



INTRODUCING THE
WORLD'S FIRST
INSTANT PAY
COMPENSATION PLAN

Effective Date: February 17, 2011



TALK FUSION®
Be part of the moment

WWW.TALKFUSION.COM



WELCOME!

At Talk Fusion, we understand that our Independent Associates are the most important element of our business – when you succeed, we succeed.

So we've designed an incredibly rewarding and straightforward
Compensation Plan that PAYS YOU INSTANTLY for your achievements.

There are **7 Ways** to earn income
with Talk Fusion:

- 1. Fast Start Bonuses**
- 2. Team Commissions**
- 3. Bronze Maker Bonuses**
- 4. Mega Matching Bonuses**
- 5. Mercedes Madness Car Bonus**
- 6. Advancement Bonuses**
- 7. Leadership Pool**



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1 FAST START BONUSES

Sharing the Talk Fusion Products with Customers is one of the fundamental elements of your Talk Fusion Business and an excellent way to begin earning income immediately. Each time an Associate or Customer you enroll purchases a Product Package, you will earn a **Fast Start Bonus!** There is no limit to the number of Fast Start Bonuses you can earn!

For every **Starter Package** you sell, you will **earn \$10 USD.**

For every **Executive Package** you sell, you will **earn \$20 USD.**

For every **Elite Package** you sell, you will **earn \$60 USD.**



2 TEAM COMMISSIONS

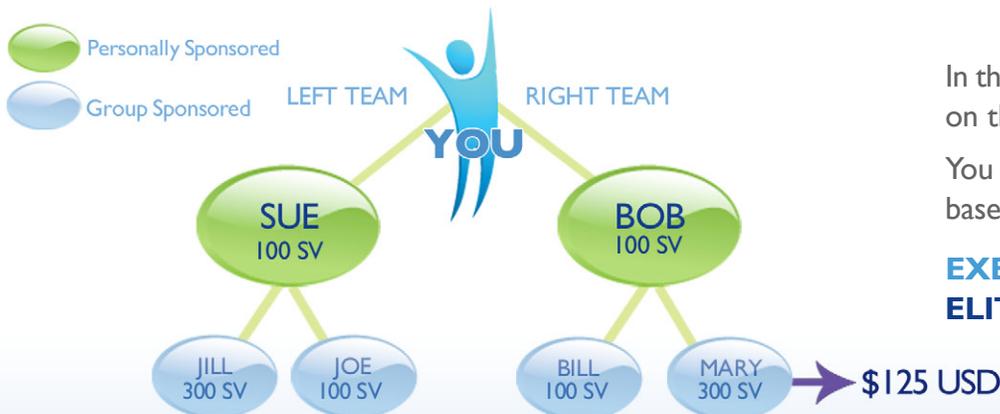
The Key to Success with Talk Fusion is very simple:
Achieve the Rank of Bronze and help others in your Team to go Bronze.

Team Commissions are the foundation of the Talk Fusion Compensation Plan

As a new Associate, you will want to share the Talk Fusion Products with new Customers in order to begin earning income immediately. You will also focus on building a strong Organization of Associates, and helping that Organization generate Sales Volume (SV) through their own Talk Fusion Businesses.

In order to qualify for Team Commissions, you only need to build 2 Sales Teams. You must become Active by Personally generating a minimum, onetime, 100 Personal Sales Volume (PSV), and get Qualified by Personally Sponsoring 1 Active Associate on the Left Team and 1 Active Associate on the Right Team. You must maintain a minimum Personal Sales Volume of 10 each subsequent month to remain Active.

Each time your Team generates Sales Volume (SV) of 100 in both your Left and Right Teams, whether you made the sale or not, you will earn a Commission Cycle of \$25 USD. You can do this over and over again each day, up to \$50,000 USD per week per business center. Any unpaid Sales Volume is carried forward.



In this example, you have 500 SV on the Left and 500 SV on the Right.

You would earn \$125 USD based upon 5 cycles.

EXECUTIVE PKG = 100 SV
ELITE PKG = 300 SV

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RESIDUAL INCOME

Talk Fusion's Instant Pay Compensation Plan even pays Residual Income on an Instant basis

Because Talk Fusion's Video Communication Products have a monthly subscription*, you can have a regular and reliable stream of income. Each monthly subscription is assigned a Sales Volume (SV) that is paid through your 2 Team Structure. Associates will earn \$25 USD each time they have Sales Volume (SV) of 100 in both your Left and Right Teams.

