



The CTFO Compensation Plan

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

Free Membership & No Purchase Required For Personal Enrollment Commissions

There are no fees for anyone to become a CTFO Associate. All CTFO Associates automatically qualify for a payout of 20% of the CV (Commission Volume) on Wednesday of the week following any order. That means that any orders placed by any personally enrolled Customer or Associate that occur between Monday and Sunday of any week get issued to the CTFO Enroller on Wednesday of the following week. Additionally, there are no personal purchase requirements to receive this 20% commission and there are no caps or limits to how much you can earn during any qualifying week. Any commissionable sales that occur during any given week qualify for the 20% CV commissions that are issued the following week.

Easiest Qualifications in the Industry

Payout Qualifications are so simple; literally anyone can earn commissions at CTFO!

There is 1 Basic Introductory Rank with CTFO; namely, Associate. As a CTFO Associate you are given Free CTFO Websites. Customers who do not sign up as an Associate but instead just want to buy products at the discounted online prices also receive Free CTFO Websites. The differences between a CTFO Customer and a CTFO Associate are the following:

- A Customer is anyone who orders a CTFO Product and/or Package but does not sign up as an Associate.
- A CTFO Associate is anyone who Signs-Up as an Associate whether they order a CTFO Product and/or Package or not.

Any CTFO Associate that personally refers anyone who purchases a CTFO Product and/or Package is entitled to a 20% Commission based on the Product and/or Package CV, without a personal product purchase being required.

CTFO Pays You 4 Ways

There are 4 ways any CTFO Associate can be compensated.

The 4 types of compensation are as follows:

1. Retail Profit
2. Unilevel Pay
3. Regenerating Matrix Pay (With copyrighted Profit Sharing Positions)
4. Infinity Bonus Pay (And Top Gun Pool)

Knowing that there are far too many hoops to jump through in most compensation plans, CTFO took the best parts of Retailing, Unilevel Pay, Forced Matrix Pay, Infinity Bonuses & Company-Wide Profit Sharing Pools and combined them into a simple, straight forward, easy to accomplish 4-part Compensation Plan with No Gimmicks and No Gotchas.

There are:

- no legs to balance,
- no increasing personal volume requirements with rank advancement, and
- no unrealistic enrolling qualifications

In fact, to achieve the absolute top rank in the CTFO Compensation Plan (Top Gun), you never need to have a personal purchase or volume requirement of more than \$47.47 per month, and you never need to have more than 5 personally enrolled active, qualified people. (If you choose to qualify without a personal purchase, you will need 10 personally enrolled active, qualified people.)

The 1st way to get paid in CTFO (Retail Profit) happens when you purchase CTFO products on your Free CTFO website at the wholesale prices and then personally sell them to people at your home or business.

The other 3 ways to get paid in CTFO happen automatically and simultaneously whenever sales are made online at a Free CTFO website. These sales all pay out utilizing the Commission Volume (CV) value of the product or package being bought. CV is the total amount of money that can be paid out in commissions on any product or package. Every item has its own CV amount and CTFO always pays out 100% of the entire CV amount of each and every sale.

1. Retail Profit

All CTFO products are offered on our Free CTFO websites at deeply discounted wholesale prices. The Suggested Retail Prices are an average of 30% above the deeply discounted wholesale prices. These Suggested Retail Prices are listed on the website next to every product and package. CTFO Customers and Associates can purchase products and/or packages at the wholesale prices and then personally sell them to others at the Suggested Retail Prices, earning an average of 30% on every sale they make.

2. Unilevel Pay

This is the pay you receive from the purchases made by the people you personally enroll, as well as the people they enroll, and the people those people enroll, etc. for 5 Levels.

Your personally enrolled people are on your 1st Unilevel. Their personally enrolled people are on their 1st Unilevel, which is your 2nd Unilevel. Those people's personally enrolled people are on the 1st Unilevel for them, which is the 3rd Unilevel for you. And this continues for 5 Levels of Unilevel payout.

