



# 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.





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| QUALIFIED 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 \$45.00 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:<br>or buy a Silver pack and gather 3 Active Directs<br>or buy a Gold pack and gather 2 Active Directs<br>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.<br>Qualified for 2% per Level on Levels 1-7 in Regenerating Matrix Pay.                                 |
| <b>Senior Manager</b>                        | Either gather 7 Active Directs:<br>or buy a Silver pack and gather 4 Active Directs<br>or buy a Gold pack and gather 3 Active Directs<br>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.<br>Qualified for 2% per Level on Levels 1-14 in Regenerating Matrix Pay.                                |
| <b>Executive Manager</b>                     | Either gather 10 Active Directs:<br>or buy a Silver pack and gather 5 Active Directs<br>or buy a Gold pack and gather 4 Active Directs<br>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.<br>Qualified for 2% per Level on Levels 1-21 in Regenerating Matrix Pay.                                |
| <b>\$1K Executive Manager</b>                | A qualified Executive Manager who has at least \$1,000 in Team Sales Volume (TSV). 60/40 TSV Split* applies.  | All the benefits of Executive Manager PLUS<br>• Infinity Team One Pay<br>• Eligible for the \$100 Fast Start Bonus (in your first 30 days)   |
| <b>\$3K Executive Manager</b>                | A qualified Executive Manager who has at least \$3,000 in Team Sales Volume (TSV). 60/40 TSV Split* applies.  | All the benefits of Executive Manager PLUS<br>• Infinity Team One Pay<br>• Eligible for the \$300 Fast Start Bonus (in your first 30 days)   |
| <b>\$5K Executive Manager</b>                | A qualified Executive Manager who has at least \$5,000 in Team Sales Volume (TSV). 60/40 TSV Split* applies.  | All the benefits of Executive Manager PLUS<br>• Infinity Team Two Pay<br>• Eligible for the \$600 Fast Start Bonus (in your first 30 days)<br>• Earn the \$200 Monthly Loyalty Bonus             |
| <b>\$10K Executive Manager</b>               | A qualified Executive Manager who has at least \$10,000 in Team Sales Volume (TSV). 60/40 TSV Split* applies.   | All the benefits of Executive Manager PLUS<br>• Infinity Team Three Pay<br>• Earn the \$300 Monthly Loyalty Bonus  |
| <b>\$15K Executive Manager</b>               | A qualified Executive Manager who has at least \$15,000 in Team Sales Volume (TSV). 60/40 TSV Split* applies.   | All the benefits of Executive Manager PLUS<br>• Infinity Team Three Pay<br>• Earn the \$500 Monthly Loyalty Bonus  |
| <b>\$25K Senior Vice President</b>           | A qualified Executive Manager who has at least \$25,000 in Team Sales Volume (TSV). 60/40 TSV Split* applies.   | All the benefits of Executive Manager PLUS<br>• Infinity Team Four Pay<br>• Earn the \$1,000 Monthly Loyalty Bonus<br>• Earn 1% of CV with Infinity \$25K+ Bonus                                 |
| <b>\$50K Senior Vice President</b>           | A qualified Executive Manager who has at least \$50,000 in Team Sales Volume (TSV). 60/40 TSV Split* applies.   | All the benefits of Executive Manager PLUS<br>• Infinity Team Five Pay<br>• Earn the \$2,000 Monthly Loyalty Bonus<br>• Earn an additional 1% of CV (2% total) with Infinity \$25K+ Bonus        |
| <b>\$100K Executive Vice President</b>       | A qualified Executive Manager who has at least \$100,000 in Team Sales Volume (TSV). 60/40 TSV Split* applies.  | All the benefits of Executive Manager PLUS<br>• Infinity Team Six Pay<br>• Earn the \$3,000 Monthly Loyalty Bonus<br>• Earn an additional 1% of CV (3% total) with Infinity \$25K+ Bonus         |
| <b>Presidential Director (PD)</b>            | A qualified \$100K EVP with 3 qualified \$100K EVP's in 3 separate legs. They do not have to be personally enrolled.  | All the benefits of Executive Manager PLUS<br>• Infinity Team Seven Pay<br>• Earn the \$3,000 Monthly Loyalty Bonus<br>• Earn an additional 1.5% of CV (4.5% total) with Infinity \$25K+ Bonus   |
| <b>Presidential Director Plus (PD+)</b>      | A qualified Presidential Director with 3 qualified Presidential Directors in 3 separate legs. They do not have to be personally enrolled.   | All the benefits of Executive Manager PLUS<br>• Infinity Team Seven Pay<br>• Earn the \$3,000 Monthly Loyalty Bonus<br>• Earn an additional 1.75% of CV (6.25% total) with Infinity \$25K+ Bonus |
| <b>Senior Presidential Director (SPD)</b>    | A qualified Presidential Director Plus with 3 qualified Presidential Directors Pluses in 3 separate legs. They do not have to be personally enrolled.   | All the benefits of Executive Manager PLUS<br>• Infinity Team Seven Pay<br>• Earn the \$3,000 Monthly Loyalty Bonus<br>• Earn an additional 2% of CV (8.25% total) with Infinity \$25K+ Bonus    |
| <b>Executive Presidential Director (EPD)</b> | A qualified Senior Presidential Director with 3 qualified Senior Presidential Directors in 3 separate legs. They do not have to be personally enrolled.   | All the benefits of Executive Manager PLUS<br>• Infinity Team Seven Pay<br>• Earn the \$3,000 Monthly Loyalty Bonus<br>• Earn an additional 3.5% of CV (11.75% total) with Infinity \$25K+ Bonus |



