



WORLD'S FIRST INSTANT PAY COMPENSATION PLAN



Effective Date: March 22, 2017

THE OPPORTUNITY OF A LIFETIME AWAITS

*If you're ready to change
your life, you've certainly come
to the right place at the right time.*

The Talk Fusion business opportunity combines speed, communication, and innovation, making us a pinnacle leader in the direct selling industry. We're creating success stories worldwide by providing our Customers and Independent Associates with the most cost-effective and impactful video marketing solution available. Be part of the next big thing and join the growing number of Associates who are living their dreams with Talk Fusion.

TABLE OF CONTENTS



• The Talk Fusion Advantage.....	4
• Fast Start Bonuses.....	5
• Team Commissions.....	6
• Calculating Team Commissions.....	7
• Mega Matching Bonuses.....	8
• We Love Our Customers.....	9
• Customer Pool.....	10
• Rank Achievements + Recognition.....	11
• Five-Star Vacations.....	12
• Rolex Watch Incentive.....	13
• Mercedes Madness.....	14
• Leadership Pool.....	15
• Recognition Rings.....	16
• Important Terms.....	17
• General FAQs.....	18
• Personal message from Founder & CEO Bob Reina.....	21
• Income Disclosure Statement.....	22



THE TALK FUSION ADVANTAGE



GET PAID INSTANTLY

While other companies pay you weekly or even monthly, Talk Fusion is the first and only company in the world that pays INSTANTLY. You earn it now, you get it now.



GLOBAL MARKETPLACE

Talk Fusion has Associates and Customers in over 140 countries and counting, so your business knows no bounds. We've set you up for international success with customized, world-class marketing websites; training materials based on our simple, proven system; and inspiring promotional videos so you can build a dedicated team right in your hometown or across the world.



YOUR CUSTOMER BASE: ANYONE & EVERYONE

Talk Fusion's all-in-one video marketing solution enhances online communication with the power of video, from everyday personal use to email marketing, business conferences, philanthropic promotions, and more. Any person or business can be your next customer.



RESIDUAL INCOME

Talk Fusion gives its Associates the best of both worlds: an exceptional product value exclusively available for an impressive low cost. Our video marketing solution's efficiency, high demand, and affordable price can create a great source of residual income. Watch your organization grow one happy customer at a time!



RECOGNITION & REWARDS

The Instant Pay Compensation Plan contains a wealth of bonuses and world-class incentives to reward top performers for a job well done. Climb the ranks and live your dream lifestyle: embark on five-star vacations, drive and own a luxurious Mercedes-Benz, exemplify success with a classic Rolex watch, and celebrate lifetime earning milestones with custom-designed gold and diamond Recognition Rings courtesy of Talk Fusion. Isn't it about time you were recognized for your achievements?

FAST START BONUSES



Each time an Associate or Customer you enroll purchases a **Product Package**, you will earn a **Fast Start Bonus**:

- For every **Executive Package** you sell, you will earn **\$20 USD**
- For every **Elite Package** you sell, you will earn **\$60 USD**
- For every **Pro Package** you sell, you will earn **\$120 USD**

When a Monthly Plan that you personally sold is maintained, you will earn a **Fast Start Bonus** of **\$10 USD** per month.

There is no limit to the number of Fast Start Bonuses you can earn!
ALL FAST START BONUSES ARE PAID INSTANTLY!

TEAM COMMISSIONS



Your focus as a Talk Fusion Associate is to create a loyal Customer base and to build a team of Associates you teach to do the same.

Each product has a point value called **"Sales Volume."**

Product Packages:

- **Executive** - 100 SV
- **Elite** - 300 SV
- **Pro** - 600 SV

Monthly Plan: 20 SV

The points from both Customer and Associate product sales will begin to flow up through your business. The points accumulated by your team, from both initial purchases and Monthly Plans, are known as **Group Sales Volume (GSV)**.

