

# COMPENSATION PLAN GUIDE

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# HOW TO EARN WITH GEMSTRA

The Gemstra Compensation Plan offers you the ability to take control of your financial rewards. Many Consultants work part-time, while others choose to reap the rewards of a full-time Gemstra business. Our Compensation Plan is designed to reward the key behaviors of success, which include Personal Sales, Team Sales and Leadership Development. As you achieve and promote your Consultant rank through the program, your income will substantially increase.

## Qualifying Volume (QV)

Qualifying Volume is the qualifying amount of a sale that is eligible for commission and applicable to qualification requirements in the Gemstra Compensation Plan. The QV of an item is based on the USD retail price. Generally, QV equals the sales value of an order, less discounts (promotions, special prices, Reward Points), shipping, and tax. Consultant supplies, event products, starter kits, and do not count toward QV.

## 1.1 PERSONAL VOLUME

### Personal Sales Volume (PSV)

Personal Sales Volume includes all sales you have personally sold to customers. This includes sales generated through your Virtual Parties, your replicated site, and one-on-one orders. Repeat orders made by your customers will also count towards your PSV. As a Consultant, you earn a base of 20% commission on your PSV. Personal sales commission is paid bi-monthly from the day you join Gemstra, with the opportunity to earn up to an additional 15% Personal Volume Bonus, for a total personal commission of 35%.

### Personal Purchases

Personal Purchases include all orders that you place personally. You receive a 20% discount against the retail price at the Consultant special price. Receive an additional 12.5% discount, for a total effective discount of 30%, when you purchase new products launched during Consultant pre-sales.

### Personal Qualifying Volume (PQV)

Personal Qualifying Volume is the accumulated Qualifying Volume of your Personal Sales Volume (PSV) and Personal Purchases. For example, if you sell \$100 of Gemstra product, you have earned 100 PQV. If you sell \$50 of Gemstra product and personally purchase \$50 of Gemstra product, you have earned 100 PQV.

### Personal Volume Bonus (PVB)

Boost your earnings from 20% to 35% with the Personal Volume Bonus. As you increase your monthly Personal Qualifying Volume (PQV), you can earn up to an additional 15% bonus commission on your PQV. PQV qualification resets every calendar month.

Personal Sales Commissions	20%
Personal Volume Bonus 1 (250+ PQV)	5%
Personal Volume Bonus 2 (1000+ PQV)	5%
Personal Volume Bonus 3 (2000+ PQV)	5%










Set your monthly goal and determine how many Virtual Parties you will hold to achieve your goal. The following table illustrates examples of how to earn the Personal Volume Bonus:

MONTHLY VPS	MONTHLY SALES*	COMMISSION %	MONTHLY PERSONAL COMMISSIONS
1	\$500	25%	\$125
2	\$1,000	30%	\$300
4	\$2,000	35%	\$700

*\*Based on an estimated \$400 VP sales + personal sales, online sales and 1:1 orders.*

## 1.2 TEAM VOLUME

Build your business by sponsoring Consultants to join you in selling **gemstra** product. You will earn Team Commissions and Leadership Bonuses as your business grows. Mentor and coach your Team of Consultants to build their businesses. As your business grows, you will earn greater commissions on more levels. Based on your Consultant rank, you can earn commissions on up to 5 levels of your Team.

	 Consultant	 Garnet Team Builder	 Amethyst Team Builder	 Quartz Team Leader	 Jade Team Leader	 Sapphire Team Manager	 Ruby Team Manager	 Emerald Director	 Diamond Director
Level 1	7%	7%	8%	8%	8%	9%	9%	10%	
Level 2		5%	5%	6%	6%	6%	6%	6%	
Level 3			2%	3%	3%	4%	4%	4%	
Level 4					2%	3%	3%	3%	
Level 5							1%	2%	

### Things To Note About Sponsoring

- Your Team of Consultants can promote to any rank in the Compensation Plan and still be on your Team, regardless of your Consultant rank.
- It does not cost you anything to have a Sponsor. All Team commissions are paid by **gemstra**.

### Team, 1st Generation, 2nd Generation

Your Team includes all downline Consultants in your Group, including your first Jade Team Leader (or higher rank) which is defined as your 1st Generation. Your second Jade Team Leader (or higher rank) under your 1st Generation is defined as your 2nd Generation. A Team can be infinite levels deep but ends with the first downline Consultant who is a Jade Team Leader (or higher rank).

### Team Qualifying Volume (TQV)

Team Qualifying Volume is the accumulated Personal Qualifying Volume (PQV) of you and your Team, which includes your 1st Generation. TQV excludes your 2nd Generation. Rank qualifications are based on TQV. TQV qualification resets every calendar month.

### Commissionable Volume (CV)










The Commissionable Volume is 65% of the Qualifying Volume (QV) generated by downline Consultants in your Team. Downline commissions and Generation Bonuses are calculated based on CV. Personal commission is based on QV.

The following table illustrates examples of TQV converted into CV:

TQV	Math to find CV	CV
500	500 x 65%	325
1,000	1,000 x 65%	650
2,500	2,500 x 65%	1,625

## It Pays To Promote

As you promote through the Consultant ranks, you will earn increasing commissions on each level. Once you achieve Sapphire Team Leader, you will earn your 1st Generation Bonus.

