

my gano

Wealth Plan



Gano Excel™

United States of America



*As an Affiliate,
we consider you
a business partner.*

*We pride ourselves on
the 50/50 split
we guarantee through
our Wealth Plan.*

The Wealth Plan and You

Gano Excel's™ singular purpose is clear: to **Enrich Your Life!** Enrichment we've found entails a commitment to improving the inner and outer workings of your being – beginning with a healthful mindset focused on creating a sustainable lifestyle. Whether you're just getting started on your road to an enriched way of living, or you feel you've already come into full stride, Gano Excel's™ Wealth Plan is a great way to supplement your lifetime goals. 🌿

From the day you join Gano Excel™ as an Affiliate, we consider you a business partner. To honor this partnership, we pride ourselves on the 50/50 split we guarantee through our **Wealth Plan**. Half of all commissionable sales we create through our joint efforts go directly to you, our partners. Your efforts are always met with compensations that are directly proportional and eventually compounding. 🌿

As an Affiliate of our company, your mission is simple: to **leverage the power of relationship marketing to promote and encourage the sale of Gano Excel's™ products to the end consumer on a recurring basis**. Your focus is to create a strong Retail Customer base and to build a team of other Affiliates who create a strong Retail Customer base themselves. As you do this and your team builds, you come to realize why Gano Excel™ truly is *The Lifetime Opportunity Company*. 🌿

Disclaimer: The earnings represented are not necessarily representative of the income, if any, that a Gano Excel™ Affiliate can or will earn through his or her participation in the Gano Excel™ Compensation Plan. Your success depends upon your skills, work effort, and market conditions. Gano Excel™ does not guarantee any level of income or your success. 🌿

12

Twelve Ways to Earn

*A Wealth Plan that Rewards
at Every Stage of Achievement*

Immediate

» Income

1.0

Retail Sales
See Page 3

2.0

GEN5 Fast Start
See Page 3

3.0

MVP All-Star Bonus
See Page 4

4.0

Volume Order Rebate
See Page 4

5.0

**Binary Team
Commissions**
See Page 5

Emerging Diamond

◆ Incentives

6.0

Diamond Differential
See Page 6

7.0

GEN5 Compression
See Page 7

8.0

Leadership Bonus
See Page 8

Long Term Leadership

▲ Benefits

9.0

Global Bonus Pool
See Page 9

10.0

Multiple Business Centers
See Page 10

11.0

X2 Car + Education Incentives
See Page 11

12.0

**Leadership in
Action Bonus Pool**
See Page 11

Launching your Business

One of the best things about getting started with Gano Excel™ is the options we provide to our prospective partners – we're all about options. Consult with the resources specific to the country or region you belong to for a full list of available enrollment options as we only highlight our standardized options here in our Wealth Plan.

Executive Success Packs (ESP)

The optional Executive Success Packs provide the ultimate advantage by qualifying you:

- ◆ For the basic personal volume requirements to become "Binary Qualified"
- ◆ To become "ESP Qualified"
- ◆ To begin earning GEN5 Fast Start Bonuses
- ◆ To become "MVP Qualified"
- ◆ To boost your earning potential through the Binary Team Commissions by up to 70%
- ◆ To advance in Pin Rank up to Silver (w/ ESP-3)

Executive Success Packs

offer the best value for a builder by including:

- ◆ Gano Excel™ Lifetime Affiliation
- ◆ Affiliate Resource Kit
- ◆ Training and Marketing Starter Materials
- ◆ Selection of products to consume, sell, and share
- ◆ Instant access to a full suite of online business management and marketing tools



ESP-1

\$195⁰⁰

- ◆ \$340 in Retailable Product
- ◆ \$200 in Marketing Materials



ESP-2

\$495⁰⁰

- ◆ \$835 in Retailable Product
- ◆ \$500 in Marketing Materials



ESP-3

\$995⁰⁰

- ◆ \$1,650 in Retailable Product
- ◆ \$750 in Marketing Materials



Your Action Plan for Success

Once you've decided to launch your Gano Excel™ business, the very basic requirement you will always want to meet is **remaining ACTIVE**. "Active" means that you and your Retail Customers generate at least 50PV in sales volume (PV) every 30 days. Remaining active at this minimum level makes you eligible for most of the bonuses and guarantees that volume you create through the Binary Team Commissions is secure.

If you're a highly-motivated builder looking to put your business on the fast track to success, there are some additional goals that you'll want to meet in the first 30 days to greatly maximize your potential with Gano Excel's™ Wealth Plan:

Get on the fast track... all three goals in 30 days!

GOAL:

MVP Qualified

Becoming MVP Qualified allows you to earn the MVP All-Star Bonus on all applicable enrollments. Additionally, by maintaining your MVP Qualified status it makes you eligible for advancement to any level in the compensation plan and satisfies your monthly personal volume (PV) requirement.

Become Qualified By:

- ◆ Maintaining 100PV in Sales to Retail Customers per month
- OR
- ◆ Establishing a recurring personal monthly order of 100PV ➡

GOAL:

ESP Qualified

Achieving the ESP Qualified status is required to earn the powerful GEN5 Fast Start bonus. Becoming ESP Qualified through purchase of ESPs also maximizes your residual earning potential in the Binary Team Commissions. There are three levels of ESP Qualified status with varying incentives and benefits at each of the three levels.

Become Qualified By:

- ◆ Purchasing any of our three Executive Success Packs (ESP)
- OR
- ◆ Retailing a minimum of 200PV (for ESP-1), 600PV (for ESP-2), or 1,200PV (for ESP-3) within a 4 week period to customers
- OR
- ◆ Accumulating 600 Group CV (for ESP-1), 1,100 Group CV (for ESP-2), or 2,000 Group CV (for ESP-3) from your Enrollment Organization with a max of 500 Group CV from any leg ➡

GOAL:

Binary Qualified

You will shortly learn about the power of residual earning through the Binary Team Commissions. Eligibility to earn from this powerful bonus as well as the Volume Order Rebate and several other bonuses requires you to be Binary Qualified. You will need to maintain a set of minimum requirements to retain your Binary Qualified status.

