

# ***Affiliate Compensation Plan***



*Gold is currency*



## Affiliate Compensation Plan

1. Line 9000 Pts. 2. Line 4000 Pts. Open line 3000 Pts.	670 EUR 5,5 %	GOLD DIRECTOR ELITE	300 Contracts + 1 Affiliate GOLD Director
1. Line 9000 Pts. 2. Line 4000 Pts. Open line 3000 Pts.	650 EUR 5%	GOLD DIRECTOR	200 Contract total
1. Line 6000 Pts. 2. Line 3000 Pts. Open line 2000 Pts.	630 EUR 4,5 %	SILVER DIRECTOR	100 Contracts total
1. Line 4000 Pts. Open line 2000 Pts.	590 EUR 4 %	BRONZE DIRECTOR	50 Contracts total

550 EUR 3,5 %	GOLD MANAGER	9000 Points / Month
510 EUR 3 %	SILVER MANAGER	6000 Points / Month
470 EUR 2,5 %	BRONZE MANAGER	4000 Points / Month
420 EUR 2 %	GOLD SUPERVISOR	2500 Points / Month
350 EUR	SILVER SUPERVISOR	1250 Points / Month
280 EUR	BRONZE SUPERVISOR	500 Points
200 EUR	SUPERVISOR	200 Points
100 EUR	DISTRIBUTOR	Affiliate contract

Monthly Purchase:

1 EUR = 1 Point

Maximum: 500 Points

One Time Purchases or  
Special Purchases

10 EUR = 1 Points

No Maximum





The CAB Commission amounts apply per closed contract for more than EUR 50 minimum of monthly exchange.

### Customer Aquisition Bonus (CAB)

**The CAB Commission is paid out once per new customer acquisition.**

CAB commissions are paid according to the current level or rank of the affiliate at the time of the new customer acquisition. Points earned during the pay period are the deciding factor regarding qualifications for the marketing plan. CAB is available only once per customer for installment purchases. CAB is paid out on the first 50 grams purchased of the 100 unit commitment.

### Residual Income

Following the fully paid CAB Commission, you will receive 2% to 5.5 % residual commission which is determined upon rank at time of customer acquisition for all ongoing or subsequent deposits.

Residual Income												
Level	D	S	BS	SS	GS	BM	SM	GM	BD	SD	GD	GDE
<u>Percent</u>					2	2,5	3	3,5	4	4,5	5	5,5
	<u>Percentage per level</u>											

### Purchase Plan / Installment purchaeses (CAB BONUS)

Commission payments are paid out pro-rata on each contract.

1. Commission for the first 10 Gram will be paid at 33% of total CAB earned (min. 500.- EUR) **(CAB is based on rank at time of customer acquisition) (min. EUR 50 per month)**
2. Commission of the remaining 40 grams will be paid at 67% of of total CAB earned **(CAB is based on rank at time of customer acquisition) (min. 2.000.- EUR) (min. 50 EUR per month)**



Example for the Gold Manager Level 550 EUR:

If a customer pays EUR 200/per month / acquisition price for (ex: 1 gram of gold = EUR 50) Commission = 33% of EUR 550 for the first 10 gold bars. This means that the commission applies to 10 gold bars or a minimum of EUR 500. For a EUR 200 monthly purchase this amounts to: 33% of EUR 550 per 10 units. Thus you have computed your commission per gold bar (EUR 50), which corresponds to the amount of EUR 18.15 given a monthly purchase of EUR 200 you have to multiply  $18.15 \times 4 = \text{EUR } 72.60$  per month up to 10 gold bars and given a min. EUR 500 payment from the customer.

The additional CAB commission = 67% of EUR 550 for the next 40 gold bars. This means that the commission is being paid for 40 bars or a minimum of EUR 2000. In case of a EUR 200 monthly purchase, this would be: 67% of EUR 550 per 10 units. Thus you have computed the commission per gold bar (EUR 50) this corresponds to the amount of EUR 9.24, for a monthly payment of EUR 200, you have to multiply  $9.24 \times 4 = \text{EUR } 36.85$  per month up to a total of 50 bars monthly and a min. of EUR 2500 paid by the customer.