	 Consultant	 Garnet Team Builder	 Amethyst Team Builder	 Quartz Team Leader	 Jade Team Leader	 Sapphire Team Manager	 Ruby Team Manager	 Emerald Director	 Diamond Director
Level 1		7%	7%	8%	8%	8%	9%	9%	10%
Level 2			5%	5%	6%	6%	6%	6%	6%
Level 3				2%	3%	3%	4%	4%	4%
Level 4						2%	3%	3%	3%
Level 5								1%	2%
1st Generation Bonus						2%	2%	3%	3%
2nd Generation Bonus							1%	2%	3%

## 1.3 LEADERSHIP BONUSES

### Generation Bonuses

Generation Bonuses are paid out in addition to your Team Level Commissions once you achieve Sapphire Team Manager (or higher rank) and you have a Jade Team Leader (or higher rank) in your Group. Your first Jade Team Leader (or higher rank) breaks out as your 1st Generation. As a qualified Sapphire Team Manager (or higher rank) you are paid on ALL 1st Generation Leader Legs within your Group. Your second Jade Team Leader (or higher rank) which is under your 1st Generation, breaks out as your 2nd Generation. 2nd Generation Bonuses are paid when you achieve Ruby Team Manager (or higher rank).










Generation Bonuses are calculated based on the Commissionable Volume (CV) of the entire Generation.

	 Sapphire Team Manager	 Ruby Team Manager	 Emerald Director	 Diamond Director
1st Generation Bonus		2%	3%	3%
2nd Generation Bonus		1%	2%	3%

### Rank Advancement Bonus

You earn a one-time Rank Advancement Bonus when you achieve a new rank and qualify for three consecutive calendar months. A one-time bonus is paid on the first pay-period following the third consecutive month of qualification.

If you achieve more than one rank and qualify for three consecutive calendar months, your Rank Advancement Bonuses will be stacked.

	 Consultant	 Garnet Team Builder	 Amethyst Team Builder	 Quartz Team Leader	 Jade Team Leader	 Sapphire Team Manager	 Ruby Team Manager	 Emerald Director	 Diamond Director
Rank Advancement Bonus		\$150	\$250	\$500	\$750	\$1,500	\$3,000	\$6,000	\$10,000

If you have been paid a Rank Advancement Bonus on a rank achieved prior to 10/1/16, you are not eligible to receive it again.

## 1.4 REWARD POINTS

Earn Reward Points to redeem from our exclusive partner brands in **gemstra** and Dream Getaway points to earn Riu Bavaro Punta Cana 2018.

### You can earn Reward Points and Dream Getaway Points:

1. Self-Host a Virtual Party and earn points based on the sales generated from the party

Party Sales	Reward Points
\$150 + 3 unique sales	15
\$250+ 5 unique sales	30
\$400+ 5 unique sales	56
\$600+ 5 unique sales	96

2. Have a Member host a Virtual Party and earn points based on the sales generated from their party

Party Sales	Reward Points
\$150	5
\$250	10
\$400	15
\$600	20

4. SEED Program Achievement

SEED Level	Dream Getaway Points*
Stretch	50
Engage	75
Endure	100

*\* MUST BE a Qualified Consultant = 100 PQV within the first 30 days from sign-up date.*

5. Leading your New Consultant through each SEED Level

SEED Level	Dream Getaway Points*
New Consultant	25

*\* MUST BE a Qualified Consultant = 100 PQV within the first 30 days from sign-up date.*

# HOW YOU GET PAID

All commissions are paid directly to an e-wallet card called Paylution. Once you earn your first commission, you will receive an email with instructions on setting up your account. You can register for your free Paylution account anytime. During registration, you can elect to receive a physical debit card or keep your account online only.

## 2.1 PAY DAYS

Your earnings are transferred to your Paylution account twice each calendar month. Personal earnings generated in the first half of the month (1st through 15th) are processed as account credit immediately and transferred to Paylution within 5 business days after the 16th of each month. Personal earnings from sales in the second half of the month (16th through the last day of the month) are processed as account credit immediately within 5 business days after the 1st of each month and transferred to Paylution within 5 business days of processing. [Effective 8/1/2017; Earnings generated in the first half of the month \(1st through 15th\) will be transferred to Paylution by the 10th of the month. Earnings from sales in the second half of the month \(16th through the last day of the month\) will be transferred to Paylution on the 25th of the month. If any of these days fall on the weekend the earnings will be transferred the Friday before.](#)

### Personal Commission

Personal Sales Commission is credited immediately to your account balance. As store credit, you can use your account balance to purchase [gemstra](#) product. Any unused balance will be transferred to your Paylution at the end of the next pay period.

### Team Commission and Bonuses

Team Commission and Bonuses are processed within 5 business days after a calendar month-end and transferred to Paylution within 5 business days of processing. They are calculated after the calendar month- end when Qualifications and paid-as rank can be determined.

## DEDUCTIONS

Cancelled, returned and refunded orders will be processed in the calendar month they are received. Your account will be credited in the next pay period.

## 2.2

# CAREER LEVELS AT A GLANCE

## 3.1 CONSULTANT



This is your starting pay level.

### HOW TO QUALIFY

PQV	100 to be considered active
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### HOW TO EARN

Personal Commission	20%
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### BONUSES

Personal Volume Bonus	
BONUS 1 at \$250	5%
BONUS 2 at \$1,000	5%
BONUS 3 at \$2,000	5%

## 3.2 GARNET TEAM BUILDER

Grow your Team with Qualified Consultants to earn your first promotion to Garnet Consultant.

### HOW TO QUALIFY

PQV	300
Qualified Legs*	1
TQV	500

\*Qualified Leg = 100 PQV.



