

## **Welcome to KB Vision**

### **This is what KB Vision offers to you**

- KB forfeits its right for extraordinary termination.
- You don't have to sign any exclusivity agreements.
- You will at all times be supported in building up your business.
- Competitions and incentive trips are a matter of course.
- KB does not initiate any AVAD notices.
- At KB, you can start full-time as well as part-time.
- You enjoy full organizational protection.
- Commission factors are guaranteed to you in writing.
- You will regularly receive company synopses, as well as upon request.

### **Your career with the KB-Vision System**

You will start at KB Vision as a distributor. Using the KB Vision materials, your task will be to convey the facts to other people. You can also simply engage as provider of leads by letting others know that you're in touch with someone who can provide them with information on wealth security. This phase is crucial for your future career with KB. During this period you should also partake in our instruction modules „Info“ and „Gold Academy“. You can then decide whether you wish to stay within this role or rather take the career path offered by KB.

### **Educational period**

With the educational modules and the aid provided by your mentor, you have acquired the necessary foundations in order to explain our philosophy to others. You can now start the process of engaging people with the KB-Vision concept, as well as mentoring and helping these people during their own educational phase.

### **Career phase**

As a KB-Vision associate, you have risen into middle management. Now, your goal should be, to direct your immediate associates towards success. Demonstrate to your associates, how you successfully walked the KB-Vision path. At regular meetings with your partners, you should be available for questions about the buildup of our business. While conducting the training sessions you should assist your partners in their respective career phases. If this results in your immediate associates becoming as successful as yourself, you can lean back, enjoy your success, as well as reap the fruit of your seeds embodied in the KB-Vision Pool and the KB Fund.

## The KB Vision Bonusplan

	CAB / Residual		
Purchase:. 1 EURO = 1 Point Maximum 500 Points	670 EUR / 5,5%	<b>GOLD DIRECTOR ELITE</b>	300 contracts/month Monthly + 1 Partner GOLD DIRECTOR
One Time Purchase or Extra Purchase to Monthly Purchase Plan: 10 EURO = 1 Point No maximum	650 EUR / 5%	<b>GOLD DIRECTOR</b>	200 contracts/month 1 Line 9.000 Pts. 2 Line 4.000 Pts. Open lines 3.000 Pts.
	630 EUR / 4,5%	<b>SILVER DIRECTOR</b>	100 contracts/month 1 Line 6.000 Pts. 2 Line 3.000 Pts. Open lines 2.000 Pts.
	590 EUR / 4%	<b>BRONZE DIRECTOR</b>	50 contracts/month 1 line 4.000 Pts. Open lines 2.000 Points
<b>POOLS</b>	550 EUR / 3,5%	<b>GOLD MANAGER</b>	9.000 points/month
	510 EUR / 3%	<b>SILVER MANAGER</b>	6.000 points/month
	470 EUR / 2,5%	<b>BRONZE MANAGER</b>	4.000 points/month
	420 EUR / 2%	<b>GOLD SUPERVISOR</b>	2.500 points/month
	350 EUR	<b>SILVER SUPERVISOR</b>	1.250 points/month
	280 EUR	<b>BRONZE SUPERVISOR</b>	500 points
	200 EUR	<b>SUPERVISOR</b>	200 points
	100 EUR	<b>DISTRIBUTOR</b>	Partner Contract

\*Minus 10% Upfront Payment (Germany, Austria & Switzerland)

\*\*Pro Rata Payment (all other countries)

The commission is calculated on each paid contract starting from 50 Euro per month. Either Upfront Payment\* (Germany, Austria & Switzerland) or Pro Rata Payment\*\* (all other countries).

Commissions are paid out on all paid contracts. The points are needed for reaching the different levels in the bonusplan. CAB bonus is paid out once per contract/customer. Pro rata payment can be calculated as follows (**monthly purchase x commission level : 1500**). This means that the payment is **1500 : monthly purchase**.

