

Dual Team Prosperity Plan

8 WAYS TO EARN INCOME

1. Rapid Rewards Bonus Plan
2. Team Commissions
3. Executive Pay Match
4. Generational Pay Match
5. Cash-Back Bonuses/Gift Card Program
6. Direct Sales / Retail Customer Program
7. Car Bonus
8. Leadership Bonus Pools

1. RAPID REWARDS BONUS PLAN:

As the name implies, this bonus plan is designed to help you earn money and rewards fast. To participate in this plan you need to personally move (use, sell, or sample) 100 Rapid Rewards Volume (RR) in Xooma products each month and simply sponsor 4 Members into your business who are also moving a minimum of 100 RR in products each month. This lucrative plan is based on your Sponsorship Organization.

Level	Active Members	Your Bonus	Monthly Earnings
1	4	\$86	\$110 - \$130
2	16	\$326	\$450 - \$500

Qualifications:

- \$100 Rapid Rewards Volume (RR)
- Active Members must also have \$100 RR Volume
- No more than 10 of the Total Qualifying Members may come from one leg on level 2
- Average Monthly Earning represents a combine total of all commission Streams. Your results may vary.

As shown in the chart above, those 4 ‘personally sponsored’ Members allow you to qualify for an \$86 bonus over and above all other commissions you earn. Most people **earn over \$100 per month with just 4 Members** in their organization through this powerful plan. It’s like getting your own product order for FREE every month. (Do this in your first 60 days and you’ll also earn an exclusive Xooma watch as a bonus gift*.) Then, you simply help those 4 personally sponsored Members duplicate your efforts. Once you have 16 qualified Members on the second level of your Sponsorship Organization, you’ll earn a \$326 cumulative Rapid Rewards bonus (\$86 for Level 1 plus an additional \$240 for Level 2) over and above all other commissions you earn. At this point you’ll have 20 active Members in your organization. The average person earns up to \$500 per month from just this small amount of effort! (Do this in your first 90 days and you’ll also receive a name brand tablet as a bonus gift*.)

*Please see rapid reward incentive program for full details.

2. TEAM COMMISSIONS:

As a Xooma Member, the Dual Team Organization is the basis of your Prosperity Plan. In addition to direct sales, your focus will be on developing an organization of other Members in two teams below you. These teams are also called your “legs.”

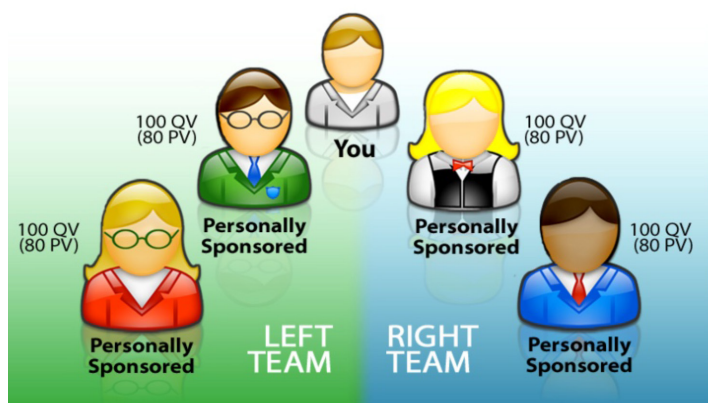


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In this simple but powerful plan you have a team on your left side and a team on your right side. As you personally help new Members join your organization you can place them in either of your teams. New Members can also be placed into your teams for you by your Sponsor (or other Members above you) in addition to the efforts of those Members below you in your organization. The sales volume generated by the Members of your two teams accumulates in each leg until you are eligible for a pay cycle.*

The pay cycle is activated when the pay volume (PV) in your pay leg (the team with the lesser amount of sales volume) reaches \$160. Depending on your qualification level, you'll earn 15% of the PV in your lesser volume leg on EVERY pay cycle. These pay cycles are calculated and paid to you every week.