You must be **qualified** to earn Team Commissions:

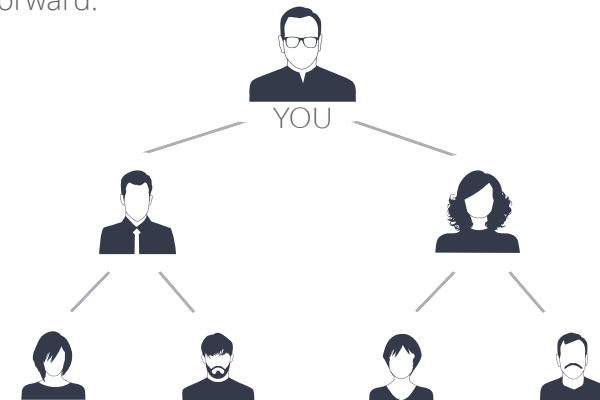
You must achieve the minimum Personal Sales Volume (PSV) requirement* and achieve one of the two following options:

- You must have 1 personally sponsored Associate on both your left *and* right legs who is current on their Monthly Plan

OR

- You must have 1 personally sponsored Associate on *either* your left or right leg current on their Monthly Plan AND have 1 personally sponsored Customer current on their Monthly Plan

Your Talk Fusion business is set up as a **binary tree**. Each time you have a minimum of 100 GSV in both your left and right legs, you **cycle** and instantly earn a commission of \$25 USD. Any unpaid GSV is carried forward.



**Please see General FAQ question 5 on page 18 for more details.*

This illustration depicts how the Talk Fusion compensation plan operates. It is not a representation of the results you should expect. Talk Fusion does not guarantee your success. For actual income statistics achieved by Talk Fusion Associates, see the Income Disclosure Statement at the end of this document.

