



INTRODUCING THE
WORLD'S FIRST
INSTANT PAY
COMPENSATION PLAN

Effective Date: February 16, 2011



TALK FUSION[®]
Be part of the moment

WWW.TALKFUSION.COM



At Talk Fusion, our Associates are our most important asset.
We are proud to reward them with the
WORLD'S FIRST INSTANT PAY COMPENSATION PLAN!

The first step is simple: achieve the rank of Bronze and help others become Bronze. If you can achieve this simple step, success can be yours.

There are **6 Ways** to earn income with Talk Fusion:

- 1. Fast Start Bonuses**
- 2. Team Commissions**
- 3. Bronze Maker Bonuses**
- 4. Mega Matching Bonuses**
- 5. Advancement Bonuses**
- 6. Leadership Pool**





FAST START BONUSES

Fast Start Bonuses are a great way to earn income quickly. Each time an Associate or Customer you enroll purchases a Product Package, you will earn a Fast Start Bonus! There is no limit to the number of Fast Start Bonuses you can earn.

For every **Executive Package** (100 SV) you sell, you will **earn \$20 USD**.

For every **Elite Package** (300 SV) you sell, you will **earn \$60 USD**.





TEAM COMMISSIONS

Team Commissions are the fundamental block of the Talk Fusion Compensation Plan

In order to qualify for Team Commissions, you only need to build 2 Sales Teams. You must become Active by Personally generating a minimum, onetime, 100 Personal Sales Volume (PSV), and get Qualified by Personally Sponsoring 1 Active Associate on the Left Team and 1 on the Right Team.

Each time your Team generates Sales Volume (SV) of 100 in both your Left and Right Teams, whether you made the sale or not, you will earn a Commission Cycle of \$25 USD. You can do this over and over again each day, up to \$50,000 USD per week per Business Center.



In this example, you have 500 SV on the Left and 500 SV on the Right.

You would earn **\$125 USD** based upon 5 cycles.

EXECUTIVE PKG = 100 SV

ELITE PKG = 300 SV

RESIDUAL INCOME

Talk Fusion's Instant Pay Compensation Plan even pays Residual Income on an Instant basis

Because Talk Fusion's Video Communication Products have a monthly subscription*, you can have a regular stream of income coming in. Each monthly subscription is assigned a Sales Volume (SV) that is paid through your 2 Team Structure.

Associates will earn \$25 USD each time they have Sales Volume (SV) of 100 in both your Left and Right Teams.



For example, Plan A has 20 Sales Volume, so each time you have 5 Plan A Subscriptions on both your Left and Right Teams, you will earn a cycle of \$25 USD.

Please note that other monthly subscription plans carry even higher Sales Volume; resulting in higher residual earnings. (see chart below)

PLAN	COST	SV
A	\$35 USD	20
B	\$65 USD	35
C	\$115 USD	60
D	\$165 USD	85
E	\$215 USD	110

*PLEASE NOTE: There is no monthly fee for the following countries: India, Kuwait, Bahrain, Bangladesh, Nepal, Oman, the Philippines, Qatar, Saudi Arabia, Nigeria, Ukraine and the U.A.E.



UNLIMITED BRONZE MAKER BONUSES

Personally Sponsor 1 Associate on your Left Team and 1 Associate on your Right Team and you become Bronze. When you help your Personally Sponsored Associates become Bronze for the first time and within 30 days of registration, you become a Bronze Maker and you will earn a Bronze Maker Bonus of **\$20 USD**.



There is no limit to the amount of Bronze Maker Bonuses you can earn!



MEGA MATCHING BONUSES

To further reward our Associates, Talk Fusion has created the Mega Matching Bonus program. This allows you to earn an additional 10% of the Team Commissions of your Personally Sponsored Associates.

For example, if you Sponsored John, and his Team Commissions were \$300 USD, you would earn an extra \$30 USD.

There is no limit to the amount of Mega Matching Bonuses you can earn.





ADVANCEMENT BONUSES

Talk Fusion rewards you for your personal achievements as you advance through the ranks. Advancement Bonuses are a onetime bonus that is paid when you reach a specified rank for the first time and maintain that rank for two consecutive weeks.

