



LUCRAZON[®]
BUSINESS NETWORK **G**LOBAL

Quick Start Training Guide



Welcome to Lucrazon Global!

I would like to personally thank you for joining Lucrazon Global as an independent entrepreneur and Global Brand Partner. Your recognition of the unique and revolutionary Ecommerce solutions our integrated platform represents is the first step in your long-term wealth-building opportunity.

No other worldwide organization can offer what you now offer — a bundled package of technology to meet today's ever-changing needs in the electronic realm of commerce. With one, patent-pending solution for millions of small business owners, you are now ready to tap into the explosive growth of Ecommerce, distributed goods and services, and online networking.

Your efforts as a new Lucrazon Global Brand Partner will be well-supported through a variety of online tools, trainings and special events, as well as regular conference calls, webinars and digital forums all designed to provide you with what you need to be successful. Be sure to take advantage of all the assets available to you through your online Back Office, and to utilize the various presentations and special features of your comprehensive website experience.

This Quick Start Training Guide has been especially developed to assist you in business building basics, and to make certain that you have the tools, techniques and tips to make your efforts as productive and profitable as possible. The guidelines contained in this presentation have been proven through successful use by Independent Brand Partners throughout North America and the European Union, and if you will commit to following these simple and straightforward steps, we can guarantee you a business well worth your time and efforts!

Remember, you may be in business for yourself, and by yourself, yet you're never alone. Your sponsor, who is responsible for walking you through this Quick Start Training Guide, is only one of the valuable support members on your team. Our easily-accessible Home Office support personnel as well as your upline are all interested in your personal and long-term success. Whatever questions you may have as you begin to build your organization, we have the answers and we have the people and processes to assist you!

Enjoy this simple and fast-paced training module. It's been designed to provide you with what you need to be successful in the world of Ecommerce and financial services in the 21st Century!



Hector Barreto
HECTOR BARRETO
PRESIDENT



Your Lucrazon Global Business Relationships

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Telephone: 888.992.8989

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Merchant Services Phone: 888.840.0796

You

Your Personal Website URL _____

Your Sponsor

Name _____

Email _____ Phone _____

Upline Supervisor

Name _____

Email _____ Phone _____

Upline Manager

Name _____

Email _____ Phone _____

Upline Director

Name _____

Email _____ Phone _____

Upline Regional Director

Name _____

Email _____ Phone _____

Upline National Director

Name _____

Email _____ Phone _____

Your First 48 Hours

Understand The WHY You Have Chosen Lucrazon Global

The 'why' you joined Lucrazon Global as a Brand Partner is as important as the 'how' you build your business. The strength of our Ecommerce products, the sophistication of our systems and payment processing platform, our teaching and training tools, duplication strategies and lock-step pathway to success all come together to form the most effective Ecommerce solutions available. Now it's time for you to put it all together for your personal success.

Ask yourself, "What gets me excited every day to engage people about Lucrazon Global?" And, "What are my personal reasons for building a strong and successful business?" Perhaps an underlying reason for your enthusiasm is:

- **Financial freedom**
- **Security and stability for myself and my family**
- **Time freedom**
- **Working with like-minded individuals in a rapidly growing company**
- **Being able to meet new people every day and feeling a contribution to their lives**
- **Being part of a uniquely successful global financial services business empowering individual entrepreneurs**

Understanding why you're a part of the Lucrazon family will play a vital role in your daily activities and commitment to your personal success. Write down these reasons and refer to them on a regular basis.

Obtain High-Speed Internet Service and 3-Way Calling

The two communications services that are an integral part of your business are high-speed Internet connectivity and 3-way calling. Most areas of North America and Europe are now wired for high-speed Internet and 3-way calling is a feature that every telephone service provider offers its customers — some companies even bundle these services together for excellent savings. Follow the simple procedures contained in your telephone services directory, or call your telephone services provider's customer service and ask to be enrolled in their 3-way calling plan. It's an instant hook-up and you'll be on your way to successful 'smiling and dialing'.



Your First 48 Hours

Setting Your Goals

Only you can decide where you want to take your new Brand Partner business. What you visualize in your mind and believe for yourself, as evidenced by your daily activities, is exactly what you will achieve. The steps that will carry you along your journey represent your goals. Without them you will have no measurable way to gauge your daily, weekly and monthly progress.

When setting your goals they must be:

Specific. You must have a clear idea of what actions must be taken.

Measurable. You must know when a specific goal has been achieved.

Written. This is the difference between wishing and hoping, and action with results.

Challenging. To inspire you enough to stretch and get out of your 'comfort zone' for growth and achievement.

Meaningful. Making them personally rewarding to you is essential. Does your goal positively impact your life in one or more areas and does it add to a more balanced life?



Your First 48 Hours

Break down your goals into Immediate (what you will commit to achieving in your first weeks in the business); Short-Term (your first 6 months to 1 year); and Long-Term (1-3 years). Some examples of goals pertaining to your Lucrazon Global Brand Partner business might be:

Immediate Goals

- 1 Be debt-free in your Lucrazon Global Business Immediately
How to earn your \$1,000 Activation Fee in first 48 hours
- 2 Bring prospects to 3-Way Calling with Sponsor + Conference Call
- 3 Attend a Meeting/Training within the first week
- 4 Become a Qualified Senior Brand Partner within my first month
- 5 Activate my personal Ecommerce store + Pre-Selected Inventory Estore
- 6 Show 3 corporate video presentations to 5 people in first 48 hours
- 7 Complete this workbook with your first 48 hours

Short-Term Goals

- 1 I will earn a minimum of \$ _____ per month from my Lucrazon Global business by _____ (date).
- 2 I will earn a minimum of \$ _____ from my Lucrazon Global business this year.
- 3 I will reach the Supervisor Rank by _____ (date).
- 4 I will obtain _____ Merchant Accounts within my first 60 days.
- 5 I will obtain _____ Ecommerce Stores within my first 60 days.

Long-Term Goals

- 1 I will have a minimum Personal Net Worth of \$ _____ by _____ (2-3 years).
- 2 I will have my home mortgage retired by _____.
- 3 I will _____

- 4 I will _____

- 5 I will _____

Now that you have established a number of challenging and meaningful goals for yourself, let's determine what you need to do in order to turn them into realities.

Your First 48 Hours

Activate Your Personal Brand Partner Website & Explore Your Back Office Support Systems

Make certain you choose an appropriate personal website URL so that individuals you send to your website will get there easily. Try not to include dashes or other unusual characters — the goal is to make your URL easy to remember and enter by your prospects and customers. Once you activate your personal Brand Partner website, you'll be able to send your prospects there for all aspects of your Lucrazon Global Ecommerce activities, including Merchant Services and Ecommerce store set-ups.