As the sales volume in your two teams continues to grow, you'll be eligible for more and more pay cycles - allowing you to earn **up to \$15,000 per week** in Team Commissions! Plus, the sales volume remaining in your stronger volume leg (plus any sales volume remaining in your lesser volume leg which does not generate a pay cycle) continues to accumulate until you're eligible for more pay cycles.



IT PAYS TO STAY ACTIVE:

*As long as you remain active with an order of at least 25 QV per month, the sales volume in your organization will continue to accumulate until you are eligible for a pay cycle[†]. If you become inactive, your accumulated volume will be reset to zero.

3. EXECUTIVE PAY MATCH:

The best way to achieve success in Xooma is to help other people achieve success. To reward you for helping your personally sponsored Members grow their teams, we pay you a 25% matching bonus on their weekly Team Commission pay.* Here's some examples...

Your Personally Sponsored Member Earns:	Your Earn:
\$500	\$125
\$5,000	\$1,250
\$15,000	\$3,750

Not only does this matching bonus reward you for helping others succeed, it applies to every Member you personally sponsor. So, the more Members you sponsor into your business organization, the more opportunities you have to grow your income through the Executive Pay Match.

*To qualify for Executive Pay Match you must achieve the rank of International Marketing Representative or higher.

[†] Active Members with less than 100QV in monthly volume can carry over 6 months of accumulated volume.

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4. GENERATIONAL PAY MATCH:

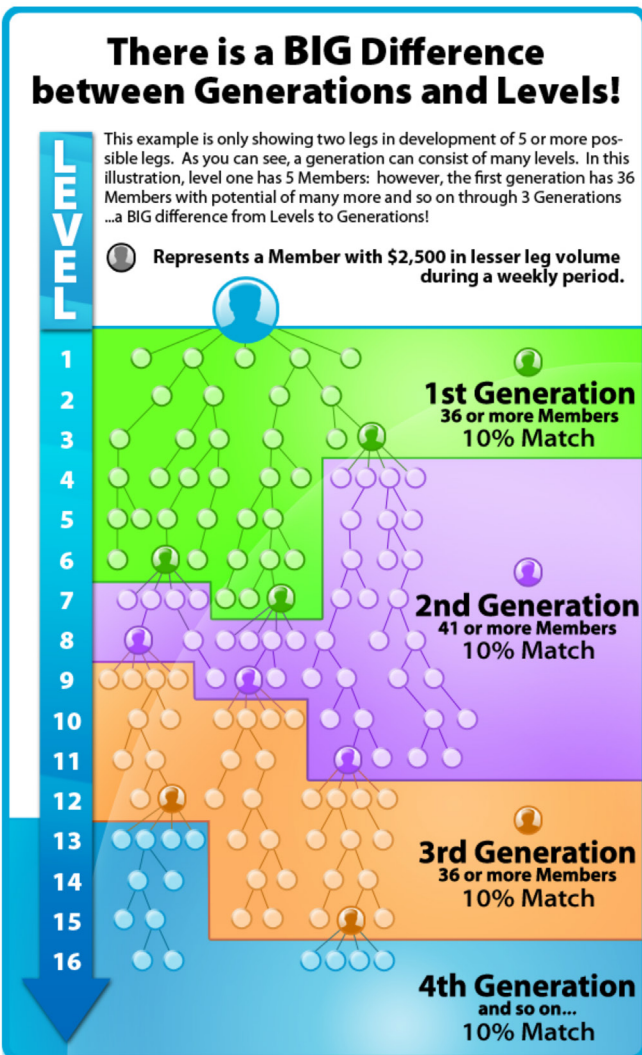
In addition to your Dual Team Organization the Members you personally sponsor help create a second organization called your "Sponsorship Organization." In your Sponsorship Organization the Members you personally sponsor are placed on your first level (unlimited expansion). The Members they personally sponsor are placed on your second level...and so on.

Like the Executive Pay Match, the Generational Pay Match allows you to earn a matching bonus on the weekly Team Commission pay earned by Members in your Sponsorship Organization. In fact, you can qualify to earn a 10% pay match on up to 4 generations of Members below you.

