



# Truvy Compensation Plan

Welcome to Truvy's Compensation Plan, a comprehensive and rewarding structure designed to help you succeed as you build your business. Whether you're new to network marketing or an experienced professional, our plan offers clear pathways for growth and success. At its core, our compensation plan is centered around business building and expansion. Your efforts are recognized and rewarded at every step. By enrolling new customers and Associates, you not only earn commissions but also progress through our ranks, unlocking new opportunities to maximize your earnings.

With multiple ways to earn, our plan supports your goals, whether you're looking to supplement your income or build a prosperous business. From new Associates to seasoned sellers, Truvy's structure has something for everyone!

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## Questions? Contact Us

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# Rank Requirements

To get started, here are definitions of some commonly used terms related to rank requirements. Additional terms can be found in the glossary.

**Total Qualifying Volume (TQV):** The total volume that goes toward your qualifications. TQV can come from personal purchases, Shared Qualifying Volume (SQV) from new Customers, or a combination.

**Active Personally Sponsored (APS):** The number of personally enrolled Associates with at least 75 TQV in a calendar month. For Managing Associate rank, APS can also include personally enrolled Customers.

**Group Volume (GV):** The total volume in an Associate's entire organization, including personal purchases.

**Volume Outside 2 Largest Legs (AO2):** The volume in an Associate's organization not counting the two largest legs (in terms of volume).

## Rank Requirements Chart

Rank*	TQV	APS	GV	AO2
Associate	100	-	-	-
Managing Associate	100	2*	500	-
Senior Associate	100	3	1,750	250
Executive Associate	100	3	3,500	500
1 Star Director	100	4	9,000	1,250
2 Star Director	150	5	20,000	3,500
3 Star Director	150	5	50,000	8,500
4 Star Director	150	5	100,000	20,000
5 Star Director	200	6	200,000	40,000
6 Star Director	200	6	400,000	80,000
7 Star Director	200	6	800,000	160,000
8 Star Director	200	6	1,600,000	320,000

You now have a solid grasp on the basics, here's an example:

## Example

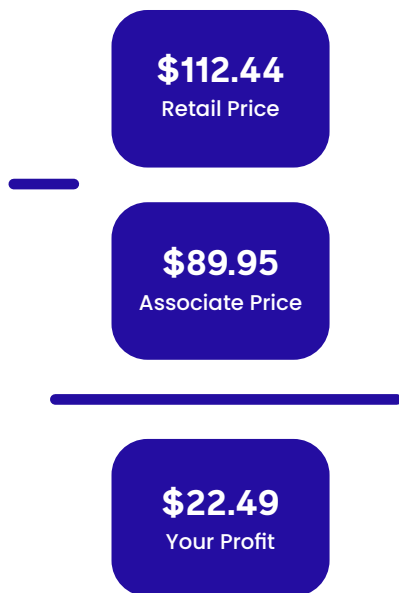
**#1.** If you have TQV of 100, APS of 3, GV of 3,850, and AO2 of 925, you will meet all the requirements to achieve the rank of Executive Associate.

**#2.** If all your stats remain the same, but your APS was 2 instead of 3, you would reach the lower rank of Managing Associate.

**Remember, you need to meet ALL the requirements to qualify for the respective rank.**

# Retail Difference

Paid Weekly



## How It Works

The Retail Difference Bonus lets you earn the difference between the retail price and the Associate price (wholesale/subscription price) on products sold to customers.

The best part? This bonus is available for Affiliate rank during the customer's first two months.\*

## Example

Retail Price = \$112.44  
Associate Price = \$89.95  
Your Earnings = \$22.49

*\*After a customer's first two months (enrollment month and the month following), you must maintain an Associate rank or higher to continue earning this retail bonus. This bonus does not compress and can only be earned by the direct upline of the customer.*

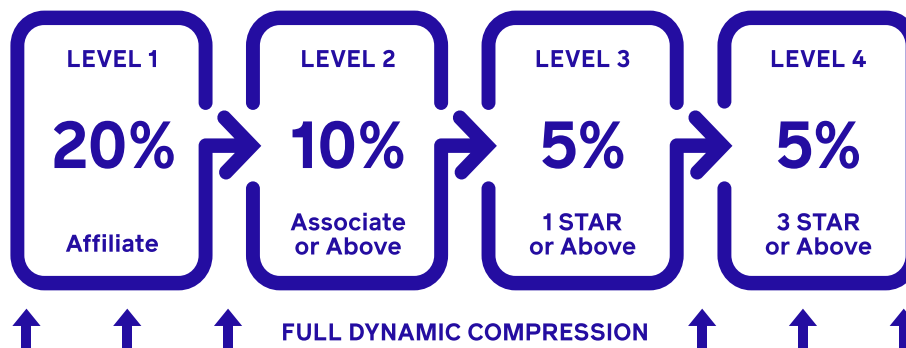
# Starter Bonus

Paid Weekly

## How It Works

This bonus rewards you for onboarding new Associates and customers successfully.

