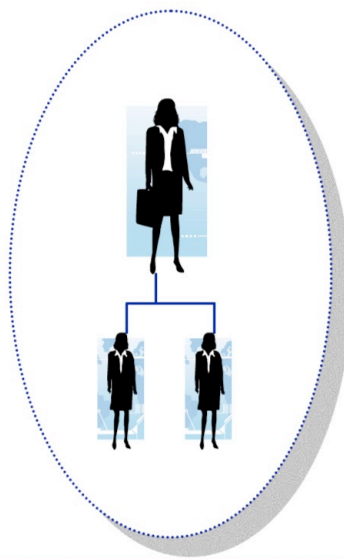
Star Consultants may receive:

- 25% commission on their personal CV (Jewelry Sales)
- 4% additional override on monthly personal CV (Jewelry Sales)
- 4% override on 1st Level monthly CV (Jewelry Sales)
- 40% Discount on Personal Jewelry Purchases

### Monthly requirements to receive Star Consultant Overrides

- \$500 or more in personal TSV (total sales volume)
- \$4,000 or more team TSV. This includes your personal TSV and Level 1 TSV.
- 2 Personally Sponsored Active Consultants or more in your 1st Level.

Overrides are payable each month these requirements are met



2 Personal Recruits

## Silver Leader - Qualifications & Benefits

### Requirements to Promote to Silver Leader

To become a Silver Leader, you must achieve the following in a given month:

- \$1,000 or more in personal TSV (total sales volume)
- \$8,000 or more team TSV. This includes your personal TSV, Level 1 TSV and Level 2 TSV.
- Have at least 5 Personally Sponsored Active Consultants in your 1<sup>st</sup> Level.

### Benefits

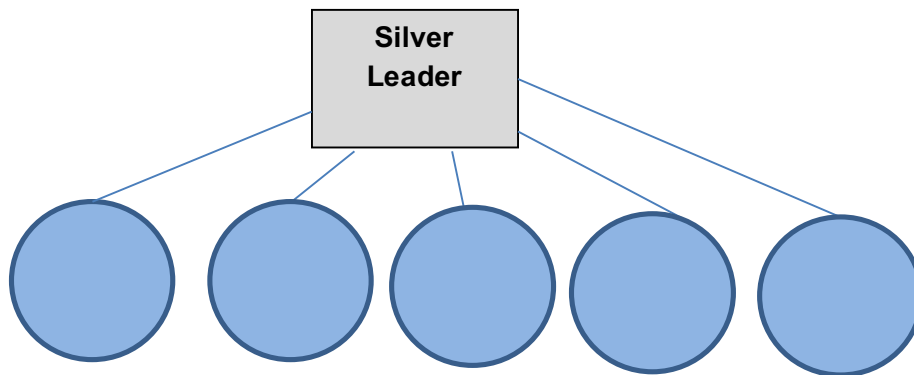
Silver Leaders may receive:

- 25% commission on their personal CV (Jewelry Sales)
- 5% additional override on monthly personal CV (Jewelry Sales)
- 5% override on 1<sup>st</sup> Level monthly CV (Jewelry Sales)
- 2% override on 2<sup>nd</sup> Level monthly CV (Jewelry Sales)
- 40% Discount on Personal Jewelry Purchases

### Monthly requirements to receive Silver Leader Overrides

- \$1,000 or more in personal TSV (total sales volume)
- \$8,000 or more team TSV. This includes your personal TSV, Level 1 TSV and Level 2 TSV.
- 5 Personally Sponsored Active Consultants in your 1<sup>st</sup> Level.

Overrides are payable each month these requirements are met



## Gold Leader - Qualifications & Benefits

### Requirements to Promote to Gold Leader

To become a Gold Leader, you must achieve the following in a given month:

- \$2,000 or more in personal TSV (total sales volume)
- \$20,000 or more team TSV. This includes your personal TSV, Level 1 TSV, Level 2 TSV and Level 3 TSV.
- 8 Personally Sponsored Active Consultants in your 1<sup>st</sup> Level.
- 2 First Generation Qualified Leaders

### Qualified Leader

A Qualified Leader is one who has 5 Personally Sponsored Active Consultants, has submitted at least \$1,000 Monthly Personal TSV and has met the minimum Monthly Group TSV requirement of \$8,000. See next page for example of 1<sup>st</sup> Generation Qualified.