Become Qualified By:

- ◆ Activating your business with the minimum 50PV monthly requirement - Become MVP Qualified for added incentive!
- ◆ Personally enrolling a minimum of one Affiliate on your LEFT Binary Team, and one on your RIGHT Binary Team and help them maintain their minimum 50PV monthly requirement through sales to Retail Customers or personal monthly purchases - Make sure and tell your team about the benefits of maintaining their MVP Qualified status with 100PV monthly ➡

▲ Quick Notes & Introductory Terms:

1. **Personal Volume or "PV"** is a value associated with most products and packages. PV is the volume used to assess your qualification level for determining your rank advancement and compensatory eligibility. Typically, PV is very close in value to the Affiliate Price.
2. **Commissionable Volume or "CV"** is a value associated with most products and packages. CV is the volume used to assess certain levels of volume accumulation and is largely the value used when paying percentage or volume-based bonuses (i.e. Binary Team Commissions, Volume Order Rebate, Global Bonus Pool, and Leadership in Action Bonus Pool). Typically, CV is 50-80% of the Affiliate Price and is dependent upon the country, region, and inventory item.
3. **Group CV** is an accumulation of commissionable volume (CV) by the group of Affiliates in either your Binary Organization or your Enrollment Organization.
4. **your Enrollment Organization** begins with the Affiliates you personally-enroll and continues developing as your personal enrollments enroll additional Affiliates themselves. There is no limit to the number of Affiliates you can personally enroll, so your Enrollment Organization can have any number of positions on any level - sometimes referred to as a "unilevel" structure.
5. **your Binary Organization** is a structure of Affiliates that you, the Affiliates higher in the overall organizational structure, and the Affiliates beneath you in the structure place into the organization. There is a maximum of two positions that can be beneath every other position which is where the structure gets the name "binary" (meaning "two"). The position directly above you is called your "Sponsor" ➡



Immediate » Income

From the first day you launch your Gano Excel™ business, you have the opportunity to leverage five amazing ways of generating an immediate and sustainable stream of income. Whether this is your first time in-business for yourself, or you're a seasoned professional, we're confident you'll find both simplicity and power in the Gano Excel™ Wealth Plan.

Retail Sales Bonus - Simple Calculation Example

1.0 Retail Sales (Paid Daily/Weekly)

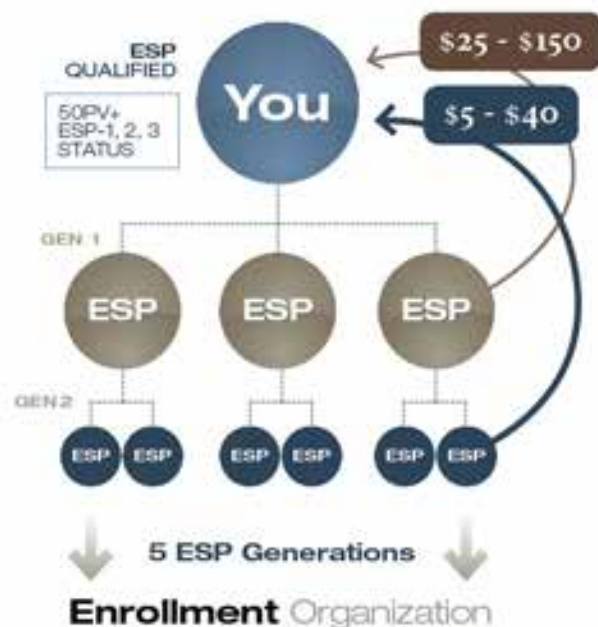
Selling Gano Excel™ products directly to customers is the cornerstone in building and sustaining a lucrative business. Face-to-face retail sales and customer orders placed directly through Gano Excel™ under your Affiliate ID or online website are ways that you earn immediate retail sales income. Gano Excel™ pays you the difference between the retail price your customers pay and the wholesale price you receive as an Affiliate... It's that simple.



2.0 GEN5 Fast Start (Paid Weekly)

ESP Qualified Affiliates earn from \$25-\$150 each time they personally enroll Affiliates (GEN 1) that start their Gano Excel™ business with one of our optional Executive Success Packs (ESP). Additionally, ESP Qualified Affiliates also enjoy override bonuses of \$5-\$40 on up to four additional generations (GEN 2 - GEN 5) of their team's personally enrolled Affiliates that also launch their Gano Excel™ business through the powerful ESPs.

- ESP Qualified Affiliates who maintain a monthly qualification of 50PV are eligible to earn on 5 Generations of ESP sales in their enrollment organization. The columns in the grid indicate the maximum available payout on each ESP sold at the generation relative to you. Direct ESP enrollments are considered GEN 1.
- GEN5 Fast Start payout is based upon your personal ESP Qualification level with the maximum benefits awarded to those with an ESP-3 Qualification status. As an example, if an enroller were at an ESP-2 Qualification level, the maximum GEN5 Fast Start they could earn would be \$75 (even on the sale of an ESP-3) on their GEN 1 as seen in the grid.
- Only those in your personally-enrolled downline that are both ESP Qualified and meet the minimum monthly PV requirement are considered a "Generation". GEN5 Fast Start will not be paid to inactive Affiliates, regardless of their ESP Qualified status level.
- By maintaining a monthly qualification of 100PV, ESP Qualified Affiliates get double the incentive on their entire 5th Generation (GEN5).



	ESP-3	ESP-2	ESP-1
GEN 1	\$150	\$75	\$25
GEN 2	\$20	\$10	\$5
GEN 3	\$20	\$10	\$5
GEN 4	\$20	\$10	\$5
GEN 5	\$40*	\$20*	\$10*

Above: GEN5 Fast Start payout on enrollment organization.