The start of a "generation" is recognized when a Member in your Sponsorship Organization has reached the rank of National Manager or higher during a pay week. The Generational Pay Match includes all Members in that leg of your Sponsorship Organization until our tracking system encounters another Member in the same leg who has reached the rank of National Manager or higher during a pay week cycle. That Member would start your second generation.

Your Generational Pay Match can create a significant amount of additional income in your business each week since a generation can represent large groups of Members as shown in the example on the right.

*Xooma guarantees to pay a full 60% of the PV generated each week in the form of commissions to Members (One of the highest payout percentages in the industry). When in a particular week the actual payout is less than 60%, the difference between the actual payout and the 60% goes into a special "carry-forward account" to be used as buffer for any weeks where the actual payout exceeds 60% (no breakage to the company – i.e. 100% of the commissionable dollars are paid to the field). This ensures that the full 60% in commissions get paid out to earning Members. If the weekly payout exceeds 60% and there is no remaining volume in the carry-forward account, an adjustment is made to the commissions earned by each Member that particular week to keep the payout at 60%. This helps to ensure the long-term financial stability of Xooma's Prosperity Plan and long-term stability of your business.



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5. CASH-BACK BONUSES:

When you personally sponsor a new Member with one of our Cash-Back Value Packages*, you earn a bonus of \$25 to as much as \$250 (or more) for each package sold. In addition, each package contributes 80 or more in pay volume (PV) to your Dual Team Organization which will help you earn more money through future pay cycles. On top of that, all packages shown below also contribute 100 RR volume to help qualify you for the lucrative Rapid Rewards bonus program.

GIFT CARD PROGRAM:

Imagine being able to build your Xooma business by giving away gift cards that are worth \$50 in free Xooma products. It's fun. It's easy. And it can be very lucrative!



GIVE \$50 – GET PAID \$50 (OR MORE):

When you give someone a \$50 Gift Card, Xooma will pay you a minimum of a \$50 Cash Bonus – and as much as a \$250 Bonus every time one of your gift cards is redeemed by one of your prospects. So, no matter how much or how little business experience you have, you can successfully promote Xooma's products and business plan to others – and get paid to do it. If you think it's easier to give something away than it is to sell something, this program is for YOU!

HOW IT WORKS:

Your initial purchase of a Cash Back Gift Card Package automatically includes a set number of gift cards for you to give away to others. Each of your gift cards will have their own unique code and can be used/issued as often as you want within 30 days (or until they are redeemed).

Simply share the \$50 gift card code with your prospect utilizing a pre-loaded, professionally written email from your Gift Card Management System. Your prospect then has 72 hours to use the gift card and claim their \$50 worth of free Xooma products. When the Gift Card is redeemed, you not only receive a \$50 - \$250 Cash Bonus, you also receive a new \$50 gift card to replace the one that was redeemed. So, every time someone redeems one of your gift cards, you're rewarded with a NEW \$50 gift card to share with someone else – in addition to the commissions you earn.

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Gift Card Cash-Back Package Options

Package	Retail Value	New Member Price with \$50 Gift card	PV	Number of \$50 Gift Cards	Cash Back Bonus
#9100 Consumer Pack	\$687.70	\$199.99	80	4	50
#9101 National Manager Builder Pack	\$1,555.15	\$499.99	240	10	125
#9102 Platinum Builder Pack	\$3,113.50	\$999.99	480	20	250

*Cash-Back Bonuses are paid whenever a Cash-Back Value Package is sold. To participate in this income stream, a one-time purchase of any Cash-Back Value Package and an active 5-week qualification order is required. The purchase of a qualified Gift Card Cash-Back Package will qualify you for Cash-Back Bonuses on both Standard Cash-Back Value Packages and on Gift Card Cash-Back Packages.

