

How to Read your new *American Longevity* Commission & Bonus Statement

This document specifically describes the various sections and details printed on the *new* American Longevity commission and bonus statements. The numbered sections below correspond directly to the highlighted numbers and markings on the last two pages of this document (the graphical renderings of a sample statement).

1. The main header displays the last day of the period for which the commission and bonus statement ("statement") is calculated, and details who the statement is for. In this example, we see that this statement is for Joseph L. Brown, ID#345678901, for the month of June 2000 (period ending 06/30/2000).
2. The main header also displays the person's or business's highest achieved rank, **Achieved Rank**, and the current period qualified or 'paid as' rank, **Qualified Rank**. In this example we see that Mr. Brown's highest rank is Diamond, and that he is also qualified and paid at the rank of Diamond for this period and statement.
3. The first section of the statement details earnings from both the **Personal Rebate** and **Quick Start** programs:
 - 3a. Any Personal Rebates paid on your personal orders is detailed by displaying the order number and percent used to calculate the rebate amount. In this example, Mr. Brown has two personal orders in the period, Orders 622338 and 624453, paying a rebate of 3% or \$1.20 and \$9.45, respectively.
 - 3b. Any Quick Start bonus paid on qualifying orders during the period is detailed by displaying the ID#, Name and Order Number of the qualifying orders being paid, and the qualifying Quick Start BV and Percentage used to calculate the bonus. In this example, Mr. Brown had fourteen qualifying orders for which he earned a quick start bonus at 26%.
4. As stated above the Quick Start bonus is detailed in this first section. You will note that each qualifying order, up to a cumulative 300 BV per customer or associate, is displayed. In this example, you can see the Paul Newman, ID#905157901, had two orders, #617773 for 216 BV and #621310 for 105 BV, totaling 321 BV. However, since a maximum of 300 BV is paid through the quick start program, you can see the qualifying volume of the second order was reduced to 84 BV for a total of 300 BV paid through quick start for Mr. Newman (that is, $216 + 84 = 300$). You will also note that the total 321 BV for the two orders is appropriately displayed and used below in the Uni-Level program.
5. This Quick Start bonus information is detailed again in the calculation and earnings columns to the right, with the detail noted by the "QS" signifier. It is important here to note the asterisk "*" symbol below in the uni-Level section, as this denotes that the uni-level payout percentage has been adjusted, or weighted, for any quick start volume paid above. Therefore, in this example, Mr. Newman has a total personal volume of 321 for the period. However, 300 of this total PBV was paid through the quick start program, thereby reducing by half the percentage used to pay that 300 BV through the uni-level plan, leaving 21 BV to be paid at the full rate. In this example, Mr. Newman's volume at Level 3 would pay out at 7%. Therefore, 300 BV pays at 3.5% (one half of the 7%), for earnings of \$10.50, and 21 BV pays at the full 7%, for earnings of \$1.47, which pays a total uni-level commission of \$11.97, or 3.728% of 321 BV. (The displayed weighted percentage is rounded to one decimal place, or 3.7%.)
6. The second section of the statement details earnings from the Uni-Level commission program, where total qualifying personal volume for each person or business in your downline organization is displayed, showing the qualifying level within the plan, the percentage paid on that volume/level, and total earnings.

7. In this second section of the statement, this left-most column entitled **Level** displays the physical level within the your downline organization this person or business is. In this example, Patrice Ashbey (who is on Mr. Brown's front line designated by "1"), enrolled Richard Richardson (on Brown's 2nd level), who enrolled Angelina Dirkson (on Brown's 3rd level), who enrolled Larry Bird (on Brown's 4th level), and so on.
8. The second and third columns in this section display the **Name** and **ID#** for individuals or businesses in your downline organization.
9. The next two columns display the current period qualified or 'paid as' rank (**Pay Rank**) and the highest achieved rank (**Achv Rank**) for individuals or businesses in your downline organization.
10. The column headed **PBV** displays the current period total qualifying personal volume for individuals or businesses in your downline organization.
11. The next three columns display the number of active legs at the specific qualified rank. That is, **Assc Legs** displays the number of active associate legs, **Mgr Legs** displays the number of active manager legs, and **Diam Legs** displays the number of active diamond legs in the current period for individuals or businesses in your downline organization.
12. The column headed **Auto Ship** displays whether the individuals or businesses in your downline organization are currently enrolled in the Autoship program, signified by **Yes** or **No**. In this example, Jeremiah Johnson is currently *not* enrolled in Autoship, but Cal Woodson is.
13. The column headed **New Recruit** displays whether the individuals or businesses in your downline organization are newly enrolled. In this example, Jeremiah Johnson and Roberta Burton were enrolled in the statement period.
14. The four right-most columns display the Uni-Level commission program's qualified level, payout percentage, and current earnings on the qualified volume of individuals or businesses in your downline organization. **Gen** displays the payout level, where **%** displays the percentage used at the level, **Earn** and **Total Earnings** display the total calculated commissions or earnings. (Please remember an asterisk "*" next to these details signifies that the percentage used here has been weighted to account for any current volume paid through the Quick Start program; see #5 above.)
15. Following the Uni-Level program section, we display any Diamond Leadership Bonuses earned in the current period, through six generations. Here we simply display the qualifying diamond leg, the qualifying diamond generation and the applicable calculated bonus.
16. Just below the second section of the statement is the **Statement Summary Totals** section, which summarizes the current earnings for each commission or bonus program, broken out by level or generation as applicable. In this example, we see all personal rebate earnings totaled under **Rebate**, all quick start program earnings totaled under **Quick Start**, all uni-level commission earnings totaled by specific level and shown in **Level 1** thru **Level 6**, and all diamond leadership bonus earnings totaled by specific generation and shown in **Diamond 1** thru **Diamond 6**.
17. Slightly below and to the left of the statement summary section, we display a quick reference or **Key**, which defines a few of the headings, abbreviations and/or symbols used throughout the statement.
18. At the lower right corner of the statement we display your total earnings. Under **Gross Amount Due** we display total gross earnings, including all commissions and bonuses for the current period. Just below this, we would display any applicable commission adjustments that may reduce or add to your earnings, then we net the total period earnings and display as **Net Amount Due** (which is the amount paid and printed on the accompany commission check).