Associates automatically qualify for the 1st Level of Unilevel Level Pay simply by signing up with CTFO as an Associate. There is no other qualification required for the 1st Level of Unilevel Pay and the amount paid is 20% of the CV of any product and/or package purchased by a personally referred or enrolled person.

The 2nd, 3rd, 4th and 5th Levels of Unilevel Pay all pay out 4% each of the CV amount of any product and/or package purchased by anyone on any of those Levels. This equals a total of 36% (20%+4%+4%+4%+4%) of the total CV amount that is paid out through the Unilevel Pay. Our Unilevel Pay has Full Compression so from each and every sale, all of this pay will keep looking up through higher and higher Unilevels for a qualified person to pay out until the entire amount is fully paid. 100% of all CV is paid out weekly from each and every sale.

CTFO Unilevel Pay is both unique and lucrative. Unilevel Pay was purposely created by CTFO to ensure that every Associate who personally refers anyone to the CTFO product line or Business Opportunity will be pre-qualified for compensation that is a direct result of their own efforts. Unilevel Pay can build quickly and help you get off to a fast start. It's what helps increase your income while your Regenerating Matrix Pay is building.

The qualifications to receive these additional Levels of Unilevel Pay are listed below. However, you can simply remember this:

- Joining CTFO gets you **1** level of Unilevel Pay
- Having **2** Active personally enrolled people qualifies you for **2** levels of Unilevel Pay
- Having **3** Active personally enrolled people qualifies you for **3** levels of Unilevel Pay
- Having **4** Active personally enrolled people qualifies you for **4** levels of Unilevel Pay
- Having **5** Active personally enrolled people qualifies you for **5** levels of Unilevel Pay (You will also need \$25K Personal Team Volume for this level – see the Ranks & Qualifications section below)

3. Regenerating Matrix Pay (With Copyrighted Profit Sharing Positions)

In addition to Retail Profit and Unilevel Pay, the CTFO Compensation Plan has an organizational “3 x” (3 by) matrix structure designed to pay out our Regenerating Matrix Pay.

Every Associate occupies a position in the CTFO Matrix. Every single position can have no more than 3 positions on the Matrix Level directly beneath it. This means you can have 3 positions on your 1st Matrix Level. And since each of those positions can have 3 positions on their 1st Level, this means there are 9 positions possible on your 2nd Matrix Level, 27 on your 3rd Matrix Level, 81 on your 4th and so on.

Matrix Levels are different than Unilevels. The Unilevel structure follows the “Sponsorship Tree” or “Enroller’s Tree” and any Associate can have an unlimited number of people on their various Unilevels beneath them, depending upon how many people they enroll and how many people those people enroll, etc.

The Matrix Levels on the other hand are set up to force growth down under more and more people. Whenever anyone enrolls 3 people, their 1st Level is filled. Then from the 4th person they enroll on, those people are “forced down” onto the next Matrix Level and placed automatically in the uppermost open position. This is called “spillover” because these people are spilling over and filling in underneath the existing people above them.

Matrix positions can be filled by direct enrollees or by other people farther up the matrix enrolling more than 3 people and giving “spillover” to the people beneath them. This is how you can receive team growth and increased income from your upline building their business and helping you in the process.

The CTFO Regenerating Matrix Pay pays out up to 21 Matrix Levels from each and every commissionable sale made. The payout amounts per Matrix Level are as follows:

- 1% each from Matrix Levels 1-5
- 10% each on Matrix Levels 6&7
- 1% each on Matrix Levels 8-21

This equals a total amount of 39% of the total CV amount that is paid out through the Regenerating Matrix Pay. Our Regenerating Matrix Pay has Full Compression so from each and every sale, all of this pay will keep looking up through higher and higher Matrix Levels for a qualified person to pay out to until the entire amount is fully paid. 100% of all CV is paid out weekly from each and every sale.

Two things are worth noting here:

1. Matrix Levels 1-5 will for the most part, coincide with Unilevels 1-5. This means that since you will be receiving both these pays simultaneously and automatically, in reality you will be receiving 21% on Level 1 (20% Unilevel Pay + 1% Regenerating Matrix Pay, and 5% on Levels 2-5 (4% Unilevel Pay + 1% Regenerating Matrix Pay.)