### Special Purchase together with a Purchase Plan

Example Goldmanager / 550 EUR with Special Purchase (SP)

SP 500 EUR: Direct CAB = 181.50 EUR  
SP 1.000 EUR: Direct CAB = 273.62 EUR  
SP 1.500 EUR: Direct CAB = 365.75 EUR  
SP 2.000 EUR: Direct CAB = 457.88 EUR  
SP 2.500 EUR: Direct CAB = 550.00 EUR





## Points awarded through gold purchases

1 Euro = 1 Point

Purchase Plan with 50 EUR/Month = 50 Points

Purchase Plan with 100 EUR/Month = 100 Points

Maximum points on a monthly Purchases

Plan is 500 points!

Example 1000 EUR/Month = 500 P Maximum

## Special Purchases together with Purchase Plan: Factor 10

3.000 EUR Special Purchase :10 = 300 Points

10.000 EUR Special Purchase: 10 = 1000 Points

Special Purchases do not have point limits when paired together with a Purchases Plan.

*All points achieved through new contracts (first Month) through you and your entire Organization count 100% in the compensation plan towards reaching the titles.*

## Points awarded on ongoing monthly purchases from the 2nd Month

Monthly purchase : 10 , therefore e.g. 100 EUR/Month = 10 Points

## Qualifications / Commissions:

The revenue month runs from the 11th of a month until the 10th of the following month (Bonus Cycle).

The earned commission is paid on the 1st of the following Month.

For example: revenue month from 06/11 until 07/10, commission due on 08/01.

Ranks/titles reached up to Silver Supervisor, are life long. Until the title Bronze Supervisor (500 Points) the points can be accumulated over several months.





For the rank of Silver Supervisor, you need 1,250 points within one month. These points can be achieved with the total revenue of your organization as all points of your entire organization count.

Starting with the Gold Supervisor position and up to that of Gold Manager, you must qualify three times within a 12 month period, in order to retain the rank/position permanently. When the affiliate qualifies for the respective position/rank the first time, the qualification period of 12 months begins.

Starting from the Bronze Director position, positions have to be qualified each month, in order to retain the commissions. However, the rank / title itself will remain in effect! In this case, the compensation level of Gold Manager is guaranteed, even if it has not yet been confirmed three times.





Addition to the monthly installment										Amount : 10 = points		
Level	D	S	BS	SS	GS	BM	SM	GM	BD	SD	GD	GDE
<u>Percent</u>		0,5	1	1,5	2	2,5	3	3,5	4	4,5	5	5,5
<u>Percentage per level</u>												

- Should the customer purchase precious metals in addition to the monthly installment, this is counted as an Special Purchase or (SP) to the Purchase Plan.
- The points pertaining to this additional purchase in excess of the Purchase Plan are accrued in the Cycle-month in which the additional payment is made.
- The Special Purchases to the Purchase Plan up to 50 gram (min. EUR 2500) is counted as CAB commission. In addition to this, monthly as well as other Special Payments will be compensated as shown in the chart located on this page. (see chart).

### One Time Purchase

The One Time Purchase is a self-contained contract and will be compensated separately.

EUR 100.000 One Time Purchase : 10 = 10.000 points  
(these points will count in the compensation plan)

100.000 x 4% (BD) = 4.000 EUR commission

On a One Time Purchase, there is no limit to the points in the compensation plan.



One Time Purchase										Amount : 10=points		
Level	D	S	BS	SS	GS	BM	SM	GM	BD	SD	GD	GDE
<u>Percent</u>		0,5	1	1,5	2	2,5	3	3,5	4	4,5	5	5,5
<u>Percentage per level</u>												





Per customer, you can for instance process a One Time Purchase and a Special Purchase together with a Purchase Plan.

### Important!



If the customer's Special Purchase is below 100 bars and below EUR 5,000, the customer has to achieve the 100 bars (min. EUR 5,000) in the Purchase Plan. **An amount paid as a One Time Purchase does not count towards the Purchase Plan contract.**

**Example 1:** One Time Purchase EUR 5,000 + Special Purchase to the Purchase Plan EUR 2,500 (50 bars) + EUR 100/month. Here, the customer must purchase up to 100 bars (and at least EUR 5,000) in the Purchase Plan, in order to receive the full balance of the gold account. The One Time Purchase is unaffected by this and can be delivered immediately (taking account of delivery times).


**Example 2:** One Time Purchase EUR 5,000 + Special Purchase to the Purchase Plan EUR 5,000 (min. 100 bars) + EUR 100. Here, the customer can have his entire gold delivered. After the gold is delivered at the storage facility, the gold is available and can be shipped within a few days.