RANK	USD
Diamond	\$1,000
Double Diamond	\$2,000
Triple Diamond	\$3,000
Diamond Elite	\$5,000

Income Disclaimer: The earnings portrayed in this literature are not necessarily representative of the income, if any, that a Talk Fusion Associate can or will earn through his or her participation in the Talk Fusion Compensation Plan. These figures should not be considered as guarantees or projections of your actual earnings or profits. Any representation or guarantee of earnings would be misleading. Success with Talk Fusion results only from successful sales efforts, which require hard work, diligence and leadership. Your success will depend on how effectively you exercise these qualities.





LEADERSHIP POOL



The Leadership Pool is a revenue sharing bonus pool that is earned by qualified **Blue Diamonds**. Qualified Associates share in **1%** of the total Sales Volume that is generated through Talk Fusion **WORLDWIDE**.



TALK FUSION RANKS

	TALK FUSION GLOBAL RANK	WEEKLY CYCLES
	Bronze	1
	Silver	5
	Gold	10
	1 Star	20
	2 Star	30
	3 Star	50
	Diamond	100
	Double Diamond	150
	Triple Diamond	200
	Diamond Elite	250
	Blue Diamond	500

THE ELITE CHOICE

If you plan to build a large Talk Fusion Business, you can maximize your earning potential by starting with **3 Business Centers**. The advantage of the 3 Business Center approach is that you will build 2 Business Centers and earn on 3 Business Centers. Also, it automatically qualifies your #1 Business Center. You will receive Talk Fusion's absolute best product the **ELITE PACKAGE!**

Let's take a look at the income generated from
1 Business Center...

THE EXECUTIVE PACKAGE



In this example, you have
1 BUSINESS CENTER

20 ACTIVE ASSOCIATES
10 on the Left Team (1000 SV)
10 on the Right Team (1000 SV)

Each time you have 100 SV on the
Left Team and 100 SV on the Right
Team, you cycle and earn **\$25 USD**

10 Cycles x \$25 USD
TOTAL COMMISSIONS: \$250 USD



DOUBLE YOUR COMMISSIONS GO ELITE!

Starting your Talk Fusion Business with **3 Business Centers** is essentially the same as starting with 1 Business Center, only now you have 2 Business Centers to place New Associates. Once you have your four First-Level Associates in position, you may begin to build Business Centers 2 and 3 in the same way you would build Business Center 1, if you started with only 1 Business Center.

Now let's take a look at the income generated from
3 Business Centers...

THE ELITE PACKAGE



TOTAL COMMISSIONS \$500 USD

Please Note: Business Centers 1, 2 & 3 are Assigned Unique ID Numbers

In this Example, you have
3 BUSINESS CENTERS

BUSINESS CENTER 1:

20 ACTIVE ASSOCIATES
 10 on the Left Team (1000 SV)
 10 on the Right Team (1000 SV)
 10 Cycles x \$25 USD

TOTAL COMMISSIONS: \$250 USD

BUSINESS CENTER 2:

10 ACTIVE ASSOCIATES
 5 on the Left Team (500 SV)
 5 on the Right Team (500 SV)
 5 Cycles x \$25 USD

TOTAL COMMISSIONS: \$125 USD

BUSINESS CENTER 3:

10 ACTIVE ASSOCIATES
 5 on the Left Team (500 SV)
 5 on the Right Team (500 SV)
 5 Cycles x \$25 USD

TOTAL COMMISSIONS: \$125 USD



BENEFITS OF THE ELITE PACKAGE

All the Benefits of the Executive Package **PLUS** More!

- Earn Triple Fast Start Bonuses
- Automatically Qualify Your #1 Business Center
- Automatically Earn Your First Cycle
- Your Sponsor will Automatically Earn a Bronze Maker Bonus
- Instantly Begin Accumulating Sales Volume in all 3 Business Centers
- \$35 USD Monthly Subscription will keep all 3 Business Centers Active
- The Absolute Best Way to Leverage Your Income
- Earn up to **\$50,000 USD per week** per Business Center

You will Receive
the Best Talk Fusion Product, the
ELITE PACKAGE
with
Video Email Private Label Ability
and **3 Custom Templates**



Video Email
Private Labeling



IMPORTANT TERMS

Sales Volume: Each Product is assigned a point value called Sales Volume (SV) and the Compensation Plan is based on the accumulation of these points.