2. The number of people on each descending Matrix Level can triple, so the 8th through 21st Levels can hold a whole lot of people buying and selling CTFO products. This means that the 1% Regenerating Matrix Pay you earn from these Levels can in fact become the largest part of your weekly checks.

CTFO Regenerating Matrix Pay is unparalleled in our industry, especially because of our copyrighted Profit Sharing Positions. It was intentionally created by CTFO to ensure that every Associate who builds a team can also build true walk-away residual income. This is your retirement income; it may take a little longer to build (which is why we also have Unilevel Pay) but it can become the dream income you've been looking for to change your life.

The qualifications to receive Regenerating Matrix Pay are listed below. However, you can simply remember this:

- Having **1** Active personally enrolled person qualifies you for $\frac{1}{4}$ of the total potential Regenerating Matrix Pay for **7** Regenerating Matrix Levels
- Having **2** Active personally enrolled people qualifies you for $\frac{1}{2}$ of the total potential Regenerating Matrix Pay for **7** Regenerating Matrix Levels
- Having **3** Active personally enrolled people qualifies you for **All** of the total potential Regenerating Matrix Pay for **7** Regenerating Matrix Levels
- Having **4** Active personally enrolled people qualifies you for **All** of the total potential Regenerating Matrix Pay for **14** Regenerating Matrix Levels
- Having **5** Active personally enrolled people qualifies you for **All** of the total potential Regenerating Matrix Pay for **21** Regenerating Matrix Levels (You will also need \$25K Personal Team Volume for this level – see the Ranks & Qualifications section below)

Profit Sharing Positions

The CTFO Regenerating Matrix is not a typical standard Forced Matrix by any means. In a standard Forced Matrix, the forced growth can mean that commissionable sales can easily get forced too far down, ending up beneath the levels from which you get paid. CTFO solved this dilemma with the invention of Profit Sharing Positions (PSPs).

A Profit Sharing Position (PSP) is an additional “income center” that you earn for each person you personally enroll, after your third person. So, after you personally enroll 3 people, from the 4th personally enrolled person on, the CTFO computer program automatically generates a new free position for you and places it in your Regenerating Matrix directly above the person you just enrolled. This means that from your 4th personally enrolled person on, every single new enrollee will be on the 1st Matrix Level of your new PSP as well as on the corresponding Matrix Level to your original position.

As an example, if you've personally enrolled 6 people into your team, you'll have a total of 3 PSPs in addition to your original position. Similarly, if you've personally enrolled 10 people into your team, you'll have a total of 7 PSPs, and so on.

The best part is that whatever rank your original position is, and whatever corresponding commissions you're qualified for; up to 5 Levels of Unilevel Pay and up to 21 Levels of

Regenerating Matrix Pay (not to mention the Infinity Bonuses), every one of your PSPs are also automatically qualified at the same rank, for the same amount of levels of pay potential.

PSPs are Awesome!

- You don't pay for them,
- You don't have to buy any additional products to qualify them,
- You don't have to enroll more people to remain qualified for them, and
- You never lose and PSPs even if people stop ordering!

PSPs are Regenerating Matrix Pay income multipliers! Each of your PSPs is an income earning center, almost like a clone of your original top Matrix Position, and since they earn the same way as your top position does, they can literally multiply your Regenerating Matrix Pay earnings because you can get paid multiple times on the product sales under each PSP! Since PSPs are entirely free, the only question is, "How many of them do you want?"

To learn more about Profit Sharing Positions, check out your CTFO website back-office Library Center for a more detailed explanation.

4. Infinity Bonus Pay (And Top Gun Bonus Pool)

Infinity Bonus Pay is a percentage of your entire team's CV for an infinite number of levels. This pay is reserved for the top 7 CTFO Ranks. (See the Ranks & Qualifications section below.) All Vice President, Presidential Director, and Top Gun Ranks qualify for Infinity Bonus Pay in addition to Unilevel Pay and Regenerating Matrix Pay.

