



MYRETIREMENTREWARDS.COM

Income Compensation Schedule

## Free Basic Member

Referral Fee

\$5 \*

## Friends & Family Member

Referral Fee

\$10 \*

## Merchant Compensation

Referral Fee

5%

\* One time payment payable when you refer a Free Basic Member or a Friends & Family Member who completes the entire registration process including the My Stock Fund investment savings account.



**Free Basic Member:** This is a member who joins the program for FREE and has a basic investment savings account

**Friends & Family Member:** This is a member who pays the monthly fee of \$9.95 to participate in the income compensation. As a Friends & Family member you will be compensated \$5\* for every Free Basic Member you refer, \$10\* for every Friends & Family member you refer, a percentage of the savings for every member in your referred community 7 levels down. 5% of the savings from every MyRetirementRewards member who purchases goods and services from a merchant you invite into the program. A monthly fee paid for every active Pre-Paid Debit MasterCard in usage every month. (Minimum amount of cards required to qualify). Friends & Family members are automatically entered into all monthly drawings, contests and eligible for other incentive and referring bonuses stated below.

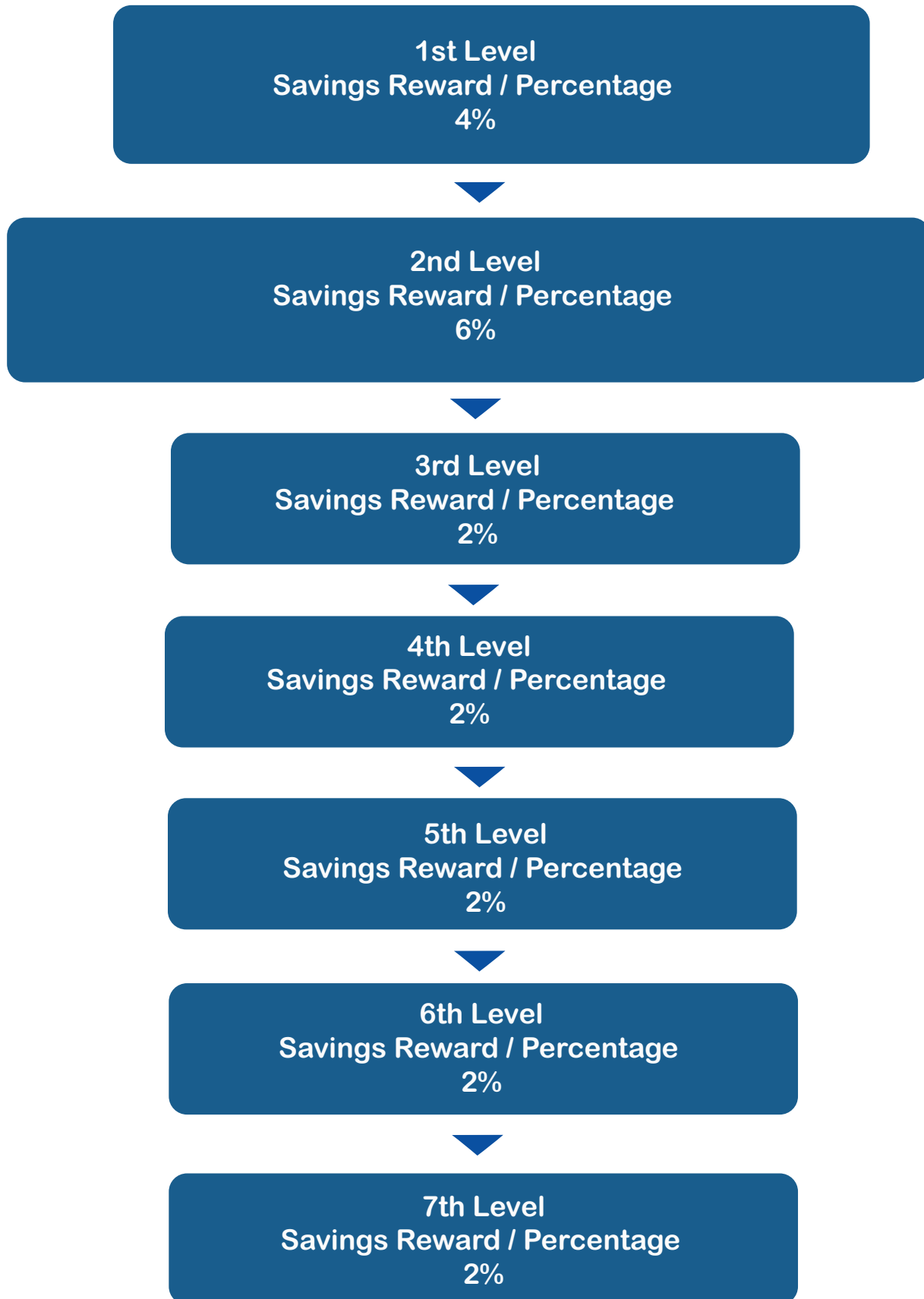
**Merchant Compensation:** As a Friends & Family member you will receive 5% of the savings generated from any affiliate merchant you invite into the program. Whenever any MRR member shops instore or online and receives a cashback reward from a merchant you personally invite .you will receive 5% of that cashback savings credited to your MyRetirement Rewards Debit MasterCard