- 20% Bonus on all orders placed by new customers or Associates during their enrollment month and the following month.
- Requires no rank qualification during the customer's first 2 months.
- Uses Full Dynamic Compression to ensure the first 4 qualified levels are rewarded.



The higher your rank, the deeper your earning potential!

# Team Commissions

## Paid Monthly

### How It Works

This is the core of our compensation plan, where you benefit from growing your business and team. All downline product purchases in a given month that did not pay out a Starter Bonus will generate a commission for upline Associates that are commission qualified. Associates can earn Team Commissions on up to 8 levels deep within their organization. The number of levels eligible is dictated by the rank achieved in that calendar month. It's also possible to earn a higher percentage on your first level with our Combined New Volume (CNV) metric which rewards you for bringing in new customers.

Like the Starter Bonus, the Team Commissions also utilize Full Dynamic Compression, meaning all inactive or ineligible Associates are compressed out, maximizing the payouts of the hardest working Associates!

Rank*	Associate	Managing Associate	Senior Associate	Executive Associate	1 Star Director	2 Star Director	3 Star Director	4 Star Director	5 Star Director	6 Star Director	7 Star Director	8 Star Director
L1 if total Combined Volume is 100-299*	20%	20%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
L1 if total Combined Volume is 300-1499			20%	20%	20%	20%	20%	20%	20%	20%	20%	20%
L1 if total Combined Volume is 1500+			25%	25%	25%	25%	25%	25%	25%	25%	25%	25%
L2	—	5%	5%	5%	5%	5%	5%	5%	5%	5%	5%	5%
L3	—	—	4%	4%	4%	4%	4%	4%	4%	4%	4%	4%
L4	—	—	—	3%	3%	3%	3%	3%	3%	3%	3%	3%
L5	—	—	—	—	3%	3%	3%	3%	3%	3%	3%	3%
L6	—	—	—	—	—	2%	2%	2%	2%	2%	2%	2%
L7	—	—	—	—	—	—	1%	1%	1%	1%	1%	1%
L8	—	—	—	—	—	—	—	1%	1%	1%	1%	1%



FULL DYNAMIC COMPRESSION



### Example

If you are a Managing Associate with 2 people on Level 1 (L1) and 3 people on Level 2 (L2):

- L1 Volume = 200 x 20% = \$40
- L2 Volume = 300 x 5% = \$15
- Total Team Commission = \$55

If you advance to Senior Associate, you can earn on Level 3 (L3) and increase your earnings.

**Note: Affiliate rank Associates are not eligible for Team Commissions.**

# Mentor Match

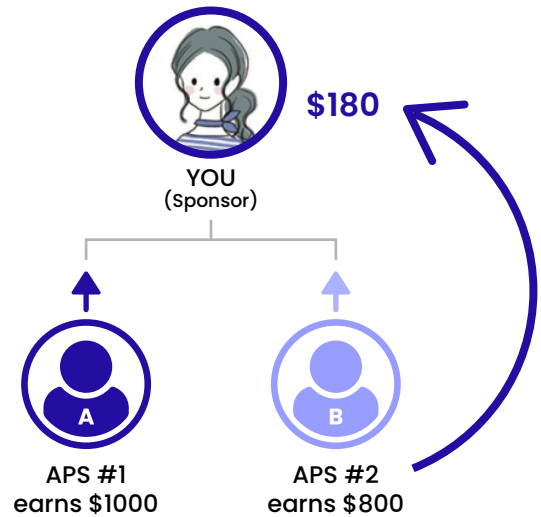
## Paid Monthly

### How It Works

This bonus is designed to encourage leadership and mentorship, as your success is tied to the success of those you help grow.

- Earn a 10% match on team commission checks earned by your personally sponsored team members.
- To qualify, you must be a 1 Star Director or higher and hold a rank above your sponsored Associate.

This fosters strong team relationships while earning additional income for your guidance.