This is one of the reasons why selling the Talk Fusion Products to loyal Customers can be as important as building a strong Team of Associates – subscriptions add to your Residual Income.

-  Personally Sponsored
-  Group Sponsored

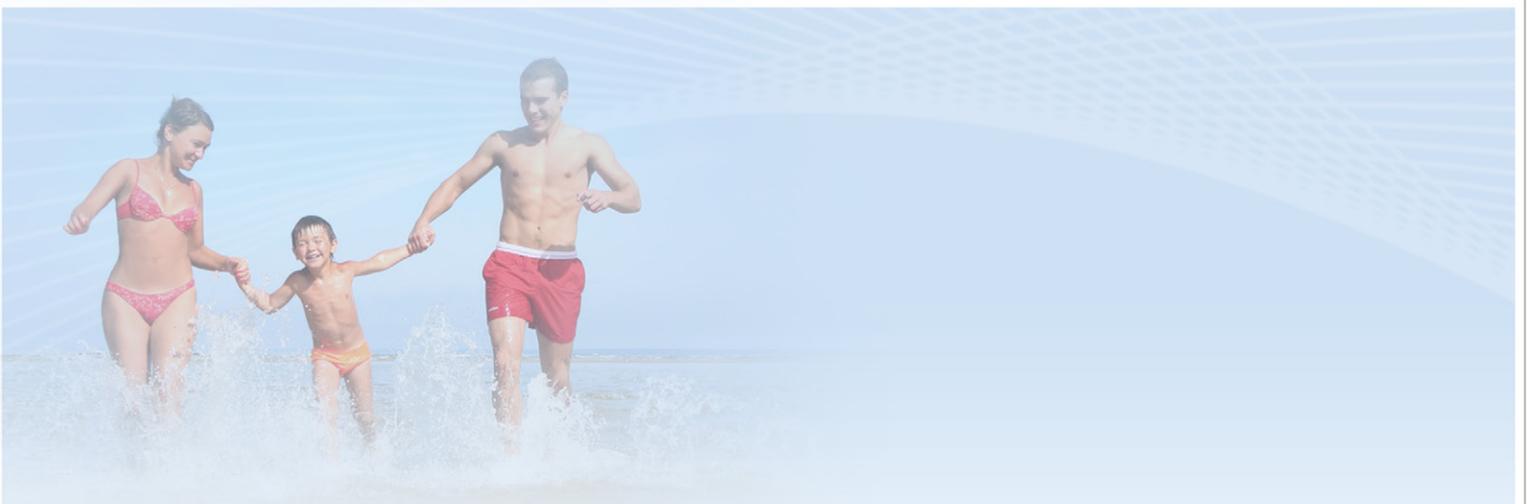


For example, Plan A has 20 Sales Volume, so each time you have 5 Plan A Subscriptions on both your Left and Right Teams, you will earn a cycle of \$25 USD.

Please note that other monthly subscription plans carry even higher Sales Volume; resulting in higher residual earnings. (see chart below)

