

My husband and myself have been an IBO with Quixtar since Dec 2004. I have reached a level of 2500PV in the business, which is 35% of the top bonus scale. As an IBO our next GOAL is to reach the 7500 PV, which is top of the bonus scale. This business is helping us financially towards a better lifestyle. Me and wife build this business in our spare time once our regular Job is completed. We have started seeing the intangibles in the business. The association with like-minded forward thinking people is an important asset. Apart from money the whole purpose of this business is time leveraging which we can never get from a Job.

When my friend registered us in the business, he furnished all the details. He took me through Quixtar website and FTC approved literature pack. I made a quality decision after 2 days going through all the materials.

We always make sure that while sponsoring we give enough materials to the prospects and also many exit points- as this may be not something he is looking for.

While showing the plan I always make sure to inform the prospects that this is not a get rich quick scheme and if they are looking for that kind of scheme then this will never work for them. We also make sure that whole concept is simple but not easy to do and it really requires work. They will get this message from the CDs, which I loan them. I know for the fact that If I don't make them clear about these things I will loose all my friends and this is unethical as well.

I also tell all my prospects that the initial registration costs involved in the business are 100% refundable (approx \$50+subscriptions approx \$20 per year). Even the products they order is 100% money back guarantee from the corporation.

I have some concerns with the new proposed regulations, which will have serious effect in day to day business handling–

1) Generally I have friends and relatives long distance and when I go there I cant stay there for 7 days to get them started properly. Generally they call their friends and they in turn call their friends ...so if I have to set up business 4 deep then I have to wait a month which will have serious effect on the business growth. Quixtar always gives the no questions asked money back guarantee, if the new prospect feels it's not for them.... I feel the money back should be made mandatory for all companies instead of adding this clause.

2) To provide references first of all I may not know all the local IBOs in the area where this person resides and moreover they may not allow me to give the details to a stranger and if somebody gives my details

I feel this will violates privacy of my family and me.... if some local IBO gives my details to an unknown person (what if they have criminal background!!). And also the person might register with another IBO...so I worked hard to make him understand about the business and somebody else will reap the benefit.

After showing the plan I always invite them for a formal business get together where they meet the whole local team and then make a decision. We have open environments in the meetings where they can ask questions to other active IBOs and All my prospects are pretty clear about the fact that Quixtar gives 100% no questions asked -money back guarantee.

3) To collect and provide litigation list to new prospects will be a Herculean task and moreover I am not sure how much it will be feasible to pull out all the litigations and cases against all IBOs and Quixtar. Please revisit this proposal – as anyways if the prospect or new IBO can get his money back anytime.

4) Regarding earning potential I mention the FTC approved 6-4-2 business plan and make sure that the platinum income of approx 2700\$ is based on the 6-4-2 structure. The income may vary as per the structure. Then I mention the diamond income which is approx 120 K \$...and I give the breakups of leadership bonuses and other incomes. The FTC document clearly mentions on all page that active IBO makes \$115 per year on an average. I don't understand how effective will be the proposed rule to show the disclosure for every example ...this will not only confuse the prospects but time consuming as well.

5) I always state the level we are currently in while showing the plan. I clearly explain the 6-4-2 structure and what platinum makes in the business. I also make sure to explain few other initial structures in the business and the income potential during that stage. It would be inappropriate to show the financial income to a prospects and he can misuse this in many ways. I feel very vulnerable and insecure with this kind of disclosures to prospects.