

Compensation Plan

2021

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Fluz Overview

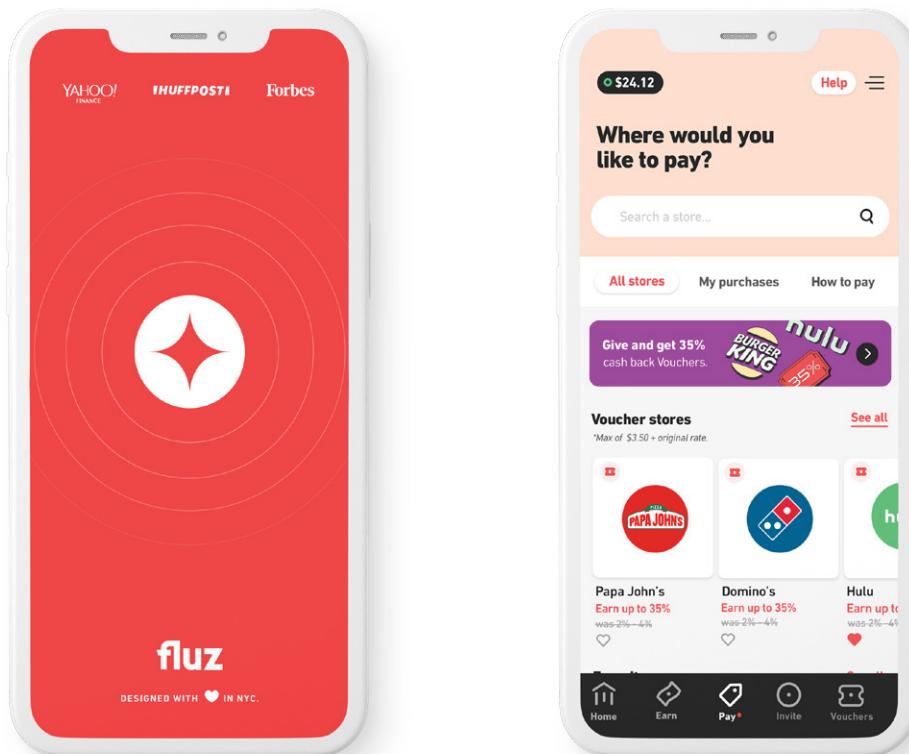
Fluz utilizes the power of compound growth to help members earn more. Fluz lets you earn cashback beyond your own purchases and connections. Compound growth enables your network to grow by itself. Over time, you will begin to earn not only with your friends, but friends of friends, and even members you may never meet. Your potential to earn cash back will grow exponentially as your network grows.

Here's how Fluz works: When you invite a new connection, they become part of your network. When they invite new members, those people also become part of your network too. As more members in your network invite other connections, your overall network grows that much faster.



How a Fluz Account is Created

After you download Fluz, log in or click “Register Now” in order to create a new account with a valid mobile phone number. To make a transaction, you’ll need a valid funding source tied to your account, such as a bank, credit card or PayPal account. You agree that the information you provide to Fluz throughout your use of our product suite will be true, current and complete. By registering for and/or interacting with Fluz, you represent that you have read and accepted the terms of the [Fluz Privacy Policy](#).





Fluz Network

Each member that joins the Fluz app is connected to our global network. Whether you are invited or just sign up, you are placed in the global network. And every transaction is split within the network. Each individual member has a single position in the network and the connections of the members they invited & the ones that were invited by them.

Using our global network, Fluz offers the opportunity for members to earn cash back around the clock. Fluz harnesses the power of your connections to earn cash back through an ever-expanding network. Whenever you, your friends, or even their connections make a purchase, you earn cash back. And they earn cash back, too.

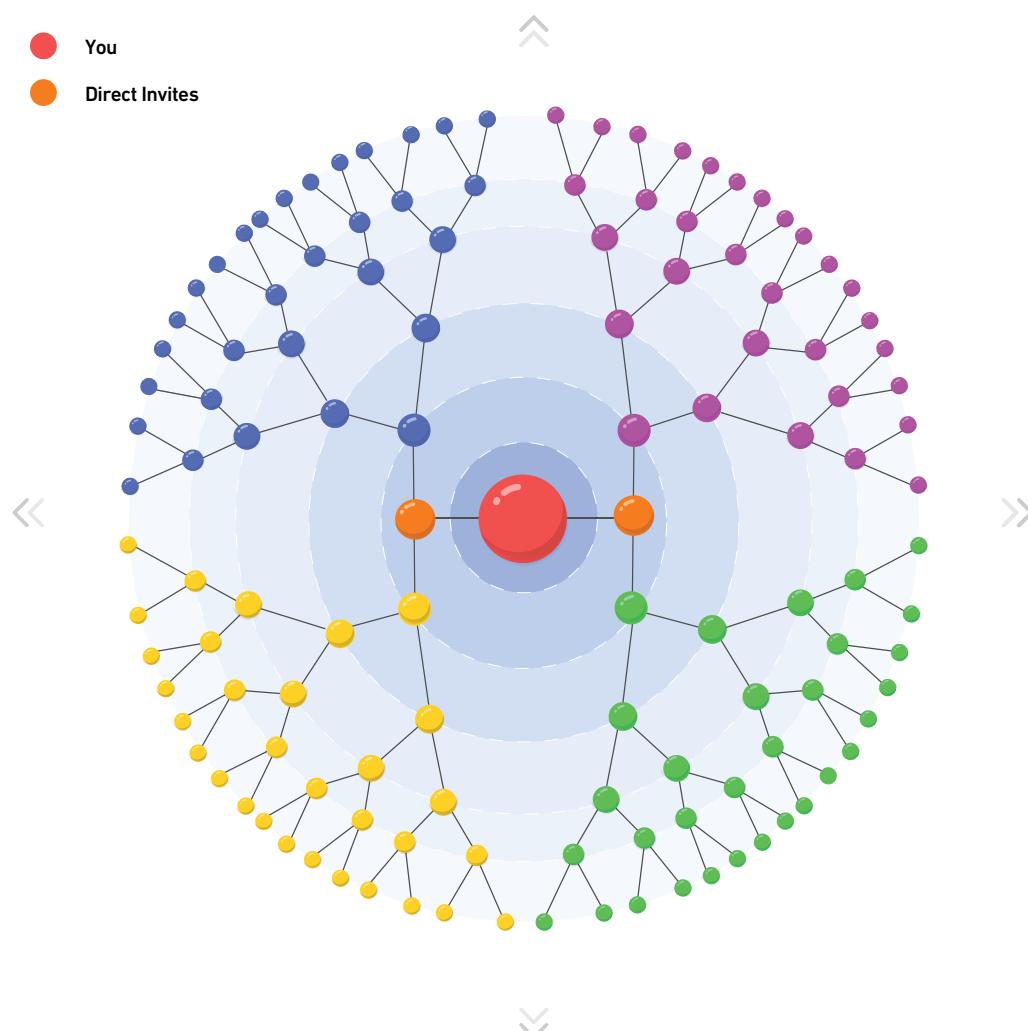
One of the main distinctive features that separates Fluz from other cash back apps is our binary tree network structure. This structure is the fabric that our community of shoppers is built on, and lays the foundation for how rewards are distributed throughout the Fluz ecosystem. All members are automatically part of this system.



