



IYOVIA

IYOVIA PAY PLAN

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Introduction:

Welcome to IYOVIA (e-yo-via) ! We're excited to welcome you as you join us as an Independent Business Owner (IBO).

Our vision is to offer various services, products and educational bundles to the world and to collaborate with people like you to share our message.

In today's world, this style of collaboration between a company and an IBO is often called social selling or direct sales. We are a company that has over ten (10) years of experience in this space, and we look forward to working with people like you.

Getting Started:

To become an IBO, you need a sponsor. That's right, we grow strictly off referrals. If you have a sponsor already you can get their username or sign-up link, enroll, agree to our terms, and pay the initial IBO fee* to get started and then pay the recurring fee every twenty-eight (28) days to maintain your account. Being an IBO allows you to promote our products and services and participate in the Pay Plan explained in this document.

There's no requirement for you as an IBO to buy our products and services. IBOs earn when they enroll customers for IYOVIA products. All customers enrolled by IBOs purchase products directly from IYOVIA. All the tools you need to run your business are provided in your IBO back office and the cost of these are covered by the initial and recurring IBO fees. Commissions and bonuses are earned only from customer sales of IYOVIA products.

Note: If an IBO does purchase an IYOVIA product or service for their own personal use, the volume from that purchase does not count towards the bonuses an IBO earns based on personal retail sales volume.

All Product purchases by Customers are paid for on enrollment and then on a recurring twenty-eight (28) day cycle. We call this a "billing cycle". Commissions and bonuses for IBO's are paid weekly on Fridays in arrears for the closing period from two (2) Mondays prior to the payment date. Our weekly pay cycles end each week on Monday at 11:59 pm EST.

*Visit www.iyovia.com for current fees.

Our Requirements of You:

We require that you share these products and services in an ethical and compliant way. Please make sure you download or print a copy of the IBO policies and procedures, as well as the IBO handbook in your IBO back office and spend some time reading and understanding them to ensure you are aligned with our vision of doing business THE RIGHT WAY, THE IYOVIA WAY!

Definitions:

IYOVIA makes no guarantees on income. Personal earnings will vary. Your success depends on many things including your effort, commitment, skill, and leadership abilities. In 2022, the typical annual earnings of an IYOVIA IBO was \$77.51. Please see the IYOVIA Annual Income Disclosure Statement published at iyovia.com.

- **Active:** an Active IBO or Customer account is one where the initial and recurring IBO or Customer fees are paid, and the account is in good standing i.e., not suspended. Active customers become inactive after 6 months of no payments.
- **Customer:** an individual who purchases an IYOVIA product.
- **Enrollment Tree:** the structure that represents all the Customers and IBOs personally enrolled by an IBO and all of the Customers and IBOs subsequently enrolled by those individuals.
- **Enrollment Tree Retail Sales Volume – RSV:** sales from purchases by Retail Customers in an IBO’s Enrollment Tree.
- **Independent Business Owner (IBO):** an individual independently contracted with the company to promote its products and services, participate in the Pay Plan, and is not classified as an employee of the company.
- **Leg:** each of the individuals enrolled immediately underneath an IBO and their respective Enrollment Trees represents a “leg” in the IBO’s Enrollment Tree
- **Marketing Organization:** the network of IBOs and Customers built by an individual, including all Customers and IBOs who contribute to their total QGV and the volume from the Enrollment Tree and Customers and IBOs placed in the Marketing Organization by Spillover.
- **Personal Sales Volume (PSV) :** is the sum of all personally sold products sold by an IBO to Retail Customers and IBO's. This means your PSV includes your PRSV. PSV does not include volume produced by an IBO’s personal product purchases for their own use.
- **Personal Retail Sales Volume (PRSV):** PRSV is volume generated by the sale by an IBO of an IYOVIA product or service to a Retail Customer. PRSV does not include volume produced by an IBO’s personal product purchases for their own use.
- **Products:** educational subscription products offered by the company on various topics such as Foreign Exchange, Stocks and Cryptocurrency, E-Commerce, Social Media, and Personal Development.
- **Qualified Group Volume (QGV):** the total sales volume generated by an IBO’s Marketing Organization, contributing to the qualification for certain bonuses.
- **Rank (e.g., Silver, Gold, Platinum):** a status within the Pay Plan that reflects an IBO’s sales achievements. Each Rank is associated with different performance criteria and bonuses but does not guarantee any specific income level.
- **Retail Customer :** a Customer who is not also an IBO or participating in the IYOVIA Pay Plan.
- **Spillover:** the mechanism whereby Customers or IBOs are placed into an IBO’s Marketing Organization from the enrollments by an upline IBO.
- **Sponsor:** an IBO who refers a new participant to the business, assists them in the enrollment process, and may provide ongoing training and guidance.