CALCULATING TEAM COMMISSIONS

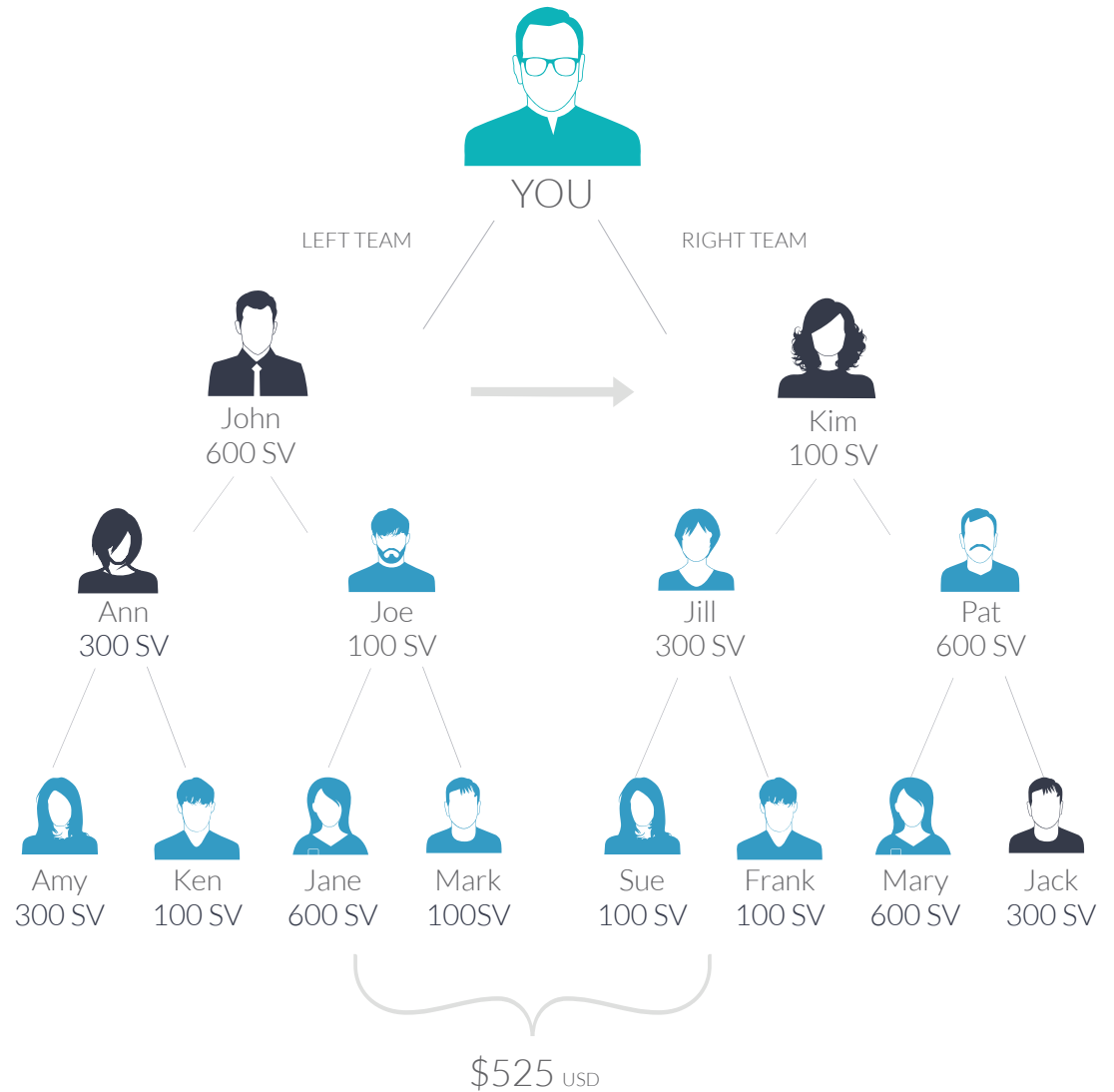


Talk Fusion Associates may earn a maximum of \$50,000 USD per week in Team Commissions.

● Personally Sponsored

● Group Sponsored

In this example, you have 2100 SV on the left and 2100 SV on the right. You would earn \$525 USD based upon 21 cycles.



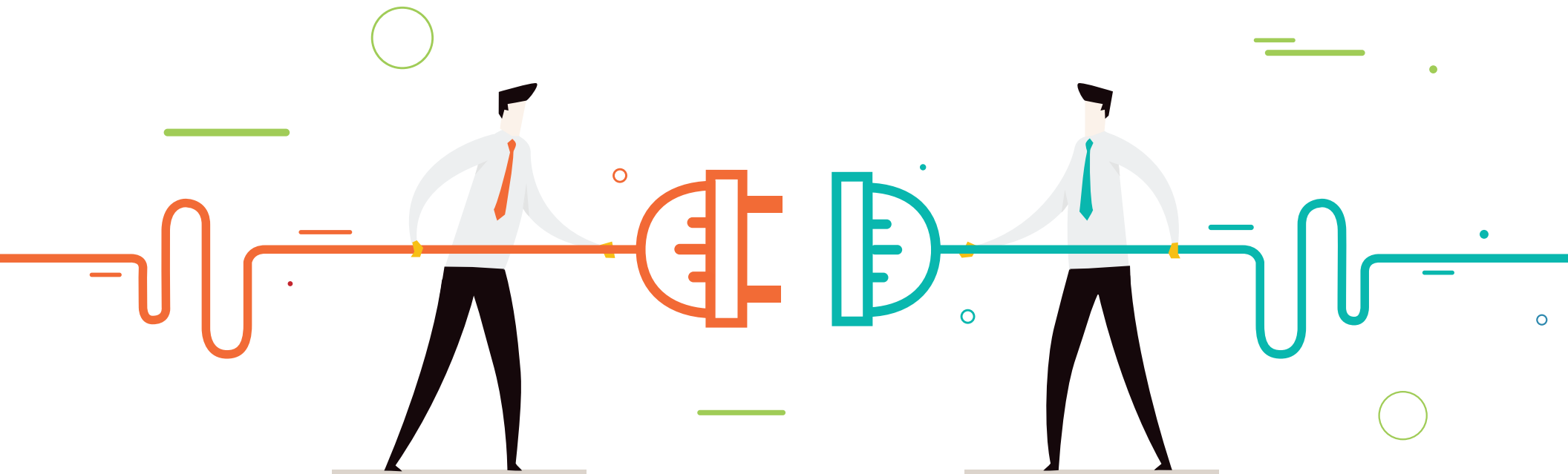
This illustration depicts how the Talk Fusion compensation plan operates. It is not a representation of the results you should expect. Talk Fusion does not guarantee your success. For actual income statistics achieved by Talk Fusion Associates, see the Income Disclosure Statement at the end of this document.

MEGA MATCHING BONUSES



Mega Matching Bonuses allow 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.

Mega Matching Bonuses are paid instantly. There is no limit to the number of bonuses you can earn!



WE LOVE OUR CUSTOMERS!



An unmatched value offered at an unbeatable price, Talk Fusion is an ideal, all-in-one video marketing solution for businesses, nonprofits, and people across the globe. Together, our cutting-edge products create the perfect way to effectively build relationships, stand out from the crowd, and share your product or service (or everyday life) with others - near or far.

Get Three and It's Free!

For every month that you have three personally sponsored Customers current on their Monthly Plan, *YOUR* Monthly Plan is free!

It's Good to Give Back

Talk Fusion's corporate culture is all about giving back! That's why each Associate has a free charity account that they can donate to the nonprofit organization of their choice. Show your support and help make a difference by giving a charity the ability to raise funds and awareness for an important cause using Talk Fusion's video products.



