Bonus Plan

Our **mission** is to offer affordable access to valuable financial education, current market research and cutting-edge technology that enables individuals to increase and cultivate their own financial resources, enjoy life and plan for the future.

We promise to provide a completely transparent and unique experience specifically designed to enhance your financial future and improve your overall well-being. Our goal is to invest in the education, research and technology essential to helping you secure lasting and balanced success for today and the future.

Kuvera is not a Registered Investment Advisor or Broker Dealer. The information provided in newsletter alerts and live sessions is intended as educational material only. The information should not be construed as an investment recommendation or advice. The trading of currencies, cryptocurrencies, futures, stocks and options involves risk including the risk of losing all or part of the money invested. Past performance is not indicative of future results. Users participate at their own risk and agree to indemnify and hold harmless Kuvera LLC, its employees, market experts, distributors and affiliates. You do not need to be distributor to purchase Kuvera's products. Participation in the Kuvera Bonus Plan is completely optional. Your participation and achievement in the Kuvera Bonus Plan is based on the products you sell, and your ability to train others. It should not be considered a method to get rich quick.
Personal Volume (PV) - The volume generated from products that you personally sell during the month. Each of our products has a PV value assigned to it. Your personal product or subscription volume (SV) also counts toward your personal volume.

Group Volume (GV) - The total volume generated by everyone in your group including your personal order or subscription volume for the month.

Qualified Group Volume (QGV) - The total monthly volume generated by you and your group after the team max has been applied.

Team - A team is a branch of your organization. The top of each team begins with the customers or distributors on level 1 of your placement tree.

Team Max - You can only count a percentage of the monthly GV from any one team.

Commission Eligible - A distributor must generate 400 PV during a month and have 3 active personally enrolled customers to be commission eligible.

Active Personally Enrolled Customer - A person that you sold to or enrolled that purchases a volume generating product for the month.

Placement Tree - The structural representation of your organization. All Wealth Club Bonuses are calculated using placement tree organization QGV.

Waiting Room - All new customers or distributors will automatically go into your waiting room and may be placed anywhere in your Placement Tree within 30 days of their join date.

Product Credit Bonus - Dollar amount credited to customers and distributors for earning the rank of Generator. Product Credit Bonus is applied to the cost of your personal monthly subscriptions.

Paid Rank - The most recent rank earned by a distributor.

Lifetime Rank - The highest lifetime rank achieved by a distributor.

Distributor - An individual that has purchased the annual distributor kit and elects to share Kuvera’s products with others.

Customer - An individual that has purchased one of Kuvera’s products.

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Product Credit Bonus

Distributors and Customers can get their subscription paid for by sharing our products with others.

Example - On March 4th, Mary purchases FXone. She decides to share FXone with her friends Tom, Jane, and Bob. All 3 of them purchase a FXone subscription during the month of March. Each FXone subscription generates 100 in personal monthly sales volume or PV. For March, Mary would have generated 400 PV. With 400 PV and 3 active personally enrolled customers, Mary would qualify to receive a monthly product credit bonus equal to the cost of her monthly subscription.

If you do not have a personal subscription, but achieved 400 PV and have 3 active personally enrolled customers in a month, you will receive a product credit and access to one of Kuvera’s subscription packs the next month.

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As you and your team sell products, and as you generate group volume, you may achieve a monthly Wealth Club Bonus. Each Wealth Club bonus has a corresponding rank name to distinguish the accomplishment.

Each Wealth Club Bonus earned replaces the previous Wealth Club Bonus (if any). Wealth Club Bonuses are calculated on the placement tree QGV.

Wealth Club Bonuses are paid on or around the 15th of the following month in which the bonus was earned.

All Wealth Club Bonuses include the product credit bonus (see example).

Example - In December, Sue purchased an All In Pack subscription for $199.99. In January, Sue achieved 400 PV and had 3 active personally enrolled customers. In February, she will receive a product credit for her subscription in the amount of $199.99. Let’s assume she also achieved 1900 QGV in January which qualifies her for the Business Builder rank. Her commissions for January (Paid on or around February 15th) would be $300 ($199.99 product credit + $300 = $500 Wealth Club Bonus).

<table>
<thead>
<tr>
<th>Rank</th>
<th>QGV Requirement</th>
<th>Max Volume From Any Team</th>
<th>Wealth Club Bonus Value</th>
<th>Product Credit</th>
<th>Wealth Club Bonus Payout</th>
</tr>
</thead>
<tbody>
<tr>
<td>Business Builder</td>
<td>1,900</td>
<td>950</td>
<td>$500</td>
<td>$150 - $200</td>
<td>$300 - $350</td>
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<tr>
<td>Executive</td>
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<td>3,000</td>
<td>$1,000</td>
<td>$150 - $200</td>
<td>$800 - $850</td>
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<td>Premiere</td>
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<td>7,500</td>
<td>$2,000</td>
<td>$150 - $200</td>
<td>$1,800 - $1,850</td>
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<td>Platinum</td>
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<td>9,375</td>
<td>$4,500</td>
<td>$150 - $200</td>
<td>$4,300 - $4,350</td>
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<td>Global Platinum</td>
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<td>$9,000</td>
<td>$150 - $200</td>
<td>$8,800 - $8,850</td>
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<td>Presidential</td>
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<td>$15,000</td>
<td>$150 - $200</td>
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<td>Elite Presidential</td>
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<td>75,000</td>
<td>$25,000</td>
<td>$150 - $200</td>
<td>$24,800 - $24,850</td>
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<tr>
<td>Ambassador</td>
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<td>$45,000</td>
<td>$150 - $200</td>
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<td>$150 - $200</td>
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<td>Elite Pinnacle</td>
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<td>$350,000</td>
<td>$150 - $200</td>
<td>$349,800 - $349,850</td>
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</tbody>
</table>

*The Bonus Plan is capped at a maximum payout of 65% of company monthly GV. If cap is reached, an adjustment to the Wealth Club Bonus will be made at company’s discretion. **When you generate 400 personal volume monthly and have 3 active personally enrolled customers, you receive a product credit bonus equal to your monthly subscription cost (see more information see page 2, Product Credit Bonus)
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Rank must be maintained for 2 consecutive months to receive the reward.

Distributors may elect to cash out any of the rewards below for 50% value of the item earned.

Market Value of product may vary by country and products with similar value will be offered when deemed necessary by Kuvera.

Kuvera reserves the right to fulfill the rewards at scheduled regional events, conventions, etc.

Award recipient will receive a 1099 / end of year tax document that includes the value of the incentive.

**PREMIERE**: APPLE IPAD / WATCH

**PLATINUM**: CUSTOM RING / KATE SPADE BAG

**GLOBAL PLATINUM**: CUSTOM SUIT / SHOPPING SPREE

**PRESIDENTIAL**: MACBOOK AIR / TIFFANY DIAMOND EARRINGS

**ELITE PRESIDENTIAL**: $3,000 IN CRYPTO CONTRACTS

**AMBASSADOR**: ALL INCLUSIVE TRIP FOR YOU AND A GUEST

**GLOBAL AMBASSADOR**: ROLEX / $8,000 IN GOLD

**ICON**: RZR / $15,000 CASH / CARTIER LOVE BRACELET

**LEGEND**: LUXURY CAR OF YOUR CHOICE *Up to $80,000 Value

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