## The Top Positions

### Affiliate Marketingkonzept (upper Management)

Levels 9 – 12 Complete Commission payment / 50 Bars



670 EUR 5,5 %	Gold Director Elite	300 GKP / & 1 Partner Gold Director
650 EUR 5 %	Gold Director	200 GKP / Month 1 Line 9.000 P. / 2nd Linie 4.000 P. Rest 3.000 P.
630 EUR 4,5 %	Silver Director	100 GKP / Month 1 Line 4.000 P. / 2nd Linie 3.000 P. Rest 2.000 P.
590 EUR 4 %	Bronze Director	50 GKP / Month 1 Line 4.000 P / Rest 2.000 P.

The top positions are to be obtained exclusively on a monthly basis. These positions are reassessed each month.

As **Bronze Director** you require a line with a minimum of 4000 Points and combined open line volume of 2000 points as well as a minimum of 50 contracts within your organization. Open line volume means points from all other lines combined (min. 2000 P)

As a **Silver Director** you require a line of 4000 P, a line with 3000 P, and combined open line volume of 2000 points, as well as a minimum of 100 contracts within your organization.

As a **Gold Director** you need a line with 9000 P , a line with 4000 P and combined open line volume of 3000 Points and at least 200 contracts from your organization.

As a **Gold Director Elite**, a Gold Director is needed in one of your lines in your organization (200 contracts). In addition you need at least a second line with 100 contracts, a minimum number of points of 9000 P first line, a line with 4000 P and combined open line turnover of 3000 P.



If under the existing GDE(1) in one line another GDE(2) qualifies, he receives **5.- EUR CAB Commission and 0.25% Residual Commission** on the total sales the GDE(2). Generation Bonus.

If in an existing GDE(2) in a line another GDE(3) qualifies, he receives **3.- EUR CAB Commission and 0,15% Residual Commission** on the total sales of the GDE(2+3). Generation Bonus.

If in an existing (3) in a line another GDE (4) qualifies, he receives **2.-EUR CAB Commission and 0,1% Residual Commission** on the total sales of the GDE 2+3+4). Generation Bonus.

Qualification contracts: Combinations of Purchase Plan contracts and a Special Purchase together with a Purchase Plan beginning at 50g (at least 2.500 EUR) (Special Purchases) will be rated as "2 contracts", this applies from Bronze Director. The points will be determined by the marketing plan.

**As a GPC (Gold Purchase Contract) will be regarded:**

Each Purchases Plan (beginning at min. 50 EUR) as 1 contract.

Each Purchase Plan with a Special Purchase of at least 50g (min. 2.500 EUR) and at least 50 EUR per month as 2 contracts.

Each 1 x Lump Sum Purchase beginning at 50g (min. 2.500 EUR) as 1 contract.

In the best case scenario the maximum per client are 3 contracts.





### Special scenario from Gold Director position

Points from Purchase Plans from the 2nd month

Monthly purchase : 10% thus, e.g. EUR 100/month = 10 points

To become a Gold Director, you require a minimum of 200 contracts. Once you become Gold Director and your organization has 200 contracts, which e.g. are serviced with EUR 100/month, you will receive the following points: 200 contracts x EUR 100 = EUR 20,000 total monthly contributions from your organization. In this case, this would amount to 20,000 : 10 = 2,000 points.

Points can be accounted with respect to contract (GPC) fulfillment exclusively for the positions of Gold Director and above. For every 80 points, one contract can be waived from the required qualifications. Example: 2,000 P : 80 = 25 contracts. This means that your qualification requirement will drop from 200 contracts (-25) to 175. Thus, given a substantial existing business, you can maintain the Gold Director position even without the achievement of new contracts.

### KB Vision Pool:

#### Affiliate Marketingkonzept KB Vision Pool

95 €Cent per gram of world sales

20 €Cent	5.000 Points	50 GKP	1000 P	2000 P	3000 P	4000 P	5000 P	<b>Pool 1</b>
15 €Cent	10.000 Points	80 GKP	2000 P	4000 P	6000 P	8000 P	10000 P	<b>Pool 2</b>
15 €Cent	20.000 Points	130 GKP	4000 P	8000 P	12000 P	16000 P	20000 P	<b>Pool 3</b>
15 €Cent	40.000 Points	200 GKP	8000 P	16000 P	24000 P	32000 P	40000 P	<b>Pool 4</b>
10 €Cent	100.000 Points	350 GKP	50.000	Points	<i>President-Club</i>			<b>Pool 5</b>
10 €Cent	150.000 Points	500 GKP	100.000	Points	<i>President-Club Elite</i>			<b>Pool 6</b>
5 €Cent	500.000 Points	250.000 Points	100.000 P	<i>Millionaires-Club 1000 GKP</i>			<b>Pool 7</b>	
5 €Cent	1.000.000 Points	500.000 Points	250.000 P	<i>Millionaires-Club Elite</i>			<b>Pool 8</b>	





**0.95 EUR from the worldwide revenue per gram go into the KB Vision Pool.** The KB Vision Pool is divided into 8 levels.

