COLLECT DIRECT LEGAL

COLLECT DIRECT® OFFICIAL COMPENSATION PLAN

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This Official Compensation Plan ("Plan") establishes commission categories, Personal Volume ("PV"), Personal Group Volume ("PGV"), leadership ranks, sponsorship and matrix administration, payment qualifications and calculation procedures for eligible independent Affiliates of Collect Direct, Inc., a South Dakota corporation ("Collect Direct" or "Company"). It is incorporated into the Independent Affiliate Agreement and operates with the Affiliate Policies & Procedures, Income Disclosure Statement, and applicable service and purchase terms.

NOTE: Registration as an Affiliate is free. Collector Plus is an optional paid product/service, not a business rank or prerequisite for commission eligibility. No Affiliate is required to buy Collector Plus, purchase inventory, or maintain merchandise stock. Qualifying customer sales may generate the PV required for commission eligibility. Earnings are not guaranteed; many Affiliates may earn no commissions, and individual expenses may exceed commissions.

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1. PRODUCTS, SERVICES AND ASSIGNED PV

1.1 Sports Collectible Cards

Collect Direct sells sealed sports collectible card packs, including Standard and Autographed Series products. Each pack contains one collectible card and is supplied in a protective JGC Collectibles slab unless the applicable product offering states otherwise. Non-graded protective slabbing is not independent professional card grading, an appraisal, or a guarantee of resale value.

At publication, the following prices and assigned PV apply per eligible pack:

PRODUCT	COLLECTOR PLUS PRICE	PRICE WITHOUT COLLECTOR PLUS	PV
Standard Collectible Card	$12.99	$19.99	3
Autographed Collectible Card	$14.99	$24.99	3

Card PV is the designated plan value per qualifying unit rather than the dollar price. The same three PV applies to an eligible Standard or Autographed pack at the published Collector Plus price or price without Collector Plus. Either a Retail Customer or an Affiliate receives the Collector Plus price only while that purchaser has the required active Collector Plus status; an Affiliate without Collector Plus pays the price without Collector Plus. Taxes, shipping, canceled or refunded purchases, and other nonqualifying charges do not generate PV. The Company will publish prospective PV changes before they apply. Material transaction corrections may adjust PV and commissions.

1.2 Collector Plus Service

Collector Plus is an optional paid subscription/service available to eligible customers and Affiliates. It offers disclosed consumer benefits, led by designated member pricing, and any other paid features specifically identified in the current offer. Every card comes in a protective slab, whether or not the buyer has Collector Plus; protective slabbing is not an exclusive Collector Plus benefit. Essential Affiliate tools are included with Affiliate registration and do not require Collector Plus. Purchase of Collector Plus does not by itself confer a rank or a right to commissions.

COLLECTOR PLUS CHARGE	PRICE	ASSIGNED PV	TIMING
Annual Account Setup & Renewal Fee	$49.99	0	At initial activation and each annual renewal
Monthly Service Fee	$9.99	10	At activation and on each qualifying monthly renewal
Combined Initial Checkout	$59.98	10	Initial annual fee plus first monthly service fee

The initial combined checkout consists of the annual charge and the first monthly charge; it is not a separate third fee. Collector Plus automatic renewal, service cancellation, paid benefits, refunds and account closure are controlled by the separate Membership, Automatic Renewal, Cancellation & Account Closure Policy (“Membership Policy”). A customer may buy the Collector Plus service for personal collecting without enrolling as an Affiliate.

The first-ever eligible Collector Plus activation may trigger the one-time Collector Plus Fast Start commission schedule in Section 6 regardless of the calendar month in which the customer first registered. The first $9.99 monthly service payment associated with that activation is not also paid through the regular Collector Matrix. Later qualifying monthly service charges are eligible for regular matrix treatment subject to Section 7.

2. ACCOUNT ROLES, FREE ENROLLMENT AND COMMISSION QUALIFICATIONS

2.1 Retail Customers and Affiliates

The Company recognizes two principal account roles: Retail Customer and Affiliate. A Retail Customer may purchase cards or the Collector Plus service without accepting the Affiliate Agreement and is not eligible to receive compensation simply by having a shopping account. An Affiliate joins the independent business opportunity free of membership enrollment fees by accepting the Independent Affiliate Agreement and providing information required for eligibility, identity verification, tax reporting and payments.

A Retail Customer may apply to convert an existing account to Affiliate status by accepting the required business agreements and completing verification. This conversion does not create a new customer registration date or an additional first-calendar-month card Fast Start window. Collector Plus is a separately purchased consumer service and is not a business-role category.

2.2 Personal Volume (PV) and Level Zero

Personal Volume (“PV”) is the total of the point values assigned under this Plan to eligible transactions attributable to an Affiliate: (a) eligible purchases made by that Affiliate for genuine personal use, and (b) eligible purchases and monthly service payments by retail customers directly attributed to that Affiliate under verified Company referral records. These transactions comprise the Affiliate’s personal “Level Zero” volume. An Affiliate does not receive a commission on that Affiliate’s own purchases. Personally referred Retail Customer transactions may generate qualifying Fast Start commissions to that Affiliate when all commission requirements are satisfied; those transactions also contribute to Level Zero PV. Regular matrix compensation on Level Zero PV is payable only to eligible matrix uplines, not to the originating Affiliate on that Affiliate’s own Level Zero. Level Zero PV is used for qualification and contributes to applicable qualified uplines’ PGV as described below.