The Fluz global network is a binary tree network structure that has the ability to grow exponentially as new members join. Fluz allows networks to extend up to 15 degrees of separation.

Each person's network consists of both their direct and indirect invites, and will grow according to the pattern showcased in the above image. Your network growth is based on how often anyone in your network invites new members to their network, which is then built into your overall network.

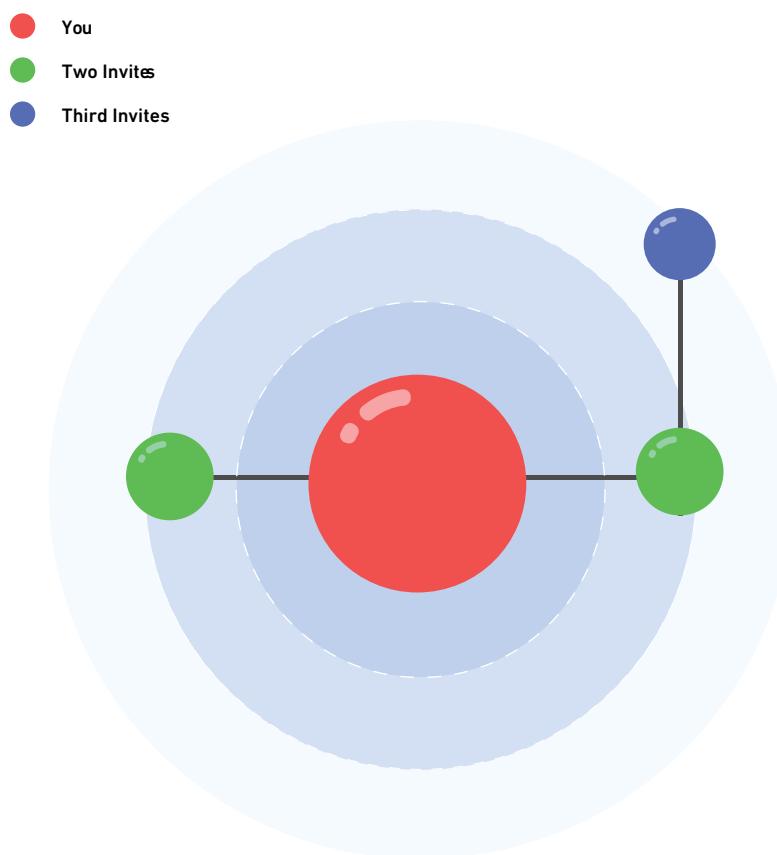
There are no requirements to starting to earn cashback with Fluz through your own purchases or those your network makes. Once a new member joins, whether through a referral code or creating an account on their own accord, they have the opportunity to earn cash back immediately.



How the Network Builds

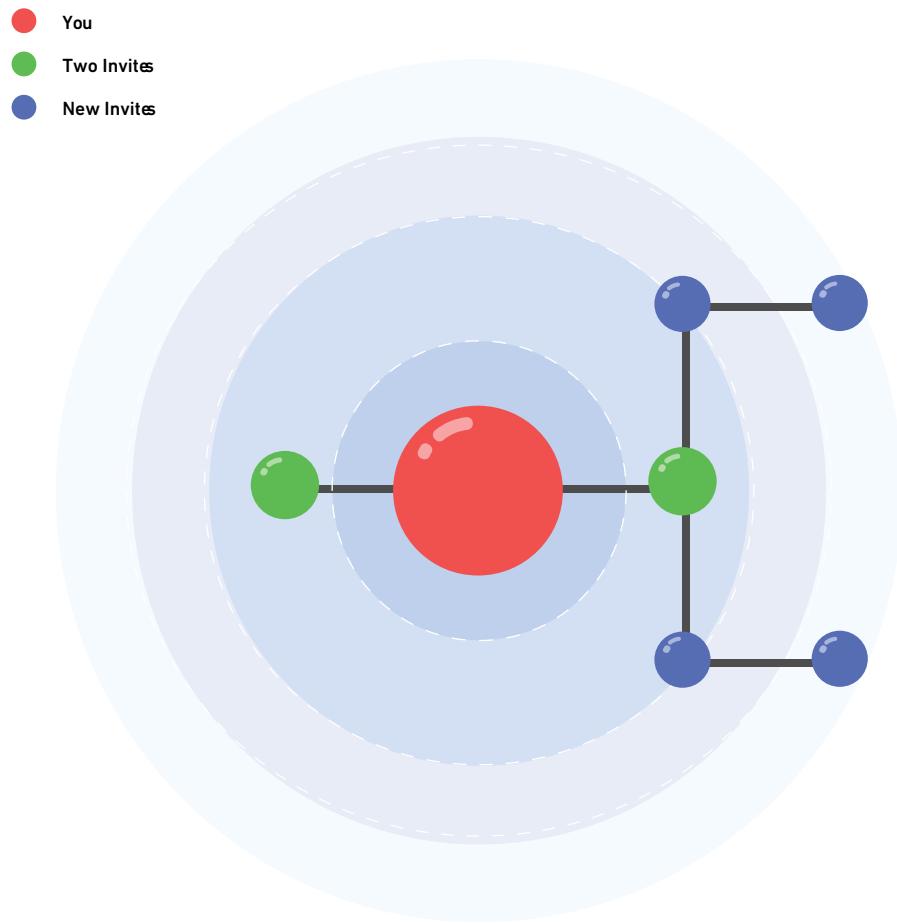
Each position in the Fluz network can only have two connections, so your first two invites will be positioned directly next to your account. The third invite will be connected to the first person you invited because the two direct connections have already been filled. If you invite 3 people, the system will connect the third member to you through the second position. The system will continue with that logic for each additional invite you make.