### Benefits

Gold Leaders may receive:

- 25% commission on their personal CV (Jewelry Sales)
- 6% additional override on monthly personal CV (Jewelry Sales)
- 6% override on 1<sup>st</sup> Level monthly CV (Jewelry Sales)
- 3% override on 2<sup>nd</sup> Level monthly CV (Jewelry Sales)
- 1% override on 3<sup>rd</sup> Level monthly CV (Jewelry Sales)
- 40% Discount on Personal Jewelry Purchases

### Monthly requirements to receive Gold Leader Overrides

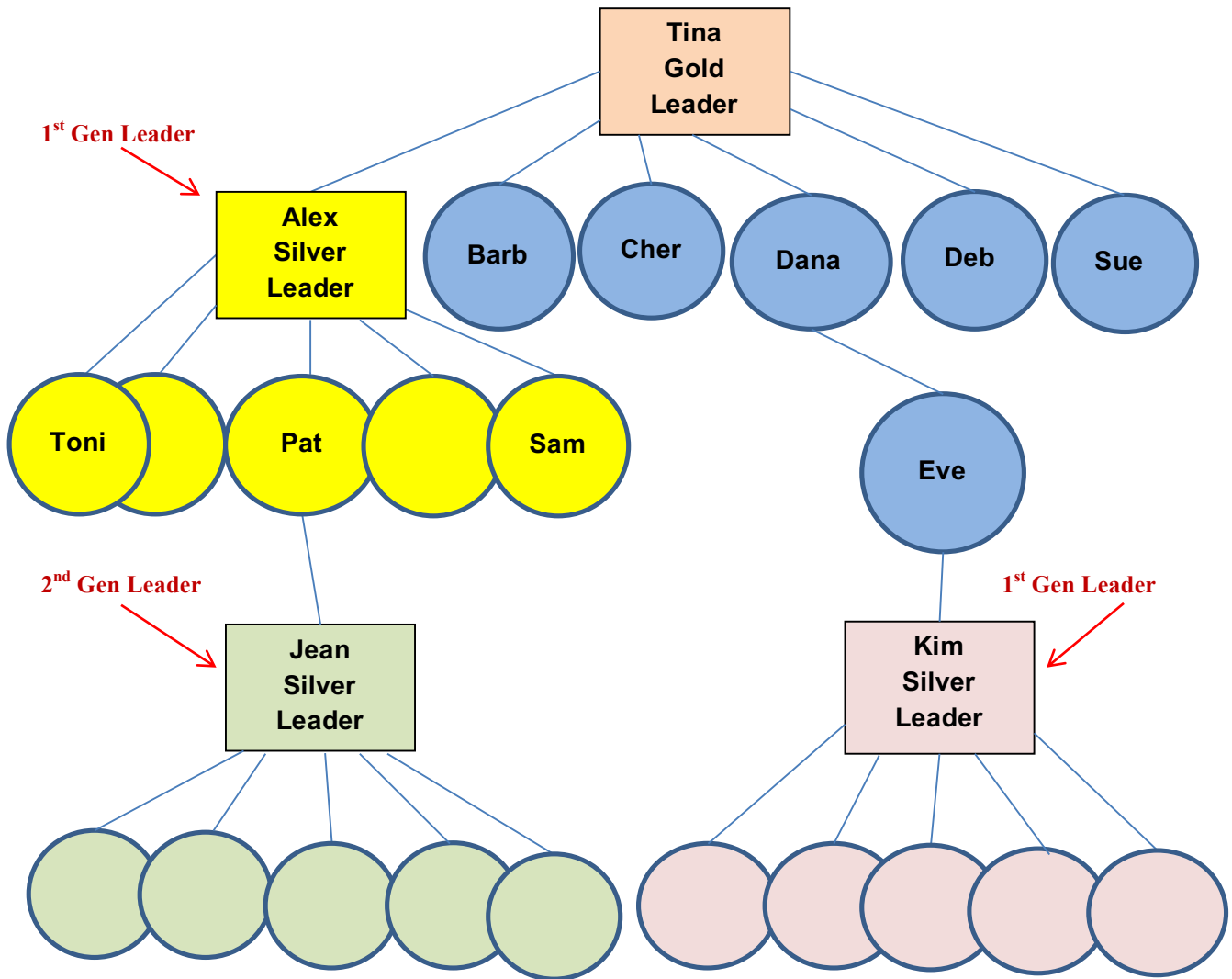
- \$2,000 or more in personal TSV (total sales volume)
- \$20,000 or more team TSV. This includes your personal TSV, Level 1 TSV and Level 2 TSV.
- 8 Personally Sponsored Active Consultants in your 1<sup>st</sup> Level
- 2 First Generation Qualified Leaders