### HOW TO EARN

Personal Commission	20% + 5% Bonus 1
Team Payout Commission	LEVEL 1 7%

### BONUSES

Personal Volume Bonus	
BONUS 2 at \$1,000	5%
BONUS 3 at \$2,000	5%
Rank Advancement Bonus	\$150

### Responsibilities at this rank:

- Lead by example by hosting consistent Virtual Parties. Set the pace to keep your Team motivated.
- Train your Team on the New Consultant program. Utilize the trainings in your Backoffice.
- Mentor your Team with support and training.



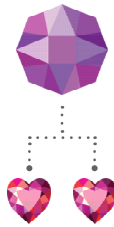
### 3.3 AMETHYST TEAM BUILDER

This is the sweet spot in our compensation plan, where you will start earning on your Level 2 Team.

#### HOW TO QUALIFY

PQV	400
Qualified Legs*	2
TQV	1,000

\*Qualified Leg = 100 PQV.



#### HOW TO EARN

Personal Commission	20% + 5% Bonus 1
Team Payout Commission	LEVEL 1 7%
	LEVEL 2 5%

#### BONUSES

Personal Volume Bonus	
BONUS 2 at \$1,000	5%
BONUS 3 at \$2,000	5%
Rank Advancement Bonus	\$250

#### Responsibilities at this rank:

- Lead by example by hosting consistent Virtual Parties. Set the pace to keep your Team motivated.
- Train your Team on the New Consultant program. Utilize the training in your Backoffice.
- Mentor your Team with support and training.
- Recognize and encourage your Team through monthly Team calls and emails.
- Reach down to your Level 2 Team to support and mentor.

#### SCENARIO OF POTENTIAL EARNINGS FOR AMETHYST Team builder Amethyst Team Builder Potential Earnings

- Can you imagine holding 6 to 8 Virtual Parties a month, with a few online orders and 1:1 orders?
- Sponsoring 1 new Qualified Consultant a month to join [gemstra](#)?

#### If so, then after only 6 months you could potentially earn:

- \$1,348 a month plus a one-time \$250 Rank Advancement Bonus.
- Multiply that by 6 months and you could potentially earn \$8,000+.

	Monthly Qualifying Volume	Potential Earnings
PQV	3,500	\$1,225
Level 1 TQV	2,000	\$91
Level 2 TQV	1,000	\$32
Total Potential Monthly Earnings	---	\$1,348

#### Assumptions for Amethyst Team Builder potential earnings example:

- 6 to 8 Virtual Parties a month, online sales and 1:1 orders, totaling 3,500 PQV (you will earn 20% base + 15% Personal Volume Bonus 1, 2 and 3 = 35% PQV commission).
- You have a minimum of two Level 1 Consultants hosting 2 to 3 Virtual Parties a month and additional online sales and 1:1 orders, each earns 1,000 TQV, totaling 2,000 TQV.
- You have a minimum of one Level 2 Consultant hosting 2 to 3 Virtual Parties a month and additional online sales and 1:1 orders, totaling 1,000 TQV.

# LEADERSHIP DEVELOPMENT

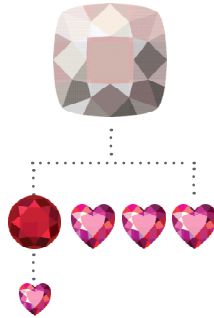
## 4.1 QUARTZ TEAM LEADER

This is the sweet spot in our compensation plan, where as a new Leader, you will start earning on your Level 3 Team.

### HOW TO QUALIFY

PQV	600
Qualified Legs*	4
TQV	2,500
Team Structure	One Level 1 Garnet Team Builder or higher rank
New Personally Sponsored Consultant (rolling 3 months)	1

\*Qualified Leg = 100 PQV.



### HOW TO EARN

Personal Commission	20% + 5% Bonus 1
Team Payout Commission	LEVEL 1 8% LEVEL 2 5% LEVEL 3 2%

### BONUSES

Personal Volume Bonus	
BONUS 2 at \$1,000	5%
BONUS 3 at \$2,000	5%
Rank Advancement Bonus	\$500

### Responsibilities at this rank:

- Lead by example by hosting consistent Virtual Parties. Set the pace to keep your Team motivated.
- Train your Team on the New Consultant program. Utilize the trainings in your Backoffice.
- Mentor your Team with support and training.
- Recognize and encourage your Team through monthly Team calls and emails.
- Reach down to your Level 2 Team AND Level 3 Team to support and mentor.
- Commit to attending our Monthly Training Calls, GEM Conference and any regional events.

## SCENARIO OF POTENTIAL EARNINGS FOR QUARTZ TEAM LEADER

### Quartz Team Leader Potential Earnings

	Monthly Qualifying Volume	Potential Earnings
PQV	3,500	\$1,225
Level 1 TQV	5,000	\$260
Level 2 TQV	4,000	\$130
Level 3 TQV	2,000	\$26
Total Potential Monthly Earnings	---	\$1,641

### Assumptions for Quartz Team Leader potential earnings example:

- 6 to 8 Virtual Parties a month, online sales and 1:1 orders, totaling 3,500 PQV (you will earn 20% base + 15% Personal Volume Bonus 1, 2, and 3 = 35% PQV commission).
- You have a minimum of five Level 1 Consultants hosting 2 to 3 Virtual Parties a month and additional online sales and 1:1 orders, each earns 1,000 TQV, totaling 5,000 TQV.
- You have a minimum of four Level 2 Consultants hosting 2 to 3 Virtual Parties a month and additional online sales and 1:1 orders, each earns 1,000 TQV, totaling 4,000 TQV.
- You have a minimum of two Level 3 Consultants hosting 2 to 3 Virtual Parties a month and additional online sales and 1:1 orders, each earns 1,000 TQV, totaling 2,000 TQV.