Activate Your Personal, Basic Ecommerce Store

Remember, when you become a Lucrazon Global Brand Partner, one Basic Ecommerce store is included. All you need to do is remit the \$1 Set-Up Fee and start exploring the tremendous design tools and functionality that a Lucrazon Estore provides.



Activate Your Pre-Selected Inventory Ecommerce Store

Select your Lucrazon Health Ecommerce Store for all your organic, non-GMO product needs!

Order Your Business Cards

As you meet with entrepreneurs to offer them effective Ecommerce solutions and Merchant Services, you'll require a professional business card for your introduction and follow-up. Lucrazon Global offers you the choice of different styles and for your current Rank Advancement. Business cards may be ordered directly from your Back Office Marketplace.



Your First 48 Hours

Develop Your Memory Jogger & Prospect List

Getting in front of people, whether it's actually in person in a one-on-one conversation or over the phone by yourself or with your sponsor is a daily requirement. Building the list of people whom you feel would be interested in either an Ecommerce store, the Brand Partner opportunity, or both is essential to your fast track to success.

- **Drive in a 5-Mile radius of your home to observe the many businesses who could benefit from a Bucraza Ecommerce Store or Merchant Services solution**

① _____ ② _____ ③ _____ ④ _____ ⑤ _____
⑥ _____ ⑦ _____ ⑧ _____ ⑨ _____ ⑩ _____

- **Only do business with people that do business with you**

As you speak with people, you'll want to establish your primary objective for each conversation:

A: Retail = Ecommerce Store

- **Retail on Purpose**
- **Recruit by Accident**

B: Recruit = Brand Partner

- **Recruit on Purpose**
- **Retail by Accident**

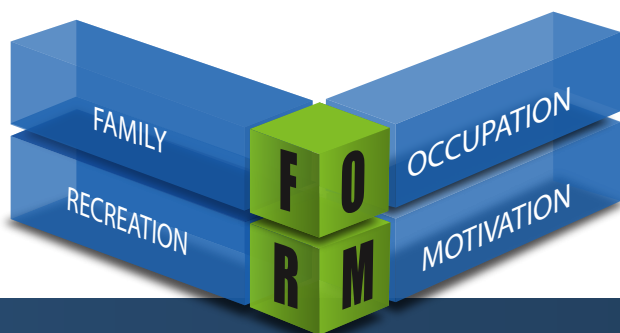
Both Objectives Begin With The Bundled Ecommerce Solution.
The Ecommerce Solution Creates The Retail Opportunity.
The Ecommerce Solution Creates The Business Opportunity.
The Outcome Of Retailing or Recruiting Depends Entirely
On Your Emphasis And Approach.



Your primary objective may change from time to time, and probably will. Which objective you choose is a personal decision and based upon the personality and desires of the individual with whom you are in contact. And remember, the best laid plans are often those that take a turn. Some of the people that you thought would be interested in only one Ecommerce store, will end up being your best leaders and organization builders as part of your Brand Partner network. Others whom you felt certain were going to be a Superstar in your organization, will end up loving an Ecommerce store for themselves and their family and will never go on to build a network of Brand Partners.

Remember to go with the flow! Be flexible and listen carefully to the conversational cues that will help you lead your prospect to the best possible retailing and recruiting decision!

Establish Rapport By Talking About The Four Cornerstones:



*How you **feel** about what you say is more important than what is actually said.*

Ignorance on fire beats knowledge on ice.

Facts tell, stories sell.

Your First 48 Hours

Memory Jogger

Make a list of at least 50 people you know well enough to call and to get an update on their personal and professional life. Be sure to cover your entire spectrum of associations, from the most successful people you know who may be hard to reach, as well as the people who have careers that put them out in the public every day. You'll want to place the ones who put a smile on your face to think of them in your personal Lucrazon Global organization at the top of your list!

Remember, you are building a list of people who possess two important qualities:

- 1. He/she is not satisfied with a part of his/her life.**
- 2. He/she is willing to do something about it.**

The perfect prospect is someone who:

- **Has a large number of contacts**
- **Has excellent credibility, ethics and integrity**
- **Has great work habits and enjoys creative challenges**
- **Has a keen desire to improve their health and/or their financial position**



As you make your list, highlight the Top 10 individuals with the most successful track records.

Parents
Grandparents
Brothers
Sisters
Aunts
Uncles
Cousins
In-Laws
Neighbors
Fraternity/Sorority
Best Friend
Web Designer
Health Club Member
Personal Trainer
Secretary
Security Guard
Seamstress
Police Officer
Music Teacher
Gas Station Attendant
Leasing Manager
Secretary
Hairstylist
Massage Therapist

Yoga Teacher
Esthetician
Tennis Pro
Golf Pro
Hairstylist
Doctor
Attorney
Mechanic
Minister
Mail Carrier
Optometrist
Personal Banker
Dry Cleaner
Pharmacist
Nurse
Colonoscopy Technician
Life Guard
Lab Technician
Former Coworker
Florist
Real Estate Agent
Automobile Salesman
Personal Trainer
Bartender

Dietician
Pediatrician
Veterinarian
Day Care Provider
Landscaper/Gardener
Babysitter
Plumber
Fitness Instructor
Accountant
Art Instructor
Web Programmer
Insurance Agent
Carpenter
Bank Teller
Produce Manager
Cashier
Parking Lot Attendant
Children's Teacher
Pilot/Flight Attendant
Butcher
Interior Designer
Bridge Toll Operator
Landscaper/Gardener
Waitress

Your First 48 Hours

10-Name Quick Start List

Using your Memory Jogger and your 50-name list, write down the Top 10 prospects. Then, over the next 48 hours, contact each one with a personal phone call and email!

1 Name _____ Phone _____
Email _____ Ecommerce Brand Partner Both

2 Name _____ Phone _____
Email _____ Ecommerce Brand Partner Both

3 Name _____ Phone _____
Email _____ Ecommerce Brand Partner Both

4 Name _____ Phone _____
Email _____ Ecommerce Brand Partner Both

5 Name _____ Phone _____
Email _____ Ecommerce Brand Partner Both

6 Name _____ Phone _____
Email _____ Ecommerce Brand Partner Both

7 Name _____ Phone _____
Email _____ Ecommerce Brand Partner Both

8 Name _____ Phone _____
Email _____ Ecommerce Brand Partner Both

9 Name _____ Phone _____
Email _____ Ecommerce Brand Partner Both

10 Name _____ Phone _____
Email _____ Ecommerce Brand Partner Both

My Personal Behavior

Three Basic Questions

- 1 If your upline calls you or emails you, will you answer?
- 2 Do you want to do this as an individual or as a team?
- 3 Are you coachable?