Each eligible standard or autographed card pack generates 3 PV. Each eligible $9.99 Collector Plus monthly service payment generates 10 PV. The $49.99 initial or annual Collector Plus fee generates zero PV. Only completed, genuine, validated transactions count; refunds, chargebacks, duplicate or manipulated activity, and previously disqualified amounts are excluded or corrected.

Where this Plan states a commission as a percentage of assigned PV, the percentage is applied at a calculation basis of US$1.00 per assigned PV point. For example, a qualifying 3-PV transaction at a 50% rate produces a US$1.50 commission. This is a commission-calculation convention only: PV is not cash, stored value or redeemable credit, is not a card’s resale value, and does not mean that each dollar spent produces one PV. Fixed-dollar bonuses are paid in the dollar amounts stated in this Plan, and the Leadership Pools are calculated from the Net Company Revenue Pool Base under Section 11.

2.3 Commission-Qualified Affiliate

An Affiliate becomes a “Commission-Qualified Affiliate” by reaching at least 10 eligible PV under the applicable calendar-month qualification calculation. The 10 PV may come from personal purchases, properly attributed retail customer purchases, or a combination; no Collector Plus purchase and no particular number of retail customers are required. For example, four eligible 3 PV card packs purchased by one or multiple retail customers total 12 PV and satisfy the threshold.

Commission qualification is determined by verified PV for the applicable calendar-month commission period, not simply by registration. The Company validates the relevant month’s qualification during the regular monthly close and commission cycle. An Affiliate not qualified for a particular commission month does not earn that month’s new commissions or rank-based payments merely by retaining a free account or a matrix position during the retention period. A new verified transaction is included when calculating eligible PV for the applicable calendar month. If an attributed customer’s transaction is the transaction that first brings the Affiliate to at least 10 eligible PV, the Affiliate may receive the applicable Fast Start commission on that transaction, provided the other Fast Start requirements are met. Personal purchases can count toward qualification, but an Affiliate never earns a commission on the Affiliate’s own purchase, and earlier transactions made while unqualified do not generate retroactive Fast Start payments.

2.4 Qualification and Matrix Rank Are Distinct

A Commission-Qualified Affiliate becomes eligible for the specific commission categories that accept commission qualification and may receive a matrix position under Section 7. However, an Affiliate must also meet Bronze or a higher payable rank to receive Collector Matrix commissions. Reaching 10 PV alone does not unlock payable matrix generations. Silver and higher ranks unlock additional generations as set out in Section 7.5.

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3. REFERRALS, PERSONAL SPONSORSHIP AND ORGANIZATIONAL RELATIONSHIPS

3.1 Retail Customer Attribution

For a registered Retail Customer, the valid recorded referring Affiliate used to complete original customer registration ordinarily establishes customer attribution for later eligible purchases, subject to verified correction, fraud controls and permitted account reassignment. A prior link click does not reserve a customer. A guest purchase without registered attribution follows the valid identifier used for that specific order.

An Affiliate who is not commission qualified may retain previously and properly attributed Retail Customers for calculation of that Affiliate’s Level Zero PV and future legitimate customer relationship. Retention of that referral record does not authorize payment of commissions while the Affiliate remains unqualified. Customer records are not the personal property of an Affiliate.

3.2 Personal Sponsorship Organization

The Personal Sponsorship Organization is the recorded hierarchy of eligible sponsored Affiliates used for PGV, leadership rank conditions, Fast Start leadership searches, Collector Legacy Bonuses and Leadership Matching Bonuses. It is distinct from placement in the 2×15 Collector Matrix. Placing an Affiliate beneath a matrix parent does not make the matrix parent that Affiliate's personal sponsor.

Three relationships are kept distinct. The enroller (or referrer) is the person who originally introduced someone. The personal sponsor is the official sponsor recorded under this Plan's qualification and reassignment rules, which may differ from the enroller under Sections 3.3 and 12. The matrix parent is the person directly above someone in matrix placement, who may differ from that person's personal sponsor. Requirements stated as "personally sponsored" refer to the official personal sponsorship relationship.

3.3 Initial Sponsorship by a Nonqualified Affiliate

An individual who is not yet a Commission-Qualified Affiliate cannot permanently retain newly introduced Affiliates in the compensated Personal Sponsorship Organization. When such an individual introduces a new Affiliate, the newly enrolled Affiliate is permanently attributed for sponsorship purposes to the next eligible Commission-Qualified Affiliate in the existing upline, according to Company records and verification. The original referring individual does not regain that Affiliate if the original individual subsequently qualifies; however, directly attributed Retail Customers remain recorded for the original referrer's PV as provided in Section 3.1. Compensation follows the resulting recorded qualified sponsorship relationships and the applicable recipient-search rules.

When an Affiliate has previously become Commission-Qualified, a temporary failure to satisfy a later month's qualification does not immediately reassign that Affiliate's established sponsored organization. The sixty-day retention procedure in Section 12 controls permanent reassignment and matrix compression. New sponsorships established while an Affiliate is nonqualified are governed by the initial nonqualified-attribution rule unless the Company publishes a narrower rule consistent with the official Plan.