As you increase in rank, you receive additional percentages of your entire team's CV volume. Each rank increase in Infinity Bonus Pay (4%, 4%, 4%, 1.75%, 1.75%, & 3.5%) is a percentage of the total team CV volume and is added to the previous rank's percentage. So as you increase in rank, from Vice President all the way up to Top Gun, your Infinity Bonus Pay percentage increases as well.

Anytime someone in your Matrix achieves a Rank that qualifies them for Infinity Bonus Pay, they will receive the Infinity Bonus Pay for that Rank from any sales that occur on the Levels beneath them. For any Rank higher than that person's Rank for which you are qualified, you will continue to receive the Infinity Bonus Pay for that Rank from those sales. You will also continue to receive Infinity Bonus Pay at the Rank that person qualified for from any sales in your Matrix that are not underneath them.

There is a total amount of 19% of the total CV amount that is paid out through the Infinity Bonus Pay. Our Infinity Bonus Pay has Full Compression so from each and every sale, all of this pay will keep looking up through higher and higher Levels for a qualified person to pay out to until the entire amount is fully paid. 100% of all CV is paid out weekly from each and every sale.

The qualifications to receive Infinity Bonus Pay are listed below.

Top Gun Bonus Pool

In addition to the 6 ranks that qualify for increasing amounts of Infinity Bonus Pay, our top rank in CTFO, Top Gun also qualifies to share in the Top Gun Bonus Pool. This Bonus Pool is of the whole company's CV volume. So when you're sharing in this pool, it's not just your own team that's earning you income, it's the entire company! The Top Gun Bonus Pool takes 6% of the CV volume from every sale in the company and shares it equally among the CTFO Top Guns. Each Top Gun rank achieved adds volume to the total company sales so as more people become Top Guns, there is more and more volume being shared among them. The Top Gun Bonus Pool is in addition to Infinity Bonus Pay, Regenerating Matrix Pay and Unilevel Pay. The qualifications to share in the Top Gun Bonus Pool are listed below.

CTFO Ranks and Qualifications

(Also See CTFO Compensation Plan Pay Chart)

Any Associate who has made a qualifying purchase of at least \$47.47 within the previous 31 days, is considered an Active Qualified Associate. This qualification can also be met by having 10 personally enrolled Qualified Customers or Associates, with no purchase required by the qualifying Enroller/Associate.

Any Associate who has not made a qualifying purchase of at least \$47.47 within the previous 31 days, is considered an Inactive Associate. Their websites remain active and they can reactivate and re-qualify at any time by simply making a qualifying purchase of at least \$47.47 or having 10 personally enrolled qualified Customers and/or Associates.

Any Associate, whether Active and Qualified or not, will receive 20% Unilevel Pay from any personally referred or enrolled sales. Upon making a qualified sale, an Active Associate or Customer will be automatically promoted to the rank of 1st Level Manager.

There are 4 Ranks of CTFO Managers:

- **1st Level Manager:** This is an Active, Qualified Associate who has 1 personally enrolled Qualified Customer or Associate. This Rank is entitled to receive:
 - 20% Unilevel Pay from any personally referred or enrolled sales (this is the 1st Level of Unilevel Pay)
 - $\frac{1}{4}$ of the total potential Regenerating Matrix Pay from **7** Levels of Regenerating Matrix Pay
- **2nd Level Manager:** This is an Active, Qualified Associate who has 2 personally enrolled Qualified Customers or Associates. This Rank is entitled to receive:
 - 20% Unilevel Pay from any personally referred or enrolled sales (this is the 1st Level of Unilevel Pay)
 - 4% Unilevel Pay from any sales on the 2nd Unilevel