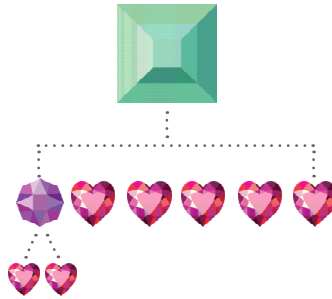
## 4.2 JADE TEAM LEADER

As a Jade Team Leader you will receive Level 3 commissions.

### HOW TO QUALIFY

PQV	800
Qualified Legs*	6
TQV	5,000
Team Structure	One Level 1 Amethyst Team Leader or higher rank
New Personally Sponsored Consultant (rolling 3 months)	2

\*Qualified Leg = 100 PQV.



### HOW TO EARN

Personal Commission	20% + 5% Bonus 1
Team Payout Commission	LEVEL 1 8% LEVEL 2 6% LEVEL 3 3%

### BONUSES

Personal Volume Bonus	
BONUS 2 at \$1,000	5%
BONUS 3 at \$2,000	5%
Rank Advancement Bonus	\$750

### Responsibilities at this rank:

- Lead by example by hosting consistent Virtual Parties. Set the pace to keep your Team motivated.
- Train your Team on the New Consultant program. Utilize the trainings in your Backoffice.
- Mentor your Team with support and training.
- Recognize and encourage your Team through monthly Team calls and emails.
- Reach down to your Level 2 Team AND Level 3 Team to support and mentor.
- Commit to attending our Monthly Training Calls, GEM Conference and any regional events.

## SCENARIO OF POTENTIAL EARNINGS FOR JADE TEAM LEADER

### Jade Team Leader Potential Earnings

	Monthly Qualifying Volume	Potential Earnings
PQV	3,500	\$1,225
Level 1 TQV	5,000	\$260
Level 2 TQV	4,000	\$156
Level 3 TQV	2,000	\$39
Total Potential Monthly Earnings	---	\$1,680

### Assumptions for Jade Team Leader potential earnings example:


- 6 to 8 Virtual Parties a month, online sales and 1:1 orders, totaling 3,500 PQV (you will earn 20% base + 15% Personal Volume Bonus 1, 2, and 3 = 35% PQV commission).
- You have a minimum of five Level 1 Consultants hosting 2 to 3 Virtual Parties a month and additional online sales and 1:1 orders, each earns 1,000 TQV, totaling 5,000 TQV.
- You have a minimum of four Level 2 Consultants hosting 2 to 3 Virtual Parties a month and additional online sales and 1:1 orders, each earns 1,000 TQV, totaling 4,000 TQV.
- You have a minimum of two Level 3 Consultants hosting 2 to 3 Virtual Parties a month and additional online sales and 1:1 orders, each earns 1,000 TQV, totaling 2,000 TQV.

# MANAGER/DIRECTOR DEVELOPMENT

## 5.1 GENERATION BONUSES

Generation Bonuses are paid out in addition to your Team Level Commissions once you achieve Sapphire Team Manager (or higher rank) and you have a Jade Team Leader (or higher rank) in your Group. Your first Jade Team Leader (or higher rank) breaks out as your 1st Generation. As a qualified Sapphire Team Manager (or higher rank) you are paid on ALL 1st Generation Leader Legs within your Group. Your second Jade Team Leader (or higher rank) which is under your 1st Generation, breaks out as your 2nd Generation. 2nd Generation Bonuses are paid when you achieve Emerald Director (or higher rank).

Generation Bonuses are calculated based on the Commissionable Volume (CV) of the entire Generation.

					 Sapphire Team Manager	 Ruby Team Manager	 Emerald Director	 Diamond Director
1st Generation Bonus					2%	2%	3%	3%
2nd Generation Bonus						1%	2%	3%

Generation Bonuses are paid in addition to Team Level Commissions. A Generation Bonus allows you to reach down beyond your eligible Team Levels and earn substantially more for raising Leaders in your organization. For example, if you are a Sapphire Team Manager (you are paid on Levels 1 ~ 4 only) and you have a Sapphire Team Manager on Level 5, they count as your 1st Generation.

The Generation Bonus rewards Leaders for developing other Leaders by allowing them to earn on the Commissionable Volume of an entire Generation.

The importance of reaching down and across your Group to coach and mentor your Team, no matter what level they fall on, is that you may have a Leader 10 levels deep that will break away as your 1st Generation. Be sure to build community that includes your entire Group, not just the levels on which you are qualified to earn commissions.

## 5.2 SAPPHIRE TEAM MANAGER

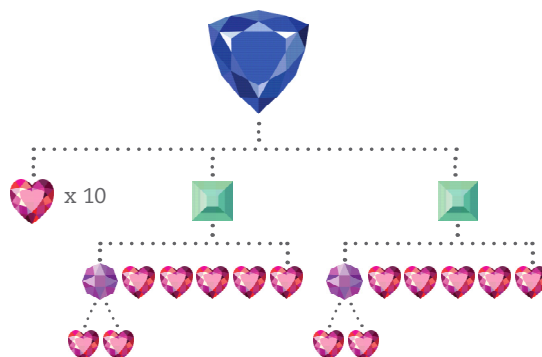
You made it! You are one of the elite – a Manager in the **gemstra** family. This is the first Management rank in our compensation plan, where you will start earning on your 1st Generation. Your requirements to maintain this rank are manageable with a part-time commitment to your business.