or you can have it deposited into your Investment Savings account as long as you are an active member of the program. As a Friends & Family member you are encouraged to invite your local service providers i.e. doctors, lawyers, contractors, small business owners, restaurants, grocery stores, dry cleaners, as well as regional, national and international businesses into the program to participate as Affiliate Merchants. The MRR program is free for merchants to join, they simply offer our members between 5-50% percent cashback savings and our members will actively seek to do business with the merchants offering them the best retirement rewards. Eligible merchants can be online or instore and must be approved by MyRetirementRewards.

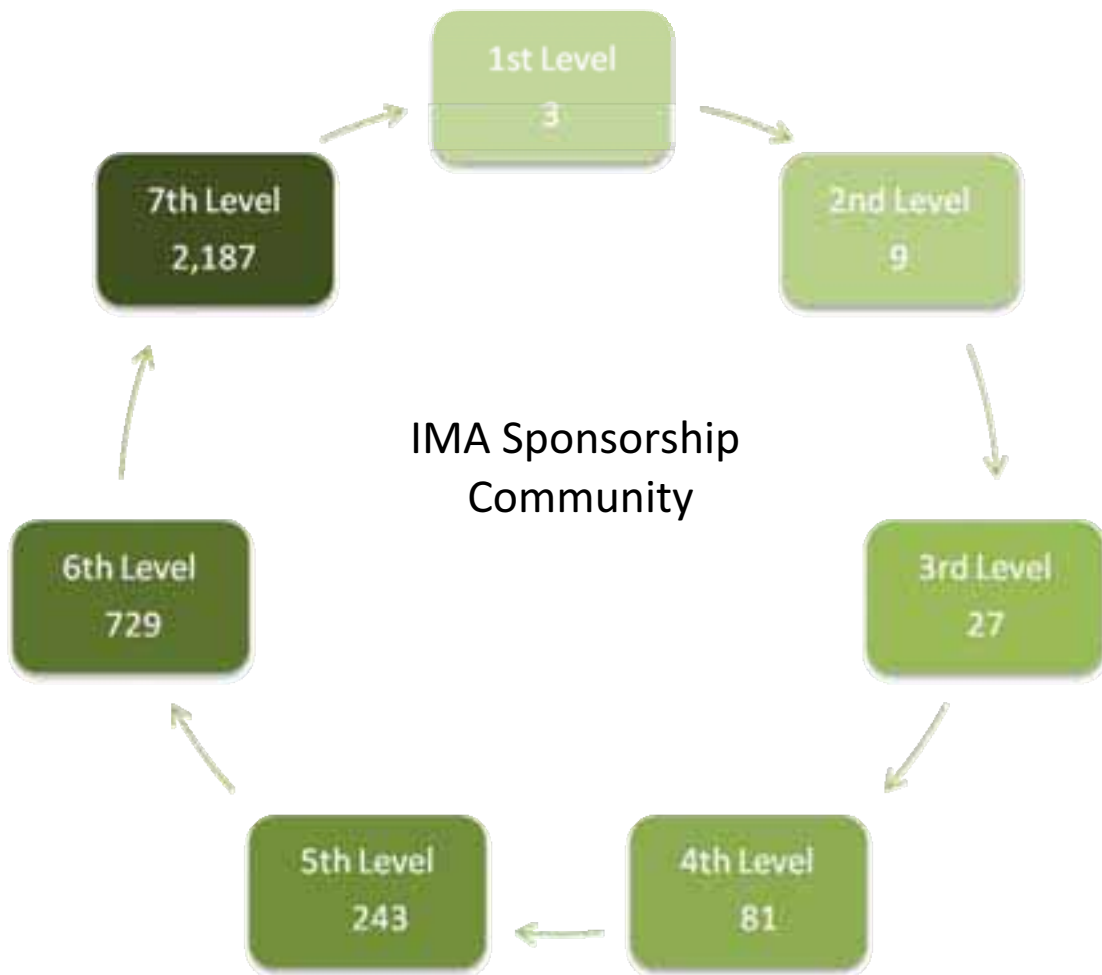


\* Member must complete the entire registration process including the investment savings account.

# Friends & Family Savings Share percentages



As a Friends & Family member you have the opportunity to receive a commission 7 levels down for members you refer. You may choose to receive these commissions in your retirement savings account or you may receive it as income on your MyRetirementRewards debit card.