Left: GEN5 Fast Start estimation grid

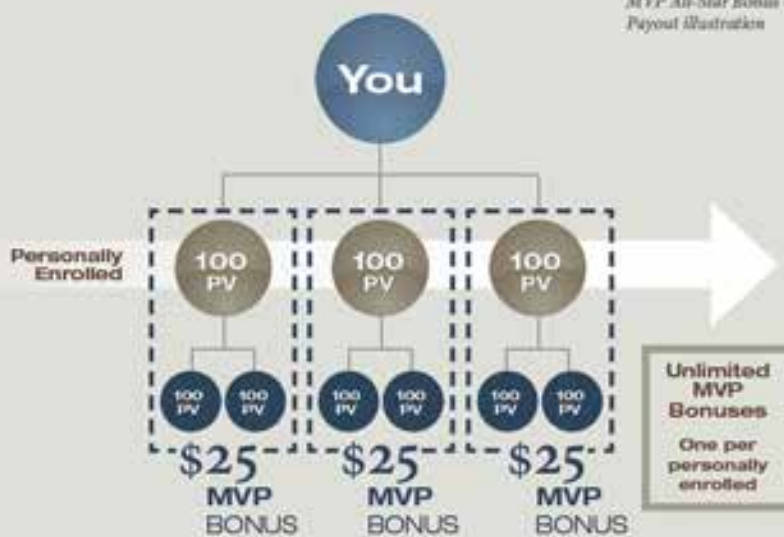
* Affiliates become ESP Qualified through either the direct purchase of one of our Executive Success Packs, retail sales, or generating sales volume among their personally enrolled team, as detailed in the Action Plan to Success under ESP Qualification.

* If YOU maintain a monthly qualification of 100PV or more, you receive double the GEN5 Fast Start payout on your entire 5th Generation

3.0 MVP All-Star Bonus (Paid Weekly)

A key fundamental in growing and accelerating the development of your business is to invest into your team's success. Helping your personally-enrolled reach and maintain a status of Binary Qualified² establishes a solid foundation for them and earns you a \$25 MVP All-Star Bonus.

- ◆ Become "MVP Qualified" by setting-up a monthly order of 100PV+ or be recently enrolled with an ESP in order to earn the MVP All-Star Bonus.
- ◆ To earn the MVP Bonus, you must enroll an Affiliate at 100PV (non-ESP volume), and help that Affiliate establish a left and right personal enrollee at 100PV (non-ESP volume).
- ◆ You may earn the MVP All-Star Bonus an unlimited number of times, but only once per personal enrollee.



Enrollment Organization

4.0 Volume Order Rebate (Paid Weekly)

Maintaining an on-hand and accessible supply of product is essential. As your business grows, you will begin to sample and retail more and more product to prospects and customers. Affiliates that enroll with any of our ESPs come to realize the power and convenience of having available product on-hand. The Volume Order Rebate boosts your business efforts by issuing you a rebate on your personal weekly orders when the commissionable volume from those orders exceeds 100 CV³ in-total (personal ESP purchases excluded).

- ◆ Affiliates that are Binary Qualified and have sufficient volume on their Pay Leg to generate a Binary Team Commission (500 Group CV) will have CV from their personal orders that exceeds 100CV during that week credited to their Pay Leg volume.
- ◆ The CV from personal weekly orders does not count towards personal Pay Leg CV rank qualifications or determination of weekly Binary Payout for the Affiliate making the purchase.
- ◆ The CV from the personal order counts as standard Group CV for all applicable upline Affiliates, but only serves to generate the Volume Order Rebate for the Affiliate making the purchase.
- ◆ If you are not eligible for Binary Commissions during the week you had personal volume in excess of 100 CV, it will be added to your Banked Volume and carried-over to subsequent weeks as if it were normal Group CV.



Binary Organization

² To be considered Binary Qualified an Affiliate must personally maintain a minimum monthly qualification of 50PV (100PV recommended) and personally enroll one Affiliate on their left Binary team and right Binary team and each also maintain a minimum monthly qualification of 50PV.

³ CV is Commissionable Volume which is a value associated with all of our products and the value used to calculate the payout under many bonuses in the Wealth Plan.

5.0 Binary Team Commissions (Paid Weekly)

With our Binary Team Commissions, you enjoy the potential of earning serious residual income on both the initial purchases and every subsequent and recurring purchase of the Affiliates you, your upline, and your downline place into your Binary Organization.

Your Team with Two Legs

Your "Binary Organization", meaning a "two-legged team", consists of those Affiliates that are placed under you on the left (see Leg 1), and those placed under you on the right (see Leg 2). These left and right team members can be personally enrolled by you or by other Affiliates in your group (both upline and downline). Since every position in your Binary Organization can have only two positions directly under it, you can potentially benefit from the enrollment efforts of the Affiliates that exist above you in the organization, such as from your sponsor.



Binary Organization



Becoming "Binary Qualified"

BINARY QUALIFIED



To earn Binary Team Commissions you need to be "Binary Qualified". In order to become "Binary Qualified" you must purchase at least 50PV in product per month and personally enroll at least one prospect into your left team, and one into your right team, and also encourage them to purchase a minimum of 50PV in product per month.

Calculating Binary Team Commissions

- As both your left and right teams and their customers develop and create volume, you will be paid at an unlimited depth from week to week on the distribution of that volume. The team or leg with the most total volume during a weekly period is considered your "Power Leg" or Greater Team, and the leg or team with the lower amount is called your "Pay Leg" or Lesser Team.
- The total volume from your Pay Leg determines how much volume you will be paid on during that weekly cycle, with $\frac{1}{2}$ of your eligible percentage payout being paid from your Pay Leg volume and $\frac{1}{2}$ of your eligible percentage payout being paid on the same or matching amount from your Power Leg volume.
- Once you accumulate at least 100 Group CV in your Pay Leg, you will enjoy up to 10-17% payout of the balanced volume created from both of your teams – half of that percentage payout from each team or leg's volume and can earn up to \$7,500 total per week under the Binary Team Commissions (per business center).
- Any unpaid volume from your Power Leg carries over to the following week and counts automatically as volume you can build and earn from until it is paid during that week or any week thereafter. This carried-over volume is called "Banked Volume". Binary Team Commissions are paid on 100 Group CV increments so the remainder volumes also carry over as part of the Banked Volume.

Emerging Diamond Incentives

To further award emerging leaders for their personal sales and for their investment into developing a successful team are three highly-lucrative incentives. These incentives feature compounding benefits for a leader that builds a strong frontline* group of personally-enrolled, and for helping them to do the same.