As a Sapphire Team Manager, you will qualify to earn 1st Generation Bonuses when a Consultant within your Team promotes to a Jade Team Leader (or higher rank).

### HOW TO QUALIFY

PQV	1,200
Qualified Legs*	10
TQV	12,500
Team Structure	Two Level 1 Jade Team Leaders or higher rank
New Personally Sponsored Consultants (rolling 3 months)	2

\*Qualified Leg = 100 PQV.



### HOW TO EARN

Personal Commission	20% + 10% Bonus 1 & 2
Team Payout Commission	LEVEL 1 8%
	LEVEL 2 6%
	LEVEL 3 3%
	LEVEL 4 2%

### BONUSES

Personal Volume Bonus	
BONUS 3 at \$2,000	5%
Rank Advancement Bonus	\$1,500
1 <sup>st</sup> Generation Bonus	2%

### Responsibilities at this rank:

- Lead by example by hosting consistent Virtual Parties. Set the pace to keep your Team motivated.
- Train your Team on the New Consultant program. Utilize the trainings in your Backoffice.
- Mentor your Team with support and training.
- Recognize and encourage your Team through monthly Team calls and emails.
- Reach down to your Level 2 Team, Level 3 Team AND Level 4 Team to support and mentor.
- Commit to attending our Monthly Training Calls, GEM Conference and any regional events.

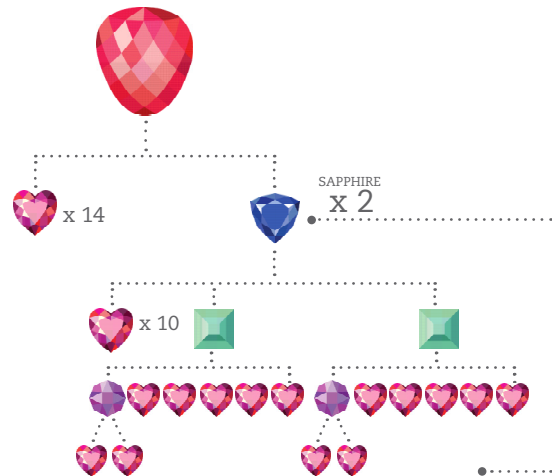
## 5.3 RUBY TEAM MANAGER

At this Management rank, you receive an additional bonus percentage on your 2nd Generation.

### HOW TO QUALIFY

PQV	1,200
Qualified Legs*	14
TQV	20,000
GQV	60,000
Team Structure	Two Level 1 Sapphire Team Managers or higher rank
New Personally Sponsored Consultants (rolling 3 months)	3

\*Qualified Leg = 100 PQV.



### HOW TO EARN

Personal Commission	20% + 10% Bonus 1 & 2
Team Payout Commission	LEVEL 1 9%
	LEVEL 2 6%
	LEVEL 3 4%
	LEVEL 4 3%

### BONUSES

Personal Volume Bonus	
BONUS 3 at \$2,000	5%
Rank Advancement Bonus	\$3,000
1 <sup>st</sup> Generation Bonus	2%
2 <sup>nd</sup> Generation Bonus	1%

### Responsibilities at this rank:

- Lead by example by hosting consistent Virtual Parties. Set the pace to keep your Team motivated.
- Train your Team on the New Consultant program. Utilize the trainings in your Backoffice.
- Mentor your Team with support and training.
- Recognize and encourage your Team through monthly Team calls and emails.
- Reach down to your Level 2 Team, Level 3 Team AND Level 4 Team to support and mentor.
- Commit to attending our Monthly Training Calls, GEM Conference and any regional events.



## 5.4 EMERALD TEAM DIRECTOR

Kudos to you! You've reached the first of the Director ranks. As an Emerald Team Director, you will now receive Level 5 commissions as well as increased Generation Bonuses.

### HOW TO QUALIFY

PQV	1,000
Qualified Legs*	20
TQV	27,500
GQV	90,000
Team Structure	One Level 1 Ruby Team Manager or higher rank + Two Level 1 Sapphire Team Managers or higher rank
New Personally Sponsored Consultants (rolling 3 months)	3

\*Qualified Leg = 100 PQV.