CUSTOMER POOL



Each calendar month, Talk Fusion awards a cash bonus up to \$1,000 USD to the top 20 Associates who personally sponsor the most new Customers.

All qualified Associates of any rank can participate in the Customer Pool. The more Customers you personally sponsor, the higher your earnings!

You must personally sponsor a minimum of 3 new Customers within a given month to be eligible to earn a bonus.

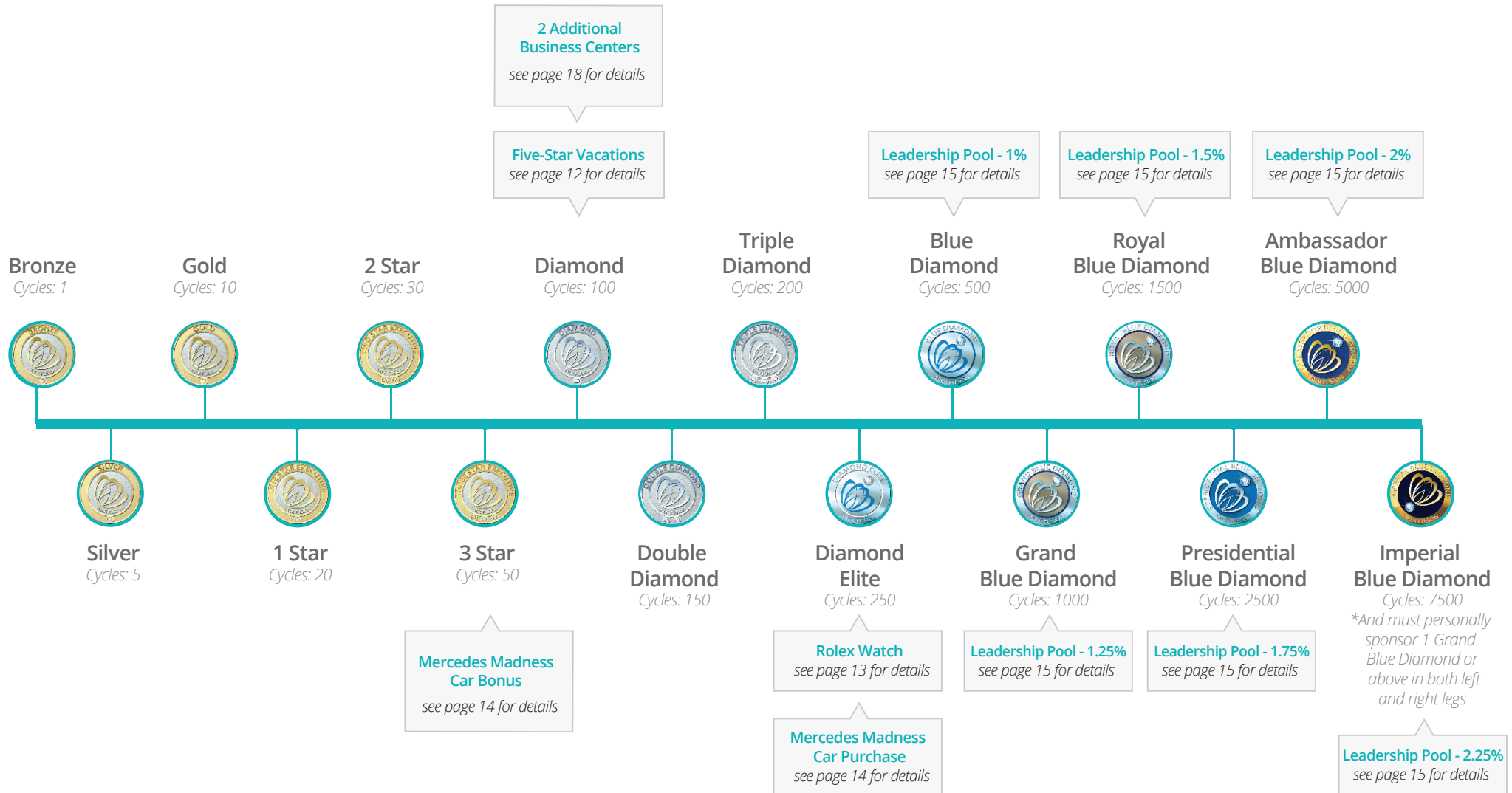


1ST	\$1,000 USD
2ND	\$900 USD
3RD	\$800 USD
4TH	\$700 USD
5TH	\$600 USD
6TH	\$500 USD
7TH	\$400 USD
8TH	\$300 USD
9TH	\$200 USD
10TH	\$150 USD
11TH- 20TH	\$100 USD each

ACHIEVEMENTS + RECOGNITION



Talk Fusion loves to recognize success with world-class rewards. In addition to receiving recognition pins and bonuses as you advance through the ranks, top performers can earn five-star vacations, a prestigious Rolex watch, gold and diamond Recognition Rings for lifetime milestones, and even a luxurious Mercedes-Benz.