3.4 Matrix Placement Sponsor and Referral Integrity

Collect Direct uses one Company-wide matrix. Each Commission-Qualified Affiliate is placed in the next available position beneath the Affiliate's applicable qualified sponsor, filling positions from the top down and left to right. "Company-wide" describes the one matrix; it does not permit placement outside the applicable sponsor's branch. Personal Sponsorship and Matrix Placement are separate records and may identify different people. No participant owns or may sell a customer, sponsorship relationship, rank or matrix position, and ordinary sponsor switching, fictitious accounts and replacement enrollments to manipulate placement are prohibited.

4. LEADERSHIP RANK QUALIFICATIONS AND RECOGNITION

4.1 Personal Group Volume (PGV)

PGV is the aggregate eligible PV generated by the Affiliate's personally sponsored Affiliate organization and the qualifying sponsorship organizations beneath those Affiliates, using the Company's verified sponsorship hierarchy. The Affiliate's own Level Zero PV does not count toward that Affiliate's PGV, but does count toward eligible uplines' PGV. PGV for recognition and monthly rank determination is calculated from qualifying volume in the applicable completed calendar month. A personally sponsored leg is the qualifying personally sponsored Affiliate and that Affiliate's qualifying sponsored organization.

Where a rank has a per-leg balance limitation, no more than the stated PGV may be credited from any single personal sponsorship leg toward the stated rank's PGV threshold. Rank also requires the stated personally sponsored qualified leadership ranks, which may be met by a higher rank indicated with "+". The Company may verify and reverse invalidated PV and PGV.

4.2 Official Rank Schedule

RANK	MINIMUM PGV	ADDITIONAL QUALIFICATION / BALANCE RULE
Bronze	30	No additional qualification
Silver	120	3 personally sponsored Bronze+
Gold	1,000	3 personally sponsored Silver+
Platinum	3,000	3 personally sponsored Gold+
Ruby	7,500	3 personally sponsored Gold+; maximum 3,000 PGV per leg
Emerald	15,000	3 personally sponsored Platinum+; maximum 6,000 PGV per leg
Diamond	25,000	3 personally sponsored Platinum+; maximum 10,000 PGV per leg
Double Diamond	50,000	3 personally sponsored Platinum+; maximum 20,000 PGV per leg
Triple Diamond	100,000	3 personally sponsored Diamond+; maximum 40,000 PGV per leg
Blue Diamond	200,000	3 personally sponsored Diamond+; maximum 80,000 PGV per leg
Black Diamond	400,000	3 personally sponsored Triple Diamond+; maximum 160,000 PGV per leg
Crown Diamond	500,000	3 personally sponsored Triple Diamond+; maximum 200,000 PGV per leg

4.3 Achieved Rank and Paid-As Rank

“Achieved Rank” is the highest officially recognized rank earned during the Affiliate’s current uninterrupted qualified matrix participation, subject to Section 12. “Paid-As Rank” is the rank for which the Affiliate is eligible for rank-based compensation in a given monthly commission calculation. Both official rank determinations and recognized rank updates occur on the eighth calendar day of the following month, using verified activity in the preceding completed calendar month. Rank achievement during a month does not automatically change matrix depth or other rank-based payments before the next official determination.

The First 14 bonuses are an exception for achievement verification only: timely satisfaction of the Bronze or Silver thresholds within the applicable seven- or fourteen-day window establishes eligibility for the separate achievement bonus without accelerating official rank recognition for matrix depth, matching or other compensation categories.

4.4 One-Month Rank Protection

After an Affiliate has officially achieved a rank, the Company allows one monthly commission cycle to correct a temporary shortfall in the requirement for personally sponsored qualified leaders at that rank, provided the Affiliate still satisfies the rank’s minimum PGV, monthly Commission-Qualified Affiliate status and all other applicable eligibility requirements. Protection does not apply to initial achievement of a new rank, failures of the PV minimum, or permanent matrix removal under Section 12. If the leadership requirement is not restored by the next required determination, the Affiliate is Paid-As at the lower rank actually earned.

4.5 Diamond Leadership Status and Exclusivity

Recognition at Diamond or above is governed by the Independent Affiliate Agreement’s separate leadership exclusivity clause, only to the extent legally enforceable. A temporary reduction in Paid-As Rank alone does not extinguish the recognized leadership status. If Section 12 permanently removes the Affiliate’s matrix position and resets organizational rank after the sixty-day retention period expires without a qualifying activity event, Diamond recognition for the current participation ends and the corresponding in-program Diamond exclusivity condition ends. Continued confidentiality and non-circumvention duties remain governed by the Affiliate Agreement.