Group Sales Volume: Group Sales Volume (GSV) is the accumulation of Sales Volume on each Product purchased in your downline.

Personal Sales Volume: Personal Sales Volume (PSV) is Sales Volume that you Personally generate via Personal Product purchases or retail sales to Customers.

Qualified: You have at least 1 Personally Sponsored and Active Associate on both your Left and Right Team.

Business Center: Your Business Center is where you are Personally placed within the Talk Fusion organization.

Cycle: Sales Volume (SV) of 100 in both your Left and Right Team will earn a Commission Cycle.

Active: You Personally generate a minimum, onetime, 100 PSV, and pay the Monthly Subscription or Annual Renewal Fee.

Bronze Maker Bonus: Personally Sponsor 1 Associate on your Left Team and 1 Associate on your Right Team and you become Bronze. When you help your Personally Sponsored Associates become Bronze for the first time and within 30 days of registration, you become a Bronze Maker and you will earn a Bronze Maker Bonus.

COMPENSATION PLAN Q&A

1. How do I get paid instantly?

Make a sale today and your Commissions are instantly loaded on your Global Cash Card.
Please Note: Instant Pay is not available in India.

2. When will I receive my Global Cash Card?

Once you earn your first Commission, your Global Cash Card will be mailed to you by the United States Postal Service first class mail. Expected delivery time will be approximately 7-14 days, depending on your location. With a Global Cash Card, Commissions can be withdrawn from nearly one million Automated Teller Machines (ATMs) worldwide or transferred directly into your bank account. If you would like to pay for expedited delivery via United Parcel Service (UPS), please contact support@talkfusion.com and we will provide you with cost estimates and delivery times.

3. How are Commissions paid in India?

All Commissions will be paid by check and mailed on Mondays, one week after the cycle in which they were earned. Associates are eligible to receive Commissions after their Payment has been received and processed. Please note that TDS will be withheld at the government required rate of 20% for Associates who do not supply a copy of their PAN Card. Associates who provide a copy of their PAN Card by the end of a Commission Cycle will have the benefit of TDS being withheld at the lower rate of 10%. Please note: Associates will have 60 days after they join to submit their PAN number. There will be a processing fee of INR 25 for every check couriered.

4. When are Commissions calculated in India?

Commissions are calculated at the end of the Commission Cycle, which ends Saturday at 11:59pm Eastern. Any Sales Volume generated from Sunday, 12:01am Eastern - Saturday at 11:59pm Eastern will be paid one week from the following Monday by end of business.

5. Can I receive a Talk Fusion Branded Debit MasterCard?

Yes. Gear up for success and brand yourself everywhere you go! For \$25 USD, you can purchase a Talk Fusion Debit MasterCard. Email support@talkfusion.com to order yours today! Per MasterCard restrictions, these cards are only available in the US & Canada.



6. What do I have to do to be eligible to receive Team Commissions and bonuses?

The following must happen first:

- A. You must be **ACTIVE** - By personally generating a minimum, onetime, 100 PSV. You must be current with your monthly subscription fee or your Annual Renewal fee of \$25 USD. The Annual Renewal fee (in select countries only) is paid on the Anniversary of your sign up date. The same credit card you selected to originally sign up will be used for Annual Renewal or Monthly Subscription fees. Associates in India who did not initially pay by Credit Card will need to submit a Demand Draft or supply their Credit Card information.
- B. You must be **QUALIFIED** - By having at least one Personally Sponsored and Active Associate on both your Left and Right Team.

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COMPENSATION PLAN

Q&A

7. What do I have to do in order to earn my \$25.00 USD Team Commission?

Each time your Sales Team generates 100 SV on the Left and 100 SV on the Right, a cycle is complete, and you earn the \$25 USD Team Commission.

8. Does Sales Volume ever flush?

Volume is maintained as long as you remain Active and your Qualifiers continue to be met.