While the third member you invite is not directly connected to you, they are still very much in your network. The system will track the fact that you invited them to give you extra bonuses for their transactions (details of inviter bonus described below). As anyone in your network starts to invite new members, the people they invite will also be placed in your network so long as it stays 15 degrees away.



Let's consider the first person you invited: Their first connection was taken by the third person you invited, so when they invite two more people, the first will be directly connected to them and the second will be connected to your third network member.

Fluz utilizes referral codes to determine which positions to place any new member you invite into the next open spot in your network. In the case where a network grows in one direction, such as an influencer with thousands of invites, the network will continue placing each new member into the next open spot in their network. In this case, many of the members who registered in Fluz's early days with a power inviter's referral code will benefit from the spillover of the members joining Fluz at a later time.





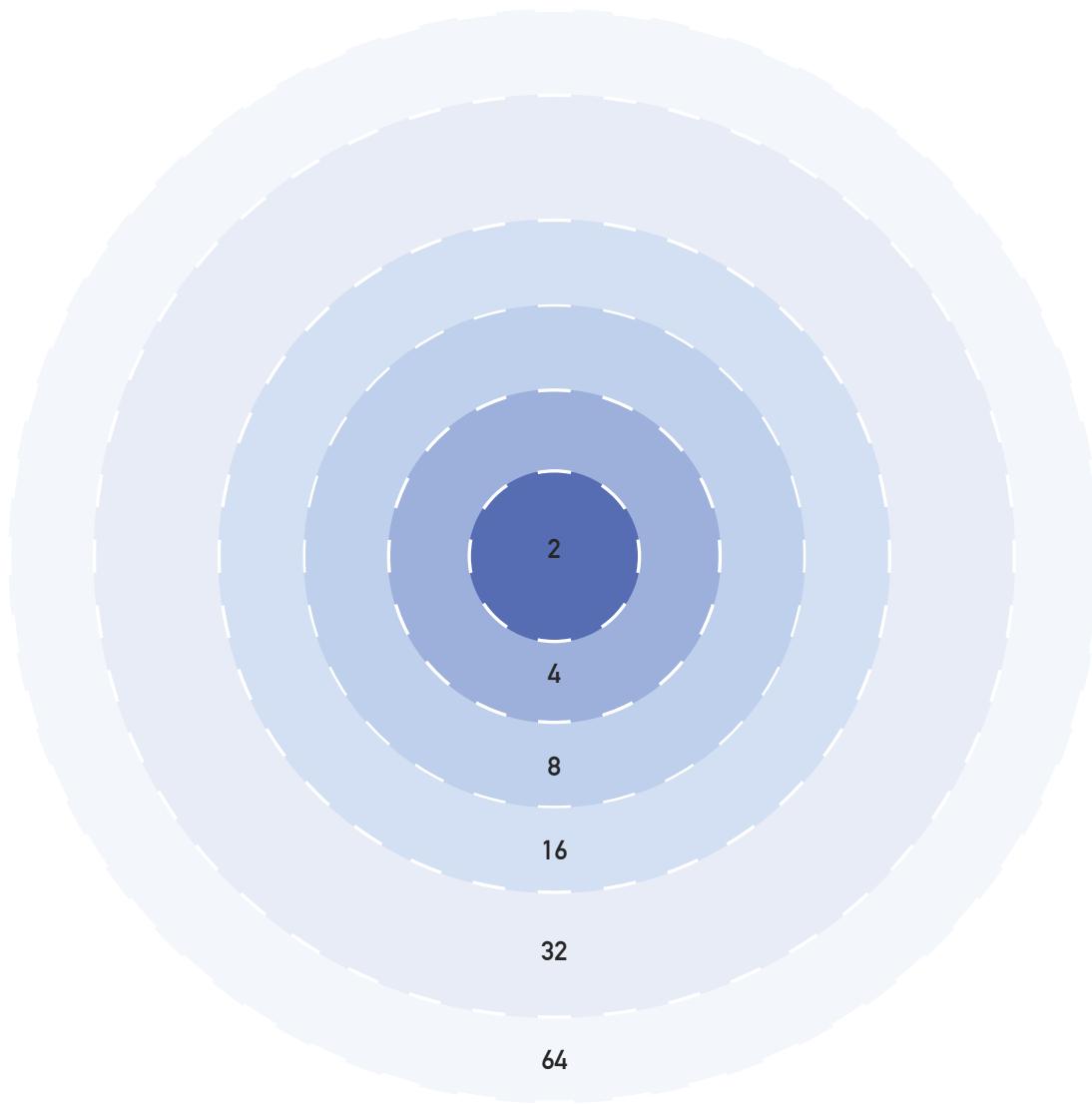
What is a Personal Network?

While there is a global Fluz network that connects all members, each member's network has a fraction of the global network's connections, which makes up your personal network. It is your position, along with the members you invited and those which they invited, up to 15 degrees of separation away. Your personal network will grow when connections in your network invite another user.

All networks follow the same rules. Your personal network, or that of another member's, share identical characteristics and the capacity to earn along with every other member's personal network. Your potential to earn cash back will increase exponentially as your network grows. The more people in your network, the more people you can earn with as they use the Fluz app.

Your personal network growth follows a very simple pattern, with one position in the network always giving birth to two more spots in the subsequent layer. Your personal network will experience compound growth depending on how many connections each of your subsequent members invites to Fluz. As your connections duplicate and your network multiplies, your ability to earn cash back on Fluz will grow exponentially.