6.0 Diamond Differential (Paid Monthly)

Beginning at the paid rank of Diamond and increasing in benefit as you advance to each subsequent Diamond leadership rank is the Diamond Differential bonus. This bonus rewards you and your leadership team up to \$30 on every ESP sold in your enrollment tree, to infinity.

			ESP-3	ESP-2	ESP-1
			\$30	\$15	\$5
Diamond Differential Percent Splits					
Diamond	Executive	Premier	Royal	Crown	
20%	20-40%	20-60%	20-80%	20-100%	

- For each ESP sold in your enrollment organization, a fixed Diamond Differential Bonus amount is allocated for distribution to your Diamond leaders based upon their Diamond ranking. For example, Diamonds are eligible to receive 20% of the bonus, and Crown Diamonds are eligible for up to 100% of the bonus.
- A percentage of the Diamond Differential will be paid once to each of the five different Diamond ranks available in that enrollment leg.
- There is no restriction on the number of enrollment legs you can be paid on, or the number of levels deep within your organization the ESP was sold.
- As you advance further in rank as a Diamond leader and continue to personally enroll new frontline, your Diamond Differential benefits increase considerably.
- The bonus only pays once to each of the five different Diamond ranks that are available in a given leg (i.e. Diamond, Exec. Diamond, etc.). If the next senior-ranking Diamond is not available for payout, the bonus allocated for that Diamond rank will continue up the enrollment organization until it finds the next senior-ranking Diamond and pay the maximum/unpaid amount to that Diamond.
- In the example, you see how the Royal actually earns the unpaid Executive Diamond and Premier Diamond bonuses for 3 TIMES the typical earning.



Top: Illustration of the Diamond Differential paying on 5 progressively ranked Diamonds

Bottom: Diagram shows the compounding benefits of the Diamond Differential.



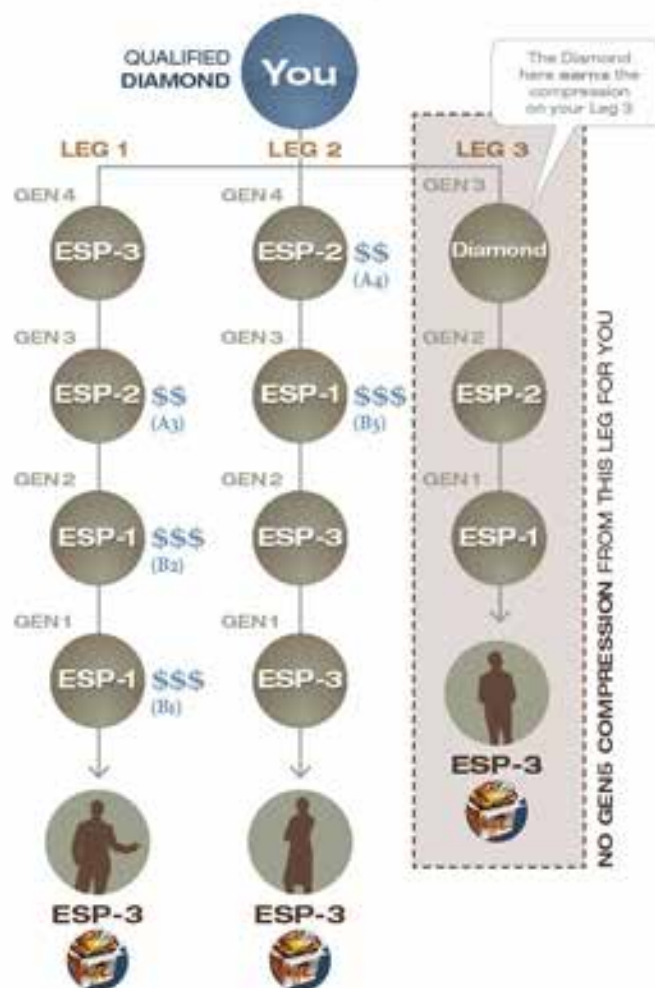
*The frontline is the direct, first-level personally-enrolled group of Affiliates in your enrollment organization.

7.0

GEN5 Compression (Paid Monthly)

As an active and qualified leader paid at Diamond or above, you can earn variable overrides up to \$125 from each of the ESP sales beneath your personally-enrolled legs that have not matured beyond the level of Platinum. These overrides are paid to a single Diamond or above (must be paid as Diamond or above for two consecutive weeks during the monthly 4-5 week cycle) per enrollment leg and include all remaining GEN5 Fast Start bonuses over a 4-5 week cycle that weren't claimed³ by the ESP-1 and ESP-2 Qualified positions in that leg, to infinity.

- Every ESP sold generates a GEN5 Fast Start bonus that is paid upline to 5 generations of ESP Qualified positions (see GEN5 Fast Start). With ESP-2 and ESP-3 sales there is a chance someone in those 5 generations is at a lower level of ESP Qualification than the package sold, and in this case, the GEN5 Fast Start bonus pays-out at a lower amount due to the lesser ESP Qualification.
- Since Gano Excel™ guarantees to payout the full potential GEN5 Fast Start compensation from ESP, the lower payout resulting from the lesser ESP Qualification creates remaining money to be distributed to the first Diamond or above position in that enrollment leg.
- In the diagram, you see three enrollment legs represented. Legs 1 and 2 generate a GEN5 Compression bonus for you (marked by \$\$ and \$\$\$) because you are the first qualified Diamond or above in that leg. The greater the difference in package sold and generation's ESP Qualification level, the higher your potential GEN5 Compression bonus.
- Leg 3 in the diagram creates no GEN5 Compression for you because there is a qualified Diamond in the leg. This Diamond will be eligible for any GEN5 Compression bonuses created in that enrollment leg.