- ½ of the total potential Regenerating Matrix Pay from 7 Levels of Regenerating Matrix Pay
- **Senior Manager:** This is an Active, Qualified Associate who has 3 personally enrolled Qualified Customers or Associates. This Rank is entitled to receive:
 - 20% Unilevel Pay from any personally referred or enrolled sales (this is the 1st Level of Unilevel Pay)
 - 4% Unilevel Pay from any sales on the 2nd Unilevel
 - 4% Unilevel Pay from any sales on the 3rd Unilevel
 - **All** of the total potential Regenerating Matrix Pay from 7 Levels of Regenerating Matrix Pay
- **Executive Manager:** This is an Active, Qualified Associate who has 4 personally enrolled Qualified Customers or Associates. This Rank is entitled to receive:
 - 20% Unilevel Pay from any personally referred or enrolled sales (this is the 1st Level of Unilevel Pay)
 - 4% Unilevel Pay from any sales on the 2nd Unilevel
 - 4% Unilevel Pay from any sales on the 3rd Unilevel
 - 4% Unilevel Pay from any sales on the 4th Unilevel
 - **All** of the total potential Regenerating Matrix Pay from 14 Levels of Regenerating Matrix Pay

There are 3 Ranks of CTFO Vice Presidents:

- **Vice President:** This is an Executive Manager with a 5th personally enrolled Qualified Customer or Associate and at least \$25,000 in personal team monthly volume. Personal Team Volume is comprised of your entire sponsorship volume (Unilevel volume.) This is the total sales on your whole team for unlimited levels. This is not your matrix volume which can include spillover. Personal team volume is based on your total sales volume, not CV and is calculated on a rolling 4 week period. This Rank is entitled to receive:
 - 20% Unilevel Pay from any personally referred or enrolled sales (this is the 1st Level of Unilevel Pay)
 - 4% Unilevel Pay from any sales on the 2nd Unilevel
 - 4% Unilevel Pay from any sales on the 3rd Unilevel
 - 4% Unilevel Pay from any sales on the 4th Unilevel
 - 4% Unilevel Pay from any sales on the 5th Unilevel
 - All of the total potential Regenerating Matrix Pay from 21 Levels of Regenerating Matrix Pay

- 4% Infinity Bonus Pay
- **Senior Vice President:** This is an Vice President with at least \$50,000 in personal team monthly volume. Personal Team Volume is comprised of your entire sponsorship volume (Unilevel volume.) This is the total sales on your whole team for unlimited levels. This is not your matrix volume which can include spillover. Personal team volume is based on your total sales volume, not CV and is calculated on a rolling 4 week period. This Rank is entitled to receive:
 - 20% Unilevel Pay from any personally referred or enrolled sales (this is the 1st Level of Unilevel Pay)
 - 4% Unilevel Pay from any sales on the 2nd Unilevel
 - 4% Unilevel Pay from any sales on the 3rd Unilevel
 - 4% Unilevel Pay from any sales on the 4th Unilevel
 - 4% Unilevel Pay from any sales on the 5th Unilevel
 - All of the total potential Regenerating Matrix Pay from **21** Levels of Regenerating Matrix Pay
 - 4% + 4% Infinity Bonus Pay (Total of 8%)
- **Executive Vice President:** This is a Senior Vice President with at least \$100,000 in personal team monthly volume. Personal Team Volume is comprised of your entire sponsorship volume (Unilevel volume.) This is the total sales on your whole team for unlimited levels. This is not your matrix volume which can include spillover. Personal team volume is based on your total sales volume, not CV and is calculated on a rolling 4 week period. This Rank is entitled to receive:
 - 20% Unilevel Pay from any personally referred or enrolled sales (this is the 1st Level of Unilevel Pay)
 - 4% Unilevel Pay from any sales on the 2nd Unilevel
 - 4% Unilevel Pay from any sales on the 3rd Unilevel
 - 4% Unilevel Pay from any sales on the 4th Unilevel
 - 4% Unilevel Pay from any sales on the 5th Unilevel
 - All of the total potential Regenerating Matrix Pay from **21** Levels of Regenerating Matrix Pay
 - 4% + 4% + 4% Infinity Bonus Pay (Total of 12%)

There are 3 Ranks of CTFO Presidential Directors:

- **Presidential Director:** This is an Executive Vice President with 3 other active and qualified Executive Vice Presidents on separate legs; they do not have to be personally enrolled. This Rank is entitled to receive:
 - 20% Unilevel Pay from any personally referred or enrolled sales (this is the 1st Level of Unilevel Pay)
 - 4% Unilevel Pay from any sales on the 2nd Unilevel
 - 4% Unilevel Pay from any sales on the 3rd Unilevel
 - 4% Unilevel Pay from any sales on the 4th Unilevel
 - 4% Unilevel Pay from any sales on the 5th Unilevel
 - All of the total potential Regenerating Matrix Pay from 21 Levels of Regenerating Matrix Pay
 - 4% + 4% + 4% + 1.75% Infinity Bonus Pay (Total of 13.75%)
- **Senior Presidential Director:** This is a Presidential Director with 3 other active and qualified Presidential Directors on separate legs; they do not have to be personally enrolled. This Rank is entitled to receive:
 - 20% Unilevel Pay from any personally referred or enrolled sales (this is the 1st Level of Unilevel Pay)
 - 4% Unilevel Pay from any sales on the 2nd Unilevel
 - 4% Unilevel Pay from any sales on the 3rd Unilevel
 - 4% Unilevel Pay from any sales on the 4th Unilevel
 - 4% Unilevel Pay from any sales on the 5th Unilevel
 - All of the total potential Regenerating Matrix Pay from 21 Levels of Regenerating Matrix Pay
 - 4% + 4% + 4% + 1.75% + 1.75% Infinity Bonus Pay (Total of 15.5%)
- **Executive Presidential Director:** This is a Senior Presidential Director with 3 other active and qualified Senior Presidential Directors on separate legs; they do not have to be personally enrolled. This Rank is entitled to receive:
 - 20% Unilevel Pay from any personally referred or enrolled sales (this is the 1st Level of Unilevel Pay)
 - 4% Unilevel Pay from any sales on the 2nd Unilevel
 - 4% Unilevel Pay from any sales on the 3rd Unilevel
 - 4% Unilevel Pay from any sales on the 4th Unilevel
 - 4% Unilevel Pay from any sales on the 5th Unilevel

- All of the total potential Regenerating Matrix Pay from 21 Levels of Regenerating Matrix Pay
- 4% + 4% + 4% + 1.75% + 1.75% + 3.75% Infinity Bonus Pay (Total of 19%)

There is 1 Top Gun Rank:

- **Top Gun:** This is an Executive Presidential Director with 3 other active and qualified Executive Presidential Directors on separate legs; they do not have to be personally enrolled. This Rank is entitled to receive:
 - 20% Unilevel Pay from any personally referred or enrolled sales (this is the 1st Level of Unilevel Pay)
 - 4% Unilevel Pay from any sales on the 2nd Unilevel
 - 4% Unilevel Pay from any sales on the 3rd Unilevel
 - 4% Unilevel Pay from any sales on the 4th Unilevel
 - 4% Unilevel Pay from any sales on the 5th Unilevel
 - All of the total potential Regenerating Matrix Pay from 21 Levels of Regenerating Matrix Pay
 - 4% + 4% + 4% + 1.75% + 1.75% + 3.75% Infinity Bonus Pay (Total of 19%)
 - An equal share in the Top Gun Bonus Pool, which is 6% of the entire company's CV volume

The Bottom Line

CTFO is dedicated to solving the many problems that have plagued the Network Marketing Industry. We are committed to having the highest quality, lowest price products on the market. And just as importantly, we vow to always provide the fairest, most lucrative, most unique and most powerful compensation plan ever created.

Our 4-part pay plan, including the perfect combination of Retail Profit, Unilevel Pay, Regenerating Matrix Pay (with Copyrighted Profit Sharing Positions) and Infinity Bonuses (plus the Top Gun Bonus Pool) is like nothing ever offered in the Network Marketing Arena before. It allows you to earn money quickly and continuously while also creating true walk-away retirement income.

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