9. If I am Active and Qualified when my Volume Cycles, and my Volume count was 7 Executive Sales (700 SV) Left and 10 Executive Sales (1000 SV) Right, what would my Team Commissions be?

Remember, Team Commissions are paid when your Center Cycles. A cycle is 100 SV Left and 100 SV Right. So, in this example, you would earn on 7 cycles (7 cycles x \$25 USD = \$175 USD). You would then subtract 700 SV from the Left and 700 SV from the Right. Therefore, you would carry 0 SV Left and 300 SV Right forward.

10. How do I earn a Bronze Maker Bonus?

Personally Sponsor one Associate on your Left Team and one Associate on your Right Team and you become Bronze. When you help your Personally Sponsored Associates become Bronze for the first time and within 30 days of registration, you become a Bronze Maker and you will earn a Bronze Maker Bonus of \$20 USD. There is no limit to the amount of Bronze Maker Bonuses you can earn.

11. When are the Advancement Bonuses earned?

The Bonuses are earned when you achieve the specified rank for the first time and maintain that rank for two consecutive weeks. For example, if you advance from 3 Star to Diamond and maintain the Diamond Rank for two consecutive weeks, you would receive a cash bonus of \$1,000 USD.

All Advancement Rank Bonuses are paid out on the 15th of the following month.

12. How do I earn in the Blue Diamond Bonus Pool?

In order to qualify in the Blue Diamond Bonus Pool, you must meet Blue Diamond Rank volume requirements all 4 weeks of the month. Blue Diamond Bonus Pool commissions will be paid on the 20th of the following month in which they were earned.

13. Can I have more than one Business Center?

Once you reach the rank of Blue Diamond, a complimentary new Business Center will be placed above your original Business Center.

14. Which countries are included in the 1% Leadership Pool?

All countries with active Associates.

15. How many shares of the Leadership Pool can one Associate earn?

One individual Associate can earn a maximum of 25% of the Leadership Pool. For example, if the total Leadership Pool is \$10,000 USD and there is only one Qualified Associate, that Associate is eligible for a total of \$2,500 USD. If there are four (4) or more Qualified Associates, they would equally share the total Leadership Pool amount. In other words, 10 Qualified Associates would each earn \$1,000 USD.

16. Which countries pay a monthly fee?

All countries pay a basic monthly Product Subscription Fee of \$35 USD (20 SV), except for the following countries: India, Nigeria, Kuwait, Bahrain, Bangladesh, Nepal, Oman, Philippines, Qatar, Saudi Arabia, Ukraine and U.A.E., who pay a non-Commissionable Annual Renewal Fee of \$25 USD.

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COMPENSATION PLAN Q&A

17. Do I have a cap on my weekly earning potential?

You may earn a maximum Team Commission of \$50,000 USD per week per Business Center. There is no max on Fast Start Bonuses, Matching Bonuses and the Leadership Pool.

18. What Conversion Rate is being used for Rupees to United States Dollars?

INR 45 equals \$1 USD, for all conversions of pricing and Commissions, India only.

19. Is there a processing fee for Commissions earned?

Talk Fusion offers the World's First Instant Pay Compensation where Associates earn their Commissions instantly. Please note, a fee of \$0.25 USD is deducted each time a Commission is loaded to your Global Cash Card.

For Example: If you earn a Fast Start Bonus of \$20 USD, the amount of \$19.75 USD will be instantly applied to your Global Cash Card.

20. If I accidentally place someone in the wrong position in my downline, can I move them to the correct one?

Commissions are automatically credited to you and your entire upline as sales occur. As such, once a Registration is complete, an Associate's position cannot be moved or changed. Please make sure your Sponsor & placement selections are accurate before proceeding.

21. When I purchase or upgrade to the Elite Product Package, am I receiving an inventory of 3 Executive Products?

Absolutely Not. Talk Fusion Associates are not allowed to purchase product inventory of any kind. You will be receiving only one Video Communications Product, The Elite Product Package, for your personal and business communication needs. The Elite Product Package has the ultimate in product functionality, such as Private Labeling Ability for all Video Emails as well as 3 Custom Templates. It is just one product with superior product features and functionality; thus it has a higher cost and more Sales Volume associated with its sale.