If this pattern is followed over the complete 15 layers within a personal network, it allows for your maximum network size to grow to 65,534 connections. Every time one of your connections who use Fluz, we provide a small percentage of their cash back rewards directly to your position in the network. In order to help keep Fluz equitable and fair for all users, the sixteenth degree of separation will not be paid to the member fifteen degrees away so that all members have the ability to earn to a similar extent.



How can I get people to fill the available spots in my network?

Your personal network, connected to your network position, can have up to a total of 65K individual associations, each providing cash back into your Fluz digital wallet. While this is a large number of network positions, it is much easier to obtain a full network than you can imagine.



You do not need to invite that many new members to grow your network exponentially. You just need to invite a few and help the ones you invited duplicate your success. There are three ways to add members to your personal network: inviting members to your network, when anyone in your network invites (ie compound growth) or autofill.





Inviting Members to Grow Your Fluz Network

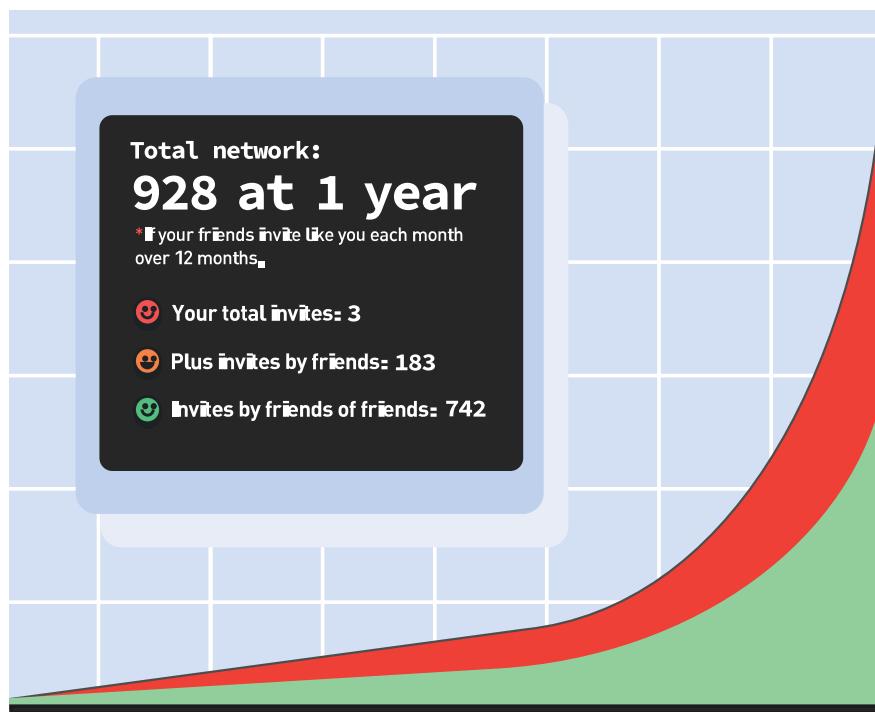
The first and most effective method of filling your network will be through inviting new members with your referral code. You can access and personalize your referral code within the Fluz app, and can invite connections to be a part of your network through social media platforms like Facebook, over text message, email and the like. Fluz denotes who each new member was invited by, and can see who each member invited in comparison to who is in each network.

Even if the new member you invite is not connected to one of your two direct connections, Fluz will track the inviter relationship and reward you with a bonus for each transaction they make.

Compound Growth

Whenever anyone within your 15-degrees of connection invite someone else to the Fluz app, that new member becomes part of your network. As your overall network grows, there will be more people inviting on a day to day basis. Then your network will grow even faster. The growth continues to compound faster and faster as your network builds. As your connections duplicate and your network multiplies, your ability to earn cash back on Fluz will grow exponentially.

If you invite two new members in one month, and they each invite two new members the following month, and this pattern continues, you would have a completely full network of 65K people in just 15 short months. You really need to just start the chain reaction and then help your invites duplicate the same inviting. As long as the chain continues, your network can continue to grow exponentially.



Autofill

Autofill is the most simplistic, albeit the least effective, way to add members to your Fluz network. When a new member joins Fluz with no referral code, they join at the first open position closest to the core of the Fluz global network. That first open position may be in your network, allowing you to benefit from Fluz's organic growth.

The Fluz team will help drive initiatives to fill user network positions within your network. As members register without being invited, these new members will be evenly placed throughout Fluz's global network structure.

All network positions that have existed before the newly joined member(s) register have the chance to be awarded that new member into their network. The current autofill algorithm will fill from left to right, and will fairly and evenly distribute new members into the preceding layer until it is full, then will move on to the next layer.

As you grow your network, you will be rewarded with another position on the network, allowing for additional opportunities to complete the challenges and earn additional cash back.

The money we provide as cash back to you and your network is money that we receive from retailers to advertise their brands on Fluz. Every time a member transacts with the Fluz app, we split the money coming from the retailers into three different buckets:

- **Buyer rewards**
- **Network rewards**
- **Inviter rewards**



Buyer Rewards

Buyers earn each time they use Fluz to check out at our partner merchants and stores. The largest share of cashback is shared with the buyer making the purchase. When transacting, the buyer will see the full cashback they will be earning on that purchase in their Fluz wallet.

Network Rewards

The reward distribution is the unique selling point of our app and is what will fuel the explosive, compound growth, plus allow our members to earn such a sizable amount of rewards. Unlike other cash back apps where there is just one person making money, with Fluz multiple members all earn together, every time.

Cash back earned from each purchase will then be split with the 15 members leading back to your account position. Each one of the 15 members who became part of the network prior to your position will earn the exact same share of the cash back. This way it does not make a difference if the buyer is 1-degree or 15-degrees away from you, your share of the network rewards will remain the same every time.