### HOW TO EARN

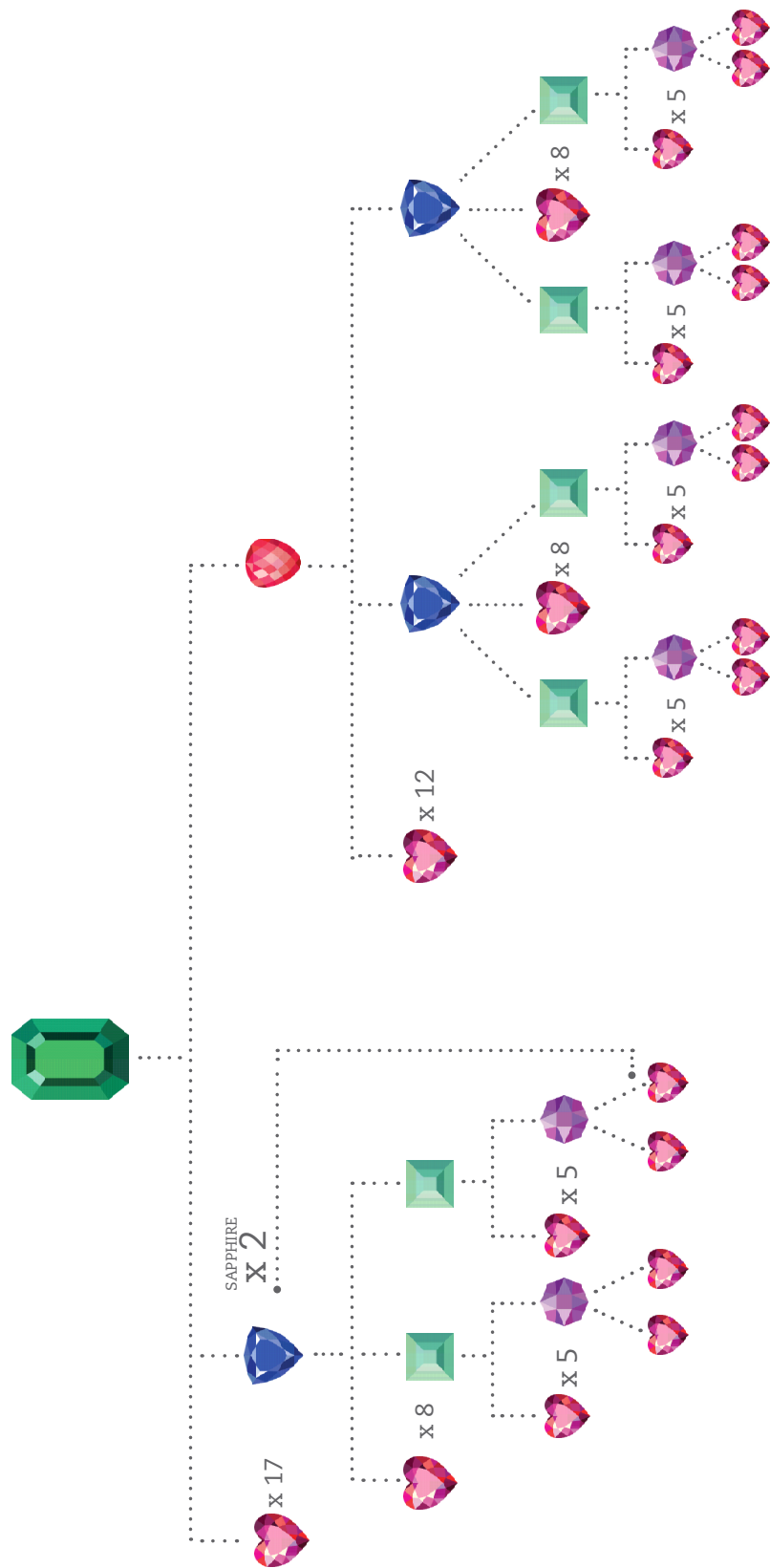
Personal Commission	20% + 10% Bonus 1 & 2
Team Payout Commission	LEVEL 1 9%
	LEVEL 2 6%
	LEVEL 3 4%
	LEVEL 4 3%
	LEVEL 5 1%

### BONUSES

Personal Volume Bonus	
BONUS 3 at \$2,000	5%
Rank Advancement Bonus	\$6,000
1 <sup>st</sup> Generation Bonus	3%
2 <sup>nd</sup> Generation Bonus	2%

### Responsibilities at this rank:

- Lead by example by hosting consistent Virtual Parties. Set the pace to keep your Team motivated.
- Train your Team on the New Consultant program. Utilize the trainings in your Backoffice.
- Mentor your Team with support and training.
- Recognize and encourage your Team through monthly Team calls and emails.
- Reach down to your Level 2 Team, Level 3 Team, Level 4 Team AND Level 5 Team to support and mentor.
- Commit to attending our Monthly Training Calls, GEM Conference and any regional events.



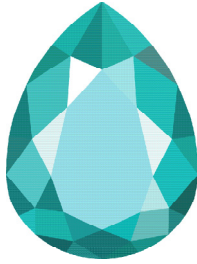
## 5.5 DIAMOND TEAM DIRECTOR

Congratulations! You've reached the highest rank in our compensation plan, which only a prestigious group of Consultants achieve. As a Diamond Team Director, you will receive Level 5 commissions, as well as an increased percentage in Generation Bonuses.

### HOW TO QUALIFY

PQV	\$1,000
Qualified Legs*	24
TQV	35,000
GQV	120,000
Team Structure	One Level 1 Emerald Team Director or higher rank + Two Level 1 Ruby Team Managers or higher rank
New Personally Sponsored Consultants (rolling 3 months)	3

\*Qualified Leg = 100 PQV.



### HOW TO EARN

Personal Commission	20% + 10% Bonus 1 & 2
	LEVEL 1 10%
	LEVEL 2 6%
Team Payout Commission	LEVEL 3 4%
	LEVEL 4 3%
	LEVEL 5 2%