Product Pricing and Details: [Visit www.iyovia.com](http://www.iyovia.com)

Products	Enrollment Period	Recurring Period	Volume Enrollment/Recurring
Foreign Exchange	28 days	28 days	70/70
Stocks and Cryptocurrency	28 days	28 days	70/70

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E-Commerce	28 days	28 days	70/70
Social Media	28 days	28 days	70/70
IYOVIA GO	28 days	28 days	70/70
Personal Development	28 days	28 days	70/70
Market Tools	28 days	28 days	70/70
Bundles	Enrollment Period	Recurring Period	Volume Enrollment/recurring
Transform Bundle *	28 days	28 days	190/190
Foreign Exchange +*	28 days	28 days	150/150
Stocks & Cryptocurrency +*	28 days	28 days	150/150
Digital Marketing & E-Commerce*	28 days	28 days	150/150

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*Eligible for Customer Enrollment Bonus

Customer Enrollment Bonus

As an IYOVIA IBO offering Customers our Products you can earn a one -time bonus for sales of eligible products and bundles. Bonuses are paid per Product and not per enrolled Customer.

This is a great way to earn by sharing and successfully sponsoring new Customers.

NOTE: This bonus is paid out weekly and is available to all IBOs up until the Star Titanium Rank is achieved.

Products	Bonuses
Transform Bundle	\$25
Foreign Exchange +	\$25
Stocks and Crypto +	\$25
Digital Marketing & E-Commerce	\$25

**** From time to time and for limited periods of time we may choose to offer certain Products at special promotional pricing which is discounted from standard pricing rates. The Customer Enrollment Bonus is not paid on promotional pricing.**

Weekly Volume Achievement Bonus:

As an IYOVIA IBO there are 14 different levels at which you can earn a weekly bonus depending on your qualified volume and requirements met. These levels are known as Ranks.

Below are the Ranks and their corresponding requirements.

Rank	PRSV	Q GV	Single Product Subscribers	Transform Bundle Subscribers	Monthly Pay	Weekly Pay (4 Monday)	Weekly Pay (5 Monday)	Maximum Q GV per Leg - 40% *
Silver	435*	900	6	5	\$300	\$75.00	\$60	360
Gold	435	1,740	12	10	\$600	\$150.00	\$120	696
Platinum	435	4,350	30	23	\$1000	\$250.00	\$200	1,740
Diamond	600	10,875	75	58	\$2000	\$500.00	\$400	4,350
Star Diamond	600	26,600	184	140	\$4000	\$1,000	\$800	10,640
Titanium	750	51,300	354	270	\$7000	\$1,750	\$,1400	20,520
Star Titanium	750	72,500	500	382	\$10,000	\$2,500	\$2,000	29,000
Global Titanium	900	126,350	872	665	\$15,000	\$3750	\$3000	50,540
Presidential Titanium	1000	181,250	1,250	954	\$25,000	\$6,250	\$5,000	72,500
Ambassador	1000	362,500	2,500	1,908	\$50,000	\$12,500	\$10,000	145,000
Star Ambassador	1150	725,000	5,000	3,816	\$100,000	\$25,000	\$20,000	290,000
Global Ambassador	1300	2,175,000	15,000	11,448	\$250,000	\$62,500	\$50,000	870,000
Presidential Ambassador	1500	4,350,000	30,000	22,895	\$500,000	\$125,000	\$100,000	1,740,000
Pinnacle	1800	10,150,000	70,000	53,422	\$750,000	\$187,500	\$150,000	4,060,000

* Minimum 150 PSV in 3 different legs (Silver only)

NOTES:

- A) Weekly Volume Achievement Bonus is paid based off the monthly dollar amount earned that is then divided by the number of Mondays in the month (four (4) or five (5)). For example, months having four (4) Mondays are paid in four (4) payments. Months having five(5) Mondays are paid in five (5) payments. Payment example: A Diamond receives four (4) payments of \$500 with four (4) Mondays in a month. In months with five (5) Mondays, a Diamond will receive five (5) payments of \$400.
- B) To qualify for this bonus the IBO must follow the 40/40/20 Line Max Rule (below), the 55/45 Customer Rule (below) and meet the PRSV and QGV requirements for each Rank.

-40/40/20 Line Max Rule: we require you to have three (3) Legs of business minimum to earn this bonus. However please remember that the IBOs in those Legs also need to be enrolling customers in order for you to earn. Building 3 Legs of IBOs will not in itself qualify you for his bonus When achieving Rank, no more than 40% of the Qualified

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Group Volume ("QGV") from any of the three (3) Legs may count and a minimum of 20% of the QGV must come from one (1) of the three (3) Legs.