Overrides are payable each month these requirements are met

### 1<sup>st</sup> Generation Qualified Leader – Example

In the example below, Tina is a Gold Leader and needs two (2) First Generation Qualified Leaders in order to be Qualified as a Gold Leader. 1<sup>st</sup> Generation Leaders do not need to be on Level 1, but they cannot be below Level 4.

In order to find a 1<sup>st</sup> Gen Leader, we look at each downline of Tina’s Level 1 Consultants. Alex is a Qualified Silver Leader this month, so she counts as one First Gen Qualified Leader. Tina can only count 1 qualified leader in each downline leg, so she does not count Jean who is in the downline leg of Alex. Barb and Cher are not qualified leaders and have no downline. Dana is not a qualified leader, but if we look at her downline, she has Kim on Level 3 who is a qualified leader. Kim would be another First Generation Qualified Leader for Tina; therefore, Tina has her two 1<sup>st</sup> Generation Leaders. Alex and Kim are First Generation Qualified Leaders for Tina.



## Platinum Director - Qualifications & Benefits

### Requirements to Promote to Platinum Director

To become a Platinum Director, you must achieve the following in a given month:

- \$2,000 or more in personal TSV (total sales volume)
- \$50,000 or more team TSV. This includes your personal TSV, Level 1 TSV, Level 2 TSV and Level 3 TSV.
- 10 Personally Sponsored Active Consultants in your 1<sup>st</sup> Level
- 4 First Generation Qualified Leaders

### Benefits

Platinum Directors may receive:

- 25% commission on their personal CV (Jewelry Sales)
- 6% additional override on monthly personal CV (Jewelry Sales)
- 6% override on 1<sup>st</sup> Level monthly CV (Jewelry Sales)
- 4% override on 2<sup>nd</sup> Level monthly CV (Jewelry Sales)
- 2% override on 3<sup>rd</sup> Level monthly CV (Jewelry Sales)
- One-time Performance Bonus of \$300 after 3 consecutive qualifying months at Platinum Director
- 40% Discount on Personal Jewelry Purchases

### Monthly requirements to receive Platinum Director Overrides

- \$2,000 or more in personal TSV (total sales volume)
- \$50,000 or more team TSV
- 10 Personally Sponsored Active Consultants in your 1<sup>st</sup> Level
- 4 First Generation Qualified Leaders

Overrides are payable each month these requirements are met



## Pearl Director - Qualifications & Benefits

### Requirements to Promote to Pearl Director

To become a Pearl Director, you must achieve the following in a given month:

- \$2,000 or more in personal TSV (total sales volume)
- \$100,000 or more team TSV. This includes your personal TSV, Level 1 TSV, Level 2 TSV, Level 3 TSV and Level 4 TSV.
- 10 Personally Sponsored Active Consultants in your 1<sup>st</sup> Level
- 10 First Generation Qualified Leaders

### Benefits

Pearl Directors may receive:

- 25% commission on their personal CV (Jewelry Sales)
- 8% additional override on monthly personal CV (Jewelry Sales)
- 8% override on 1<sup>st</sup> Level monthly CV (Jewelry Sales)
- 4% override on 2<sup>nd</sup> Level monthly CV (Jewelry Sales)
- 2% override on 3<sup>rd</sup> Level monthly CV (Jewelry Sales)
- 1% override on 4<sup>th</sup> Level monthly CV (Jewelry Sales)
- One-time Performance Bonus of \$1500 after 3 consecutive qualifying months at Pearl Director
- 40% Discount on Personal Jewelry Purchases

### Monthly requirements to receive Pearl Director Overrides

- \$2,000 or more in personal TSV (total sales volume)
- \$100,000 or more team TSV
- 10 Personally Sponsored Active Consultants in your 1<sup>st</sup> Level
- 8 First Generation Qualified Leaders