345678901
 BROWN, JOSEPH L.
 1003 W. MAIN STREET, SUITE 1700
 LEXINGTON, KY 41234-5678

#1

#2

Achieved Rank: Diamond
 Qualified Rank: Diamond

Description	Levels			Total Earnings
	Gen	%	Earn	
#3a Personal Rebate: Order # 622338 at 3%:				1.20
Personal Rebate: Order # 624453 at 3%:				9.45
#3b Quick Start 1: ID#905157901 NEWMAN, PAUL	QS	1	26.0	56.16
Quick Start 1: ID#906100601 HOOPER, BEV	QS	1	26.0	34.32
Quick Start 1: ID#906000701 BULLOCK, SANDRA	QS	1	26.0	17.42
Quick Start 1: ID#906000901 DENIRO, ROBERT	QS	1	26.0	48.88
Quick Start 1: ID#906016501 NICOLE, KIDMAN	QS	1	26.0	32.50
Quick Start 1: ID#906016601 SMITH, WILLIAM	QS	1	26.0	30.94
Quick Start 1: ID#905157901 NEWMAN, PAUL	QS	1	26.0	21.84
Quick Start 1: ID#906016401 HOLBROOK, HAL E.	QS	1	26.0	26.26
Quick Start 1: ID#906043701 MARTIN, STEVE	QS	1	26.0	18.46
Quick Start 1: ID#906066101 WOODWARD, JOANNE	QS	1	26.0	63.96
Quick Start 1: ID#906066601 HENDERSON, HARRY D	QS	1	26.0	22.36
Quick Start 1: ID#906066001 DRIVER, MINNIE	QS	1	26.0	33.54
Quick Start 1: ID#906067201 JOHNSON, JOHNNY	QS	1	26.0	55.12
Quick Start 1: ID#906067301 BURTON, ROBERTA	QS	1	26.0	22.36

#4

#5

Level	Name	ID #	Pay Rank	Achv Rank	PBV	Assc Legs	Mgr Legs	Diam Legs	Auto Ship	New Recruit	Levels			Total Earnings
											Gen	%	Earn	
0	BROWN, JOSEPH L.	345678901	DEXE	DEXE	355.00	10	2	2	Y					
1	COLLINS, JOAN L.	940708401	MGR	MGR	300.00	4	2	0	N		1	8.0	24.00	24.00
2	EMERSON, RACHAEL R.	948066201	MGR	MGR	339.00	3	0	0	N		2	8.0	27.12	27.12
3	NEWMAN, PAUL	905157901	SR	SR	321.00	0	0	0	N	●	*	3	3.7	11.97
3	JENNINGS, RALPH R.	903809401	SR	SR	225.00	0	0	0	Y		3	7.0	15.75	15.75
4	LONG, SHELLEY	910506701	ASSC	CUST	0.00	0	0	0	N					0.00
3	THOMAS, DOUG	901079901	ASSC	ASSC	76.00	0	0	0	N		3	7.0	5.32	5.32
2	WOLLARD, PAULETTE	970494901	MGR	MGR	315.00	3	0	0	N		2	8.0	25.20	25.20
3	BULLOCK, SANDRA	906000701	ASSC	ASSC	67.00	0	0	0	N	●	*	3	3.5	2.35
3	DENIRO, ROBERT	906000901	ASSC	ASSC	188.00	0	0	0	N	●	*	3	3.5	6.58
3	TRAVIS, RANDY B.	960403601	ASSC	ASSC	106.00	0	0	0	N	●	*	3	3.5	3.71
4	HAYES, HELEN	909643801	ASSC	CUST	174.00	0	0	0	N	●	*	4	3.0	5.22
3	HENDERSON, HARRY D	906066601	ASSC	CUST	86.00	0	0	0	N	●	*	3	3.5	3.01
3	DRIVER, MINNIE	906066001	ASSC	CUST	129.00	0	0	0	N	●	*	3	3.5	4.52
3	LANE, LOIS K.	907750301	ASSC	SR	106.00	0	0	0	N		3	7.0	7.42	7.42
3	CARTER, DIXIE	907808601	ASSC	CUST	0.00	0	0	0	N					0.00
4	SMITH, JOSHUA	907092701	ASSC	SR	108.00	0	0	0	N		3	7.0	7.56	7.56