Burning Desire

Coachable

Stretching Your Comfort Zone

The 2% MINDSET

2% of the Population

Embracing the Unknown

Going for Your Dreams

Living Without Limits

Confidence

Liking Change

**Exploring
New Things**

Excitement

**Choosing
Happiness**

Being like everyone else

**Act in Spite
of Fear**

Fulfillment

Insecure

Fear

Surviving

Your Comfort Zone

Abundance

A dull life

Just getting by

Regret

Procrastination

Play it safe

Settling for less

The Value of Leveraging

"I would rather have 1% of 100 individuals' efforts than 100% of my own."
J. Paul Getty

Retailing Approach

\$3,000/Month Earnings
30 EStores @ \$500/Each

Retail:	\$15,000
Wholesale:	\$12,000
20% Direct:	\$ 3,000

Lifetime Residual:	\$ 450
Total Revenue:	\$ 3,450*

In order to earn \$3,000 per month, you would need to sell 30 EStores per month.

** Based upon the 20% Direct Sale Revenue and the Lifetime Residual Income. Additional income available from commissions based on current Rank.*



The Value of Leveraging

Leveraging Approach

- Recruit 2 Brand Partners with an initial purchase of an Estore with Pre-Selected Inventory {\$1,000 Brand Partner Estore Activation Fee + \$500 Pre-Selected Inventory Estore Activation Fee, each with a \$50/Month Web Hosting and Maintenance Fee} and teach and train them to recruit 2 Brand Partners with an initial purchase of an Estore with Pre-Selected Inventory.
- As you duplicate this sponsoring and training approach, throughout 11 Levels, you would eventually have a total of 4,094 Brand Partners in your organization.
- The illustration shown below represents what would be earned on only the Lifetime Residual Income portion of the Lucrazon Global Compensation Program:

Level	People	Web Hosting Fees	Lifetime Residual Income
1	2	\$ 200	\$ 20
2	4	\$ 400	\$ 32
3	8	\$ 800	\$ 16
4	16	\$ 1,600	\$ 32
5	32	\$ 3,200	\$ 64
6	64	\$ 6,400	\$ 128
7	128	\$ 12,800	\$ 256
8	256	\$ 25,600	\$ 512
9	512	\$ 51,200	\$ 1,024
10	1,024	\$ 102,400	\$ 2,048
11	2,048	\$ 204,800	\$ 16,384
Total:			\$20,516





Again, this example is based upon recruiting just 2 people and teaching them to do exactly the same the following month. In one year, you could build a month-to-month residual income of \$20,516. How much would your life change earning this amount every single month?

Let's say that we're 'dreaming too high' in this example and we cut the numbers in half. How would your life look if your income increased by \$10,258 per month?

All it takes is a commitment on your part to bring 2 new people into the business, and then teach and train them to do the same. Building Senior Brand Partners throughout your organization is the KEY to Leveraging Success!

The example listed above is intended to demonstrate the various revenue streams available to Brand Partners and is not intended to be representative of what is possible to earn by the average person. No guarantee of potential earnings is implied or intended by this example.

Senior Brand Partner Minimum Requirements

Key	
	Senior Brand Partner (You)
	Brand Partner
	Active Brand Partner Status \$50 Monthly Hosting Fee
	Active EStore Status*** \$50 Monthly Hosting Fee

*** Does not pertain to the Personal Basic EStore included with Brand Partner Business.



Pathway to Success

Making your business happen starts today. Crystallizing your dreams and establishing them as written goals, and then understanding what it's going to take to achieve them, is the first step. Now, you must make a personal commitment to succeed. In order to do that, you must:

Have a Burning Desire.

Water boils at 211°. At 212° steam is created.
The difference of 1° equals the power to move a locomotive.



Develop Persistence and Discipline.

Read through every page of the Company Website
Complete all Quick Start Training and Leadership Courses
Set aside personal ego and listen to those who have become successful in the business and follow their examples
Cultivate sincerity — follow the motions by duplicating the emotions

Apply What You Learn.

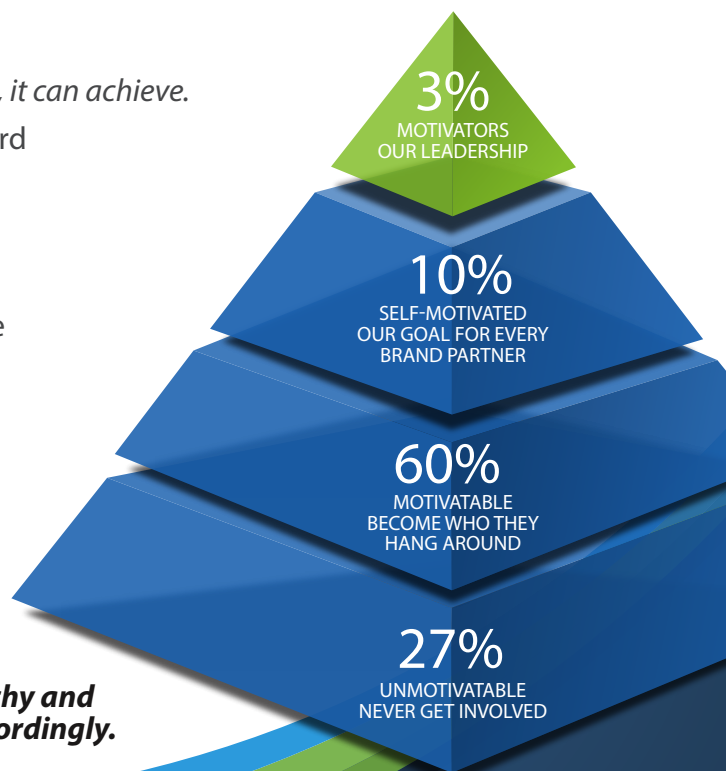
Start right now from where you are
There are never excuses only results — measure them and adjust accordingly

Visualize Your Success.

Whatever the mind of man can conceive and believe, it can achieve.
Plaster Plan: Refrigerator, Bulletin Board, Dashboard

Develop a Winning Attitude.