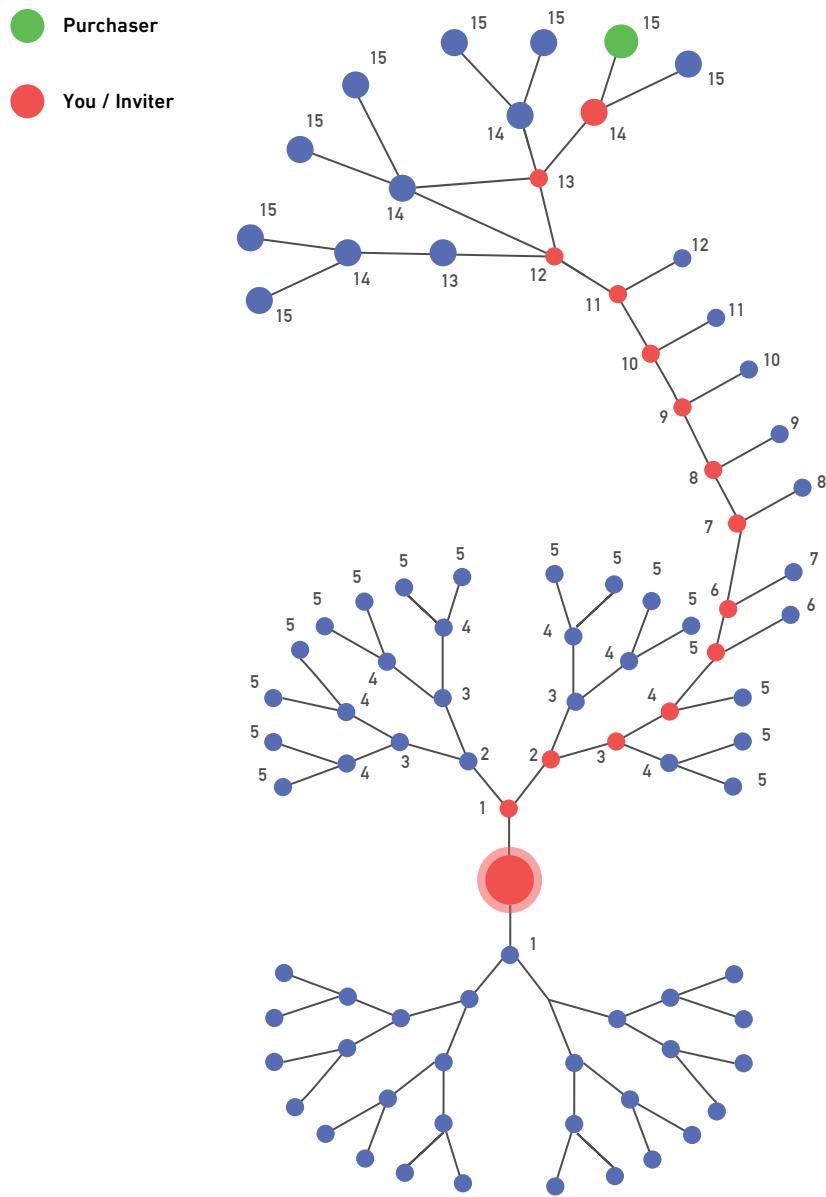
Inviter Rewards

We also allocate a special percentage of each transaction for the inviter. That is a bonus to help keep the active members of the Fluz network incentivized for inviting. While the exact rates vary by merchant, we are seeing an average of 3 to 4 times the cash back being shared with the direct inviter rather than the other 14 members of the network.

The inviter will also have the buyer in their network. So on top of the rewards they earn for being the inviter, they will also see another transaction for their share of the network rewards.



Live Example



As you can see in the above diagram, the green Fluz member is the one that made a purchase, and the red Fluz members all have a direct connection with them, meaning they are in the reward path. The largest red dot in the center is the member that invited the green Fluz member, and they share the network reward as well as the special invite rewards, so it pays—literally—to entice everyone in your network to join.



If two network positions have the same network size, will they generate the same amount of money?

In theory, two network positions with the same network size would generate equal amounts of revenue. However, it is important to note that this will not always be the case. Several variables can exist between two network positions within similarly sized networks, which could result in one network position performing better than the other.

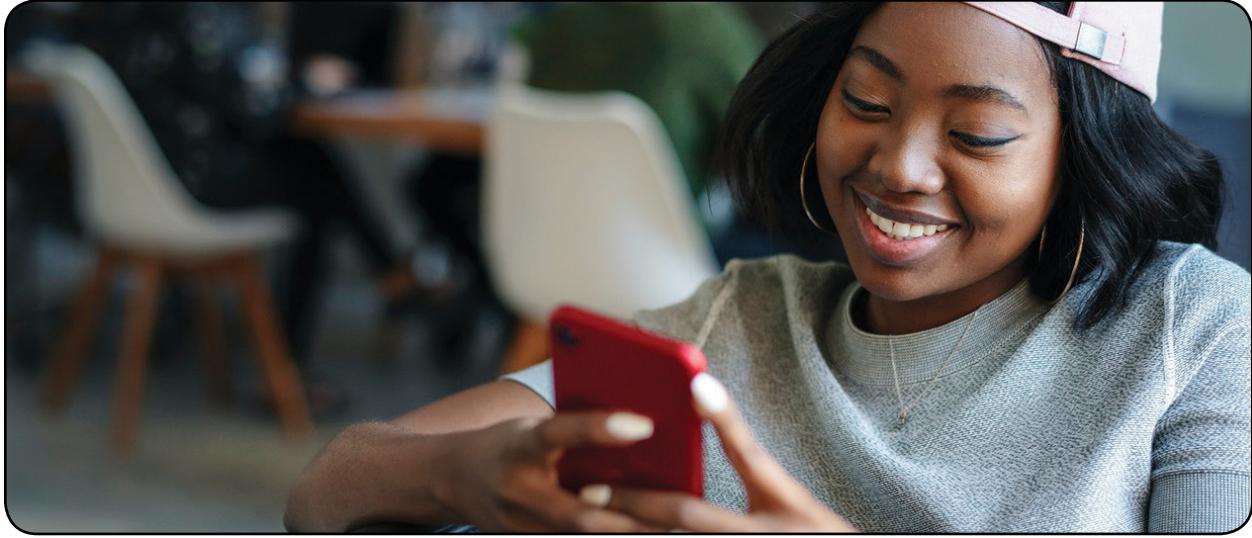
Some variables include:

1. The difference in the overall average spend between two networks of the same size.

The members in Network A and the members in Network B might only like to use Fluz when they purchase Dunkin coffee. However, if the members in network A drink Dunkin three times a day, and the members in Network B only drink Dunkin once a day, then the average spend of Network A would be 3 times higher. Therefore, the network position owner that has connections with Network A will earn rewards 3x larger as compared to the network position owner with connections to Network B.