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5. COMMISSION CATEGORIES AND PAYMENT PATHS

CATEGORY	ORIGINATING ACTIVITY	RECIPIENT PATH
Collector Plus Fast Start	First eligible Collector Plus activation	Position 1: direct enroller if qualified and eligible, otherwise the next eligible qualified sponsor; then upward ten-position qualified Personal Sponsorship search

CATEGORY	ORIGINATING ACTIVITY	RECIPIENT PATH
Sports Card Fast Start	Eligible card orders during the buyer's original account-registration calendar month	Position 1: direct enroller if qualified and eligible, otherwise the next eligible qualified sponsor; then upward ten-position qualified Personal Sponsorship search
The First 14	Timely Bronze or Silver PGV/rank requirements	Qualifying individual Affiliate
Collector Legacy	Eligible $49.99 annual Collector Plus renewal after initial year	Ten-position qualified Personal Sponsorship search
Collector Matrix	Eligible PV beginning in the regular matrix period	Actual Collector Matrix upline; 2.5% of PV per eligible generation
Leadership Match	Valid underlying Collector Matrix commissions	Ten-position qualified Personal Sponsorship search
Leadership Pools	Positive defined net company revenue base	Qualified Diamond / Crown Diamond Affiliates

Each category is subject to specific qualification, validation and account-standing requirements described below. An ineligible or unfilled bonus position is not automatically paid to another person unless this Plan expressly provides an upward-recipient search. The Company does not guarantee any volume, sponsorships, filled positions, rank or earnings.

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6. FAST START — PRODUCT INTRODUCTION COMMISSIONS

6.1 Eligible First-Calendar-Month Card Purchases

An eligible buyer's sports collectible card orders placed during the calendar month in which that buyer first registered a Collect Direct account, whether as a Retail Customer or directly as an Affiliate, are eligible for the Sports Card Fast Start commission schedule below. If a customer registers on March 30, the introductory card window ends March 31 at 11:59 p.m. Central Time; it is not a rolling thirty-day period. Later conversion of the same customer to Affiliate status does not open another introductory card window. Eligible regular card PV generated in later calendar months is treated under the Collector Matrix rules, subject to qualification.

Multiple bona fide card orders in the original registration month may qualify. A guest order is subject to the Company's applicable recorded registration and referral attribution rules; a guest purchase alone does not establish a new registration date unless an account is actually created. Duplicate customer registrations or account conversions may not be used to extend the introductory period.

6.2 First-Ever Collector Plus Activation — Any Later Month

A customer's first qualifying Collector Plus activation generates the fixed-dollar Collector Plus Fast Start schedule once, even if that activation happens in a calendar month after original customer registration. Neither future monthly service renewals nor annual membership renewals repeat this initial activation Fast Start. Collector Plus activation does not create an additional card Fast Start introductory month. The initial $9.99 monthly service payment associated with activation is excluded from regular matrix compensation to prevent duplicate commission allocation on that initial payment.

6.3 Ten-Position Fast Start Schedule

POSITION	MINIMUM QUALIFICATION	COLLECTOR PLUS COMMISSION	CARD COMMISSION
1 — Direct enroller if qualified and eligible; otherwise the next eligible qualified sponsor	Commission-Qualified Affiliate	$15.00	50% of PV
2 — Next qualifying upline	Commission-Qualified Affiliate	$5.00	10% of PV
3 — Next qualifying upline	Bronze+	$2.00	5% of PV
4 — Next qualifying upline	Silver+	$2.00	5% of PV
5 — Next qualifying upline	Gold+	$2.00	5% of PV
6 — Next qualifying upline	Gold+	$2.00	5% of PV
7 — Next qualifying upline	Platinum+	$2.00	5% of PV
8 — Next qualifying upline	Platinum+	$2.00	5% of PV
9 — Next qualifying upline	Diamond+	$2.00	5% of PV
10 — Next qualifying upline	Diamond+	$2.00	5% of PV
Total when all qualified	—	$36.00	100% of assigned card PV

Card percentages are calculated from the eligible assigned PV at the US$1.00-per-PV calculation basis in Section 2.2, not from product selling price. For a 3-PV card, position 1 is $1.50, position 2 is $0.30, and each of positions 3–10 is $0.15 if qualified. A customer's introductory card transaction does not also generate the regular Collector Matrix payout. Fixed-dollar Collector Plus activation bonuses and eligible introductory card bonuses may both arise from different valid transactions made by the same customer; each transaction is treated according to its own category.

6.4 Recipient Search, Qualification and Unfilled Positions

The direct enroller receives position 1 only if Commission-Qualified and otherwise eligible for that transaction. Otherwise, position 1 goes to the next eligible, qualified sponsor under Section 3 and the verified sponsorship and reassignment records, and compensation is not retroactively reserved for the enroller. The search then continues upward through the Personal Sponsorship Organization for the remaining nine positions in order, applying each position's qualification and rank requirements. A higher rank satisfies a lower requirement. Each Affiliate may receive no more than one Fast Start position from the same transaction or activation, and no one receives a commission on that person's own purchase.

When an attributed customer's transaction is the transaction that first brings the referring Affiliate to at least 10 eligible PV in the applicable calendar month, that transaction counts toward the Affiliate's PV and may support that transaction's Fast Start award once settled and verified, provided the other Fast Start requirements are met. An Affiliate's own purchase may establish qualification but never earns that Affiliate a commission. Earlier transactions made while unqualified are not retroactively paid to that Affiliate. When no eligible recipient exists before the search ends, unfilled commission amounts are not paid and remain with the Company.