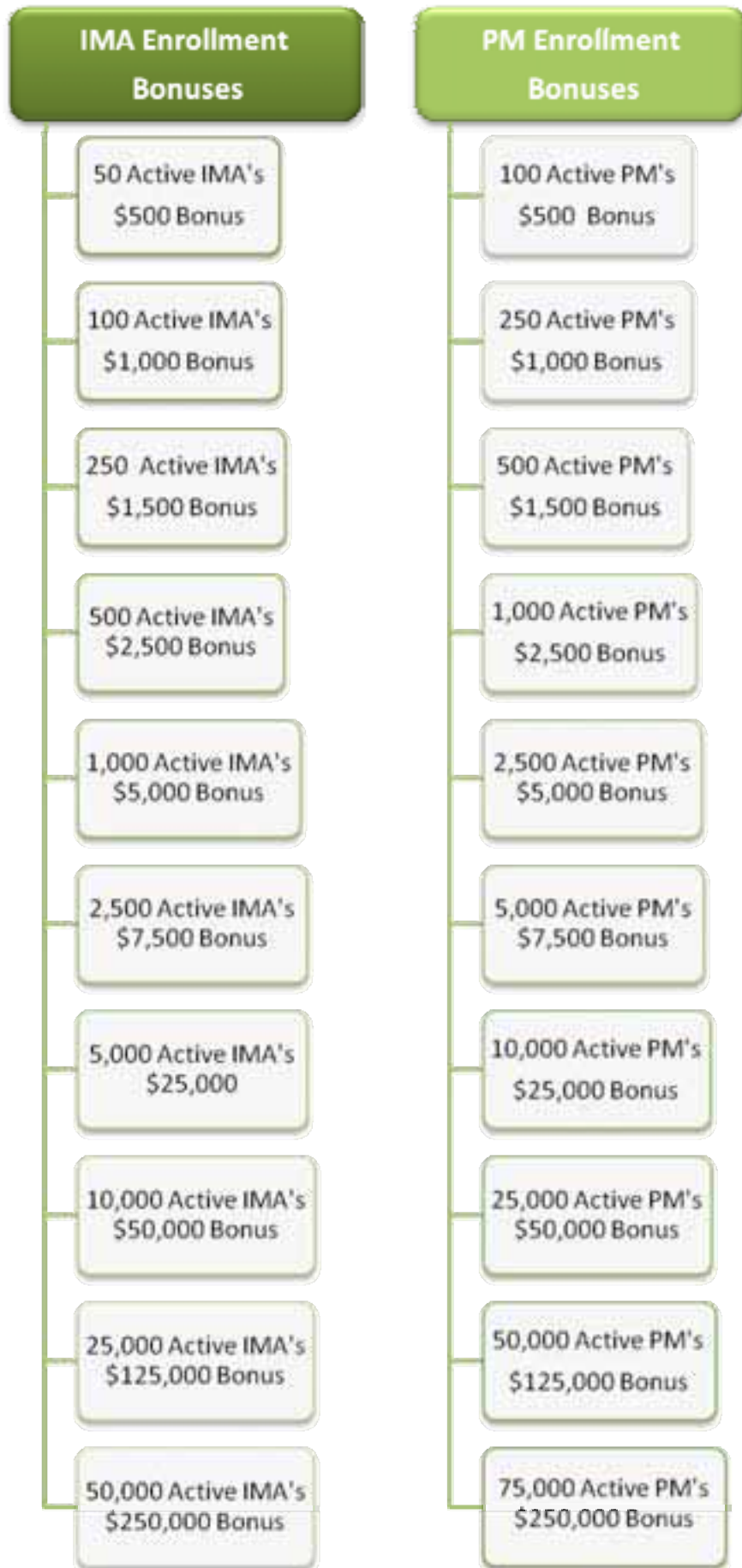


IMA Sponsorship Matrix assumes that every member in your community invites at least 3 people into the program

<b>Personal Sponsor-A-Friend Retirement Rewards Annual Matrix</b>					
Level	Sponsored Members	Cash Reward Average	Sponsorship Compensation	Cash Value	Retirement Reward Value**
1 <sup>st</sup>	3	5.75%	4%	\$82.80	\$1,444.80
2 <sup>nd</sup>	9	5.75%	6%	\$372.60	\$6,501.65
3 <sup>rd</sup>	27	5.75%	2%	\$372.60	\$6,501.65
4 <sup>th</sup>	81	5.75%	2%	\$1,117.80	\$19,504.94
5 <sup>th</sup>	243	5.75%	2%	\$3,353.40	\$58,514.83
6 <sup>th</sup>	729	5.75%	2%	\$10,060.20	\$175,544.48
7 <sup>th</sup>	2187	5.75%	2%	\$30,180.60	\$526,633.43
<b>Total</b>	N/A	N/A	N/A	<b>\$45,540.00</b>	<b>\$794,645.78</b>

\*The above Matrix projection assumes the following: (1) Annual member purchases of \$12,000; (2) average Affiliated Merchant rebate/discount of 5.75%; (3) cash value compounding At 10% interest annually for a term of thirty (30) years.

**Additional  
IMA / PM  
Enrollment Bonuses**



To Receive IMA Enrollment Bonus, Member must join as an IMA at initial registration. Members who join as a PM and upgrade to IMA's do not qualify

## Debit MasterCard Revenue Share Compensation



500 +  
25¢ Per Active Card Per Month



5,000 +  
50¢ Per Active Card Per Month



10,000 +  
75¢ Per Active Card Per Month



25,000 +  
\$1.00 Per Active Card Per Month

The MRR Card Compensation is for Friends & Family members who invite large groups into the program i.e. churches, charity organizations, social networking clubs, government or school organizations.

\* Revenue compensation is based upon any combination of active Free Members and Friends & Family members who are personally sponsored by you. Members must have an active MyRetirementRewards Pre-Paid Debit MasterCard in monthly usage. You may have your Revenue share compensation loaded to your Pre-Paid debit card or placed in your Investment Savings Account.