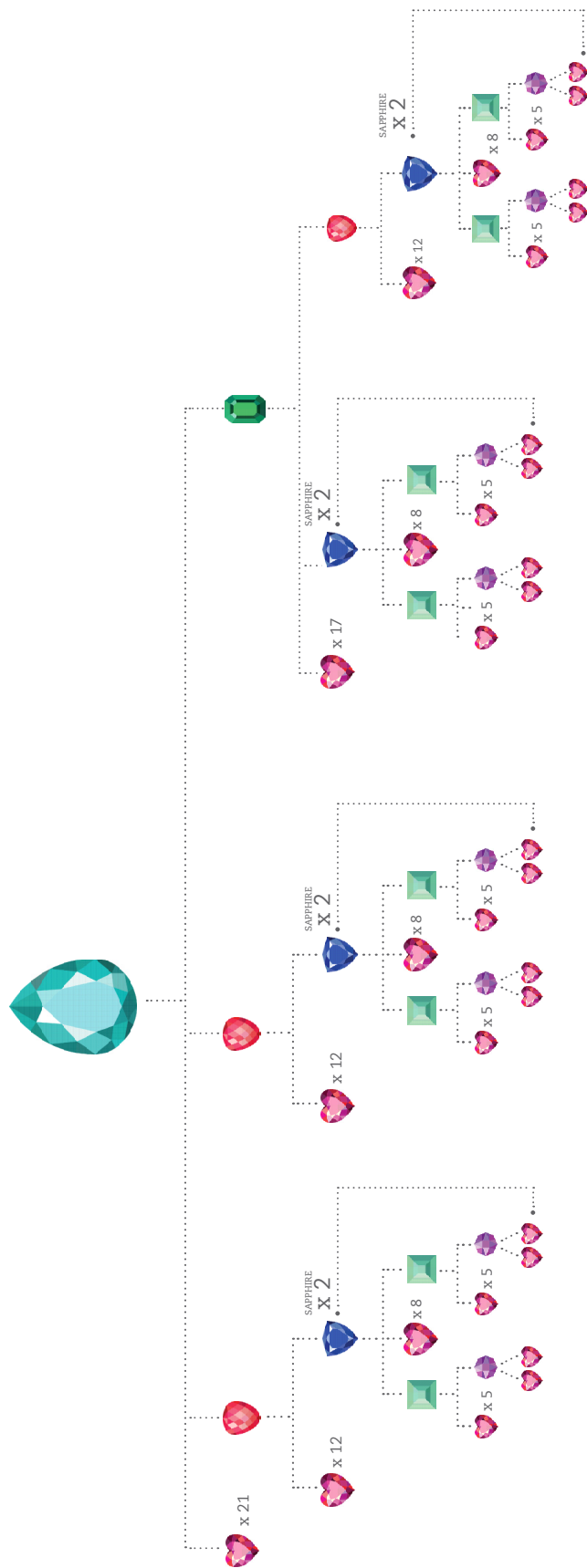
### BONUSES

Personal Volume Bonus	
BONUS 3 at \$2,000	5%
Rank Advancement Bonus	\$10,000
1 <sup>st</sup> Generation Bonus	3%
2 <sup>nd</sup> Generation Bonus	3%

### Responsibilities at this rank:










- Lead by example by hosting consistent Virtual Parties. Set the pace to keep your Team motivated.
- Train your Team on the New Consultant program. Utilize the trainings in your Backoffice.
- Mentor your Team with support and training.
- Recognize and encourage your Team through monthly Team calls and emails.
- Reach down to your Level 2 Team, Level 3 Team, Level 4 Team AND Level 5 Team to support and mentor.
- Commit to attending our Monthly Training Calls, GEM Conference and any regional events.

DIAMOND TEAM DIRECTOR



# gemstra

## COMPENSATION PLAN

	 Consultant	 Garnet Team Builder	 Amethyst Team Builder	 Quartz Team Leader	 Jade Team Leader	 Sapphire Team Manager	 Ruby Team Manager	 Emerald Director	 Diamond Director
<b>MONTHLY PAY RANK</b> Qualifications									
Personal Qualifying Volume (PQV)		\$300	\$400	\$600	\$800	\$1,200	\$1,200	\$1,000	\$1,000
Level 1 Qualified Consultants (100+PQV)		1	2	4	6	10	14	20	24
New Personally Sponsored Consultants (Rolling 3 Months)				1	2	2	3	3	3
Team Qualifying Volume (TQV)		\$500	\$1,000	\$2,500	\$5,000	\$12,500	\$20,000	\$27,500	\$35,000
Group Qualifying Volume (GQV)									
Level 1 Team Structure				1 Garnet +	1 Amethyst +	2 Jade +	2 Sapphire +	1 Ruby & 2 Sapphire +	1 Ruby & 2 Sapphire +
<b>COMMISSIONS</b>									
Personal Sales Commissions	20%	20%	20%	20%	20%	20%	20%	20%	20%
Personal Volume Bonus 1 (250+ PQV)	5%	5%	5%	5%	5%	5%	5%	5%	5%
Personal Volume Bonus 2 (1000+ PQV)	5%	5%	5%	5%	5%	5%	5%	5%	5%
Personal Volume Bonus 3 (2000+ PQV)	5%	5%	5%	5%	5%	5%	5%	5%	5%
Team Level Commissions									
Level 1	7%	7%	8%	8%	8%	8%	9%	9%	10%
Level 2			5%	5%	6%	6%	6%	6%	6%
Level 3				2%	3%	3%	4%	4%	4%
Level 4						2%	3%	3%	3%
Level 5								1%	2%
<b>LEADERSHIP BONUSES</b>									
1st Generation Bonus						2%	2%	3%	3%
2nd Generation Bonus							1%	2%	3%
Rank Advancement Bonus		\$150	\$250	\$500	\$750	\$1,500	\$3,000	\$6,000	\$10,000

# DEFINITIONS AND TERMS

## ACTIVITY/COMPRESSION

To stay active, a Consultant must qualify (monthly minimum 100 PQV) at least once within a rolling 4-month calendar period or continue to pay the monthly technology subscription fee (technology fee must be paid concurrently). Deactivation will occur if a Consultant fails to qualify within a rolling 4-month calendar period and the cancellation of the monthly technology subscription fee. Upon deactivation, the Consultant's Team will roll-up (compress) to the nearest eligible Active Up line Consultant.