An additional way in which the average spend of one network could be higher than another would be in the case where members in Network A only use Fluz when they eat at restaurants, but the members in Network B use Fluz when they go to restaurants, shop for groceries, and as they do their everyday shopping.



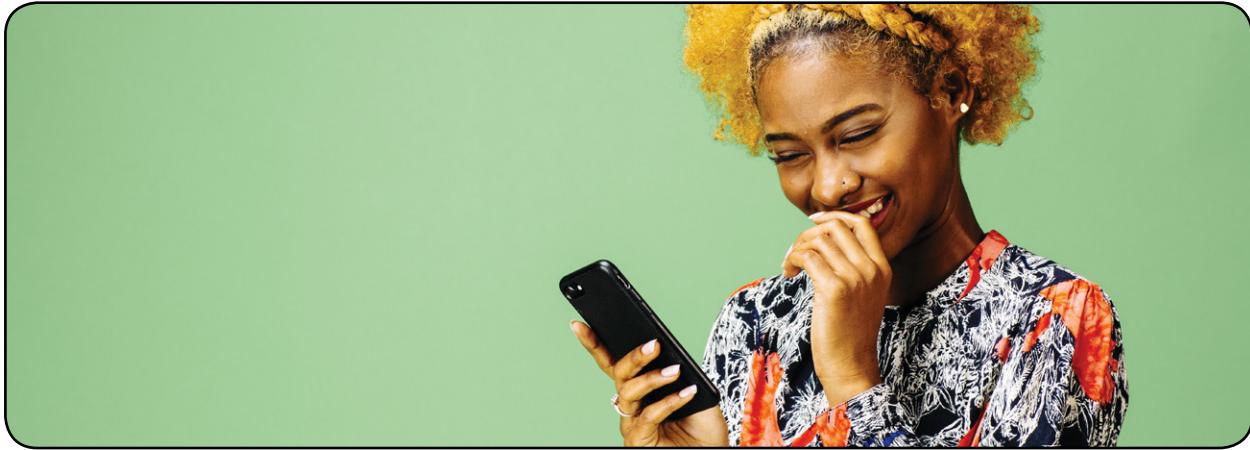


2. The difference in the types of offers activated between two networks of the same size.

If the members in Network A and Network B both have an average spend of \$300 per person in one month, but the members in Network A used Fluz to purchase gas for their cars, and the members in Network B used Fluz when they ate at restaurants; then the network position associated with Network A will earn a lower amount of rewards than the network position associated with Network B since gasoline offers will typically offer lower cash back percentages than restaurant offers.

The lower cash back percentages will mean smaller rewards to both the member making the purchase, and subsequently, a smaller reward pool for distribution throughout the network.

These metrics are not static. Just because your network had a lower average spend and/or used Fluz on offers that give smaller cash back percentages one month, does not mean that will always be the case. The amount your personal network spends each month and the type of rewards they activate will likely fluctuate.



Network Challenges

Fluz offers milestone challenges for members looking to earn big bucks and bonuses. In order to meet these challenges, you will need to directly activate members you invite to not just use the app, but to incentivize those members within your network to invite their own connections to use the app as well to duplicate their efforts. You can connect with Fluz leaders and members who have completed our milestone challenges on the [Fluz Community Forum](#) to learn about the team-building strategies leaders have put in place to grow their network and earn additional cash back.

Communicating with other members on the Fluz Community Forum will help you learn to properly onboard new members that will be unfamiliar with the app, and have questions answered from new members and leaders alike. The Fluz Community Forum provides a hub where you can motivate and encourage your network connections to continually use the app to earn cash back and grow your network.

The following challenges are the milestones Fluz offers members to incentivize you to grow your network. A simple way to explain how the new bonuses work is that each member will need to build and train their network to complete these challenges in the same manner the member did in order to net \$4,500.



\$5 Quickstart

The **\$5 Quickstart** is a fun way to earn your first bonus and help your invites get started. Complete these five steps to complete your \$5 Quickstart Challenge:



Complete
Account Setup

Discover
missed earnings

Select your
favorite merchants

Set a
network goal

Enable
notifications

Make your
first purchase



Leader Bonus

You have the ability to earn a total of **\$180**.



High Five Milestone

Invite 5 friends that pay once.

\$10



Big Ten Milestone

Invite 10 friends that pay once.

\$20



Two-by-10 Milestone

Help 10 invites pay twice.

\$50



10 Dollar Match

Earn \$10 from your network.

\$100



Real Money Milestone

Earn \$500 when you invite 50 friends that pay once.

\$500



2K Challenge

Earn \$1,320 when you invite 100 friends that pay once.

\$1,320



Match Bonus



Fluz offers Match Bonuses to provide a path for leaders to earn several thousand dollars in milestone earnings when inviting just 10 new members to the app. Match bonuses help leaders arrive at their goals quickly by building out their networks, and members have the ability to complete them as many times as they are able to.

Match Milestone 1

**\$10
leader**

Earn every time you help an invite to complete the High Five milestone (get 5 invites to pay once).

Match Milestone 2

**\$15
leader**

Earn every time you help an invite to complete the Big Ten Milestone (get 10 invites to pay once).

Match Milestone 3

**\$25
leader**

Earn every time you help an invite to complete the 10 Dollar Match Milestone (earn \$10 from network) .



Build Leaders Bonus

Members will have the ability to earn **\$30** for each milestone completion.



Build Leaders Milestone 1

\$5

*indirect
leader*

Earn every time you help an indirect invite to complete the High Five milestone (get 5 invites to pay once)

Build Leaders Milestone 2

\$10

*indirect
leader*

Earn every time you help an indirect invite to complete the Big Ten milestone (get 10 invites to pay once)

Build Leaders Milestone 3

\$15

*indirect
leader*

Earn every time you help an indirect invite to complete the 10 Dollar Match milestone (earn \$10 from network)



Entrepreneur Bonus

Members will have the ability to earn **\$2,495**



Entrepreneur Milestone 1 \$500

Earn this once you help 4 direct invites complete all milestones of the Match Bonus.