Enrollment Organization

Package sold: ESP-3		GEN5 Fast Start Generation				
		GEN 1	GEN 2	GEN 3	GEN 4	GEN 5
Generation's ESP Qualification Level	ESP-2	\$75 (A1)	\$10 (A2)	\$10 (A3)	\$10 (A4)	\$20 (A5)
	ESP-1	\$125 (B1)	\$15 (B2)	\$15 (B3)	\$15 (B4)	\$30 (B5)
GEN5 Compression Bonus						

Left: GEN5 Compression estimation chart on ESP-3 sales

Right: GEN5 Compression estimation chart on ESP-2 sales

Package sold: ESP-2		GEN5 Fast Start Generation				
		GEN 1	GEN 2	GEN 3	GEN 4	GEN 5
Generation's ESP Qualification Level	ESP-1	\$50 (C1)	\$5 (C2)	\$5 (C3)	\$5 (C4)	\$10 (C5)
GEN5 Compression Bonus						

³ The GEN5 Compression is paid monthly to allow the Affiliates in your enrollment organization that might be missing-out on GEN5 Fast Start bonuses due to being qualified at the ESP-1 or ESP-2 level, to upgrade and claim those bonuses. Any remaining bonuses fund the GEN5 Compression.

8.0 Leadership Bonus (Paid Weekly)

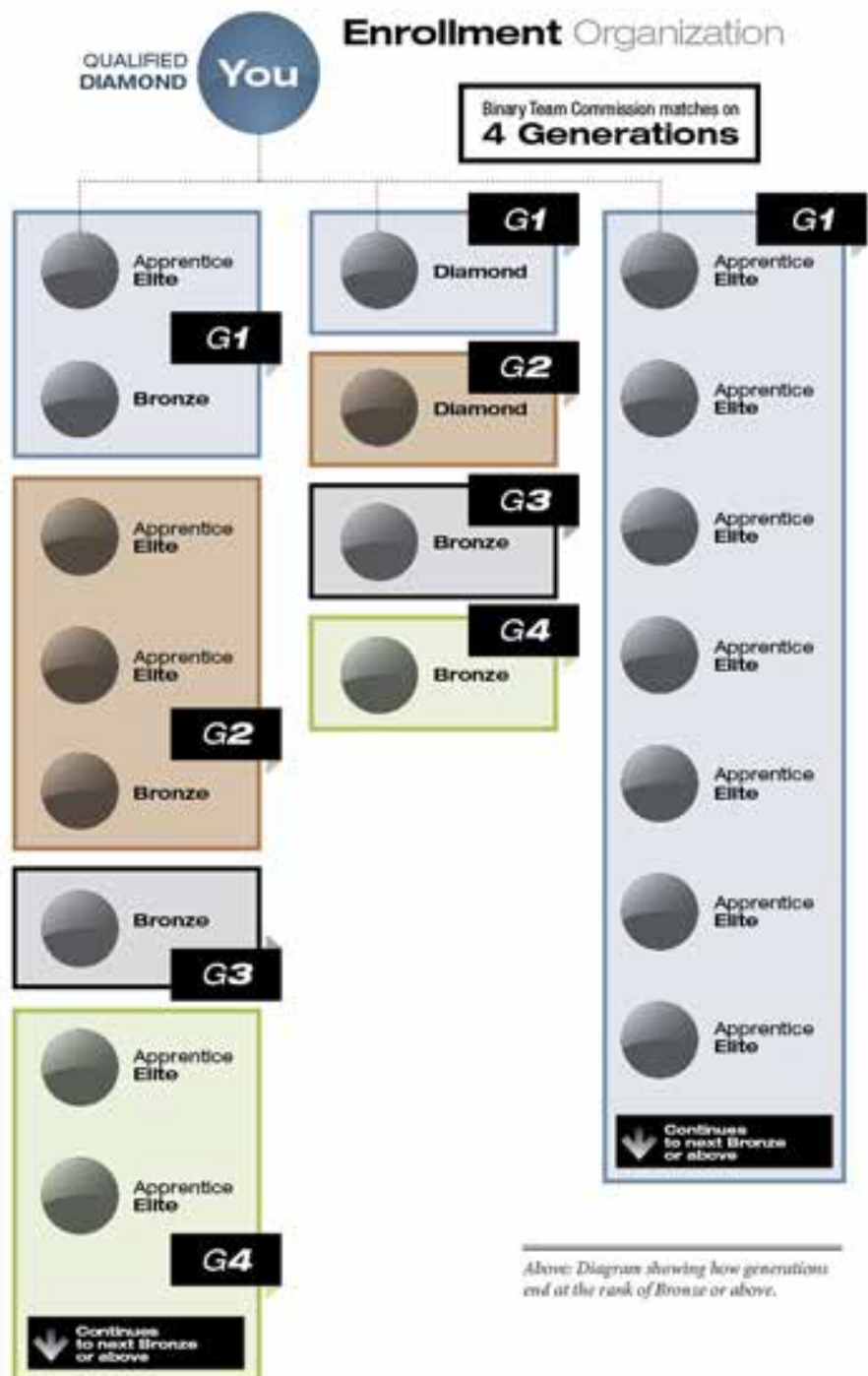
Another leadership incentive offered to Diamonds and above is the Leadership Bonus. This bonus rewards you for helping your personally-enrolled and their enrollment organizations create a residual stream of earnings for themselves through the Binary Team Commissions. You receive a percentage "match" (a proportional equivalent) on up to 8 generations (depending upon your leadership rank) of your enrollment organization's Binary Team Commission earnings.

Generations can include both leaders and all other ranks found in each of your personal enrollment legs. Each generation ends when a qualified Bronze or above Affiliate is found, regardless of depth. The percentage match is based on a floating percentage of the remaining market-wide commissionable volume after the Binary Team Commissions and Global Bonus Pool have been determined.

- Beginning with the paid rank of Diamond at 4 generations and increasing with each subsequent rank, leaders earn up to 8 generations of Binary Team Commission matching bonuses on their enrollment organization.
- Generations (e.g. "G1", "G2"...) are comprised of all Binary Team Commission earners with each generation ending once one of these earners is being paid as Bronze or above.
- Each of your personally-enrolled legs and their enrollment organizations have an independent set of generations and matching potential. The more legs you have, the greater the potential for matching.
- The Leadership Bonus is paid according to a floating percentage calculation, with your earning potential largely dependent upon the number of Binary Team Commissions your enrollment organization earns.

Diamond Rank	Gold	Platinum	Diamond	Executive	Premier	Royal	Crown
Generations Paid	2	3	4	5	6	7	8

Above: Chart shows Leadership Bonus generation payout depth.



Above: Diagram showing how generations end at the rank of Bronze or above.