Step away from the crowd and avoid the mediocre
Build resolve — Never quit, keep accomplishing your daily tasks
Instill in yourself a sense of urgency and certainty of success
Associate with successful individuals in business and community activities



***Understand this hierarchy and
adjust your activities accordingly.***

Pathway to Success

Trust / Respect Triangle



There are 3 Types of People in Your Circle of Influence:

1. People You Look Up To
2. People Who Are Your Equal
3. People That Look Up To You

	1. People You Look Up To	2. People Who Are Your Equal	3. People That Look Up To You
How to Invite	Ask their Opinion	Invite based off Trust	Invite based on your Position
How to Present	Use an Expert	Use an Expert (can be yourself)	Use an Expert (can be yourself)

Pathway to Success

Wheel of Activity



- Closing Questions
- 3 Ways
- Edification



- Business Presentation
- Conference Calls
- Webinar
- 1 on 1's
- Home Presentations
- Hotel/Office Presentations



- Save
- Yourself
- Stress
- Time
- Energy
- Money

Goal:

2nd Appointment
Within 24-48 Hours

Fundamentals of Establishing a Strong Business

The Seven Fundamentals of success as a Lucrazon Global Brand Partner are:

- 1 Create a List
- 2 Contact & Invite
- 3 Present the Business & Opportunity
- 4 Retail Estore OR Recruit Brand Partner and Activate
- 5 Celebrate Success
- 6 Fast Track — Keep People Engaged
- 7 Set the Example — Leadership
 - Live Events
 - Advanced Certification
 - Quick Start Trainings
 - Regular Calls
 - Leadership Certification
 - Mastery Program



Eighty Percent (80%) of your business productivity and sales volume will be produced by Twenty Percent (20%) of your organization. This is known as the **80/20 Rule**. And, the success of your organization will directly match the quality of leadership you provide on a daily basis.

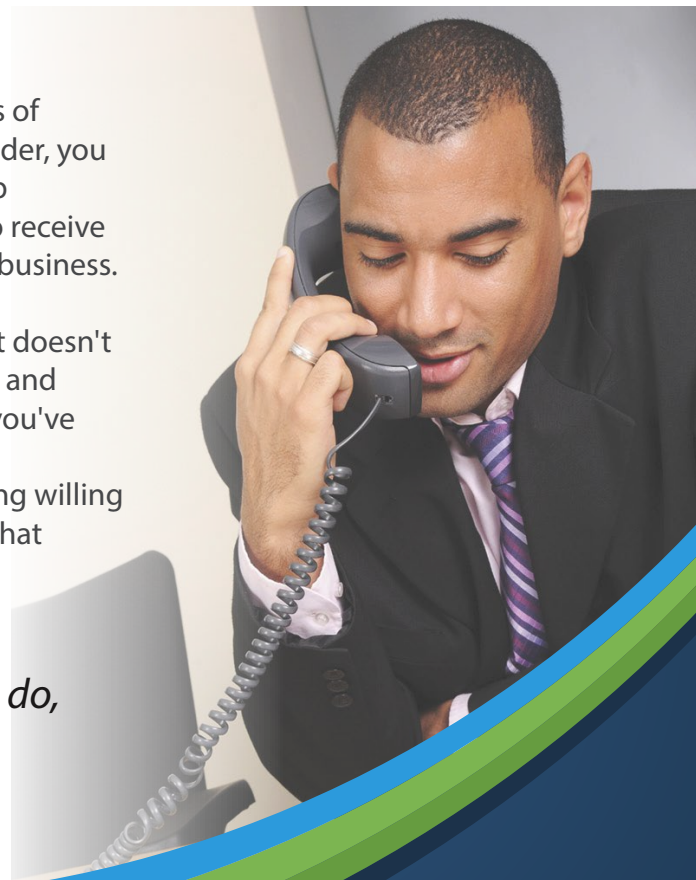
The Speed Of The Leader = The Speed Of The Group

Setting the Example

Setting a positive example is one of the most important aspects of building your Lucrazon Global business. If you're not a born leader, you can learn to lead. Your Brand Partners will not respond to group treatment, everyone wants to be treated as an individual and to receive personal attention as they begin to understand and build their business.

Take the time with each person to explain what works and what doesn't in any given situation and circumstance. Be willing to take calls and answer questions from your people, no matter how trivial or if you've already given them the answer to the question they are asking. Constantly review your personal techniques and strategies, being willing to modify what isn't working and integrate new presentations that others have found successful in your local marketplace.

*People won't do what you **tell** them to do, people will do what you **do!***



Fundamentals of Establishing a Strong Business

Find Your Leaders

As you begin to grow your organization, it is essential that you locate your leaders. These are the individuals who consistently take the initiative, request your participation in regular Three-Way Calls, ask for your guidance and input, and show ongoing, demonstrable results from their activities.

You'll want to find, develop and motivate leaders in both of your Business Channels as well as to work in depth in those channels in helping others to develop their own leaders. Just as you trained your personal Brand Partners, now you must also work on developing leadership in this same manner. First by providing the personal example, and then following that up with teaching and training others in your organization to do the same.

Building and maintaining leadership depth is essential to financial security in this business. By doing so you will achieve your primary objectives:

- To Build An Organization That Is Stable and Sufficiently Trained
- To Build An Organization That Can Duplicate Itself Without Constant Supervision On Your Part
- To Build An Organization That Is Sufficient In Size To Generate Enough Income To Meet Your Monthly Financial Requirements



Three-Way Calling and the Invitation

Three-Way Calling with your sponsor during your first two weeks in the business will help you to present the Lucrazon Global Ecommerce Solution and business opportunity to your prospects in a very professional manner:

- Allows for the validation of YOU as well as the Ecommerce Solutions and Business Opportunity through a third party
- Builds credibility for your new organization and your sponsor
- Is one of the most important activities you will be doing during your First 30 days

Be certain to set aside a quiet, well-organized area in your home or office setting where you may regularly engage in these calls, and where you are certain you will not be interrupted by other individuals, noise or other influences. If you have long, uninterrupted commutes, these calls may also take place from the interior of your automobile.

Make certain that you have an appointment book or a form of digital calendar system in which you may keep track of your contacts, appointments and results. Before you get on the phone, know what you're going to say and practice. Whether you are making your calls in a casual way, or using a phone script that you have written, be prepared.

Remember, whether it's in person or over the telephone, your job in contacting people about the Lucrazon Global opportunity is to simply determine if that person is at the right time in their life to take advantage of a revolutionary Ecommerce solution and explosive, global business opportunity. If you're excited and passionate about your business, you will communicate that enthusiasm to your prospects, and they'll want to know why you're so fired up!



Three-Way Calling and the Invitation

If you don't ask for the Ecommerce site sale, or the Activation of a Brand Partner, you'll never know and never get it. Keep in mind that you are not trying to convince anyone to do something or buy something that they are not interested in — you're attempting to locate people who are searching for an effective Ecommerce solution and/or a business opportunity which represents global income potential. If either are not a fit for them right now, then perhaps they may be interested in the future. Ask for their permission to follow up, and then do so!