- **Match bonus x4** \$200
- **One-time bonus** \$300

Entrepreneur Milestone 2 \$530

Earn this bonus once you help a direct invite complete.

- **Build Leaders bonus x4** \$120
- **One-time bonus** \$410

Entrepreneur Milestone 3 \$1,465

Earn this bonus once you help 4 direct invites complete

- **Build Leaders bonus x12** \$360
- **One-time bonus** \$1,105





Vouchers

Obtaining Vouchers

Each new member who joins the app can earn three Vouchers simply by using a referral link or code from an existing member. Following registration, Vouchers will be instantly applied to your account, and members can begin to use them immediately.

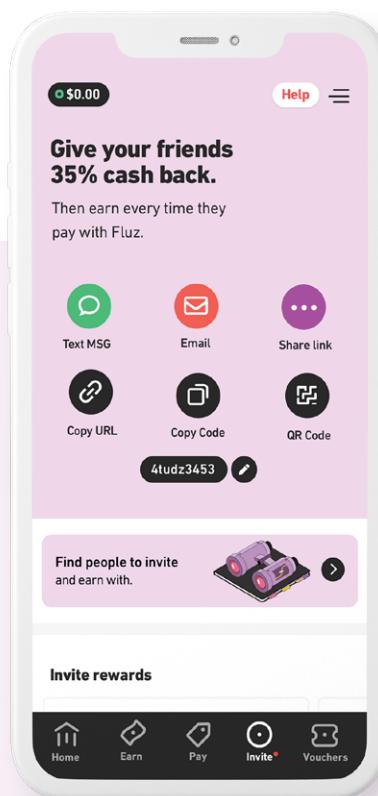
Vouchers provide members the ability to earn significantly increased cash back rates when shopping with specific merchants. Only a select list of merchants are deemed as “Voucher merchants” or “Voucher stores” and they are subject to change anytime. Voucher cashback rates differ per merchant, and cash back rates are subject to change anytime. Vouchers expire in 60 days if not used, including those Vouchers shared with your network when you invite a friend.



How-To: Vouchers

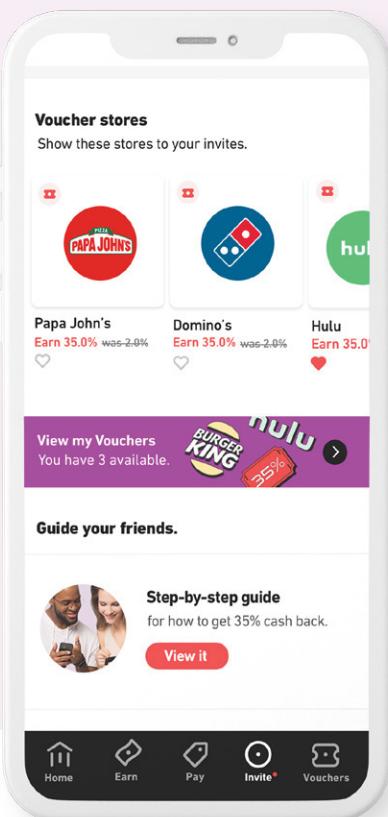
STEP 1

Sign up with your invite link: Join Fluz with your friend's invite link or referral code to automatically earn three Vouchers.



STEP 2

Add a secure payment method: Securely add your payment method(s) of choice. Fluz allows for many [different payment methods](#).



STEP 3

Apply a Voucher: Confirm that your app is set to apply Voucher to the next purchase on the Voucher tab.

STEP 4

Enter your checkout total: Enter the total checkout amount at your store in the Fluz app and pay us to receive a digital gift card code.

STEP 5

Earn Instant Cash Back: You'll earn instant cash back. Now, you can apply your digital gift card at checkout to complete your purchase.



Maintaining Active Accounts

Using Fluz regularly, whether by making in-app purchases or those through the Google Chrome extension, along with helping the Fluz platform grow, can have a huge impact on the overall performance of your Fluz network position.

Fluz's minimum requirement to maintain an active position in our global network is one purchase made through the app every year. If you maintain this single annual purchase of any dollar amount, you will always keep your current position and the network connected to your Fluz network position.

If you make no purchases within 90 days, Fluz's network mobility rules will position you one layer out from your original position, resulting in the loss of your personal network. Should you wish to start using Fluz again, you will need to regrow your network in order to maintain an active account status.

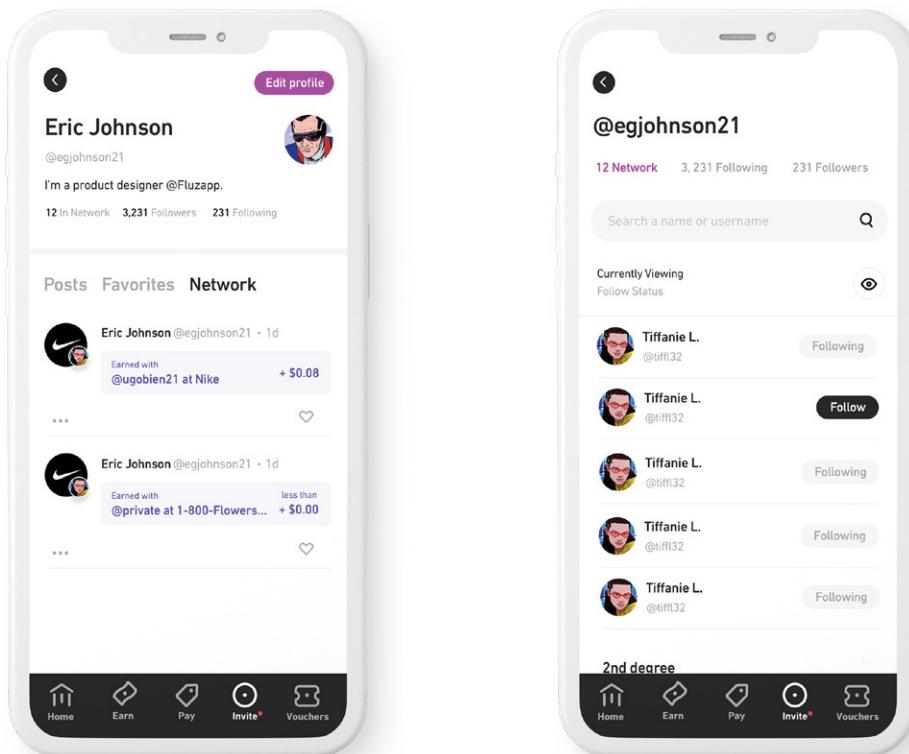
Network mobility can also have a positive effect on your personal network. Highly-active members will see that they occasionally move closer to the core of the global network structure. This positive movement will show an immediate increase in the number of people in your personal network and, in theory, increase the monthly earnings of your network position.