Long Term Leadership

▲ Benefits

At Gano Excel™ we reward our senior leadership ranks for the determination and effort it takes to build and support a successful and growing organization. Local benefits such as our car and educational incentives, and the global advantages of a multi-country pool (and multiple business centers in each of those countries) create the long-term residual benefits that make make Gano Excel™ *The Lifetime Opportunity company.*

9.0 Global Bonus Pool (Paid Weekly)

Once you advance to the rank of Executive Diamond, a new world of opportunity opens up with the multi-country Global Bonus Pool. We reserve 4% of the total commissionable volume across all countries included in the (Americas) market for compensation to our senior leadership. You may earn an unlimited number of shares in this pool through the development of Gold and above enrollment organization legs. The pool allows you to earn internationally from all participating countries without having ever set foot or enrolled someone in that country.

- ◆ At the paid-as rank of Executive Diamond or above, you are awarded Global Shares on each leg of your enrollment organization that has at least one paid-as Gold and above Affiliate.
- ◆ Any of your enrollment organization's legs that have more than one Gold Affiliate or above still counts as a single share in the Global Pool.
- ◆ Once you earn a single share during a commissionable cycle, you are eligible to your portion of the Global Bonus Pool with the opportunity to earn internationally on the allocated 4% of country CV from each participating market.
- ◆ The more shares you have in the pool, the more you earn from every country.
- ◆ Every qualifying Executive Diamond or above in each of the participating countries earns shares based upon their developed Gold legs.
- ◆ The total number of shares earned by each leader in each country is totaled and the corresponding share value determined against the allocated 4% in that country.
- ◆ In the example, a total of 21 Global Shares were earned during the applicable period. The Executive Diamond (USA) earned 2 shares which is roughly 9.5% of the total shares earned. The Executive Diamond (USA) will receive 9.5% of the allocated Global Bonus Pool from each country.

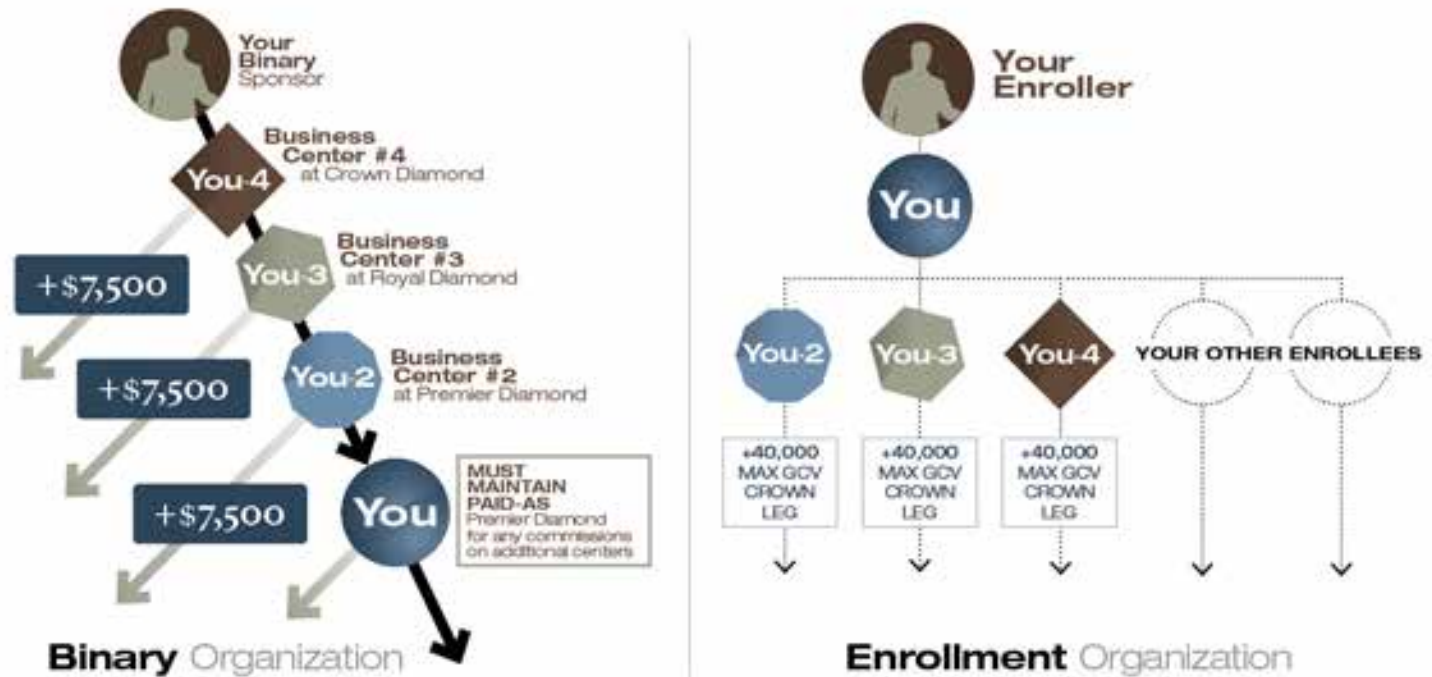


Above: Diagram shows how Gold Leg shares are determined in Global Bonus Pool.

Left: Chart illustrates how the 4% Global Bonus Pool is divided amongst international share earners.

10.0 Multiple Business Centers (Weekly Benefits)

Maintaining your business at the senior Diamond levels requires stable and consistent volume in both your Binary and Enrollment Organizations. Once you advance to each senior Diamond rank beginning at the rank of Premier Diamond, you have the option of opening another business center for a total of four (your initial center plus three additional). Your initial business center must maintain the rank of Premier Diamond to earn any commissions on your additional business centers.



Above: Diagrams of your Enrollment & Binary Organizations and how they both benefit from Multiple Business

Premier	+1 Business Center (2 Total)
Royal	+1 Business Center (3 Total)
Crown	+1 Business Center (4 Total)

Above: Table showing the ranks you receive additional Business Centers and the total centers at that rank.