# 6 Ways to get Paid

## 1. Product Introduction Bonus (PIB)



## 2. Fast Start Bonuses



## 3. Monthly Loyalty Rank Bonus



## 4. Infinity \$25K+ Bonus



## 5. Regenerating Matrix Pay & PSPs



## 6. 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.**







# Fast Start Bonuses

Receive up to **\$1,000** in one-time **Fast Start Bonuses** in your first 30 Days as a new **CTFO Associate**.

Getting off to a fast start is one of the best things you can do to begin earning income quickly in CTFO. Our Fast Start Bonuses reward you for growing your Team Sales Volume through new Customer and Associate product purchases and quickly advancing in Rank during your first 30 days as a CTFO Associate. And best of all, there are three different Fast Start Bonuses that reward you as you grow to \$1K EM, \$3K EM and then to \$5K EM. You can receive one, two or all three Fast Start Bonuses based on your goals and your first 30-day growth. Whichever you achieve, being recognized as a Fast Start achiever is a great accomplishment and a great reason to get started quickly!

- **Achieve the Rank of \$1K EM in your first 30 days and receive a \$100 Fast Start Bonus.**
- **Achieve the Rank of \$3K EM in your first 30 days and receive an additional \$300 Fast Start Bonus.**
- **Achieve the Rank of \$5K EM in your first 30 days and receive an additional \$600 Fast Start Bonus.**
- **That's a total of up to \$1,000 in Fast Start Bonuses in your first 30 days as a CTFO Associate!**



# 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 \$1K 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<br>or buy a Silver pack and gather 3 Members<br>or buy a Gold pack and gather 2 Members<br>or buy a Platinum pack and gather 1 Member   |
|                         | 2      | 2%               |  |        |      |          |   |
|                         | 3      | 2%               |  |        |      |          |   |
|                         | 4      | 2%               |  |        |      |          |   |
|                         | 5      | 2%               |  |        |      |          |   |
|                         | 6      | 2%               |  |        |      |          |   |
| SENIOR MANAGER          | 7      | 2%               | 7  | 4      | 3    | 2        | Either gather 7 Members<br>or buy a Silver pack and gather 4 Members<br>or buy a Gold pack and gather 3 Members<br>or buy a Platinum pack and gather 2 Members  |
|                         | 8      | 2%               |  |        |      |          |   |
|                         | 9      | 2%               |  |        |      |          |   |
|                         | 10     | 2%               |  |        |      |          |   |
|                         | 11     | 2%               |  |        |      |          |   |
|                         | 12     | 2%               |  |        |      |          |   |
| EXECUTIVE MANAGER       | 13     | 2%               | 10   | 5      | 4    | 3        | Either gather 10 Members<br>or buy a Silver pack and gather 5 Members<br>or buy a Gold pack and gather 4 Members<br>or buy a Platinum pack and gather 3 Members |
|                         | 14     | 2%               |  |        |      |          |   |
|                         | 15     | 2%               |  |        |      |          |   |
|                         | 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.