6. RETAIL SALES:

As a Xooma Member, you can earn income by purchasing products at wholesale prices and selling them at the retail price. This allows you to earn profits of 20% to as much as 50% per sale. With our Retail Customer program* your customers purchase Xooma products at our normal retail prices and get FREE shipping to their front door (Free shipping applies to U.S. only, up to \$6.99. International Retail Customers receive a \$6.99 discount on the normal shipping rate). We process and ship the orders and pay you the commission.

As the Sponsor, you earn a 24% commission on the PV of the order sold to a Retail Customer. You will also get paid 10% on the orders of new Retail Customers sponsored by the people you've personally sponsored. In addition, once you qualify as a Senior Marketing Representative (or above), you'll have the opportunity to earn additional commissions (as shown in the chart) on potentially every Retail Customer order in your organization.

Preferred Customer Order	Sponsor Earns	Sponsor's Sponsor Earn	First Qualified Member in each Rank from SMR - EVP
Any Order Amount	24%	10%	2%

Additionally, Xooma will pay you as the Sponsor, the Retail Profit (Retail Price Less Wholesale/Member Price Less \$6.99 Shipping Credit) associated with all retail sales. For example, if your personally sponsored member ordered one 30-sachet pack of X2O, you would receive a minimum commission of \$8.76 (\$35.95 retail less \$25.00 wholesale less \$6.99 shipping credit) plus 24% of the associated PV)

*Sales made through the Retail Customer program do not have QV and do not contribute volume to any other part of the Prosperity Plan

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7. CAR BONUS:

There's nothing like the feeling of driving a brand new luxury car or fully equipped SUV – especially if it's free! As part of Xooma's Prosperity Plan, once you have 75,000 QV* in your Sponsorship Organization we're going to reward you with a car payment bonus of \$750 per month.

Instead of requiring you to drive a specific make and model, we want you to pick out your own dream car (or truck) in the color of your choice. Buy it or lease it – it's up to you. But with a bonus of \$750 per month, getting your dream car is closer than you think.



*Guaranteed payout for every month you qualify. No more than \$25,000 QV can come from any single Sponsorship Organization leg to qualify.

8. LEADERSHIP BONUS POOL:

Each month Xooma sets aside 2% of the Company's entire global commissionable sales volume to be paid out through four special bonus pools to our top leaders (each pool is allotted .5% of the global commissionable sales volume). This gives you an opportunity to **get paid on the success of the entire company** in addition to your own efforts.

When you achieve the prestigious leadership level of National Director you'll be eligible to participate in this exclusive program. As you continue to achieve new leadership ranks, you'll qualify to receive your share of the pool associated to your highest qualified rank. These leadership bonuses are paid to you each business quarter (every 3 months).



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Xooma Xcel Achievement Ranks		
Rank	Qualifications Prosperity Plan	Benefits
Marketing Representative (MR)	Must be personally active with 2 personally sponsored active Members - one per team	Retail Profits & Sponsorship Bonuses 6 Months Accumulated Volume
National Marketing Representative (NMR)	100 QV with 4 personally sponsored active Members – two per team.	15% Cycle Pay
International Marketing Representative (IMR)	100 QV with 4 personally sponsored 100 QV Members – two per team.	15% Cycle Pay Rapid Rewards 25% Matching Bonus
Senior Marketing Representative (SMR)	150 QV with 4 personally sponsored 100 QV Members – two per team.	15% Cycle Pay Rapid Rewards 25% Matching Bonus Retail Customer Coding Bonuses
National Manager (NM)	150 QV with 4 personally sponsored 100 QV Members – two per team and 2500 QV in your pay leg during a one week period.	15% Cycle Pay Rapid Rewards 25% Matching Bonus Retail Customer Coding Bonuses 2 Generational Matches of 10%
International Manager (IM)	150 QV with 4 personally sponsored 100 QV Members – two per team and 5000 QV in your pay leg during a one week period.	15% Cycle Pay Rapid Rewards 25% Matching Bonus Retail Customer Coding Bonuses 3 Generational Matches of 10%
Senior Manager (SM)	150 QV with 4 personally sponsored 100 QV Members – two per team and 10,000 QV in your pay leg during a one week period.	15% Cycle Pay Rapid Rewards 25% Matching Bonus Retail Customer Coding Bonuses 4 Generational Matches of 10%
National Director (ND)	150 QV with 4 personally sponsored 100 QV Members – two per team and 25,000 QV in your pay leg during a one week period.	15% Cycle Pay Rapid Rewards 25% Matching Bonus Retail Customer Coding Bonuses 4 Generational Matches of 10% Leadership Bonus Pool Level 1
International Director (ID)	150 QV with 4 personally sponsored 100 QV Members – two per team and 50,000 QV in your pay leg during a one week period.	15% Cycle Pay Rapid Rewards 25% Matching Bonus Retail Customer Coding Bonuses 4 Generational Matches of 10% Leadership Bonus Pool Level 2
Senior Director (SD)	150 QV with 4 personally sponsored 100 QV Members – two per team and 75,000 QV in your pay leg during a one week period.	15% Cycle Pay Rapid Rewards 25% Matching Bonus Retail Customer Coding Bonuses 4 Generational Matches of 10% Leadership Bonus Pool Level 3
Executive Vice President (EVP)	150 QV with 4 personally sponsored 100 QV Members – two per team and 100,000 QV in your pay leg during a one week period.	15% Cycle Pay Rapid Rewards 25% Matching Bonus Retail Customer Coding Bonuses 4 Generational Matches of 10% Leadership Bonus Pool Level 4