Three-Way Calling is the proven, effective and simple method of guaranteeing you positive results in your first few days and weeks in the business. Here's how a typical call is conducted:

- 1 Call your sponsor and discuss your prospect.
- 2 Call your prospect and briefly describe the reason for your call.
- 3 Introduce your prospect to your sponsor and allow your sponsor to direct the conversation. **BE QUIET.**
- 4 Allow your sponsor to lead the conversation and **DO NOT INTERRUPT.**



As you continue making Three-Way Calls with your sponsor and other members of your organization, you'll become more comfortable on each call with presenting the Lucrazon Global Ecommerce solution and business opportunity. The more results you experience in building your business, the more stories you will have to share and the more you will add to each and every conversation!



30 Days to Motivate a New Brand Partner into Action

- 1 Review this Quick Start Guide with new Brand Partner within First 48 Hours
- 2 Review new Brand Partner's Calendar:
 - A Cross out when they CAN'T do this business
 - B Cross out when they WON'T do this business
 - C Lock in the remaining days and times that they CAN and hold them accountable to that schedule!
- 3 Sunday and Monday are "Phone Zones" to assist new Brand Partners in setting appointments
- 4 Determine how many Opportunity Calls (Tuesday-Friday) Brand Partners will participate in (announce name)
- 5 Determine how many Training Calls (Corporate-Monday; Training-Saturday) Brand Partners will participate in (announce name)
— Help Brand Partner Set Alarm/Reminder on Phone For Calls
- 6 Determine how many Home Presentations or 1on1's Brand Partners will do every week (Goal: 4-5)
- 7 What is the next LIVE Training Brand Partners can attend and confirm their travel arrangements!



Sample Telephone Conversations

7 Rules for Telephone Conversations

- 1 Tell the TRUTH and Be Kind
- 2 Understand you are a part of History Making — 1st Time an opportunity in this space has become available
- 3 Be willing to become a professional
- 4 Do enough of the right things
- 5 Learn our language and be excited about it
- 6 Success is not a Buffet
- 7 Be accountable to your sponsor or upline and Have FUN!

Before You Call People:

- Get excited
- Read your WHY
- Read your Goals!

Also spend at least 15 minutes with someone who is very supportive of your Lucrazon Global Brand Partner business and practice these scripts.

Option 1

Calling People You Know

Option 2

Jon/Julie, how are you? Good, I am calling because I am in the process of putting a business project together and it looks like we could make some serious money by partnering up. Are you open to meeting or are you happy with where you are at financially?

Jon/Julie, how are you? Good, listen are you still looking for something extra like we talked about last week?

— Or: Are you still frustrated with your work situation like we talked about?

— Or: Are you still serious about finding that extra money like we talked about?



Sample Telephone Conversations

In this scenario, you should know or remember what you previously talked about with your prospect.

When they say "Yes", you reply:

"Listen, I have EXACTLY what you are looking for and we need to meet ASAP!"

If they are out of your area, then instead of meeting ASAP you need to connect them with an "EXPERT" ASAP. That is when you "EDIFY" your upline or the conference call or the DVD!

When they ask, "What it is it?", you reply:

"Have you heard of Lucrazon Global?"

If they say, "No, what is it, or who are they?" you reply:

"Perfect, they are a financial services company that deals with small, medium and large business owners. They help companies accomplish three things:

- Solidify their business
- Lower their overhead
- Add additional revenue streams

You then say: "Let's set up 30 minutes or so in the next 48 hours and I will run some numbers by you, and if you like what you see, then great, and if not then "NO BIG DEAL."

If they reply: "Yes, I have heard of Lucrazon Global", you reply:

"Great, what have you heard?"

If they say positive things, you reply:

"Perfect, that is exactly why we have to meet ASAP!"

If they reply that they have heard something negative, you reply:

"Unfortunately, there are always people that cancel their gym membership and they blame the gym for the reasons why they did not get in shape instead of being accountable, and that is exactly why we have to meet."

"After we talk if you like what we go through, perfect! And if not, at least we got to meet and we got caught up with one another, and it really is no big deal!"



2-Minute Elevator Presentation

An 'Elevator Pitch' represents a succinct, carefully-prepared and well-practiced marketing message about your business and the opportunity you represent to others. It must be no longer than a couple of minutes — the time it takes to ride in an elevator or the time allotted to you at networking meetings.

A successful elevator pitch communicates a **compelling value proposition** that attracts individuals who are already predisposed to purchase. And it begins with a connection to someone that defines a 'painful or challenging' situation:

You know how everyone today wants to be successful with an online business, yet having a good-looking website and then generating traffic and sales costs anywhere from \$5,000 to \$15,000?

If the person hearing you say this doesn't get it, or know of someone who is dealing with this challenge, they will answer 'No' and you can MOVE ON, and you'll have wasted less than 15 seconds of your time. If, however, the person agrees with you, you've gotten their attention.

Wouldn't it be terrific if an international company was out there providing simple, affordable solutions for online business owners at a price they could afford?

If the person doesn't respond positively at this point, you really didn't connect with them in your opening statement, and you can end the conversation. If however, you recognize their 'buy-in' to what you are saying by their focused attention and affirmative words, you're ready to deliver what makes your solution 'better and different'.

I work with a company called Lucrazon Global. After 22 years of being a leader in merchant processing, offering businesses the most competitive rates on credit card transactions, the company moved into the world of Ecommerce. Instead of dealing with a web designer, a shopping cart provider, a payment gateway, and the hassles of going through your bank or another financial institution to obtain an online merchant account, Lucrazon bundled it all together in ONE easy package. No one else in the world has this patent-pending technology.

What if I could show you a way where you could be successfully online in a matter of minutes, not days, and for less than \$2,000? Would you be interested?

If the person responds positively at this point, you can then ask them for their business card or their email address or phone number where you can reach them later to send them more information.

Remember, whether you're representing a custom Ecommerce solution for someone who is already in business, or offering one of Lucrazon Global's Pre-Selected Inventory Ecommerce stores for an individual who wants to experience online marketing for themselves, you have the answer they're looking for.

And once your prospect understands the VALUE of the Lucrazon Global Ecommerce solution, they'll be able to realize the business opportunity you also represent!

An example of an excellent 2-minute presentation that delivers all the pertinent information in a very compelling way:

<http://www.youtube.com/watch?v=i6O98o2FRHw>

Dealing With Objections

As often as you will meet with people who are excited about the patent-pending technology Lucrazon Global's Ecommerce solutions represent, you will run into those individuals who have reservations, doubts and who may negatively view this business model or traditional network marketing. In these instances, simply be prepared. Each negative response will assist you in crafting your personal conversation about the business, and allow you to better understand and empathize with individual's personal circumstances and life challenges.

