

It was  
the best of  
times, it was  
the worst  
of times.





**Do You Believe?**  
**TO XOM BELIEVER**



During The Formulation Stage We Need To Look For Builders

**Builders Believe In The Vision And Mission Before The Product Is Ready And Can Transfer That Feeling**

Market Penetration



**The Product Sellers Will Come In After The Product Is Ready**

Time

# **The Belief Process**



The diagram features a central blue circle with the text 'The Belief Process' in bold yellow font. Four blue petals are arranged around the circle, each containing a white label: 'Accomplishment' (top-left), 'Atmosphere' (top-right), 'Attitude' (bottom-right), and 'Action' (bottom-left).

Accomplishment

Atmosphere

Attitude

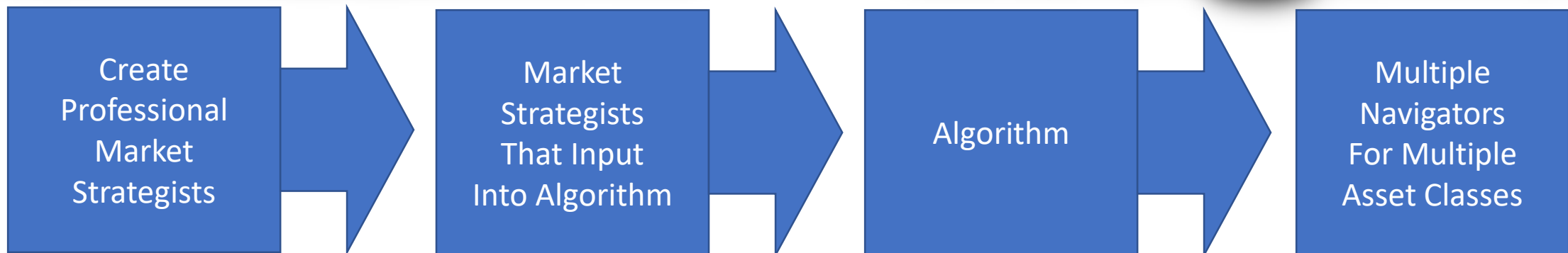
Action

# icbeducator

The logo for 'icbeducator' is written in a bold, blue, sans-serif font with a white outline and a slight drop shadow.

**Financial  
Education**

**Financial  
Navigators**



# **icbfamilyofcompanies**

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**icbeducator**

**icbwellness**

**icbwebatool**



**icbtravelclub**



# icbHYBRID referral rewards SYSTEM

**80% – UNILEVEL**

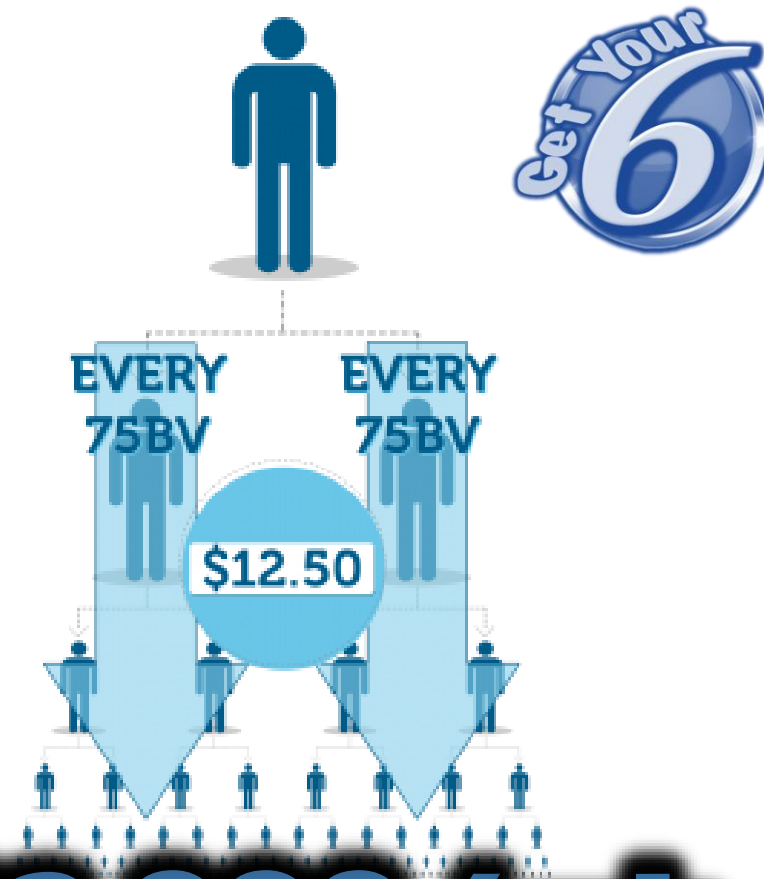
**20% – BINARY**

**70% – MATCH**

Unilevel Commisison Payout		
Levels	Personally Sponsored Active Customer/IBO Requirement	Percentage Of Cash Commissions Paid On The CV* Generated
1	1	70%
2	3	3%
3	3	3%
4	5	3%
5	5	3%
6	6	3%
7	6	15%