FIVE-STAR VACATIONS



GO DIAMOND & QUALIFY!

Pack your bags and grab your passport—Talk Fusion celebrates success in style! From tropical getaways to the world's most extravagant cities, we reward hard work with all-expense paid vacations to exotic locales and breathtaking destinations. These unforgettable trips are the perfect opportunity for Associates to embrace their dreams and share inspiring motivation with top leaders.

These exclusive luxury vacations are reserved for Diamond Associates and above. Please see the Incentives page in your Back Office for qualification details.

ROLEX WATCH INCENTIVE



THE TIME IS RIGHT FOR SUCCESS

Since 1905, the name “Rolex” has stood as a symbol of prestige, performance, and innovation. That is why Talk Fusion selected Rolex to represent a milestone of Associate success.

Available in designs specific for men and women, these Rolex watches are the epitome of style and luxury and are awarded to successful Associates who reach the commission rank of Diamond Elite and maintain it for a minimum of two consecutive weeks.

Few companies have been so consistently identified with the pursuit of excellence as Rolex. It is only fitting that successful Talk Fusion Associates are awarded a luxurious Rolex watch as they continue their own pursuits of excellence.

Rolex® is a trademark of Rolex Watch U.S.A., Inc. All intellectual property rights such as trademarks, trade names, designs, copyrights, logos and any other distinctive characters are reserved and are exclusively owned by Rolex. All rights reserved.

MERCEDES MADNESS



Drive a brand-new Mercedes-Benz on us.

Mercedes-Benz is the oldest and most respected automotive brand in the world. It stands for high standards and engineering excellence. Driving a sleek, prestigious Mercedes-Benz is a powerful demonstration of how you truly can live the dream through Talk Fusion.

3 STAR

You must maintain the rank of 3 Star or higher for four consecutive weeks in order to receive the \$600 USD car bonus towards the payment of a base model Iridium Silver C Class Mercedes-Benz, up to the full value of the car or a 36 month lease term, whichever comes first.

DIAMOND ELITE

When you achieve the rank of Diamond Elite and maintain that commission rank for 36 out of 52 consecutive weeks, we will **BUY** you a base model Iridium Silver C Class Mercedes-Benz.

Mercedes-Benz® is a trademark of Daimler Chrysler. All rights reserved. Talk Fusion's Mercedes Madness incentive program is not affiliated with nor sponsored by Daimler Chrysler, Mercedes-Benz, Mercedes-Benz of North America and or one of its associated companies. The words Mercedes-Benz are solely used to identify a make of automobiles and do not imply or indicate any affiliation or relation with the manufacturer or their distributor. All other brands, trademarks and names are property of their respective owners.

LEADERSHIP POOL



The Leadership Pool is a revenue-sharing **Bonus Pool** earned by qualified Blue Diamonds & above. Qualified Associates who go Blue Diamond and above share in a percentage of the total Sales Volume generated through Talk Fusion WORLDWIDE.



RANK	%
Blue Diamond	1%
Grand Blue Diamond	1.25%
Royal Blue Diamond	1.5%
Presidential Blue Diamond	1.75%
Ambassador Blue Diamond	2%
Imperial Blue Diamond	2.25%

RECOGNITION RINGS



MILESTONES OF SUCCESS

Gold has long been the standard for quality and excellence. Diamonds represent the height of perfection. Together, they make a truly outstanding reward for passion, drive, and inspiration.

Talk Fusion presents a lavish white gold recognition ring* adorned with diamonds to successful Associates.

These elegant rings represent the very spirit of who we are, designed to capture everyone's attention and make them ask: "Who is Talk Fusion?"

**Rings are awarded annually to Associates who have hit specific lifetime earnings milestones: \$250,000 USD, \$500,000 USD, and \$1,000,000 USD.*

IMPORTANT TERMS



BINARY TREE

An organizational business structure in which an individual creates 2 teams - one left, one right.