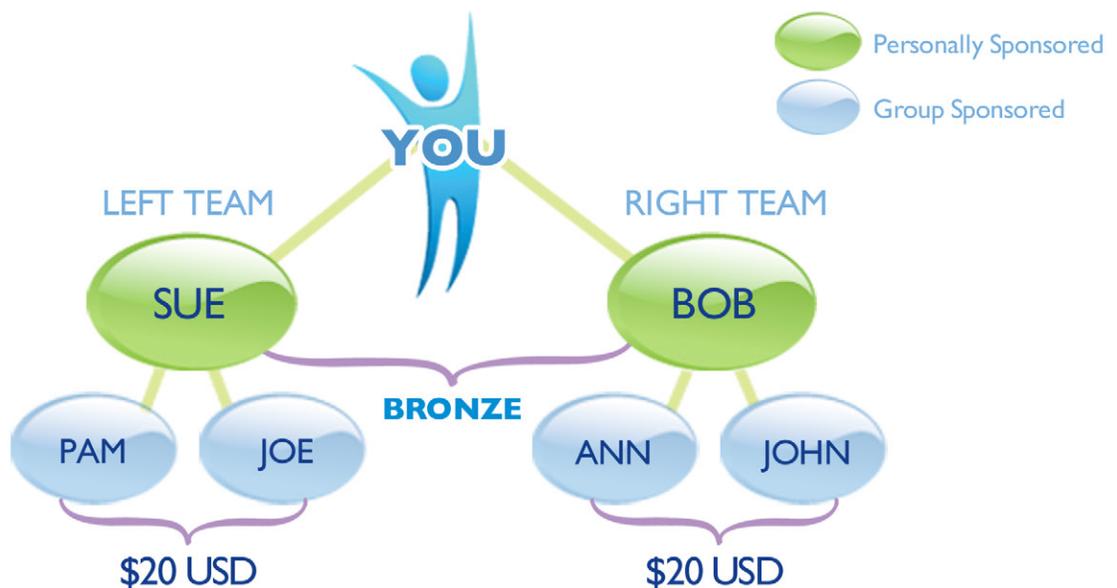
| PLAN | COST | SV |
|------|-----------|-----|
| A | \$35 USD | 20 |
| B | \$65 USD | 35 |
| C | \$115 USD | 60 |
| D | \$165 USD | 85 |
| E | \$215 USD | 110 |

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3 UNLIMITED BRONZE MAKER BONUSES

Personally Sponsor 1 Active Associate on your Left Team and 1 Active Associate on your Right Team and you become Bronze. When you help your Personally Sponsored Associates become Bronze for the first time and within 30 days of registration, you become a Bronze Maker, and you will earn a Bronze Maker Bonus of **\$20 USD**.



There is no limit to the number of Bronze Maker Bonuses you can earn!

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4 MEGA MATCHING BONUSES

To further reward our Associates, Talk Fusion has created the Mega Matching Bonus program. This allows 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**.

**There is no limit to the number of
Mega Matching Bonuses you can earn!**



5 MERCEDES MADNESS CAR BONUS

DRIVE IN STYLE!



Talk Fusion rewards your efforts and celebrates your success by paying for you to drive a brand-new Mercedes-Benz.*

When you achieve the Rank of **3 Star** and maintain it for four consecutive weeks, you will qualify for the incredible **Mercedes Madness Car Bonus** and receive an additional **\$600 USD** toward your car payment for every month that you satisfy the requirements of 3 Star or above! And if you're not ready to drive a **silver C Class or higher Mercedes**, you can elect to receive a **\$300 USD** cash bonus in lieu of the car bonus for every month that you qualify!

*See the **Mercedes Madness Rules & Agreement** for complete details of the Mercedes Madness Car Bonus:

Rules: <http://www.talkfusion.com/promotions/mercedes/rules.pdf>

Agreement: <http://www.talkfusion.com/promotions/mercedes/agreement.pdf>

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6 ADVANCEMENT BONUSES

Talk Fusion rewards you for your personal achievements as you advance through the ranks. Advancement Bonuses are a onetime bonus that is paid when you reach a specified rank for the first time and maintain that rank for two consecutive weeks.



| RANK | USD |
|----------------|---------|
| Diamond | \$1,000 |
| Double Diamond | \$2,000 |
| Triple Diamond | \$3,000 |
| Diamond Elite | \$5,000 |



7 LEADERSHIP POOL



The Leadership Pool is a revenue-sharing Bonus Pool earned by Qualified Blue Diamonds. Qualified **Blue Diamond** Associates share in **1%** of the total Sales Volume that is generated through Talk Fusion **WORLDWIDE**. Qualified **Grand Blue Diamond** Associates share in **1.25%** and Qualified **Royal Blue Diamond** Associates share in **1.5%**.

TALK FUSION RANKS

| | TALK FUSION RANK | REQUIRED WEEKLY CYCLES |
|---|--------------------|---|
|  | Bronze | 1 |
|  | Silver | 5 |
|  | Gold | 10 |
|  | 1 Star | 20 |
|  | 2 Star | 30 |
|  | 3 Star | 50 |
|  | Diamond | 100 |
|  | Double Diamond | 150 |
|  | Triple Diamond | 200 |
|  | Diamond Elite | 250 |
|  | Blue Diamond | 500 |
|  | Grand Blue Diamond | 1,000 |
|  | Royal Blue Diamond | 1,500 <i>And must Personally Sponsor 1 Blue Diamond or above in both Left and Right Legs</i> |



THE ELITE ADVANTAGE

If you plan to build a large Talk Fusion Business, you can maximize your earning potential by marketing Talk Fusion's **Elite Product Package**. The Elite Package is Talk Fusion's best Product Value, and offers you the best way to Leverage your Income right from the start.