**Unilevel Pays Daily**

Description	Retail	BV	CV
Silver iWebTool	\$12.50	\$1.46	\$5.85
Gold iWebTool	\$25.00	\$2.93	\$11.70
Navigator I	\$250	\$23.63	\$94.50
With Booster	\$500	\$47.25	\$189.00
DCU Panther Classes	\$200	\$12.15	\$48.60
Cash Flow Manager	\$12.50	\$1.46	\$5.85
Travel Club	\$25	\$3.57	\$14.29
iPrime Java	\$25	\$2.63	\$10.53
iZeePure Colostrum	\$50	\$5.61	\$22.43
iZeeCBD Spray	\$39.95	\$2.40	\$9.61



**\$12,000/wk**  
**Binary/Match Pays Weekly**

## Matching Bonus Program

Rank Level	Producer	Achiever	Executive	Presidential	Executive Presidential
Generations Paid	1	2	3	4	5
% of TM per Level	10%	10%	10%	20%	20%

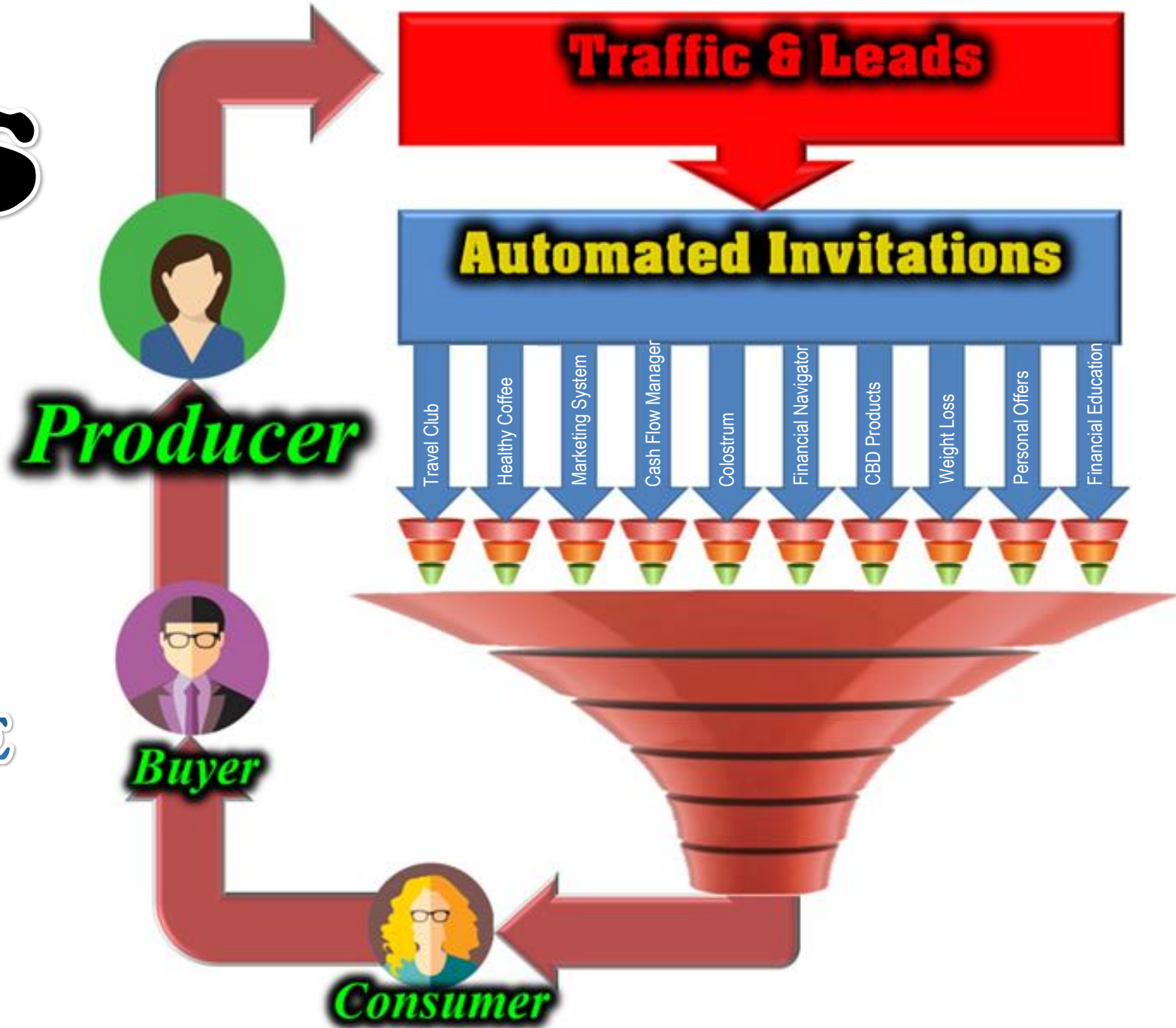
Team matching bonuses are derived from the Cycle Bonuses paid to your personal enrollment organization

# BUILDING PROCESS

**DATABASE  
ACQUISITION  
(ADB)**

**CONVERSION  
EXPOSE – INVOLVE  
(iWT System)**

**UPGRADE  
(You)**





# UPGRADE PROCESS

CONNECT WITH NEW CUSTOMER  
MEET THEIR NEEDS  
PROBE



LET'S MAKE  
A DEAL