

My name is Shivaram Kumar. My wife Anjali & I have been an IBO for over 13 years.

We are both full time in the Quixtar business and this is our only source of livelihood. I used to be a computer consultant and Anjali was a travel consultant with Amex. Our next goal is to reach the Triple Diamond level in the business by helping more people reach the Platinum level & beyond.

We were successful in our careers, but Quixtar is the reason we have quality in our life- we are able to spend time with each other and our children, travel the world together, help our families here and back home in India and make a positive impact in many people's lives (globally). Our professions would never have given us all of that. Also, a Quixtar business built right (which is what we did) provides tremendous financial security and peace of mind. We are now Double Diamonds in North America, Diamonds in India and Q12 in Singapore and UK. Hard work always pays off, but the rewards are much more in Quixtar in terms of quality of life (not just money) than any other business. My parents in India are our 12th Platinum leg for our Double Diamondship. My father is 80 and my mother is 72. They have new energy and excitement only because of this business.

The requirement of a seven-day waiting period:

In any business, follow up and follow through with potential clients or partners is crucial. And it has to be done in a timely fashion. Quixtar is no exception. IBOs work hard to get prospects to see the opportunity and most prospects who get started are the ones that we are able to meet within 24 to 72 hours. They have the SA4400, and our presentations are as transparent as they can get. A seven day waiting period will have a disastrous impact on the business. I know for a fact that if the person who showed me this business had to wait for seven days, I would never have started in the business. I shudder to think where my wife & I would be today!

We teach our IBOs to give the prospects a copy of the SA4400 and also loan them materials approved by Quixtar & the FTC. The IBO typically loans the prospect materials/ sample products worth anywhere from \$15.00 to \$50.00. We know from 13 years of experience that if the IBO is not able to meet with the prospects in a couple of days, chances are that the IBO will never be able to get back the material he/she loaned to the prospect. This is because life happens and the prospect, instead of researching the business, typically begins to forget everything he/she saw in the presentation. It will be a whole lot of wasted effort for the IBO.

When we register someone, they sign the BSMAA agreement and fully understand that their purchases come with a money back guarantee. So they

have nothing to lose when they sign up within a couple of days (or sometimes even hours) of seeing the plan. However, if the IBO who is prospecting them is made to wait for 7 days, the IBO stands to lose time & money, as described above. And if the new IBO, in turn has to wait another seven days, it will be impossible to build this business because like any other business, momentum will be lost and efforts will go in vain. Organizations will fall apart and the business simply would not work. Our primary focus with a new IBO is to help him succeed by retailing the products as well as building an organization. When they are new, they are most ready to register others, and to slow then down at that point will have disastrous consequences.

The requirement to provide references:

Providing a list of local IBOs to a prospect is not a good idea at all because:

- (1) It violates the privacy of the IBOs whose name I am required to provide.**
- (2) Even if I allow my information to be released, who is going to control how many calls and queries I am going to get? It will become a nightmare.**
- (3) What if I give someone else's name as reference and they in turn end up signing up the prospect instead on me? Will that be fair?**
- (4) If people are not ready to sign up, we never force them to. We ask them to come back to another meeting (we don't charge prospects to attend the plan presentation) where they get a chance to met with a lot of people and typically in that environment they can find someone they can relate to and talk to.**
- (5) Lines of Sponsorship have to follow some rules so that the business can grow as smoothly as possible. For example, there are rules against crossline solicitation. If the requirement to provide references to a prospect is imposed, all kinds of solicitation situations can happen, causing mass confusion.**

The requirement to provide a "litigation list":

Quixtar is a business with millions of IBOs. Some people build it right, some build it wrong. In our organization, we take pride in being honest and forthright, and one cannot begin to comprehend the confusion that such a rule will create. This ruling will ruin everyone's future in this business. When I buy a car, I am shown the Lemmon's law (what I should do if my car is a lemon), but I am not shown details of all litigations that Lexus or Mercedes Benz has ever been in. If they had to show it, they would not sell many cars. We show new IBOs what they need to do if they want to discontinue and we show them the right way to build this business. I don't see any reason why I should show them a list of fights that someone who has nothing to do with either me or them had with someone else in the business!! There is a lot of this on the internet anyway, and personally I am not even interested in looking at any of that because it has no bearing on how I build my business. I can see no value in this rule. It is like asking a dentist to

provide a list of all litigations that every dentist ever faced, to his new patient!

The requirement for specific earnings disclosures:

Every prospect gets the SA4400 after he/she sees the plan. We show the numbers as detailed in the SA4400 while showing the plan. We tell them there are no guarantees. We also tell them that as a result of their success in this business they may or may not make additional income from BSM systems, but that they should make their decisions based on the incomes shown in the SA4400. So what more do they need?

The requirement for financial substantiation:

There is a difference between a retail customer and a potential IBO. To the customers we need to sell the products. To the prospective IBO, we do not “sell” the plan, but show them the opportunity. I never discuss my income from this business because:

- (1) It is not duplicatable. A brand new IBO will not be making as much money as I am. If I share my income, I will give the impression that it is better for someone to register with me than someone else who is new.**
- (2) My income is my business. It is very private. It is not a sponsoring tool. I have never used my income to register someone. If they insist that they have to know how much I make, I give them the following options**
 - a. They can come to another meeting and see people get recognized at different levels. Then I point them to incomes at those levels as published by Quixtar.**
 - b. If the SA4400 and option (a) above is not sufficient for them, I excuse myself and do not register them.**
- (3) I do tell them that my wife and I are in the business fulltime and it has given a better quality of life for us and freedom that would not be possible in a job or a conventional business. I show them pictures of all those trips that Quixtar has sent us on. I invite them to associate with the team and decide for themselves if they are able to believe the possibilities in this. I still don't show them my tax returns. There is no need for that. Showing them my private documents is not at all appropriate, in exactly the same way that new business partners are not required to show each other their tax returns or an employer is not required to show his returns to a job interviewee.**