Each Talk Fusion Product Package has a Sales Volume (SV) associated with it:

- Starter Package – 50 SV
- Executive Package – 100 SV
- Elite Package – 300 SV



As you can see, selling an **Elite Package** rewards you with **3 TIMES the SV** and **Fast Start Bonus** you would receive for selling an Executive Package, and **6 TIMES the SV** and **Fast Start Bonus** of the Starter Package.

Customers get the absolute best Talk Fusion Product, and you earn the most commissions for doing the same amount of work.



TRIPLE YOUR COMMISSIONS GO ELITE!

| PRODUCT PACKAGE | COMMISSIONS | BENEFITS |
|--|--|---|
| <p>STARTER</p> <ul style="list-style-type: none"> • \$125 USD & \$20 USD/month • 1 Product – Video Email Only • 1 User | <p>10 Sales Left–10 Sales Right–\$125 USD 50 Sales Left–50 Sales Right–\$625 USD 100 Sales Left–100 Sales Right–\$1,250 USD 500 Sales Left–500 Sales Right–\$6,250 USD</p> | |
| <p>EXECUTIVE</p>  <ul style="list-style-type: none"> • \$250 USD & \$35 USD/month • Includes All Video Communication Products • 1 Custom Video Email Template • Mercedes Car Bonus Eligible • 5 Users | <p>10 Sales Left–10 Sales Right–\$250 USD 50 Sales Left–50 Sales Right–\$1,250 USD 100 Sales Left–100 Sales Right–\$2,500 USD 500 Sales Left–500 Sales Right–\$12,500 USD</p> | <p>DOUBLE INCOME</p>  <p>Same amount of work</p> |
| <p>BEST VALUE!</p>  <p>ELITE</p> <ul style="list-style-type: none"> • \$750 USD & \$35 USD/month • Includes All Video Communication Products • 3 Custom Video Email Templates • 1 Video Email Private Label Logo • Mercedes Car Bonus Eligible • 3 Business Centers • 15 Users | <p>10 Sales Left–10 Sales Right–\$750 USD 50 Sales Left–50 Sales Right–\$3,750 USD 100 Sales Left–100 Sales Right–\$7,500 USD 500 Sales Left–500 Sales Right–\$37,500 USD</p> | <p>TRIPLE INCOME</p>  <p>Same amount of work</p> |

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IMPORTANT TERMS

Sales Volume: Each Product is assigned a point value called Sales Volume (SV), and the Compensation Plan is based on the accumulation of these points.

Group Sales Volume: Group Sales Volume (GSV) is the accumulation of Sales Volume on each Product purchased in your downline.

Personal Sales Volume: Personal Sales Volume (PSV) is Sales Volume that you Personally generate via Personal Product purchases or retail sales to Customers.

Qualified: You have at least 1 Personally Sponsored and Active Associate on both your Left and Right Teams.

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

Cycle: Sales Volume (SV) of 100 in both your Left and Right Teams will earn a Commission Cycle.

Active: You Personally generate a minimum onetime 100 Personal Sales Volume, (PSV) and maintain a minimum of 10 Personal Sales Volume (PSV) on a monthly basis to maintain an Active status.

Bronze Maker Bonus: Personally Sponsor 1 Active Associate on your Left Team and 1 Active Associate on your Right Team and you become Bronze. When you help your Personally Sponsored Associates become Bronze for the first time and within 30 days of registration, you become a Bronze Maker and you will earn a Bronze Maker Bonus.

COMPENSATION PLAN

Q&A

1. How do I get paid instantly?

Make a sale today and your Commissions are instantly loaded on your Global Cash Card.

2. When will I receive my Global Cash Card?

Once you earn your first Commission, your Global Cash Card will be mailed to you by the United States Postal Service first class mail. Expected delivery time will be approximately 7-14 days, depending on your location. With a Global Cash Card, Commissions can be withdrawn from nearly one million Automated Teller Machines (ATMs) worldwide or transferred directly into your bank account. If you would like to pay for expedited delivery via United Parcel Service (UPS), please contact support@talkfusion.com and we will provide you with cost estimates and delivery times.