Always answer a question with a question. For example, "I don't understand the opportunity". Response: "No problem. What parts do you understand?" When they explain, then you can fill in the rest of the information to answer their question.

Remember that objections are most often sincere questions being expressed with a certain degree of negativity or doubt.



Most often an objection will center around one of three, basic concerns:

The Lucrazon Global Ecommerce Solution or Business Opportunity Was Not Explained Clearly Enough For Them To Make A Decision.

Your prospect will have more questions. Here is where you can quickly and easily take them to your personal Brand Partner or Ecommerce live site and demonstrate the functionality and user-friendly ease in operation to answer their questions.

Your Prospect Harbors Preconceived Ideas About Traditional Network Marketing.

Helping your prospect to understand the importance of having an online presence and online Merchant Account is one of the most important aspects of wealth-building in today's world. And how working with an international company representing cutting-edge Ecommerce platforms and marketing tools, which utilize a traditional financial services compensation model, is similar-yet-different from traditional network marketing.

They've Never Sold Anything Before And Feel Uncomfortable Becoming a Lucrazon Global Brand Partner.

Introducing your prospect via Three-Way Calling to your upline and other Brand Partners who have become successful in the business with little or no previous experience or sales training will help establish your prospect as a viable business owner with Lucrazon Global.

Dealing With Objections

Objection:

**"I've tried something like this before" or
"I know someone who has done something
like this before."**

Response:

**"What have you done before?"
or
"What has your friend done, exactly?"**

When they explain what they've done, our job is to show the difference. No one has done this type of business before, because it's never been done! The beauty is that Lucrazon Global's Ecommerce solutions are the first of their kind anywhere in the world!



Objection:

"I've never sold anything before."

Response:

Remember, the underlying root/cause of your prospect's objection won't be known unless you ask.

"Are you still looking for what we talked about at the presentation, when we went through FORM? What was it that you liked most/least about work?"

The answers you received from your prospect during the FORM conversation, are what you will use as ammunition here.

"In order for you to get something different, you do realize that you must do something different. This is not a typical sales position and I know you've never sold anything before. Here's my question for you Sally, Do you know someone who has been in sales before, what have they sold, and what do you not like about it?"

Car salesman, retail store clerk, phone solicitor, etc. Find out what the root/cause of the objection is all about and then reply: "That's not us! If I could show you a way to help companies save money while at the same time you could be earning an income for helping people, would that be something that might interest you?"

Dealing With Objections

Objection Techniques

1 Listen Quietly and Carefully

Never interrupt your prospect or attempt to anticipate where they are heading in their response.

When you ask the question back, you need to not say anything until the person responds. Be quiet until they respond. Keep in mind that the first person who responds, loses after a closing question. Make certain to make eye contact, smile and give an approving nod when appropriate.

2 Use the Feel, Felt, Found Technique

Never argue with your prospect, and express your appreciation for their sharing their concerns with you. If you agree with their objection, do so, then repeat and clarify their objection so that you clearly understand their point of view.

Then, follow up with statements such as:

"I understand why you may feel that way, Alice. I felt the same way until I realized that _____. And I found that by _____."

3 Your Response Should Always be Brief and to the Point

Be straightforward, confident and totally honest in your response.



Are you ready to get started or do you need to see it again?

Dealing With Objections

Common Objections and Responses

The key to a successful presentation with a prospect is to BE PREPARED. If you have watched the Business Presentation program several times, and know your detailed product information, company history, and how the basics of the Compensation Program work, you're well on your way to answering any objections or questions with ease.

Here are some examples of how to overcome objections.

Objection 1

"Money is tight right now."

If money is the reason why you're here, please don't let money be the reason why you can't do this.

"Money is tight right now?" or "You just can't afford it right now?" "Other than money, is there anything else that would stop you from getting started?"

"I know just how you feel. Some of the people I've talked with have felt exactly the same way. But what I've found is that many of these people could borrow the money and working with me and my sponsor, could earn the cost of their Brand Partner Activation Fee in their first week. If we could show you how you could do that, would you be ready to get started today?"

Objection 2

"I don't have any extra/spare time right now to do this."

"I know how you feel. Most of the people in my organization have full-time careers and live a very active life outside of work. If you knew you could make substantial income with this program, do you think you would make the time available? I've watched people in my organization discover that with just a couple of hours a day, they can start to build a leveraged income that is giving them more time and more freedom to do the things they've wanted to do, and to have more disposable income for the things they need for their family."

"When we talked earlier, you said, if what we have could get you {that/what they want}, you would be willing to take time out of an already-busy schedule to make it happen. You did say that, didn't you?"

"What changed in the last 30 minutes? Because you do see how this can get you {that/what they want(ed)}."

We establish this objection during FORM.

Objection 3

"I need to talk to my spouse."

"Great! When can we get together with him/her?" Because, if we could get your spouse 10-20% of the information or 100% of the information, which would you prefer? {Response will always be 100%.} "Perfect, that's why I want to help you explain it, instead of you explaining it on your own."

A "No" is not a "No", it is only a "Not Now".

"I understand this opportunity is not for you right now. Do you know someone that is looking, or do you have access to a business owner that I could help them save money and have a significant presence on the Internet?"



Don't Forget To Ask For Referrals!

Know Your Peaks and Your Valleys

Every successful Lucrazon Global Brand Partner follows a proven set of productive activities to ensure their long-term success and continued growth. As important as the activities you engage in every day are, just as important are the activities you will want to avoid.

Peaks

- Visualize yourself being successful every day. It takes 21 days to create a habit.
- Build belief in yourself, in Lucrazon Global, and in the products.
- Commit to your goals – you are the only one who can create your success.
- Be humble and coachable. Learn from others and lead by example.
- Don't try to re-invent the wheel. Use the proven sales tools and techniques.
- This business is not for everyone – learn when to say "Next!"
- Always ask for referrals – even the people who don't buy or enroll, know people.
- Quitters never win and winners never quit.
- When you're with the right company at the right time, you've already won. Now you just have to play the game and hit the home runs!
- When you're down, call your upline leader. When you're up, call your downline.

Valleys

- When you start missing conference calls and trainings.
- When you stop retailing & recruiting.
- When you stop using the products available in your Ecommerce store.
- When you establish unrealistic expectations.
- When you listen to unsupportive friends and family.
- When you start over-selling our opportunity.
- When you stop being teachable and duplicatable.
- When you enter "Management Mode."
- When you stop being in touch with your upline leaders.