Overrides are payable each month these requirements are met

**Leader Points & Virtual Leaders**

Vantel Pearls has a unique opportunity for Leaders to add “Virtual” leaders to their Qualified 1<sup>st</sup> Generation Leader totals. Every time a Silver Leader or above accumulates 10 Leader Points in her account, the system automatically trades those points in for a Virtual Leader. The Virtual Leaders are added to your “real” Qualified 1<sup>st</sup> Gen Leader count each month and the total determines your Qualified 1<sup>st</sup> Gen Leaders for the month. This allows you to meet the Qualified 1<sup>st</sup> Gen leader requirements with the help of these Virtual Leaders.

Every month that you achieve \$2000 in Personal Sales and the Personally Sponsored Active Consultant requirement and the Group Volume requirement for the rank above your current Title, you will receive one (1) Leader Point (see chart below). You may accumulate a maximum of ten (10) Virtual Leaders.

**Requirements to receive 1 Leader Point:**

In order to receive one (1) Leader Point for the month, the Silver Leader or above must achieve the monthly requirements below according to her Current Title.

Current Title	Monthly Qualifications to receive 1 Leader Point		
	Personal Volume	Group Volume	Personally Sponsored Actives
Silver Leader	\$2000	\$20,000	8
Gold Leader	\$2000	\$50,000	10
Platinum Director	\$2000	\$100,000	10
Pear Director	\$2000	\$200,000	10

A Silver Leader or above can use Virtual Leaders to promote to a higher rank or maintain current title.

If you are reclassified to a lower rank due to missing being paid-at your Current Title for three (3) consecutive months, the number of Leader Points in your account will be reset to zero; however, you will not lose your Virtual Leaders unless you are reclassified to a rank below Silver Leader. The only time a Leader will lose her Virtual Leaders is when she is permanently reclassified to Star Consultant or Consultant.

## Definitions

For your convenience, below are several terms used in this Compensation Plan.

### Active Consultant

An Active Consultant is one who has submitted \$500 or more Personal Total Sales Volume (TSV) over a two-month rolling period.

### Commissionable Volume (CV)

All Jewelry Retail Sales are commissionable.

### Downline

The term used to describe the organization that a consultant builds. It consists of the people that the consultant sponsors and the people they sponsor and so on, down to the last person sponsored in that process. It is the "genealogy" in the consultant's business organization.

### First Generation Qualified Leader

The term "generation" refers to the position a Qualified Silver Leader or above has relative to another Qualified Silver Leader or above in the downline. Hence, a Leader may have any number of "generations." A first generation Qualified Leader is determined by looking at the downline of each Level 1 Consultant. The first qualified leader (paid-as a Leader) encountered in each Level 1 downline is considered the First Generation Qualified Leader. A first generation Qualified Leader may be several levels down in the downline. (see example on page 7)

### Inactive Consultant

An Inactive Consultant is one who has submitted less than \$500 in Personal TSV over two rolling months. After 4 months of inactivity, the Inactive Consultant will be terminated and Oysters must be returned to the Home Office.

### Leader Points

A Silver Leader or above may earn one (1) Leader Point each month based on her Current Rank performance (see chart under "Leader Points & Virtual Leaders" section). Every time a Silver Leader or above accumulates 10 Leader Points in her account, the system automatically trades those points in for a Virtual Leader. The Virtual Leaders are added to the "real" Qualified 1<sup>st</sup> Gen Leader count each month and the total determines the Qualified 1<sup>st</sup> Gen Leaders for the month. This allows leaders to meet the Qualified 1<sup>st</sup> Gen leader requirements with the help of these Virtual Leaders.

### Leave of Absence

Consultant Leave: Vantel Pearls allows all Consultants a two month "Leave of Absence". A "Leave of Absence" must be requested in writing and must be approved by the Vantel Pearls Home Office 10 days prior to the Leave. Vantel Pearls reserves the right to accept or deny a "Leave of Absence" and ask for a temporary Oyster Recall.

### Levels (1<sup>st</sup> Level, 2<sup>nd</sup> Level, etc.)

The relative position of one Consultant to other Consultants based on the order of sponsoring. When you personally sponsor a Consultant, they are your first level. Consultants sponsored by your first level are in your second level, etc.