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

You may earn a maximum Team Commission of \$50,000 USD per week per Business Center. There is no max on Fast Start Bonuses, Matching Bonuses and the Leadership Pool.

4. If I am Active and Qualified when my Volume Cycles, and my Volume count was 7 Executive Sales (700 SV) Left and 10 Executive Sales (1000 SV) Right, what would my Team Commissions be?

Remember, Team Commissions are paid when your Center cycles. A cycle is 100 SV Left and 100 SV Right. So, in this example, you would earn on 7 cycles (7 cycles x \$25 USD = \$175 USD). You would then subtract 700 SV from the Left and 700 SV from the Right. Therefore, you would carry 0 SV Left and 300 SV Right forward.

5. Does Sales Volume ever flush?

Volume is maintained as long as you remain Active and your qualifiers continue to be met.

6. If I go Inactive, what will happen to my Sales Volume?

After 60 days of inactivity, all accumulated Sales Volume will be reset to Zero. Lost Sales Volume is not retained; however, you can reactivate by Personally generating a minimum of 10 Personal Sales Volume and maintaining it on a Monthly basis. After 12 consecutive weeks of Inactivity, Associate Status will be terminated and your Account will be closed.

7. How do I earn a Bronze Maker Bonus?

Personally Sponsor one Active Associate on your Left Team and one Active Associate on your Right Team and you become Bronze. When you help your Personally Sponsored Associates become Bronze for the first time and within 30 days of registration, you become a Bronze Maker, and you will earn a Bronze Maker Bonus of \$20 USD. There is no limit to the number of Bronze Maker Bonuses you can earn.

8. When are the Advancement Rank Bonuses earned?

The Bonuses are earned when you achieve the specified rank for the first time and maintain that Rank for two consecutive weeks. For example, if you advance from 3 Star to Diamond and maintain the Diamond Rank for two consecutive weeks, you would receive a cash bonus of \$1,000 USD. All Advancement Rank Bonuses are paid out on the 15th of the following month.

9. Can I earn all 4 Advancement Rank Bonuses in a 2-week period?

No, in order to receive an Advancement Rank Bonus, you must maintain a specific Rank for 2 consecutive weeks. Therefore, in order to Qualify for all 4 Advancement Rank Bonuses, it would take a minimum of 8 weeks.

Continued on next page...

COMPENSATION PLAN

Q&A

10. How do I earn the Leadership Bonus Pool?

In order to qualify for the Leadership Pool, you must meet Rank 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.

11. Which countries are included in the Leadership Bonus Pool?

All countries with active Associates.

12. How many shares of the Leadership Bonus 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 (4) or more Qualified Associates, they would equally share the total Leadership Pool amount. In other words, 10 Qualified Associates would each earn \$1,000 USD.

13. What are the differences between Commission Rank and Recognition Rank?

Commission Rank is the Rank at which you are paid and is determined by meeting the Sales Volume and other Compensation Plan requirements in any Commission Week. This can vary from your Recognition Rank, which is the highest Rank at which you have ever been paid.

14. Can I have more than one Business Center?

Once you reach the rank of Blue Diamond, a complimentary new Business Center will be placed above your original Business Center.

15. Are additional Business Centers required to advance within the Talk Fusion Compensation Plan?

While additional Business Centers allow you to maximize your earning potential, they are not required to advance within the Compensation

Plan. You can reach the top Rank in the Compensation Plan by building with your initial Business Center.

16. If I accidentally place someone in the wrong position in my downline, can I move them to the correct one?

Commissions are automatically credited to you and your entire upline as sales occur. As such, once a Registration is complete, an Associate's position cannot be moved or changed. Please make sure your Sponsor & placement selections are accurate before proceeding.

17. Is there a processing fee for Commissions earned?

Talk Fusion offers the World's First Instant Pay Compensation Plan, in which Associates earn their Commissions instantly. Please note, a fee of \$0.25 USD is deducted each time a Commission is loaded to your Global Cash Card. For Example: If you earn a Fast Start Bonus of \$20 USD, the amount of \$19.75 USD will be instantly applied to your Global Cash Card.