### 1. CAB Bonus

#### - Pro Rata Commission

1. No storno/chargeback risk up until 500 EUR if the delivery cost is billed to the customer.
2. Full CAB bonus commission if customer purchases for 1500 EUR gold. Everything below 1500 is paid out pro rata.
3. Storno liability until customer has purchased for 3.000 EUR.
4. CAB Bonus is only paid out once per customer.

Taken as a basis are 1500 €. If 1.500 € will be paid immediately , the commission will be paid instantly.

(cancellation liability is deemed to be proportional but up to 3.000 €.) If a customer should pay 100 EUR per month, the partner receives on his respective level 15 x 1/15 of the basic commission. 15 x 100 = 1.500€. At 500 € he immediately receives one third and so on. Conversion factor always on 1500 €.

**Example:**

The differential commissions (CAB Bonus) are calculated on the different levels in the bonusplan. If you fx. are GOLD DIRECTOR and have a SILVER SUPERVISOR below you then you would receive a CAB differential bonus of € 300 on each contract that is generated and paid for in the struture below your KB Partner (your level € 650 per contract minus € 350 per contract for his/her level). Applies if Monthly purchase is 500 EUR or less.

**- Upfront Commission**

1. No chargeback risk up until 500 EUR if the delivery cost is billed to the customer.
2. The customer is German, Austrian or Swiss and lives in one of these three countries.
3. The commission is paid out (minus 10% and cancellation reserve 15%)
4. Once up front paid contracts that no longer can be paid are paid out pro rata
5. Cancellation liability until customer has purchased for 3.000 EUR.
6. CAB Bonus is only paid out once per customer

The upfront commission will be paid less the cancellation reserve .

By discounting 10% have to be paid, which will be subtracted. Further 15% will be moved to the cancellation reserve account. It will only be discounted in Germany, Austria and in Switzerland.

**\*Upfront Commission** is deducted with 10% from the CAB Bonus and 15% is being withheld as cancellation reserve. That means that as a GOLD SUPERVISOR your CAB Bonus will be € 420 minus 10% which equals € 378 on a paid contract.

**\*\*Pro Rata Commission** is calculated on the first € 1.500 gold purchased on each contract and is paid out pro rata accordingly.

**Calculation of points on new contracts**

**Purchase Plan**

1 Euro = 1 Point

Purchase Plan with fx. 50 Euro/month = 50 Points

Purchase Plan with fx. 100 Euro/month = 100 Points

A maximum of 500 points can be reached through a monthly Purchase Plan

**One Time Purchase/Extra Purchase**

One Time Purchase is divided by factor 10

3.000 Euro purchase : 10 = 300 Points

10.000 Euro purchase : 10 = 1.000 Points

On a One Time Purchase there is no maximum on points.

**All the points achieved from new contracts (first month) from you and your team will count towards the qualification of your level in the bonusplan every month.**

A combination of a monthly Purchase Plan and a One Time Purchase from 1.500 Euro and upwards (One Time Purchase) counts as „2 contracts“ for the qualification of the level in the bonusplan from BRONZE DIRECTOR. The points count as described above.

**A Gold Purchase Plan is:**

1. Every purchase plan (from 50 EUR) counts as 1 contract
2. Every Purchase Plan with one time purchase of 1.500 EUR as 2 contracts
3. Every One Time Purchase from 500 EUR counts as 1 contract

### Qualification / Commission:

The monthly qualification period runs from the 11th in a month til the 10th the following month.

CAB commissions are paid out the 1. of the following month.

Example: Turnover month 11.06 til 10.07. Commissions paid out 01.08.

### 2. Residual Commission

Residual Commission is paid out from month one starting from position GOLD SUPERVISOR (2%).

Note that residual commission first gets paid out when a customer reaches a purchase of 1.500 EUR and more. So they are paid out on everything above 1.500 EUR.

The residual commission for the first 1.500 EUR is only paid out if/when the customer has bought for 10.000 EUR gold.

Residual Commission													
Level	D	S	BS	SS	GS	BM	SM	GM	BD	SD	GD	GDE	
Percent					2	2,5	3	3,5	4	4,5	5	5,5	
Residual Commission percent per level													

All levels reached up til SILVER SUPERVISOR are lifelong held positions.