- At Premier Diamond and each subsequent Diamond level, you are given the opportunity to open additional business centers for a total of four.
- With each additional business center you may earn up to another \$7,500 per week, per country, in Binary Team Commissions.
- Also each additional business center counts as an enrollment leg to your initial business center in your enrollment organization.
- On your journey to Crown Diamond you will greatly benefit from your additional Business Centers counting as new enrollment legs (the requirements for Crown Diamond allow a maximum amount of volume from each enrollment leg).

II.0 X2 Car + Education Incentives (Monthly/Yearly Benefits)

X2 Car Incentive

Qualify at the Premier Diamond level for 12 consecutive weekly cycles and you become eligible for the powerful X2 Car Incentive that reimburses you \$200-\$1,800 per month to drive the car of your dreams. We call it "X2" because you earn the biggest incentives when you build and maintain 2 of your multiple business centers as you see in the table. You continue receiving the benefits as long as you qualify at least three weeks of the month at that paid-as level (or above).

1st Business Center	2nd Business Center			
	Below Premier	Premier	Royal	Crown
Premier	\$200 /m.	\$600 /m.	\$900 /m.	\$1,100 /m.
Royal	\$500 /m.	\$800 /m.	\$1,200 /m.	\$1,500 /m.
Crown	\$800 /m.	\$1,100 /m.	\$1,400 /m.	\$1,800 /m.

Education Incentive

From Premier through Crown Diamond, you earn an additional \$300-\$800* per month credit towards the educational expenses of you or your immediate family members. Simply maintain the paid-as qualifications of these senior Diamond levels and you earn a weekly credit that accumulates up to \$10,000 (at any given time) with the ability to withdraw \$2,500 every 90 days.

	Monthly Educational Credit	Earn up to \$10,000 at a time with the ability to withdraw \$2,500 every 90 days.
Premier	\$300 (\$75/Week)	
Royal	\$600 (\$150/Week)	
Crown	\$800 (\$200/Week)	

I2.0 Leadership in Action Bonus Pool (Bi-Annual Benefits)

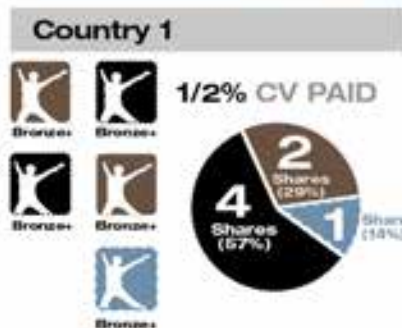
Royal and Crown Diamonds that actively build and develop new personally-enrolled Affiliates in any country have the opportunity to participate in a per-country bonus sharing pool every six months. The pool is equivalent to 1/2% of the CV paid out in that country over the six month period. Every personally-enrolled Affiliate that is developed to a Bronze or higher* during the 6 months in each country earns a Royal Diamond one share and a Crown Diamond two shares in this pool.

Country 1:

If the country paid-out on 20 million CV, the pool would be \$100,000. Royal Diamond "A" developed 2 Bronze (2 shares), Royal Diamond "B" developed 1 Bronze (1 share), and Crown Diamond "C" developed 2 Bronze (4 shares) for a payout of the pool of A=\$29,000, B=\$14,000, and C=\$57,000.

Country 2:

If the country also paid-out on 20 Million CV, the pool would be \$100,000 with payout to the three leaders as follows: A=\$50,000, B=\$50,000, and C=\$0 because C didn't enroll & develop any Bronze in Country 2.



Each personally-enrolled & developed Bronze+ per country when:	ROYAL	=	1 SHARE	of Pool: 1/2% CV PAID PER COUNTRY
	CROWN	=	2 SHARES	

*The developed Bronze (or above) must have never achieved Bronze prior to the applicable period.
The Bronze development cannot occur through the purchase of an ESP, but must be through performance.

*Only available on your first business center.

Rank Qualifications & Potential

You begin at the rank of Affiliate (not shown) and quickly advance to the rank of Apprentice by generating 50PV either personally or through Retail Sales to Customers. Once you have met the qualifications to advance in rank, the new rank becomes your "Title Rank" or "Pin Rank". You will remain at that Title/Pin Rank until you advance to a higher rank. Commissions and bonuses you qualify to be paid, and the amount you earn are generally determined by your performance qualifications during a given period. These performance qualifications are considered your "Paid As Rank" or "Paid Rank" which can go up or down from period to period.

	Builders				Emerging Leadership			Senior Leadership			
Rank	Apprentice	Apprentice Elite	Bronze	Silver	Gold	Platinum	Diamond	Executive Diamond	Premier Diamond	Royal Diamond	Crown Diamond
Personal Volume Requirements (PV)	50PV	50PV	50PV	50PV	100PV	100PV	100PV	100PV	100PV	100PV	100PV
Binary Pay Leg Volume (Group CV)	—	5000CV	1,5000CV	2,5000CV	4,0000CV	8,0000CV	12,0000CV	15,0000CV	20,0000CV	30,0000CV	40,0000CV
Binary Pay Leg Volume Weeks (Consecutive)	—	1	1	1	1	2	2	3	4	4	4
Apprentice Elite (AE) Enrollment Legs (AE or Higher)	—	—	1	1	2	2	3	3	4	4	4
Enrollment Organization Requirements	—	—	—	—	—	—	—	—	—	—	125,000CV for 4 Consecutive weeks with 40,000 Max CV per enrollment leg
Base Binary Payout Percentage ■	—	10%	11%	12%	13%	14%	15%	15%	15%	15%	15%
Business Centers (Optional)	1	1	1	1	1	1	1	1	(2)	(3)	(4)
Total Weekly Binary Team Commission Earning Potential per Business Center and per Country ★	—	\$500	\$1,000	\$1,250	\$2,000	\$4,000	\$6,000	\$7,500	\$7,500	\$7,500	\$7,500
Weekly • GEN5-FS Maximum	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited + Unlimited • GEN5-C + Unlimited • Diam. Diff.	Unlimited + Unlimited • GEN5-C + Unlimited • Diam. Diff.	Unlimited + Unlimited • GEN5-C + Unlimited • Diam. Diff.	Unlimited + Unlimited • GEN5-C + Unlimited • Diam. Diff.	Unlimited + Unlimited • GEN5-C + Unlimited • Diam. Diff.
Weekly Leadership Bonus Maximum ♦	—	—	—	—	—	—	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
Total Weekly International Binary Team Commission Earning Potential ▲	—	\$5,000	\$10,000	\$12,500	\$20,000	\$40,000	\$60,000	\$75,000	\$150,000	\$225,000	\$300,000

■ The Base Binary Payout Percentage value represents the percentage your Binary Team Commissions will be calculated at unless you launched your business with an ESP. With ESPs, this percentage value may be up to 15-17% on balanced performance volume.