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 4 places a commissionable order, your Level 3 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!

## Infinity Team 7 Pay

| Infinity Team | Qualifications<br>(Highest Rank achieved**) | % of CV |
|---------------|---|---------|
| One           | \$1K EM                                     | 5%      |
| Two           | \$5K EM                                     | 10%     |
| Three         | \$10K EM                                    | 15%     |
| Four          | \$25K VP                                    | 20%     |
| Five          | \$50K SVP                                   | 25%     |
| Six           | \$100K EVP                                  | 30%     |
| Seven         | Presidential<br>Director<br>and above       | 35%     |

**SIMPLE, YET POWERFUL!**





**To qualify for Infinity Team Bonuses, you must first become a \$1K Executive Manager (EM).**

- **Your next Direct enrollment** AFTER you achieve \$1K EM begins your Infinity Team One on which you will earn 5% through infinite levels\*.
- As your Team grows and you achieve \$5K EM, you will now qualify for Infinity Team Two. **Your next Direct enrollment** AFTER you achieve \$5K EM begins your Infinity Team Two on which you will earn 10% through infinite levels\*.
- Achieve \$10K EM and you will now qualify for Infinity Team Three. **Your next Direct enrollment** AFTER you achieve \$10K EM begins your Infinity Team Three on which you will earn 15% through infinite levels\*.
- Achieve \$25K VP and you will now qualify for Infinity Team Four. **Your next Direct enrollment** AFTER you achieve \$25K VP begins your Infinity Team Four on which you will earn 20% through infinite levels\*.
- Achieve \$50K SVP and you will now qualify for Infinity Team Five. **Your next Direct enrollment** AFTER you achieve \$50K SVP begins your Infinity Team Five on which you will earn 25% through infinite levels\*.
- Achieve \$100K EVP and you will now qualify for Infinity Team Six. **Your next Direct enrollment** AFTER you achieve \$100K EVP begins your Infinity Team Six on which you will earn 30% for infinite levels\*.
- Achieve Presidential Director and above, you will now qualify for Infinity Team Seven. **Your next Direct enrollment** AFTER you achieve Presidential Director begins your Infinity Team Seven on which you will earn 35% for infinite levels\*.

**That's it! Now you're at the top of the Infinity Team 7 Pay - FOR LIFE!**

**CTFO Success Principle: Help others succeed, and you will too!**

*\* When an Associate in an Infinity Team advances to a higher Infinity Team, you earn the difference between your Infinity Team Pay and the Associate's Infinity Team Pay beginning with their next Direct enrollment.*

*\*\* For all Associates enrolled 8/2/2021 or later. See Compensation Plan Frequently Asked Questions for Infinity Team 7 qualifications for Associates enrolled prior to 8/2/2021.*



# Build your own Deeply Discounted Packages (DDPs)

**THE MORE YOU BUY, THE MORE YOU SAVE!**

Now you can Build Your Own Deeply Discounted Package (DDP) and qualify for our Silver, Gold or Platinum discounts! To do this, simply login to your Back Office and click on Place Order. As you add items to your cart, the top of the site will automatically track how much you've added as well as how much you need to add to reach the next Discount Level (Silver, Gold or Platinum). Each Discount Level will give you a different discount off the Wholesale Price for the items in your Package. Silver is 5%, Gold is 10% and Platinum is 15%! Plus, if you're within your first 10 days with CTFO, you automatically get an extra 10% Discount! So that means Silver is 15%, Gold is 20% and Platinum is 25% during your first 10 days!

*Please Note: The CV generated for all Build Your Own Deeply Discounted Packages is 40% of the final product price paid.*



## 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 \$45.00\* 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 \$45.00\* 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 \$56.25, £32.40 and €37.80.*



# 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.