BUSINESS CENTER

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

SALES VOLUME (SV)

Each product is assigned a point value called Sales Volume (SV) and the Talk Fusion Instant Pay Compensation Plan is based on the accumulation of these points.

PERSONAL SALES VOLUME (PSV)

Sales Volume that you personally generate via personal product purchases or retail sales to Customers.

GROUP SALES VOLUME (GSV)

The Sales Volume of all products purchased by Associates and Customers in an Associate's downline.

CURRENT

A Customer or Associate who is up to date on their Monthly Plan.

QUALIFIED

To be qualified you must achieve the minimum PSV requirement AND achieve one of the two following options:

1. Have 1 personally sponsored, current Associate on both your left and right legs.
2. Have 1 personally sponsored, current Associate on either your left or right leg AND have 1 personally sponsored, current Customer.

Please Note: Your own product purchase does not count towards commission qualification of any type.

CUSTOMER

A Customer is an individual or business who purchases one of Talk Fusion's Product Packages, but who is not an Associate.

CYCLE

An accumulation of SV that triggers a Team Commission for an Associate. An Associate cycles each time 100 SV accumulates in both his/her left and right legs.

GENERAL FAQs



1. How do I get paid instantly?

It happens automatically! Make a sale today and your commissions will be instantly credited to your PAYLUTION® E-Wallet account.

2. How do I open a PAYLUTION® E-Wallet account?

After you earn your first commission, you must complete the required information noted on your Commissions page in your Back Office. Once you have completed filling out the required information, your PAYLUTION® E-Wallet account will be automatically set up for you within 5 business days. You will then receive a confirmation email from Talk Fusion, plus an email from PAYLUTION® that tells you how to activate your account. All commissions earned will immediately go into your PAYLUTION® E-Wallet account.

Please note: a small monthly fee of \$3.00 USD does apply.

3. How do I qualify to receive Team Commissions? How do I stay qualified?

You must be qualified by achieving the minimum PSV requirement AND achieving one of the two following options:

1. Have 1 personally sponsored, current Associate on both your left *and* right legs
2. Have 1 personally sponsored, current Associate on *either* your left or right leg AND have 1 personally sponsored, current Customer.

Please Note: Your own product purchase does not count towards commission qualification of any type.

4. What happens to my commissions if I am not qualified?

We will hold your commissions for 14 days. If you become qualified within that timeframe, you will receive your commissions.

5. How do I meet the minimum Personal Sales Volume requirement?

You must generate a minimum one-time 100 Personal Sales Volume (PSV) and maintain 20 PSV on a monthly basis.

6. Can I have more than one Business Center?

Yes! When you reach the rank of Diamond for the first time, two new complimentary Business Centers, one each on the left and right legs, will be placed front line to your original Business Center. The new Business Centers will begin collecting new Sales Volume (SV) from the activation date.

7. What is the Sales Volume associated with each Product Package?

- | | |
|---------------------|----------|
| • Executive Package | (100 SV) |
| • Elite Package | (300 SV) |
| • Pro Package | (600 SV) |

8. What is the Sales Volume associated with the Monthly Plan?

The Monthly Plan generates 20 SV.



9. What is the maximum amount of Sales Volume I will receive for each product sale within my organization?

Executive Associates will earn the following Sales Volume on all product sales within their organization:

- Executive (100 SV)
- Elite (100 SV)
- Pro (100 SV)

Elite Associates will earn the following Sales Volume on all product sales within their organization:

- Executive (100 SV)
- Elite (300 SV)
- Pro (300 SV)

Pro Associates will earn full Sales Volume on all product sales within their organization:

- Executive (100 SV)
- Elite (300 SV)
- Pro (600 SV)

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

Talk Fusion Associates may earn a maximum of \$50,000 USD per week in Team Commissions. However, there is no cap on Fast Start Bonuses or Mega Matching Bonuses.

11. How do I earn a commission cycle?

Sales Volume (SV) of 100 in both your left and right legs will earn a commission cycle. You will earn \$25 USD per commission cycle.

12. What are the differences between commission rank and recognition rank?

Commission rank is the rank at which you are currently paid. This is determined based upon Sales Volume and other Compensation Plan requirements during any commission week.

Recognition rank is the highest rank at which you have ever been paid.

13. How do I receive my Talk Fusion-branded Visa® debit card?

Once you have earned commissions and set up your PAYLUTION® E-Wallet account, you are eligible to order a Talk Fusion-branded Visa® debit card. The card is available in many countries around the world for only \$15 USD.