## ASSIGNED CONSULTANT

Consultant that **gemstra** assigns to your Level 1 Team which does not count as a New Personally Sponsored Consultant.

## COMMISSIONABLE VOLUME (CV)

The Commissionable Volume is 65% of the Qualifying Volume (QV) generated by downline Consultants in your Team. Team Level commissions and Generation Bonuses are calculated based on CV. Personal commission is based on QV.

## GENERATION BONUSES

Generation Bonuses are paid out in addition to your Team Level Commissions once you achieve Sapphire Team Manager (or higher rank) and you have a Jade Team Leader (or higher rank) in your Group. Your first Jade Team Leader (or higher rank) breaks out as your 1st Generation. As a qualified Sapphire Team Manager (or higher rank) you are paid on ALL 1st Generation Leader Legs within your Group. Your second Jade Team Leader (or higher rank) which is under your 1st Generation, breaks out as your 2nd Generation. 2nd Generation Bonuses are paid when you achieve Emerald Director (or higher rank). Generation Bonuses are calculated based on the Commissionable Volume (CV) of the entire Generation.

## GROUP

Your entire Team, including Leaders, non-leaders and levels infinite deep.

## GROUP QUALIFYING VOLUME (GQV)

Group Qualifying Volume is the accumulated Personal Qualifying Volume (PQV) of you and your Group. Rank qualifications from Ruby Team Manager (or higher rank) have a monthly GQV requirement. GQV qualification resets every calendar month.

## LEVEL

Refers to the line level which Consultants are placed within your Team.

## LEVEL 1 QUALIFIED

Consultants on Level 1 with 100+ PQV.

## NEW CONSULTANT

One who joins the Team of an existing Consultant by purchasing a starter kit. Also, referred to as "downline" or "Personally Sponsored Consultant".

## NEW PERSONALLY SPONSORED CONSULTANT

Consultants you sponsor directly to your Team. In some ranks you are required to personally sponsor a defined number of New Consultants within a rolling three-month calendar period. This excludes all assigned Consultants.

## PERSONAL PURCHASES

Personal Purchases include all orders that you place personally. You receive a 20% discount against the retail price at the Consultant special price. Receive an additional discount when you purchase new products that are launched during Consultant pre-sales and achieving Personal Volume Bonus Levels.

## PERSONAL QUALIFYING VOLUME (PQV)

Personal Qualifying Volume is the accumulated Qualifying Volume of your Personal Sales Volume (PSV)

and Personal Purchases. For example, if you sell \$100 of **gemstra** product, you have earned 100 PQV. If you sell \$50 of **gemstra** product and personally purchase \$50 of **gemstra** product, you have earned 100 PQV.

## **PERSONAL SALES COMMISSIONS**

Calculated at 20% of your PQV. Personal sales commission is paid bi-monthly from the day you join **gemstra**.

## **PERSONAL SALES VOLUME (PSV)**

Personal Sales Volume includes all sales you have personally sold to customers. This includes sales generated through your virtual parties, your replicated site, and one-on-one orders. Repeat orders made by your customers will also credit your PSV. As a Consultant, you earn a base of 20% commission on your PSV.

## **PERSONAL VOLUME BONUS (PVB)**

Personal Volume Bonus is paid when your monthly Personal Qualifying Volume (PQV) reaches a new level. You can earn an additional 5% bonus commission per tier on your PQV, increasing your personal sales commissions up to 35%. \*Refer to page 3 for more information on levels.

## **QUALIFIED/ACTIVE CONSULTANT**

A Consultant who sells 100+ PQV in a calendar month.

## **QUALIFIED RANK**

Monthly rank based on meeting required qualifications. You will receive commissions for the rank you qualify. This is also referred to as "paid-as-rank."

## **QUALIFYING VOLUME (QV)**

Qualifying Volume is the qualifying amount of a sale that is eligible for commission and applicable to qualification requirements in the **gemstra** compensation plan. The QV of an item is based on the USD retail price. Generally, QV equals the sales value of an order less discounts (promotions, special prices, Reward Points), shipping, and tax. Consultant supplies, event products, starter kits, and Vault Items do not count toward QV.

## **RANK ADVANCEMENT BONUS**

You earn a one-time Rank Advancement Bonus when you achieve a new rank and qualify for three consecutive calendar months. A one-time bonus is paid on the first pay-period following the third consecutive month of qualification. Bonuses will not be paid out on earned ranks achieved and qualified prior to 10/1/16.

## **SPONSOR**

Consultant who sponsors a new Consultant to join **gemstra**, also referred to as "up line."

## **TEAM, 1ST GENERATION, 2ND GENERATION**

Your Team includes all downline Consultants in your Organization, including your first Jade Team Leader (or higher rank) which is defined as your 1st Generation. Your second Jade Team Leader (or higher rank) under your 1st Generation is defined as your 2nd Generation. A Team can be infinite levels deep but ends with the first downline Consultant who is a Jade Team Leader (or higher rank).

## **TEAM LEVEL COMMISSIONS**

When you are qualified as a Garnet Consultant (or higher rank) you will receive commissions on the Commissionable Volume (CV) of your qualified rank level.

## **TEAM QUALIFYING VOLUME (TQV)**

Team Qualifying Volume is the accumulated Personal Qualifying Volume (PQV) of you and your Team, which includes your 1st Generation. TQV excludes your 2nd Generation. Rank qualifications are based on TQV. TQV qualification resets every calendar month.

## **TEAM STRUCTURE REQUIREMENT**

Leaders built within your Group on your Level 1 Team.