Benefits of Network Marketing

Work From Home:

Most Brand Partners work from an office within their home, providing low overhead and a self-directed and self-motivated atmosphere.

Independence:

You control your daily work schedule. No one tells you what to do and you supervise yourself. Income is based on your daily activities and how well you follow-through with individuals.

High Leverage:

There is no limit to the amount of leverage you can generate through building your new business. The more people you activate as Brand Partners into your organization, the more their activities benefit your earnings potential.

Residual Income:

With the only patent-pending, complete Ecommerce solution on the global market, you represent a revolutionary way for people to market their goods and services as well as provide others with a global business opportunity that is unparalleled.

Unlimited Potential:

Because of your affiliation with one of the largest, global merchant processing and financial services organizations, the opportunity for international growth as well as continued releases of new Ecommerce solutions, product and service offerings, your income potential is limited only by your imagination and dedication to your independent online business. Additionally, as you grow your business and advance within the compensation structure, you will be eligible for additional compensation in the form of compensation pools based upon total organization volume.



Brand Partner Compensation Plan





With Lucrazon Global's unique and powerful Ecommerce solutions, together with its incomparable Compensation Plan, your opportunity to build sustainable wealth while assisting others in achieving their goals as entrepreneurs is unparalleled.

The following section outlines the Lucrazon Global Compensation Plan, and how to build sustainable organizations through the lock-step, modular pathway the Company has developed for your success. It's all about 'duplication of effort' and how that translates into Setting the Example and developing leadership.



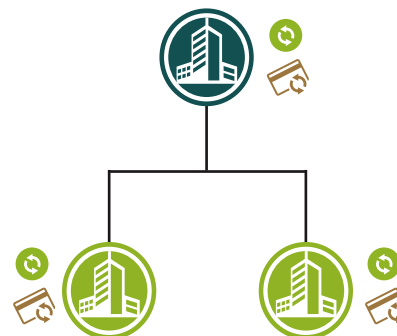
Once you become a Brand Partner and have activated your own Ecommerce site, or have sold and generated one for a retail customer from your site builder, you have achieved the level of Qualified Brand Partner. And your goal is to immediately 'duplicate yourself twice' and rise to the Rank of Senior Brand Partner as fast as possible:

Key

-  Senior Brand Partner (You)
-  Brand Partner
-  Active Brand Partner Status
\$50 Monthly Hosting Fee
-  Active EStore Status*
\$50 Monthly Hosting Fee

* Does not pertain to the Personal EStore included with Brand Partner Business.

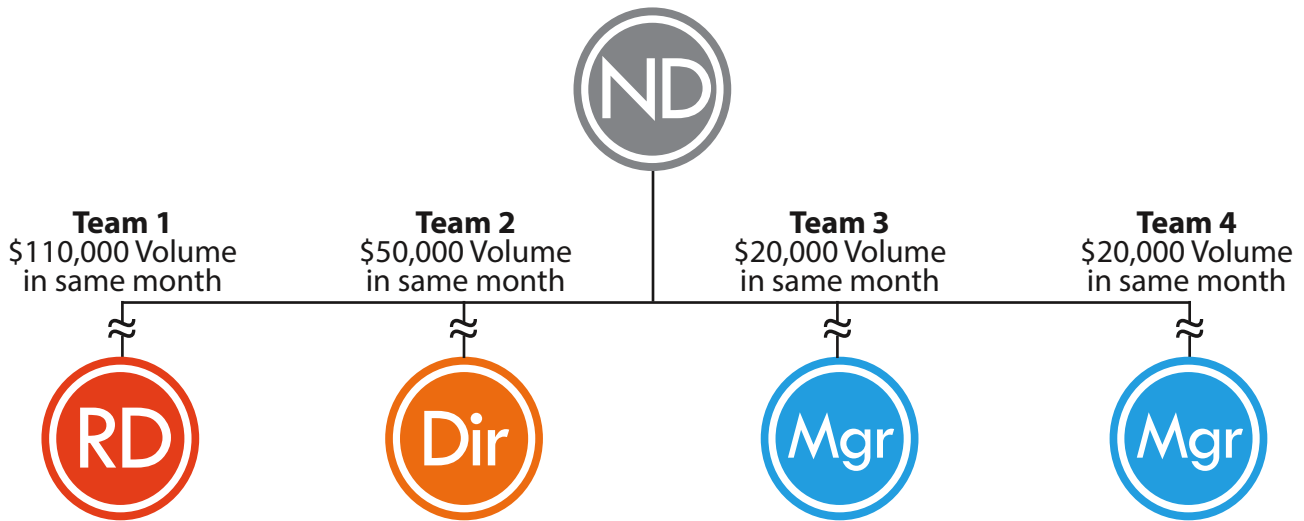
Senior Brand Partner Minimum Requirements






From this Rank, you'll want to assist the two individuals that you brought in to achieve what you just did — and then help ONE MORE to do the same. This method of assisting already-existing Brand Partners and then recruiting new individuals at the same time is what will guarantee your ongoing sustainable success. By doing so, you'll develop the leadership skills necessary to manage your growing global organization.

Brand Partner Compensation Plan

National Director Rank: \$200,000 Monthly Volume Sample



Key

-  National Director
-  Regional Director
-  Director
-  Manager

Once you have reached the rank of National Director according to the Rank Advancement provisions of the Lucrazon Global Compensation Program, not only will you participate in multiple Revenue Pools, at this moment you have built a long-term business structure that will be solid and stable.

Any other rank can reward you financially, but only at the rank of **National Director** is where your residual income will guarantee the concept — which many pursue but few reach — known as **financial freedom**. In other words, even if you decided to invest time in other activities, your business would continue to grow and grow each day.

As you can see, this is all about duplication, and this has more to do with discipline than with talent. A National Director has learned the power of this system and is able to go anywhere and build leaders that will want to achieve what he/she has achieved by following his/her example.

If at any time you have wanted to be financially free,
DARE TO BECOME A NATIONAL DIRECTOR WITH LUCRAZON GLOBAL!