Team Commission Check

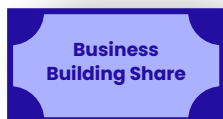
# Bonus Pools

## Paid Monthly

All bonuses stack with each successive pool!

### Business Building Pool

2% of total commissionable volume (CV) shared among qualified Senior Associates, Executive Associates, and 1 Star Directors.

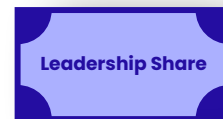


### Business Expansion Pool

1% of CV allocated to qualified 2 Star, 3 Star, and 4 Star Directors.

### Leadership Pool

1% of CV reserved for 5 Star Directors and above. The higher your rank, the more shares you will receive in this pool.



5 Star = 1 share  
6 Star = 2 shares  
7 Star = 3 shares  
8 Star = 4 shares

\*In addition to reaching the necessary qualifying rank, an Associate must have a Combined New Volume (CNV) of 300 or greater.

# Glossary

**Associate:** Someone authorized to operate a business within Truvy and eligible for earnings.

**Customer (Retail Customer):** Someone who purchases products but is not part of the compensation plan.

**Volume:** A value assigned to a Product for commission purposes.

**Commissionable Volume (CV):** Commissions are calculated based on this volume and paid out through the compensation plan.

**Qualifying Volume (QV):** Rank qualifications are calculated based on this volume.

**Combined New Volume (CNV):** The combination of the volume of your personal monthly purchases and the CV of the purchases of all your new level 1 customers who ordered during that calendar month.

**Active:** To be considered an Active Associate or customer you must have at least 75 TQV in the current calendar month.

**Affiliate Program:** Here at Truvy, we pride ourselves on offering a better path to success than other network marketing businesses. With our Affiliate program, our associates have the opportunity to earn commissions without the need to “buy in” or make personal purchases.

**Upline:** The linear hierarchy of Sponsors/Associates extending upward from an Associate.

**Shared Qualifying Volume (SQV):** Volume from new customers (above 100 CV in their first 2 months) that counts toward qualifications.

**Full Dynamic Compression:** A technique of compressing out any Associates from an organization, solely for the purpose of calculating commissions, who are not qualified to receive commissions and thus not occupying a level of pay allowing that level to be compressed up to the next eligible Associate.

## Example

Sara has zero (0) TQV in a given month and is not commission eligible. Any commission that would have paid to her is compressed past her to the next qualified Associate above her.

Full details are available in the FAQ! For questions or concerns regarding commissions, hyperwallet accounts, or payments, contact [commissions@truvy.com](mailto:commissions@truvy.com).

# FAQ

## How are my commissions paid to me?

We utilize a payment platform called Hyperwallet by Paypal. Hyperwallet is a secure, user-friendly platform that facilitates the payment of commissions to Associates. It allows for easy access to earnings, providing multiple options for distributing payments, including direct deposit, prepaid cards, and other transfer methods. Upon becoming an Associate, a Hyperwallet account is created for you using the email you use with us here at Truvy. Once you activate your account, you have immediate access to transfer your commissions!

## When will I receive my commissions?

Commissions are paid out on a weekly and monthly basis. Commissions earned between Monday and Sunday are paid out on the Tuesday of the following week. For example, commissions earned between Monday, January 1st, and Sunday, January 7th, would be paid out on Tuesday, January 9th.

## I earned a commission, but I don't see it in my account. Why?

To receive a payout, your commissions must total at least \$15. For instance, if you earn \$10 in one week, it won't be paid out immediately. Instead, we'll hold that amount until your balance reaches \$15 or more. If you earn an additional \$10 the following week, your total balance will be \$20, and the full amount will be paid out since you've surpassed the \$15 threshold.

## Why is my commission payment less than I expected?

There are two common reasons for this. First, every Associate who earns a commission is charged a monthly maintenance fee. This fee is automatically applied to the first commission you earned in any given month. Truvy pays the fee for you in your first two months of earning commissions.

Second, when an order is returned or cancelled, any commissions paid on that order are deducted from your commissions. This will cause a negative amount called a clawback to be applied to your commissions.

## Where can I go with commission related questions?

For assistance with your commission earnings, Hyperwallet account, or if the entries above didn't answer your question, please email us at [commissions@truvy.com](mailto:commissions@truvy.com). If you have deeper issues with your hyperwallet account, such as problems with your prepaid card or bank transfers, please use the link below to contact Hyperwallet Support.

<https://pay.hyperwallet.com/hw2web/consumer/page/contact.xhtml#selfServiceSupport>