**Example:** Level 1 / 0.20 EUR per gram is being allocated to the first level. KB Vision sells 250 kg in each payroll cycle, these are 250,000 g

250,000 g x 0.20 EUR are allocated to the first level.

50 Affiliates have qualified for this level as follows:

25 affiliates have 1 line with 5000 P and open line sale of 1000 P.

10 affiliates have 1 line with 5000 P and open line sale of 2000 P.

7 affiliates have 1 line with 5000 P and open line sale of 3000 P.

5 affiliates have 1 line with 5000 P and open line sale of 4000 P.

2 affiliates have 1 line with 5000 P and open line sale of 5000 P.

The turnover on the weaker side per 1000 points count as a share.

25 affiliates have 1 share = 25 shares.

10 affiliates have 2 shares = 20 shares.

7 affiliates have 3 shares = 21 shares.

5 affiliates have 4 shares = 20 shares.

2 affiliates have 5 shares = 10 shares.

**Total = 96 shares.**

Now the shares will be divided by the  
 $50.000 \text{ EUR} : 96 = 520.83 \text{ EUR per share.}$

In this case the following would take place:

25 affiliates have 1 share , payment per person = 520.83 EUR.

10 affiliates have 2 shares, payment per person = 1.046.66 EUR

7 affiliates have 3 shares, payment per person = 1.562.50 EUR.

5 affiliates have 4 shares, payment per person = 2.083.32 EUR.

2 affiliates have 5 shares, payment per person = 2.604.15 EUR.





## KB Vision Gold Fonds

Gold Director

1st Firstline 9000 Points

2nd Firstline 9000 Points

3rd Firstline 9000 Points

Directly in your Gold-Account



### KB Vision Gold Pool:

1% of worldwide sales from Lump Sum Purchases go into the KB Vision Gold Pool. All Lump Sum Purchases, starting at 500 EUR for the respective monthly cycle from the world sales, count.

Entitled to receive commission are all affiliates with 3 direct lines with a minimum of 9.000 points in each line. Each affiliate has shares in this Pool.

**Example:** 3 affiliates are entitled to commission.

### Affiliate 1:

Line 1: 10.000 points

Line 2: 10.000 points

Line 3: 9.000 points

**Total : 29.000 points = 29 shares**



### Affiliate 2:

Line 1: 12.000 points

Line 2: 12.000 points

Line 3: 9.000 points

**Total : 33.000 points = 33 shares**

### Affiliate 3:

Line 1: 16.000 points

Line 2: 12.000 points

Line 3: 10.000 points

**Total: 38.000 points = 38 shares**

E.g. 500g lie in the Pool , 100 shares are available.

Each share = 5g , therefore:

Affiliate 1 receives: 145g

Affiliate 2 receives: 165g

Affiliate 3 receives: 190g

This will be accredited directly as a **Gold Bonus** in the Gold Account in the BackOffice of the entitled affiliate. Local regulatory authority's income tax provisions shall apply.





## KB Vision Facts

999.9 Gold bars directly from own refinery

999.9 Gold Bullion Certified by Swiss Central Authority

Interim storage at SECURLOG  
(Germany's largest enterprise for Safety  
transports and storage)

Immediate delivery through SECURLOG (Germany)  
(minimum purchases apply)

Immediate deliveries worldwide through G4S  
(minimum purchases apply)

Private Storage in Switzerland (high-security vault)

Storage worldwide (high-security vaults)

Monthly gold purchase plans starting at 50 EUR

Immediate physical possession of the gold (minimum purchases apply)

Flexible payment options: standing order (ACH),  
bank transfer, credit card, online payment services.

Online availability of your gold holdings directly through our  
affiliate online back office portal

Buyback of the purchased gold through our company

All visible and controlled through your online secure affiliate  
Back office Portal





*Gold is forever*