18. Can I receive a Talk Fusion Branded Debit MasterCard?

Yes. Gear up for success and brand yourself everywhere you go! For \$25 USD, you can purchase a Talk Fusion Debit MasterCard. Email support@talkfusion.com to order yours today! Per MasterCard restrictions, these cards are only available in the US & Canada.

19. Is a Product purchase required to become a Talk Fusion Independent Associate?

No

20. Why is the Elite Package Talk Fusion's Ultimate Product Value?

- Includes the entire Suite of Cutting-Edge Video Communication Products
- Private Labeling for Video Email – a \$500/month value

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COMPENSATION PLAN Q&A

- 3 One-of-a-Kind Custom Video Email Templates
- Up to 15 Account Users – 3 Times the Executive Package maximum

21. How does the Elite Package offer additional benefits?

- Automatically Qualify Your #1 Business Center
- Automatically Earn Your First Cycle
- Your Sponsor will Automatically Earn a Bronze Maker Bonus
- Instantly Begin Accumulating Sales Volume in all 3 Business Centers
- \$35 USD Monthly Subscription will keep all 3 Business Centers Active

22. When I purchase or upgrade to the Elite Product Package, am I receiving an inventory of 3 Executive Products?

Absolutely Not. Talk Fusion Associates are not allowed to purchase product inventory of any kind. You will be receiving only one Video Communications Product, The Elite Product Package, for your personal and business communication needs. The Elite Product Package has the ultimate in product functionality, such as Private Labeling Ability for all Video Emails as well as 3 Custom Templates. It is just one product with superior product features and functionality; thus it has a higher cost and more Sales Volume Associated with its sale.

23. Which countries have a monthly Product subscription?

Associates in all countries except India, Nigeria, Kuwait, Bahrain, Bangladesh, Nepal, Oman, Philippines, Qatar, Saudi Arabia, Ukraine and U.A.E. must personally generate a minimum of 10 Personal Sales Volume (PSV) on a monthly basis to maintain an Active status.



24. How are Commissions paid in India?

All Commissions will be paid by check and mailed on Mondays, one week after the cycle in which they were earned. Associates are eligible to receive Commissions after their Payment has been received and processed. Please note that TDS will be withheld at the government required rate of 20% for Associates who do not supply a copy of their PAN Card. Associates who provide a copy of their PAN Card by the end of a Commission Cycle will have the benefit of TDS being withheld at the lower rate of 10%. Please note: Associates will have 60 days after they join to submit their PAN number. There will be a processing fee of INR 25 for every check couriered.

25. When are Commissions calculated in India?

Commissions are calculated at the end of the Commission Cycle, which ends Saturday at 11:59pm Eastern. Any Sales Volume generated from Sunday, 12:01am Eastern - Saturday at 11:59pm Eastern will be paid one week from the following Monday by end of business.

26. What Conversion Rate is being used for Rupees to United States Dollars?

INR 45 equals \$1 USD, for all conversions of pricing and Commissions, India only.

MERCEDES MADNESS CAR BONUS FAQ

Important Things You Should Know

1. How can I qualify?

You must maintain the rank of 3 Star or higher for four consecutive weeks in order to receive the \$600 USD Mercedes Madness Car Bonus.

2. Which Mercedes can I get?

You can purchase or lease a Silver Mercedes C Class or above. Used vehicles should not be more than 4 years old and must have less than 60,000 miles and no visible damage beyond normal wear.

3. What Package do I need to have to get the Mercedes Madness Car Bonus?

New Associates must become Executive or Elite during the first 30 days after initial registration.

4. What if I'm not ready to receive a brand-new Mercedes at this time?

You can choose a \$300 USD cash bonus in lieu of the car bonus for each 4 consecutive week period that you qualify.

5. What do I need to send the Talk Fusion Corporate Office in order to receive my Mercedes Madness Bonus?

You must send in your Testimonial, signed Acknowledgements & Responsibilities Form and a hi-res photo of you with your brand-new Mercedes.

6. Is the Mercedes Madness Bonus available in all countries in which Talk Fusion operates?

Yes! Any Associate, anywhere in the world, can qualify to drive a Mercedes-Benz on us!



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 consider ourselves to be a refreshingly honest voice within the industry.

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A PERSONAL MESSAGE FROM FOUNDER & CEO BOB REINA

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.

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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.