## Definitions

### Override

A sales commission paid on the monthly CV (Jewelry Sales) submitted by you and Consultants sponsored by you and others in your pay level team each month you achieve your Title requirements.

### OllieNet

OllieNet is Vantel Pearls secured on-line order entry, inventory, commissions, and sales proprietary software reporting tool.

### Personally Sponsored Active Consultant

A Personally Sponsored Active Consultant is anyone you personally brought into the business who submits \$500 or more in personal Total Sales Volume (TSV) over a two-month rolling period.

### Qualified Leader

A Qualified Leader is one who has 5 Personally Sponsored Active Consultants and who has submitted at least \$1,000 monthly Personal Total Sales Volume and met the minimum monthly Team Sales requirement of \$8,000.

### Reinstatement

Once a consultant leaves Vantel Pearls (resignation or terminated due to Inactivity), she may re-join Vantel Pearls. This reinstatement of the former consultant must be approved by Vantel Pearls. The reinstated consultant must purchase a new starter kit. If the reinstated consultant rejoins within six (6) months of her termination date, she must sign under her former sponsor. If her former sponsor is no longer with Vantel Pearls or she has been terminated for more than six (6) months, she may sign under any sponsor

### Roll Up

When a Consultant leaves Vantel Pearls, that Consultant's downline is automatically moved up to the sponsor above on the first day of the following month. A Consultant that rolls-up to your 1st Level is not considered a Personally Sponsored Consultant.

### Title Maintenance

Your Title is based upon your highest "Paid As" Rank. Your Title will be maintained as long as all qualifications for the Title are met. If your "Paid As" Title has not been maintained for 3 consecutive months, your title will be adjusted to the actual performance level Title you achieve in the 4th month. Promotions to the next Title can always occur in real time, based upon achieving qualifications of that Title in the given month.

### Total Sales Volume (TSV)

Total Sales Volume is the combination of all orders submitted on OllieNet. All contests, bonuses and rewards are based on this amount. Consultant discount orders and samples are not included in TSV.

### Virtual Leaders

Virtual Leaders are added to the "real" Qualified 1<sup>st</sup> Gen Leader count each month. This allows leaders to meet the Qualified 1<sup>st</sup> Gen leader requirements with the help of these Virtual Leaders (see "Leader Points & Virtual Leaders" section).

## Frequently Asked Questions

- 1. When do I begin to receive Commissions as a New Recruit?**
  - a. Your earnings begin with your first submitted party.
- 2. How do I enter my banking information to receive my commissions?**
  - a. All commissions are paid via Direct Deposit. Direct Deposit bank information must be entered into OllieNet in order for you to receive your Commissions on sales.
  - b. Log in to the Vantel Pearls Website, click Enter OllieNet > My OllieNet Account>Home Office Profile Update > and enter pertinent banking information under Earnings Payment Method.
- 3. I meet the requirements for a title promotion. When will the increased overrides begin?**
  - a. In the first month that all requirements are met.
- 4. Do I get paid an Override on Consultants who sell less than the amount required for them to receive an Override or Bonus?**
  - a. Yes. If you qualify to receive an Override, you are paid on all CV sales in the levels for which you qualify.
- 5. If one of my Personally Sponsored Consultants resigns, do her Consultants move up to me?**
  - a. Yes. They would “roll up” to your 1st level. You receive overrides on all of their CV sales; however they do not count as a Personally Sponsored Active Consultant.
- 6. If a Consultant moves up to my 1st level because her Sponsor resigns, does she count as one of my 1st level Consultants to help me qualify for Overrides?**
  - a. No, she will not count as an Active Personally Sponsored Consultant, but her sales will count toward overrides.
- 7. If I sponsor a former Consultant who has resigned, will she count as a new Consultant for me?**
  - a. Yes, provided the following stipulations are met:
    - i. The Consultant has been out of Vantel Pearls for at least six months.
    - ii. The Consultant has purchased a new kit and completed all paperwork as a new Consultant.
    - iii. The Consultant is in good standing with Vantel Pearls.
- 8. If I don't qualify for a particular level in one month, how am I paid?**
  - a. You are paid at the level you qualify for in that given month.