★ The values represented for the Total Weekly Binary Team Commissions are a per Business Center and per Country maximum. The Wealth Plan allows you to earn independent Binary Team Commissions per country and additional business center.

♦ There is no maximum to the Weekly Leadership Bonus per Business Center and is only limited by the 50% CV payout guarantee.

▲ The values represented here use a simple 10-country Binary Team Commission estimation with Multiple Business Centers factored-in where applicable. This is not the total maximum potential at the listed ranks as the bonuses with unlimited payout are implausible to forecast.

♦ Diam. Diff.: Diamond Differential

• GEN5-C: GEN5 Compression

• GEN5-FS: GEN5 Fast Start

Commission Payments

Weekly Payout:

- ◆ Retail Sales
- ◆ GEN5 Fast Start
- ◆ MVP All-Star Bonus
- ◆ Binary Team Commissions
- ◆ Volume Order Rebate
- ◆ Leadership Bonus
- ◆ Global Bonus Pool

Weekly periods always start on Mondays at 12:01 AM PST and end on Sundays at 11:59 PM PST. Weekly commissions will be calculated and paid 7-10 days following the close of the bonus period. 🏆

Monthly Payout:

- ◆ Diamond Differential
- ◆ GEN5 Compression
- ◆ X2 Car Incentive
- ◆ International Commissions

Monthly periods always start on the first Monday of the month at 12:01 AM PST and end 4-5 weekly periods after on Sundays at 11:59 PM PST. Though calendar months are factored into defining the monthly periods, the overlap of the cycles and incongruence with the calendar months forces us to use a "best fit" approach. Monthly commissions are calculated and paid 15-20 days following the close of the bonus period. 🏆

Semi-Annual Payout:

- ◆ Leadership in Action Bonus Pool

Semi-annual periods run from January 1 to June 30, and from July 1 to December 31 each calendar year. Semi-annual incentives are calculated and paid 30-45 days following the close of the bonus period. 🏆

Organizational Structures

Binary Organization

Your Binary Organization is a structure with a limit of two Affiliates placed under each position. This limitation creates a team-based framework that potentially results in overflow from Affiliates that are above you (upline) in the overall Binary Organization. As you, your upline, and the Affiliates within your Binary Organization (downline) enlist additional Affiliates, your Binary Organization builds. 🏆

Binary Organization

-  Your Personally Enrolled Affiliate
-  Someone else's Personally Enrolled Affiliate
-  Empty Position



Enrollment Organization

Your enrollment organization represents the Affiliates that you personally introduce and personally enroll into Gano Excel™. There is no limit to the number of individuals that you may enroll onto your team, so there are no restrictions to the number of Affiliates you have on any level of your enrollment organization. Your enrollment organization also includes the Affiliates that your personally enrolled team brings into the business and so on. 🏆

Enrollment Organization



Glossary of Terms

Active: Initiating and maintaining a monthly personal volume (PV) of 50PV. By remaining Active, you are eligible for most bonuses and also retain any Blanked Binary Team Commission Group CV.

Binary Organization: The structure of Affiliates that you, the Affiliates higher in the overall organizational structure, and the Affiliates beneath you in the structure place into the organization. There is a maximum of two positions that can be beneath every other position which is where the structure gets the name "binary" (meaning "two"). The position directly above you is called your "Sponsor".

Business Center: A position within the Binary and Enrollment Organization that has the capacity of earning commissions.

Commissionable Volume or "CV": Value associated with most products and packages. CV is the volume used to assess certain levels of volume accumulation and is largely the value used when paying percentage or volume-based bonuses (i.e. Binary Team Commissions, Volume Order Rebate, Global Bonus Pool, and Leadership in Action Bonus Pool). Typically, CV is 50-80% of the Affiliate Price and is dependent upon the country, region, and inventory item.

Customer: A retail purchaser associated with an Affiliate. A Customer is not able to enroll other customers.

Downline: This refers to the group of Affiliates below a new or existing Affiliate in either the Enrollment or Binary Organization.

Enrollment Organization: Begins with the Affiliates you personally enroll and continues developing as your personal enrollments enroll additional Affiliates themselves. There is no limit to the number of Affiliates you can personally enroll, so your Enrollment Organization can have any number of positions on any level – sometimes referred to as a "unilevel" structure.

Enroller: The Affiliate that introduces and enrolls you into Gano Excel™.

Group CV or "GCV": The accumulation of commissionable volume (CV) by the group of Affiliates in either your Binary Organization or your Enrollment Organization.

Leg: A leg is a portion of an Affiliate's organization starting at one of their first-level Affiliates and includes every position thereafter. If an Affiliate has 10 personally enrolled Affiliates in their Enrollment Organization, they would have "10 Legs". Every Affiliate only ever has "2 Legs" in their Binary Organization due to the nature of the structure.

Pay Leg: The lesser volume (Group CV) side (left/right) of your Binary Organization during a given weekly cycle.

Personal Volume or "PV": Value associated with most products and packages. PV is the volume used to assess your qualification level for determining your rank advancement and compensatory eligibility. Typically, PV is very close in value to the Affiliate Price.

Power Leg: The greater volume (Group CV) side (left/right) of your Binary Organization during a given weekly cycle.

Rank: The level of achievement in the Wealth Plan as defined by the published qualifications. The Title or Pin Rank marks the highest level of achievement and the Paid As Rank reflects the actual performance during a given period.

Sponsor: The Affiliate that you are directly placed beneath in the Binary Organization structure.

Upline: This refers to the Affiliate or lineage of Affiliates above a new or existing Affiliate in either the Enrollment or Binary Organization.

Wholesale Price: Discounted pricing available only to registered Gano Excel Affiliates. Also known as the "Affiliate Price".