For every layer of the network, there will be two members that will have the potential to move closer to the core of the network structure. The network mobility rules that dictate which member moves closer will use specific metrics to determine which of the two members are the most active. Some metrics include the highest dollar amount spent within the last month, most invites successfully initiated, and other important factors.



Multiple Networks

Fluz has a one to many system allowing each one user to have multiple networks. As you build out your first network, you can then build an entirely new network. Each network will have the same dynamics, ie size, depth, cash back splits. You can complete all the challenges listed above for each network.





Fraud

Any Fluz user that commits or attempts fraud, misuses the platform (whether via the Fluz app, browser extension or otherwise), or is harmful to company interests or another member can face account termination. Fluz may terminate an account any time at our sole discretion and without notice if we deem a member has violated the terms of membership. Our failure to insist upon or enforce the strict compliance with these terms will not constitute a waiver of any of our rights.

Along with locking an account, members will lose access to any reward balance they have accrued, their spot in the network, and any connections made throughout the lifetime of their account. In addition, the account owner will no longer be welcome as a member of Fluz. Trying to circumvent the ban by registering with a new account is strictly forbidden.

The below list of actions will result in the immediate locking of an account, and can be amended at any time. Fluz actively monitors and tracks the following member actions, in addition to others:

- **Chargebacks on gift card purchases**
- **Repeated purchases and returns of items, after the cash back has been distributed**
- **Submitting false claims about lost cash back**
- **Creating fake accounts to occupy more spots in network**
- **Using a fraudulent/stolen identity or funds to make purchase**
- **Spamming messages to members and our company**

Fluz has an automatic fraud filter implemented that will flag accounts based on various criteria related to account security. If flagged, an account will be placed under review status and a member will not be able to access previous or make new purchases. Fluz may require members to complete account verification in order to unlock an account. Account verification comprises a bank hold verification and uploading of a government ID. Or, verification can require a conversation with a verified Fluz security representative along with submitting documents that confirm your identity.

Should Fluz have a reasonable belief that an account is being used in connection with fraudulent activity, or a member breaches the Terms or for any other reason we determine in our sole discretion, we may also suspend or terminate a member's access to the Services. We may limit a member's ability to participate in a Fluz Reward Program, suspend or terminate a member's account and may invalidate any rewards a member may have earned or accumulated in any Fluz Reward Program. Company decisions are binding and final.



Unauthorized or Fraudulent Transactions

- If you notice unauthorized or fraudulent Fluz transactions on the account of any Registered Card, promptly contact your credit card issuer to make a report. We suggest continually monitoring your credit card accounts to identify any unauthorized or fraudulent transactions. Refer to the terms available from your credit card issuer regarding unauthorized or fraudulent transactions for more information.
- Because any stored Gift Card numbers or Gift Card barcodes, including any unused credits stored in your Fluz account, are Gift Cards that can be used like cash for purchases from the applicable Merchant, and because Fluz rewards can be used to purchase Gift Cards where available, you are responsible for all transactions made with your unused credits and your Fluz rewards, including unauthorized or fraudulent transactions. If you notice unauthorized or fraudulent use of any unused credits or rewards in your Fluz account or otherwise, contact Fluz as soon as possible using the contact method listed within the Fluz application or found on Fluz.app
- By utilizing Fluz's Services, you agree to not dispute any transaction initiated by you via the Fluz app or Google Chrome extension. You also understand that Fluz will not provide refunds for goods or services it has provided. All claims of potential or actual fraud must be initiated and settled by the Fluz Account holder's financial institution.
- Please allow 1-4 business days, excluding bank holidays, for settlement of all transactions initiated on the Fluz app. Fluz's Goods and Services will not be provided until the applicable transaction has settled. Cancellation requests made by the Fluz Account holder may not be fulfilled based on the transaction status as of the day and time of the request.



- Fluz reserves the right to initiate, pend, cancel, and/or refund transactions at its sole discretion in instances of potential or actual fraud or promotion abuse based on, but not limited to, the following factors: PII; Payment Method, device identifiers; or suspicious activity within the Fluz app. Fluz reserves the right to withhold delivery of goods and Services until potential or actual fraud or promotion abuse is investigated or for up to 14 business days past the settlement date of the applicable transaction(s). In the instance of a returned transaction, Fluz reserves the right to payment recovery by initiating a transaction of the same amount from the account holder's Payment Method.

Accounts are flagged by our automated fraud filter due to various reasons that may be related to your account's security, activity history as well as additional factors. We do this to ensure your account and that of other card holders remain as safe as possible.

If your account is placed under review status, you should:

1. Complete account verification.
2. If you've completed account verification and your account is still under review or is put under review status again, contact Fluz support.

While your account is under review status:

1. You are unable to access past purchases or make new ones
2. You are unable to add new payment methods
3. You are only able to complete bank hold verification and complete ID verification.

Previous purchases and Fluz Pay balance will be available to members once an account is unlocked or reinstated to full status.





Compensation plan Subject to [Terms of Service/Use](#)

Coming Soon on the Fluz Network

- Compression
- Annual purchase requirement
- Monthly purchase requirement
- Locked earnings
- Automatically assigning new network positions
- Change in depth of network
- Additional information collection for passive income
- Tax return generation
- Membership activation & reactivation
- Merchant recruitment bonus
- Leadership teams
- Ability to restart challenges on a network position level