- **55/45 Customer Rule:** when achieving Rank, a minimum of 55% of the QGV must be from Retail Customers in each Leg. This means that each Leg must contain 55% Active Retail Customers if you want to count 100% of the QGV for that Leg.

Customer Accumulation Bonus:

As an IYOVIA IBO you can also earn a bonus that lasts for the first 365 days of your journey as long as your IBO account remains Active during that time.

This bonus is here to encourage you to focus on Customer acquisition.

Below are the one' time payments allocated for the corresponding milestones; each milestone must be held for two weekly billing cycles in the noted timeframe.

1,700 in Enrollment Tree Retail Sales Volume in first 60 Days - \$150

4,000 in Enrollment Tree Retail Sales Volume in first 120 Days - \$250

10,000 in Enrollment Tree Retail Sales Volume in first 180 Days - \$750

25,000 in Enrollment Tree Retail Sales Volume in first 240 Days - \$1500

50,000 in Enrollment Tree Retail Sales Volume in first 365 Days - \$2500

NOTES:

A) The IBO's PSV does not qualify for this bonus.

B) No more than 50% of the Enrollment Tree Retail Sales Volume can come from one Leg.

C) Each bonus is a one-time payout.

D) All five (5) bonus tiers can be accumulated to a maximum of \$5150 USD during the 365 days.

E) IBOs are eligible for this bonus as soon as their IBO account is enrolled provided that their IBO account remains Active throughout the first 365 days after enrollment. A grace period of inactivity of seven (7) days within the first 365 days is permitted. If the grace period is exceeded all remaining accrued but unpaid bonuses are forfeited.

Customer Retention Bonus:

As an IYOVIA IBO we want to encourage you to help guide an amazing experience for every single customer you bring our products and services to.

By adding the Customer Retention Bonus to our Plan we are rewarding you for not only acquiring a customer but for them continuing to be a customer as well.

A successful qualification for this bonus looks like this in two simple steps.

Step 1: Customer purchases their initial product (active for twenty-eight (28) days).

Step 2: Customer renews for their second and third 28-day billing cycles (total of eighty-four (84) days active consecutively).

If Step 1 and 2 happen without any disruption in payments (outside of our seven (7) day billing grace period) the IBO who sponsored the Customer qualifies for the bonus.

This bonus is a first-time payout of \$15 per new enrolled and subscribing Customer and is paid to the IBO that enrolled them personally).

Going forward, the IBO will receive \$10 every three (3) consecutive billing cycles that a Customer subscribes to so long as the customer maintains an active subscription on their product.

Example: if a Customer stays active for twelve (12) consecutive monthly billing cycles, the IBO will receive four (4) separate bonuses (\$15, \$10, \$10 and \$10).

Note:

A) The Customer Retention Bonus will be paid out to the sponsoring IBO after the customer refund period (seven (7) days after purchase) is complete and the Customer has fully paid their first three (3) product billing cycles (eighty-four) (84) days).

B) All Products sold by IYOVIA are valid for twenty-eight (28) days from time of initial purchase and then from each recurring subscription payment for a further twenty-eight (28) days. We consider that a billing cycle.

C) Bonuses are paid per Product and not per enrolled Customer.

Income Disclaimer:

IYOVIA makes no representations, warranties, or guarantees that you will earn any income as an IYOVIA Independent Business Owner (IBO).

Personal earnings will vary. Success as an IYOVIA IBO requires successful retail sales, which requires hard work, diligence, and leadership. Your success will depend on how effectively you utilize the tools and information presented at iyovia.com.

The figures set out in this Pay Plan do not represent an IBO's profit or losses, as it does not consider expenses incurred by an IBO in the operation or promotion of their business. Estimated expenses may include, but are not limited to, the IBO initial and recurring fee, purchase of Products for personal use, training and educational expenses, business equipment, travel expenses, and miscellaneous costs. In some cases, these costs may exceed the amounts earned by an IBO. IYOVIA makes no guarantees on your income. Your success depends on many things including your effort, commitment, skill and leadership abilities.

Please see the IYOVIA Annual Income Disclosure Statement at iyovia.com.

Visit iyovia.com for complete information regarding the income of all IYOVIA IBOs. In order to participate in the IYOVIA Pay Plan, an individual must enroll as an IBO and pay the initial IBO fee. A subscription to an IYOVIA product is not required to be an IBO.

For further questions, contact us 24/7 days a week at support@iyovia.com or by chat available in the IYOVIA back office.

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