You can accumulate the points needed for the levels up til BRONZE SUPERVISOR (500 points).

From the position GOLD SUPERVISOR until GOLD MANAGER you have to qualify the position 3 times within a 12 month period to keep the position forever (period begins from the month in where the partner reaches the level the first time).

From the position BRONZE DIRECTOR the positions must be qualified monthly to keep the commission level. The title is kept forever.

### 3. Commission and levels for One Time Purchase and Extra Purchase

One Time Purchase							Sum : 10 = Points						
Level	D	S	BS	SS	GS	BM	SM	GM	BD	SD	GD	GDE	
Percent		0,5	1	1,5	2	2,5	3	3,5	4	4,5	5	5,5	
Commission percent per level													

#### Example:

100.000 Euro One Time Purchase : 10 = 10.000 Points  
(These points count as qualification in the bonusplan)

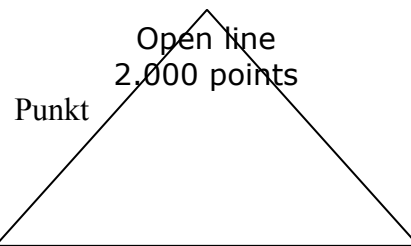
100.000 x 4% (BD) = 4.000 Euro Commission

**Examples:**

**Position BD (590 Euro + 4% Residual Commission)**

**BRONZE DIRECTOR** (minimum 6.000 Points)

One direct line with at least 4.000 points



A minimum of 50 paid contracts in the qualifying month

**Position SD (630 Euro + 4,5% Residual Commission)**

**SILVER DIRECTOR** (minimum 11.000 points)

One direct line with at least 6.000 points

One direct line with at least 3.000 points

Open line 2.000 points  
Punkt

A minimum of 100 paid contracts in the qualifying month

**Position GD (650 Euro + 5% Residual Commission)**

**GOLD DIRECTOR** (minimum 16.000 points)

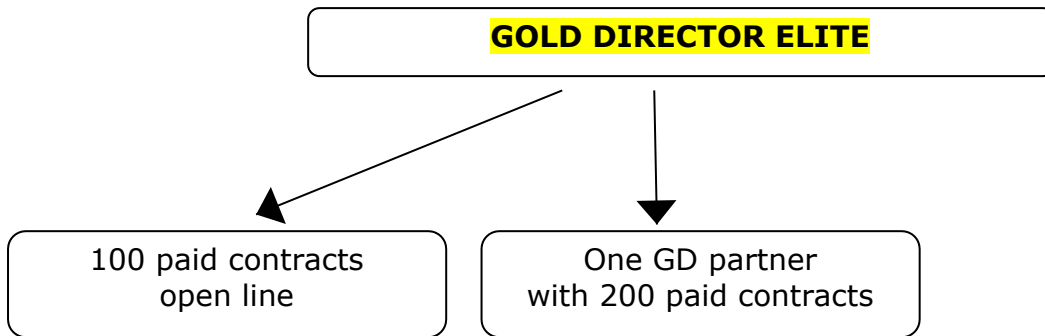
One direct line with at least 9.000 points

One direct line with at least 4.000 points

Open line 3.000 points  
Punkt

A minimum of 200 paid gold contracts in the qualifying month

### Position GDE (670 Euro + 5,5 Residual Commission)



A minimum of 300 paid contracts total in the qualifying month  
A GOLD DIRECTOR partner in one line with 200 paid contracts

#### **Generation Bonus**

If a GDE(1) has another GDE(2) below him, he will receive **5,- EUR CAB Bonus** and **0,25% Residual Commission** on the total turnover of the new GDE(2).

If the GDE(2) has another GDE (3) below him, he will receive **3,-EUR CAB Bonus** and **0,15% Residual Commission** on the total turnover of the new GDE(2+3).