**Active Member" is defined as a Member who has a minimum of \$25 QV within a 5 week period.

Rank Requirements & Benefits at a Glance

Xooma Achievement Ranks	Qualifications Requirements			Benefits										
	Personal Qualification Volume	Personally Sponsored Active Members	Weekly Pay Leg Group Volume	Volume Carryover	Retail Customer Profits & Sponsorships Bonuses	Add-On Value Package Sponsorship Bonuses	15% Team Commission Cycles	Cash Back Bonuses*	Rapid Rewards Bonus	25% Executive Matching Bonus	Retail Customer Ranking Bonuses	Add-On Value Package Ranking Bonuses	Generation of 10% Matching Bonus	Leadership Bonus Pool Level
Marketing Representative (MR)	25 QV	2 (1 active per team)	-	6 months	>	>	>	>	>	>	>	>	-	-
National Marketing Representative (NMR)	100 QV	4 (2 active per team)	-	Unlimited	>	>	>	>	>	>	>	>	-	-
International Marketing Representative (IMR)	100 QV	4 (2 per team @ 100 QV)	-	Unlimited	>	>	>	>	>	>	>	>	-	-
Senior Marketing Representative (SMR)	150 QV	4 (2 per team @ 100 QV)	-	Unlimited	>	>	>	>	>	>	>	>	-	-
National Manager (NM)	150 QV	4 (2 per team @ 100 QV)	2,500 QV	Unlimited	>	>	>	>	>	>	>	>	2	-
International Manager (IM)	150 QV	4 (2 per team @ 100 QV)	5,000 QV	Unlimited	>	>	>	>	>	>	>	>	3	-
Senior Manager (SM)	150 QV	4 (2 per team @ 100 QV)	10,000 QV	Unlimited	>	>	>	>	>	>	>	>	4	-
National Director (ND)	150 QV	4 (2 per team @ 100 QV)	25,000 QV	Unlimited	>	>	>	>	>	>	>	>	4	1
International Director (ID)	150 QV	4 (2 per team @ 100 QV)	50,000 QV	Unlimited	>	>	>	>	>	>	>	>	4	2
Senior Director (SD)	150 QV	4 (2 per team @ 100 QV)	75,000 QV	Unlimited	>	>	>	>	>	>	>	>	4	3
Executive Vice President (EVP)	150 QV	4 (2 per team @ 100 QV)	100,000 QV	Unlimited	>	>	>	>	>	>	>	>	4	4

**“Active Member” is defined as a Member who has a minimum of 25 QV within a 5-week period.

*Assumes All NMR and higher Members have purchased a Qualifying Cash Back Package.