6.5 Weekly Payout and Reversal Rules

All Fast Start commissions, both card and Collector Plus, are subject to a seven-calendar-day hold that begins when the underlying payment settles, together with customer and sponsorship validation and applicable verification. After the hold and required checks, the commission becomes eligible for the next weekly payout cycle; payment on the seventh day is not promised, and no specific bank deposit date is guaranteed. If a refund request or payment dispute concerning the underlying transaction is pending before payout, the related commission remains on hold until it is resolved. This commission hold is separate from any customer return or refund request period. Refunds, reversals, chargebacks, fraudulent purchases and overpayments may invalidate corresponding commissions and result in lawful adjustment or reversal, including after payout, under this Plan's applicable rules.

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7. THE COLLECTOR MATRIX — UNIFIED MONTHLY COMMISSIONS

7.1 One Company-Wide 2×15 Matrix

Collect Direct operates one Company-wide, continuously expanding matrix placement organization, nominally two positions wide with up to fifteen payable generations beneath each qualified Affiliate. The overall matrix may extend beyond fifteen generations. Each Commission-Qualified Affiliate is placed in the next available position beneath the Affiliate's applicable qualified sponsor, filling positions from the top down and left to right, regardless of whether the Affiliate purchases Collector Plus. Matrix placement itself does not establish entitlement to commissions.

At each level in an uncompressed standard matrix, placement generally fills highest available openings first, then left to right. Personal sponsorship remains separate from matrix parentage. Lawful compression can change the normal branching shape. Ineligible recipients do not cause their ordinary matrix level's commission to be automatically reassigned to a different level unless a specific compression rule applies.

7.2 Capacity Illustration

PAYABLE LEVEL	STANDARD POSITIONS AT LEVEL
1	2
2	4
3	8
4	16
5	32
6	64
7	128
8	256
9	512
10	1,024
11	2,048
12	4,096
13	8,192
14	16,384
15	32,768

There are 65,534 potential positions across a filled standard two-wide, fifteen-level matrix. At an illustrative average of 10 PV per position, the regular allocation is $0.25 per qualified level (2.5% × 10 PV), and a completely filled, fully qualified fifteen-level position has a mathematical maximum of $16,383.50 per month from those positions under that specific assumption. This is a structural example, not a forecast, expected payout, representation that every position exists, or guarantee that all commissions will qualify.

7.3 Eligible PV and Rate

Beginning with eligible purchases by Retail Customers or Affiliates in a regular matrix period following the purchaser's original customer registration calendar month, 2.50% of each order's eligible assigned PV is allocated per qualifying matrix generation to a corresponding eligible Commission-Qualified upline position within its payable rank depth. For the optional Collector Plus service, regular monthly matrix commissions begin with the customer's second qualifying $9.99 monthly service payment; the first monthly service payment associated with initial activation is compensated only through the applicable Fast Start program. A card's assigned three PV generates $0.075 per eligible matrix generation (subject to ledger precision and rounding).

Orders generating initial card Fast Start compensation are excluded from regular matrix compensation on that same transaction. Only purchases attributed to a Company-recognized account or eligible referral record and accepted for settlement generate PV; no Affiliate earns on their own Level Zero purchases.

7.4 Commission-Qualified vs. Paid-As Rank

A new Affiliate with ten PV may obtain a matrix position, but cannot draw payable Collector Matrix commissions until achieving Bronze or a higher rank under the applicable official Paid-As Rank determination and maintaining the applicable monthly Commission-Qualified status. A nonqualified Affiliate's account may retain its matrix position temporarily under Section 12 without earning that month's commissions.

7.5 Unlocking Payable Generations

MINIMUM PAID-AS RANK	PAYABLE MATRIX GENERATIONS	RATE PER ELIGIBLE GENERATION
Bronze	1–10	2.5% of PV
Silver	1–12	2.5% of PV
Gold through Emerald	1–14	2.5% of PV
Diamond and above	1–15	2.5% of PV

No additional Affiliate-only direct card share or separate direct service-renewal share is payable on top of these regular Collector Matrix allocations. There are not separate card and service matrix trees. The recipient's commission depends on validated order PV, actual matrix placement, currently payable rank depth and monthly qualification.

8. COLLECTOR LEGACY BONUS — ANNUAL SERVICE RENEWAL

Each eligible $49.99 annual Collector Plus renewal following the initial annual activation charge may generate a Collector Legacy Bonus of $2.00 for each of ten rank-qualified positions in the Personal Sponsorship Organization. This bonus does not require a recipient to purchase Collector Plus. The annual $49.99 fee is assigned zero PV and does not also earn ordinary matrix PV commission. The bonus is subject to renewal settlement and applicable verification.

POSITION	MINIMUM RANK	BONUS
1	Bronze+	$2.00
2	Bronze+	$2.00
3	Silver+	$2.00
4	Silver+	$2.00
5	Gold+	$2.00
6	Gold+	$2.00
7	Platinum+	$2.00
8	Platinum+	$2.00
9	Diamond+	$2.00
10	Diamond+	$2.00
Total if all filled	—	$20.00

The Company searches upward from the renewing customer's valid Personal Sponsorship Organization for the first qualified Bronze-or-higher recipient, then above that recipient for the second Bronze-or-higher recipient, followed by the successive rank requirements shown. Higher ranks satisfy lower ranks. A recipient may earn only one Legacy position on the same renewal. Unfilled positions are not paid. Canceled, refunded or invalid renewals may lead to corresponding reversals or lawful corrections.