#6

345678901
 BROWN, JOSEPH L.
 1003 W. MAIN STREET, SUITE 1700
 LEXINGTON, KY 41234-5678

Achieved Rank: Diamond
 Qualified Rank: Diamond

Level	Name	ID #	Pay Rank	Achv Rank	PBV	Assc Legs	Mgr Legs	Diam Legs	Auto Ship	New Recruit	Gen	Levels %	Earn	Total Earnings	
3	ALBERTSON, PRATLY	905088701	ASSC	ASSC	70.00	0	0	0	Y		3	7.0	4.90	4.90	
2	CUZAK, JOAN T.	905083301	ASSC	ASSC	86.00	0	0	0	Y		2	8.0	6.88	6.88	
3	JOHNSON, JEREMIAH	909070901	ASSC	CUST	44.00	0	0	0	N	●	2	8.0	3.52	3.52	
2	WOODSON, CAL	906049901	ASSC	CUST	62.00	0	0	0	Y		2	8.0	4.96	4.96	
2	ANDREWS, PETER	909091401	ASSC	SR	172.00	0	0	0	Y		2	8.0	13.76	13.76	
2	CONRAD, ROY	905040601	ASSC	CUST	56.00	0	0	0	N		2	8.0	4.48	4.48	
2	BURTON, ROBERTA	906067301	ASSC	CUST	86.00	0	0	0	N	●	*	2	4.0	2.12	2.12
2	STEPHANSON, BURT	908050901	ASSC	CUST	48.00	0	0	0	N		2	8.0	3.84	3.84	
1	ASHBEY, PATRICE	904082201	ASSC	SR	107.50	1	0	0	N		1	8.0	8.60	8.60	
2	RICHARDSON, RICHARD	904083701	ASSC	MGR	173.00	2	0	0	N		2	8.0	13.84	13.84	
3	DIRKSON, ANGELINA	909605101	SR	SR	228.50	1	0	0	N		3	7.0	16.00	16.00	
4	BIRD, LARRY R.	909039001	ASSC	ASSC	194.00	0	0	0	N		4	6.0	11.64	11.64	
3	SHIRTLIFF, BILLY A.	907065501	SR	SR	203.00	0	0	0	N		3	7.0	14.21	14.21	
2	SCOTT, WILLARD P.	907045601	ASSC	CUST	70.00	0	0	0	N		2	8.0	5.60	5.60	
2	CHILDERS, BRENT	904090701	ASSC	CUST	35.00	0	0	0	Y		2	8.0	2.80	2.80	
2	JOYNER, JACKIE	904084001	ASSC	CUST	72.00	0	0	0	N		2	8.0	5.76	5.76	
	BROWN, JOSEPH L.			Diam1 Generation										1,338.01	
	DOWNEY, ROMA			Diam2 Generation										11.76	
	REESE, DELLA			Diam2 Generation										537.63	
	AFFLECK, BENJAMIN			Diam3 Generation										551.90	
	DAMON, MATTHEW T.			Diam4 Generation										34.40	
	SEINFELD, JERRY			Diam4 Generation										415.31	
	BENNIS, ELAINE			Diam5 Generation										201.79	
	ROBERTS, JULIA K.			Diam6 Generation										213.02	

Statement Summary Totals: Rebate: 10.65 Level 1: 133.60 Diamond 1: 1,338.01

Quick Start: 484.12 Level 2: 817.44 Diamond 2: 549.39

Level 3: 1,386.01 Diamond 3: 551.90

Level 4: 1,959.34 Diamond 4: 449.71

Level 5: 1,690.69 Diamond 5: 201.79

Level 6: 3,145.20 Diamond 6: 213.02

Gross Amount Due: 12,930.87

Net Amount Due: 12,930.87

Key: PBV = Total Personal Volume For Period
 Assc Legs = Active Associate Legs For Period
 Mgr Legs = Active Manager Legs For Period
 Diam Legs = Active Diamond Legs For Period
 Auto Ship = AutoShip Order On File in Period
 ● = New Recruits in Period
 * = % Affected by QS Payout