14. How do I earn the Leadership Pool bonus?

In order to qualify for the Leadership Pool, you must meet Blue Diamond rank or above Sales Volume requirements all 4 weeks of the month. Leadership Pool commissions will be paid on the 20th of the month following the month in which they were earned.

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 or more qualified Associates, they would equally share the total Leadership Pool amount. In other words, 10 qualified Associates will each earn \$1,000 USD.

16. How do I qualify for the Customer Pool bonus?

Each calendar month, a bonus is distributed amongst the 20 qualified Associates who have personally sponsored the most new Customers within that timeframe. You must personally sponsor at least 3 new Customers to be eligible for the Customer Pool bonus for that month.



17. How much can one Associate earn through the Customer Pool?

You can only earn one bonus per month. The bonuses are distributed as follows:

- 1ST - \$1,000 USD
- 2ND - \$900 USD
- 3RD - \$800 USD
- 4TH - \$700 USD
- 5TH - \$600 USD
- 6TH - \$500 USD
- 7TH - \$400 USD
- 8TH - \$300 USD
- 9TH - \$200 USD
- 10TH - \$150 USD
- 11-20TH - \$100 USD each

18. When will I receive my Customer Pool bonus?

The Customer Pool bonus is paid on the 10th day of the month after it is earned.

19. What is the Sales Volume associated with each free Charity Account?

Charity Accounts are free of charge and do not generate Sales Volume.

20. Is there a processing fee for commissions earned?

There is a small fee of \$0.40 USD that is deducted each time a commission is loaded into your E-Wallet account.

21. Is a product purchase required to become a Talk Fusion Independent Associate?

An Associate need not personally purchase any Talk Fusion products to become an Independent Associate or to participate in any part of the Talk Fusion Instant Pay Compensation Plan.

Please Note: Your own product purchase does not count towards commission qualification of any type.

22. Is there a way I can save on my Monthly Plan fees?

Associates and Customers can choose one of our pre-paid/paid-in-full payment options and save up to 20% on their Monthly Plan cost.

23. Does Sales Volume ever flush?

No. It is maintained as long as one of two things happen:

- You have a personally sponsored Associate who is current OR
- You have a personally sponsored Customer who is current

However, if this requirement is not met for 30 days, all of your accumulated Sales Volume will be reset to zero. Lost Sales Volume cannot be reclaimed.

24. Will I still remain a Talk Fusion Associate if I don't earn a commission?

If you fail to earn a commission for six consecutive months, your Associate Agreement will be canceled for inactivity. However, if you have subscribed to any of our products, your Monthly Plan will continue and you will be reclassified as a Customer. If you wish to cancel your Monthly Plan, you must specifically request that it be canceled.

Please note: Associates who have pre-paid for their Monthly Plan for a minimum of 1 year will not be reclassified as a Customer through the term of their prepayment.

A personal message from
FOUNDER & CEO
BOB REINA

Hard Work Required Here

People often ask me what is the “key” to success in direct selling, but there is no “exact formula.” I know desire, sacrifice, and hard work over time are absolute requirements, but even these elements don’t constitute a guarantee.

When I began my career in direct selling over 20 years ago, I was working full-time as a policeman. I put in long hours on the phone and in meetings on top of the 40-plus weekly hours of my “day job,”

building a Customer base, signing up new Associates and eventually teaching those Associates what I’d learned. I made a lot of mistakes and there were many, many months when my phone bill was larger than my commission check. I stuck with it, though, sacrificing valuable “free time” because I saw the potential in earning income from a team’s work rather than just my own. But at the same time, I understood that direct selling was really just an opportunity—what I got out of it depended on the dedication and “sweat equity” I put into it.

That’s very important to remember if you are considering joining Talk Fusion as an Independent Associate: while the possibility of earning supplemental income

exists, what you get out of your Talk Fusion business depends entirely upon successful sales efforts, which require hard work, diligence and leadership, and how well you exercise these qualities. It also takes time to learn to be your own boss, train your team, and build the proper infrastructure.

Direct selling is a 2- to 5-year plan; you will not be able to retire in 4-6 months. You must work the business for AT LEAST 1 year to even reach a good evaluation point from which you can really measure your progress, but I honestly believe that if you follow the system and consistently dedicate 7-10 hours per week for a year, you will be at a place where you won’t want to stop. But you must be willing to dedicate yourself and sacrifice your own “comfort time” and other activities in exchange for the opportunity to earn additional income.