9. THE FIRST 14 — EARLY ACHIEVEMENT BONUSES

The First 14 offers two separate one-time Early Achievement Bonuses for eligible Affiliates. Day 1 is the first full calendar day after both Affiliate registration and acceptance of the Affiliate Agreement are complete, using Central Time. A prior Retail Customer registration does not start the clock; a first conversion to Affiliate status starts it only when the required Affiliate registration and agreement acceptance are complete; and purchasing Collector Plus does not start or restart it. All deadlines use Central Time. The Affiliate need not purchase Collector Plus.

9.1 Bronze in 7 — $55

An Affiliate earns one $55 Early Achievement Bonus if the Affiliate is Commission-Qualified and satisfies the Bronze rank requirements, including 30 PGV, no later than the end of Day 7 (11:59 p.m. Central Time) of the First 14 clock described in Section 9, subject to transaction validation and applicable eligibility. Meeting the benchmark within the achievement period authorizes this bonus without immediately updating the Affiliate's official Paid-As or Achieved Rank for other Plan purposes.

9.2 Silver in 14 — $55

An Affiliate earns a separate $55 Early Achievement Bonus if the Affiliate is Commission-Qualified and satisfies the Silver rank requirements, including 120 PGV and three personally sponsored Bronze-or-higher qualified Affiliates, no later than the end of Day 14 (11:59 p.m. Central Time) of the First 14 clock described in Section 9, subject to validation. Silver in 14 does not require prior receipt of the Bronze in 7 bonus. It does not accelerate official rank for unrelated compensation.

9.3 Independent, One-Time Awards

Bronze in 7 and Silver in 14 are separate achievements; each may be earned once per Affiliate account. They are payable in addition to ordinary Fast Start commissions. Timely achievement is measured on eligible, verified rank metrics and personal sponsorship relationships, not by pooling another person's volume or extending the original Affiliate's deadline. The Company may invalidate or reverse an award if transactions or rank events that were necessary for timely achievement are later canceled, refunded, charged back or shown to be invalid.

Approved achievement bonuses generally follow the seven-day hold and applicable weekly payment administration; the payment hold does not extend the qualification deadline.

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10. LEADERSHIP MATCHING BONUSES — TEN POSITIONS

The Leadership Match applies to valid underlying Collector Matrix earnings and is calculated as a percentage of the actual matrix commission credited to a qualifying recipient, not directly as a percentage of product price, total customer spend or PV. Each underlying matrix commission can generate up to ten distinct qualified matching recipients through the Personal Sponsorship Organization.

MATCH POSITION	MINIMUM RANK	MATCH OF UNDERLYING MATRIX COMMISSION
1	Silver+	40%
2	Silver+	10%
3	Gold+	5%

MATCH POSITION	MINIMUM RANK	MATCH OF UNDERLYING MATRIX COMMISSION
4	Gold+	5%
5	Platinum+	3%
6	Platinum+	3%
7	Diamond+	2%
8	Diamond+	2%
9	Double Diamond+	2%
10	Double Diamond+	1%
Maximum total	Ten separate qualified recipients	73%

For each underlying matrix commission, the search starts immediately above its credited recipient in that recipient's qualified Personal Sponsorship Organization and moves upward until it finds the first eligible Silver-or-higher leader. It then continues above that person for a second Silver-or-higher leader, then the successive Gold, Platinum, Diamond and Double Diamond thresholds listed. Higher-ranked Affiliates may fill a lower-rank requirement and do not block later matching positions. One Affiliate may receive at most one matching position on a given underlying matrix commission.

The same matrix commission may not generate more than 73% total matching payout under this schedule. If the search reaches the top or eligible recipients are unavailable, unfilled positions are not paid. Matching payments require the underlying matrix commission to be earned and valid, the recipient's eligible Paid-As Rank and Commission-Qualified status, and verification of the personal sponsorship path. Reversal of an underlying matrix commission may also reverse its associated Leadership Match. Leadership Matching Bonuses are administered with monthly commissions.

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11. DIAMOND AND CROWN DIAMOND LEADERSHIP POOLS

11.1 Defined Net Company Revenue Pool Base

For this Plan, "Net Company Revenue Pool Base" means the eligible Company revenue from qualifying sports-card merchandise and Collector Plus service charges actually recognized for the applicable calendar month, less eligible refunds, chargebacks, commissions and payment-processing fees associated with that revenue. Sales taxes collected for taxing authorities and pass-through amounts that are not Company revenue are not included in recognized revenue. The two pool distributions being calculated are not deducted first, avoiding circular calculation.

The Pool Base does NOT deduct costs of card acquisition, packaging, fulfillment, Company-paid shipping, labor, platform expenses or general business overhead. Accordingly, this Plan-defined Net Company Revenue Pool Base is an allocation formula; it must not be presented as the Company's accounting net profit or GAAP net income. The Company will calculate and document this base consistently and use the positive amount, if any, to fund the leadership pools.