If the GDE(3) has another GDE (4) below him, he will receive **2,-EUR CAB Bonus** and **0,10% Residual Commission** on the total turnover of the new GDE(2+3+4)

#### **4. KB GLOBAL FUND**

The KB-Fund is a pool filled from small commissions on all transactions from all KB-business partners.

Important for the share of the KB Funds are the points.

When a KB Partner has 9.000 points in two different lines then he/she qualifies for the KB Fund. Both lines have to be active and have the needed points and 2nd month payment of purchase plans must have entered KB account.

By no later than the date on which the partner serve a GOLD MANAGER in two lines, the partner can no longer avoid to get passive income through the Fund and thus concentrate for further success in the business, which also increases the share of KB-Fund.

The KB-fund is paid out each month in the distribution of the points fund in full to the participant in the KB-Fund.

[Lyt](#)  
[Læs fonetisk](#)

Ordbog - [Vis detaljeret ordbog](#)

#### **5. KB VISION POOL**

The KB Vision Pool has 8 different pools for which you can qualify.

Each pool can be reached through group turnover and will be shared with all the KB Partners who qualifies for the different pools each month.

Comission is paid out monthly and new contracts count towards turnover and qualification.

Fully paid contracts (€ 1.500) count as 2 paid contracts.

One Time Purchase from € 500 counts as 1 paid contract.

**KB Vision POOL 1 (minimum of 50 paid contracts in the organisation)**

**PIN Silver**

Amount	One direct line	Open line turnover	Shares
20 €	5.000 Points	1.000 Points	1
	5.000 Points	2.000 Points	2
	5.000 Points	3.000 Points	3
	5.000 Points	4.000 Points	4
	5.000 Points	5.000 Points	5

**KB Vision POOL 2 (minimum of 80 paid contracts in the organisation)**

**PIN Gold**

Amount	One direct line	Open line turnover	Shares
15 €	10.000 Points	2.000 Points	1
	10.000 Points	4.000 Points	2
	10.000 Points	6.000 Points	3
	10.000 Points	8.000 Points	4
	10.000 Points	10.000 Points	5

**KB Vision POOL 3 (minimum of 130 paid contracts in the organisation)**

**PIN 1 Star Diamond**

Amount	One direct line	Open line turnover	Shares
15 €	20.000 Points	4.000 Points	1
	20.000 Points	8.000 Points	2
	20.000 Points	12.000 Points	3
	20.000 Points	16.000 Points	4
	20.000 Points	20.000 Points	5

**KB Vision POOL 4 (minimum of 200 paid contracts in the organisation)**

**PIN 2 Star Diamond**

Amount	One direct line	Open line turnover	Shares
15 €	40.000 Points	8.000 Points	1
	40.000 Points	16.000 Points	2
	40.000 Points	24.000 Points	3
	40.000 Points	32.000 Points	4

	40.000 Points	40.000 Points	5
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**KB Vision POOL 5 (minimum of 350 paid contracts in the organisation)**  
**Presidents Club PIN 3 Star Diamond**

Amount	One direct line	Open line turnover
10 €	100.000 Points	50.000 Points

**KB Vision POOL 6 (minimum of 500 paid contracts in the organisation)**  
**Presidents Club PIN 4 Star Diamond**

Amount	One direct line	Open line turnover
10 €	150.000 Points	100.000 Points

**KB Vision POOL 7 (minimum of 1.000 paid contracts in the organisation)**  
**Millionaires Club PIN 5 Star Diamond**

Amount	One direct line	One direct line	One direct line
5 €	500.000 Points	250.000 Points	100.000 Points

**KB Vision POOL 8 (minimum of 2.000 paid contracts in the organisation)**  
**Millionaires Club PIN 6 Star Diamond**

Amount	One direct line	One direct line	One direct line
5 €	1.000.000 Points	500.000 Points	250.000 Points

*Adjustments and improvements to the bonusplan may appear later on as the business and programing progresses. This bonusplan overview is the official bonusplan from GMI / KB Vision and the KB Group. The KB Group is responsible for payments of commissions to all KB partners.*

*KB Vision Bonusplan / 07.07.2010*