NO INCOME IS PROMISED. In my opinion, no company should ever make get-rich-quick claims. Unfortunately, some companies in the direct selling industry imply that potential Associates can make a full-time income, or in some cases a lot more, with very little work. This is one of the reasons why so many people new to the industry become disenchanted and quit.

The reality, however, is that in direct selling, most Associates do not receive “substantial income,” and a majority receives no income at all. This is true of Talk Fusion as well. Some join a company just to get the product at a discount, and many join to get the product at a discount and make a small side income. A very small percentage of Associates earn what most people consider a “full-time” income and, just like in any other industry, the “top earners” are the rare minority. We tell you this because, unlike some companies, we want you to be fully informed and we consider ourselves to be a refreshingly honest voice within the industry.

Conclusion

When you succeed, we succeed, so of course we want you to be as successful as possible. The rest is just “sweat equity.” But that’s one thing we can’t do for you. You must be willing to commit at the level needed to achieve your desire. The truth is that most people are simply not willing to make the necessary combination of sacrifices that facilitate the results they want. The individuals who achieve remarkable success with Talk Fusion or other direct selling companies understand that it is a business that requires a commitment over a period of years, as well as the dedication to putting in the kind and amount of work necessary.

My hope is that you’ll view direct selling as the professional career it has become. Unlike other industries, direct selling offers you the opportunity to nurture and empower your inherent talents, as well as those of your entire team. In this business, success means the chance to develop intellectually, emotionally, and financially while you contribute in a positive way to the lives of others.

Why?

At Talk Fusion, our core leadership of Associates fully understands that in order to be successful, it takes a sacrifice that is difficult to put into words. And it is up to you to decide to make that sacrifice. We do everything possible to provide you with everything you need to be successful, from world-class products available at an incredible value to paying commissions instantly and providing unbeatable customer service and training. But you have to want to be successful on your own terms. If you decide to watch TV rather than attend a training call, or go shopping instead of logging into a Live Broadcast or following up with a prospect, we will not know. We would like for you to take advantage of everything Talk Fusion provides, but we cannot want your success more than you want it for yourself.

Any earnings portrayed in any Talk Fusion marketing materials 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 Instant Pay Compensation Plan. All references to income, implied or stated, throughout the Talk Fusion Instant Pay Compensation Plan are for illustrative purposes only. These figures should not be considered as guarantees or projections of your actual earnings or profits. Talk Fusion does NOT guarantee any level of income or earnings to any Associate; any representation or guarantee of earnings would be misleading.



INCOME DISCLOSURE STATEMENT

2016 Income Ranges of ALL Associates

RANGE (In USD)	% OF ASSOCIATES	AVG & MEDIAN # MO IN THE BUSINESS	RANGE (In USD)	% OF ASSOCIATES	AVG & MEDIAN # MO IN THE BUSINESS	RANGE (In USD)	% OF ASSOCIATES	AVG & MEDIAN # MO IN THE BUSINESS
No Earnings	69.54%	4.64	\$2,500.01 - \$5,000.00	0.64%	16.72	\$30,000.01 - \$50,000.00	0.04%	36.21
\$0.01 - \$50.00	11.93%	5.20	\$5,000.01 - \$7,500.00	0.21%	20.40	\$50,000.01 - \$75,000.00	0.02%	44.19
\$50.01 - \$250.00	12.13%	6.00	\$7,500.01 - \$10,000.00	0.11%	22.27	\$75,000.01 - \$100,000.00	0.008%	48.81
\$250.01 - \$500.00	3.41%	8.43	\$10,000.01 - \$15,000.00	0.10%	25.47	\$100,000.01 - \$150,000.00	0.010%	45.50
\$500.01 - \$1,000.00	2.45%	10.11	\$15,000.01 - \$20,000.00	0.05%	30.41	\$150,000.01 - \$200,000.00	0.006%	49.37
\$1,000.01 - \$2,500.00	1.81%	12.84	\$20,000.01 - \$30,000.00	0.04%	32.71	\$200,000.01 +	0.015%	55.99

These figures are not guarantees or projections of expected earnings or profits. They also do not include expenses incurred by Associates in operating their businesses. Talk Fusion makes no guarantee of financial success. Success with Talk Fusion results only from successful sales efforts, which require hard work, diligence, skill, persistence, competence, and leadership. Your success will depend upon how well you exercise these qualities.