11.2 Pool Percentages and Equal Shares

POOL	ELIGIBLE PAID-AS RANK	ALLOCATION
Diamond Pool	Diamond and above	2.00% of positive Net Company Revenue Pool Base
Crown Diamond Pool	Crown Diamond only	0.50% of positive Net Company Revenue Pool Base

Each eligible Diamond-or-higher Affiliate receives one equal share of the Diamond Pool. Each eligible Crown Diamond receives one equal share of the Crown Diamond Pool and may also receive one equal share of the Diamond Pool. Shares are not weighted by individual recruiting counts, personal PV, length of service or Diamond-title seniority. A zero or negative Pool Base produces no distributable pool. If no eligible recipient exists for a pool, its allocation is not paid or carried forward unless the Company affirmatively publishes a lawful change.

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12. SIXTY-DAY QUALIFICATION RETENTION AND MATRIX COMPRESSION

12.1 Two Different Qualification Tests

Monthly commission eligibility, PGV and leadership rank assessments follow calendar-month performance as defined in Sections 2 and 4. A separate rolling-activity safeguard governs retention of an existing matrix position and sponsorship organization. These calculations are related but not interchangeable: an Affiliate may retain a matrix position during a retention interval while receiving no new commission for a calendar month in which the Affiliate is not Commission-Qualified.

12.2 Rolling PV Retention Clock

For the separate sixty-day matrix-retention rule, the Company calculates eligible Level Zero PV on each new, verified transaction date using that date and the preceding twenty-nine calendar days (a rolling thirty-calendar-day purchase window). When a new eligible purchase or retail-customer transaction causes that rolling PV total to reach or remain at least ten, that transaction date is a qualifying activity event. The sixty-day retention period begins on the following calendar day. Each later qualifying activity event resets the sixty-day retention period beginning on the day after that later transaction. Merely having previously purchased PV continue to appear in the rolling window on a day without a new qualifying transaction does not itself reset the retention period. Multiple transactions on different days may combine to reach ten PV; a single ten-PV order is not required. As older transactions fall outside the rolling window, they no

longer count toward future qualifying activity events. If an Affiliate reaches ten PV on January 15 and has no later qualifying activity event, January 16 is Day 1 of that sixty-day period. The position is permanently removed at the close of Day 60 if no valid new qualifying activity event has occurred. A verified refund, chargeback or transaction correction may require the Company to recalculate the affected dates.

As earlier orders age out of the rolling volume window, the Company recalculates the outstanding qualifying PV. If the eligible rolling sum falls below ten, no new qualifying event is deemed to occur solely from historical sales, and the existing retention clock continues unless another verified transaction or sequence of transactions satisfies ten PV and resets it. A refund or reversal may revise both the window and the retention start date.

12.3 Nonqualified Months and the 60-Day Grace Period

Failure to satisfy ten PV for a calendar-month commission period means that the Affiliate is not eligible for new commissions attributable to that nonqualified period, although the account remains open. During the sixty-day matrix-retention interval, the Company provisionally preserves the Affiliate’s original matrix placement and previously established personal sponsorship relationships, subject to fraud, compliance or other lawful suspension. Unpaid commissions not earned because of missing monthly qualification do not accumulate for later retroactive payment. Previously earned and legally payable commissions remain protected.

If a new qualifying event resets the retention interval before it expires, the original matrix position remains in place, but the Affiliate earns new commissions only for eligible periods in which all earning conditions are satisfied. The Company may reasonably hold payment while verifying refunds, volume, rank or identity.

12.4 Permanent Removal and Full Compression

If the sixty-day retention interval expires without another valid ten-PV qualifying event, the Affiliate’s matrix position is permanently removed and is subject to full compression. Immediate downline matrix positions, with their existing branches, roll upward one generation into the vacancy according to the Company’s published placement rules. Compression may create a wider shape at some levels. The removed Affiliate immediately loses prior matrix placement, current organizational rank recognition for compensation, and future commission rights arising from the canceled position.

The removed Affiliate’s personally sponsored Affiliate organization is permanently reassigned upward to that Affiliate’s applicable original qualified personal sponsor. Those sponsored Affiliates are not restored automatically if the removed Affiliate later requalifies. Retail Customer attribution and historical records remain linked to the individual’s Affiliate account for the limited purposes allowed by the Plan, subject to correction, law and account integrity.

12.5 Reactivation of the Same Affiliate Account

Permanent matrix removal does not by itself close or delete the individual's Affiliate account. The person may later regain Commission-Qualified status by earning ten PV; a new matrix position will then be assigned below the original eligible personal sponsor according to then-current placement rules. The former matrix location, old rank, lost sponsored Affiliate organization and forfeited future commissions are not reinstated. The Company may restrict reactivation for verified fraud, termination for cause or other lawful eligibility concerns. Reapplication and new acceptance of the Affiliate Agreement are not normally required merely because the individual became nonqualified.

12.6 Optional Collector Plus Cancellation

Canceling Collector Plus ends applicable paid-service benefits and authorized future recurring charges under the Membership Policy, but does not independently terminate the Affiliate relationship, rank or matrix position. Whether the Affiliate remains Commission-Qualified is determined by eligible PV from all permitted sources; an Affiliate may maintain or regain eligibility entirely through genuine retail customer sales without purchasing Collector Plus.

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13. COMMISSION VALIDATION, CALCULATIONS AND PAYMENTS

13.1 Weekly Commissions

Valid Fast Start commissions are administered weekly after the seven-calendar-day hold described in Section 6.5, which begins when the underlying payment settles, and required verification. The First 14 awards are generally administered weekly following settlement, any applicable seven-day hold, and required verification. The Company does not guarantee a specific deposit date.

13.2 Monthly Commissions and Rank Timing

The Company calculates applicable prior-calendar-month Collector Matrix, Collector Legacy, Leadership Matching and Leadership Pool amounts, evaluates verified PV and PGV and determines monthly rank recognitions on the eighth calendar day of the following month. A calculation date is not a promise that the payment provider will deposit funds that day. Unqualified periods do not earn new commissions, even if an Affiliate's matrix position remains temporarily reserved during a retention interval.

13.3 Verification and Integrity

Before determining that commissions are earned and payable, Collect Direct may verify underlying transactions and settlement; original customer registration dates; product category and assigned PV; refund, cancellation and chargeback status; genuine consumption; correct customer attribution and personal sponsorship; PV and PGV; rank and payable generations;

matrix placements and compression; tax and account verification; and suspected duplicate, fraudulent or artificial transactions. The Company may correct demonstrable recording or administrative errors subject to agreement terms and applicable law.

13.4 Returns, Reversals and Lawful Adjustments

Canceled, refunded, charged-back, invalid or fraudulently generated transactions may lead to corresponding PV, PGV, rank and commission recalculations. Verified overpayments may be corrected or offset against later payable commissions where legally permitted with appropriate records. The Company may not retroactively eliminate already earned and legally payable commissions solely because an Affiliate later becomes nonqualified, loses a matrix position or resigns.

13.5 Rounding and Fractional Cents

Percentage calculations retain available fractional-cent precision in the Company's commission ledger. Valid entries are aggregated for each recipient and payment cycle, and the recipient's final cycle amount is rounded to the nearest cent. Reversals and corrections use the same precision method. Displayed per-order examples may differ from the final aggregate settlement by rounding amounts.

13.6 Payment Provider and Tax Compliance

Commissions may be sent through the Company's authorized electronic commission account or payout provider. Available payout methods, external provider fees and withdrawal capabilities are governed by the applicable disclosed payment arrangements. Affiliates are responsible for required tax documentation and reporting and may be placed on lawful verification hold until necessary information is supplied. The Company imposes no additional arbitrary minimum accrued commission balance for otherwise permitted payment requests, subject to operational capabilities and law.

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14. NO REQUIRED INVENTORY, RETAIL INTEGRITY AND COMPLIANCE

No Affiliate is required to hold inventory or make a product purchase solely to register. Ten PV may be earned entirely through bona fide retail customer transactions. Collect Direct may audit unusual purchases, self-referrals, repeated account creation, customer identity issues, refunds, inactivity and transactions motivated primarily by generating compensation rather than genuine product demand. Purchases for legitimate personal use may count where permitted, but artificial volume, fabricated customers, coercive sales, misleading statements and buying solely to manipulate qualification are prohibited.

All representations about the Plan must be accurate, substantiated and consistent with this document, the current Income Disclosure Statement and Company-issued compliance materials. No guarantee of rank, downline, placement, commission, resale value, income or profit is made.

Illustrative maximums and gross allocations are not typical earnings claims. Participants must not present the $16,383.50 matrix example as an expected or likely result.

15. INDEPENDENT AFFILIATE OBLIGATIONS AND INCOME DISCLOSURES

An Affiliate acts as an independent business participant only when undertaking permitted promotional activity, subject to the Independent Affiliate Agreement. A Retail Customer purchasing products or Collector Plus for personal use is a customer, not a compensated Affiliate by that purchase alone. Participants are responsible for their own lawful marketing activities, business expenses, applicable taxes, truthful testimonials and required material-relationship disclosures.

Collect Direct is a newly launching business and does not yet have verified historical participant results sufficient to establish typical compensation. No commission rate or rank shown in this Plan is a promise of profit or an estimate of what an ordinary Affiliate can expect. Many eligible Affiliates may receive no commissions and expenses may exceed compensation. Any future actual-results statement must be supported by appropriate records and supplied in the Company's legally compliant authorized form.

16. INTERPRETATION, AMENDMENTS AND CONTROLLING DOCUMENTS

The Official Compensation Plan governs commission amounts, qualification thresholds, PV and PGV, sponsorship and matrix calculations, rank rules and eligible payment searches. The Independent Affiliate Agreement governs fundamental contract rights and obligations; the Affiliate Policies & Procedures govern administration and conduct; the Membership Policy governs optional paid-service billing, cancellations and applicable refunds; the relevant product and shipping policies govern purchases and fulfillment; and mandatory applicable law controls any conflict.

Collect Direct may prospectively amend Plan provisions for legitimate business or compliance reasons, with any required notices and acceptance. Lawfully earned commissions are not retroactively eliminated simply by a later Plan revision. No individual may rely on an unofficial image, a third-party presentation or an older Plan version to override the then-effective signed agreements and adopted official Plan. Any individually executed written agreement that expressly addresses the same subject controls only to the extent provided by its enforceable terms.