LUCRAZON[®]
BUSINESS NETWORK GLOBAL

Brand Partner Compensation Plan

Effective October 1, 2014

Business Portfolio Ownership Model vs Traditional Network Marketing

		Others
What you Get:		
Own your independent online Business with your own Merchant Account*	✓	✗
Market your own Independent URL	✓	✗
Earn income from up to 9 Revenue Streams	✓	Varies
Sell or Build Businesses	✓	✗
Recurring Contracts with your own customers	✓	✗
Deposits to your Bank Account utilizing your own Merchant Account* within 3 Business Days	✓	✗
What you Sell:		
Fully integrated Ecommerce Solution with Merchant Account*	✓	✗
- Ecommerce Store Builder with Shopping Cart	✓	✗
- Ecommerce Website with Merchant Account*	✓	✗
- Ecommerce Store with Pre-Selected Inventory with Merchant Account*	✓	✗
Merchant Services:		
Build your own Merchant Portfolio	✓	✗
Build Lifetime Merchant Residual Income	✓	✗
Ability to sell Merchant Portfolio	✓	✗

*Merchant Account Subject to Approval

Merchant Processing Revenue

Paid Monthly on the 30th of the Following Month

Based upon Ecommerce Store and Brick and Mortar business volume.

Earn 50% of the Residual Income
on all Merchant Processing fees above Interchange from Merchant Accounts directly enrolled by you.

Earn Additional Percentages
from 7 Tiers of Brand Partners.
(See table below)



Tiers	1	2	3	4	5	6	7
Percentage	10%	2%	2%	2%	2%	2%	5%

20% Direct Sale Revenue

Paid Within 3 Business Days of Activation

Pays 20% of the Brand Partner Sale and Ecommerce Store Sale.

The revenue is deposited directly into your bank account using your Merchant Account.

**Activate a
Brand Partner**
\$1,000 is deposited
\$800 is debited
You keep \$200

**Sell a Pre-Selected
Inventory
Ecommerce
Store to your
Direct Downline**
\$500 is deposited
\$400 is debited
You keep \$100

**Sell a Basic
Ecommerce
Store to your
Direct Downline**
\$250 is deposited
\$200 is debited
You keep \$50

10% Coded Bonus

Paid Weekly*

A 10% bonus paid to you for any coded sale including:

- Brand Partner Business
- Basic or Pre-Selected Inventory Ecommerce Store

*Week = Tuesday 12:00 AM to following Monday 11:59 PM Pacific

Benefits
for encouraging
teamwork in your
organization

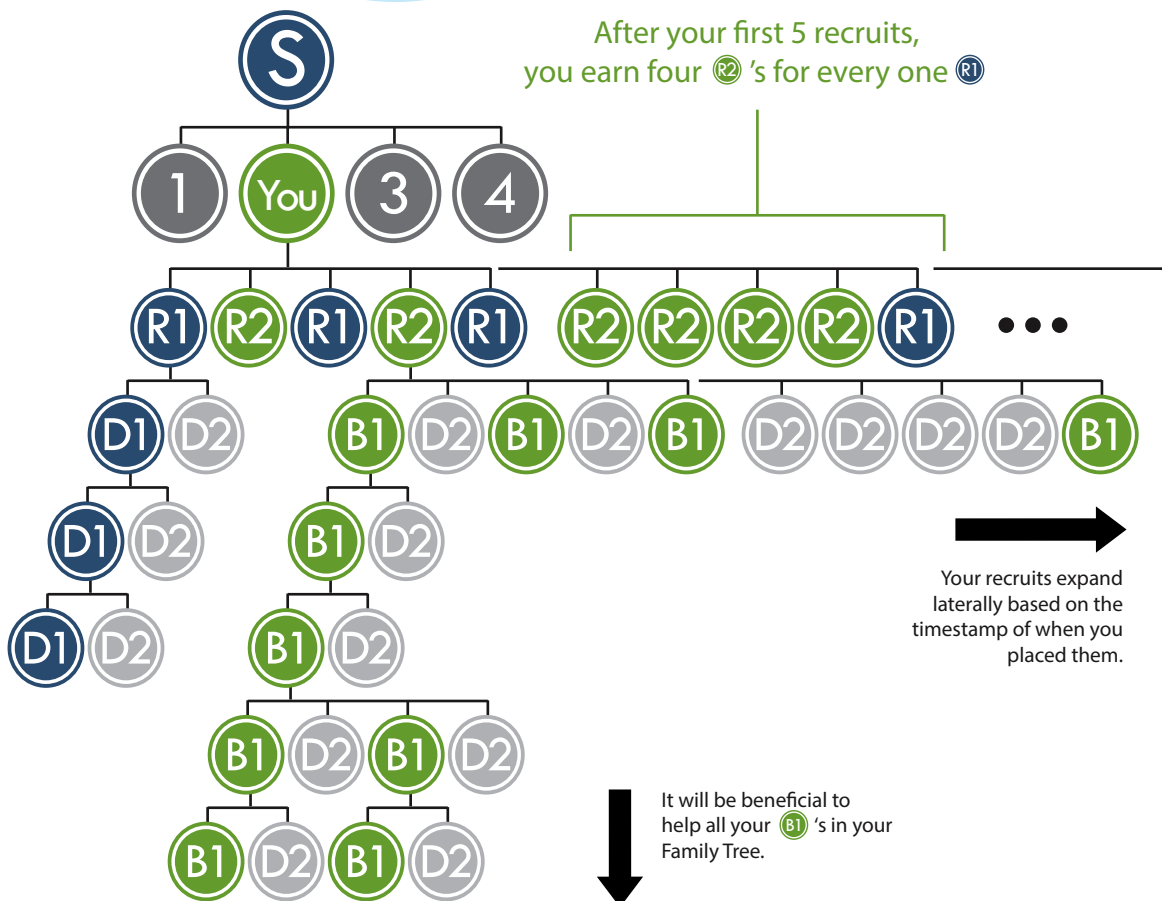
Get Rewarded
for developing your
organization

Earn Bonuses
no matter where
individuals are
located in your
organization

Example Tree

Key

- Your Sponsor
- Brand Partner
- Your Recruit 1 (Pays to your Sponsor)
- Your Recruit 2 (Pays to you)
- Downline 1 of your direct R2 (Pays to you)
- Downline 1 (Pays to your Sponsor)
- Downline 2 (Pays to their direct Sponsor)



Rank Advancement & Revenue Pool-Sharing

Paid Monthly on the 20th of the Following Month

As you continue to grow your Lucrazon Global independent business, the company also continues to reward your ongoing recruiting and retailing activities.

Rank*	Volume per Month	Active EStore	Personal Teams**	Revenue Pool	Weekly Channel Cap	Advancement Bonus	Lifestyle Bonus	
Qualified Brand Partner	\$100	Self	0	0%	\$250	\$0	\$0	QBP
Senior Brand Partner	\$300	Self	2	0%	\$500	\$0	\$0	SBP QBP QBP
Supervisor	\$5,000	10	2	0%	\$1,000	\$0	\$0	Sup SBP SBP
Manager	\$10,000	20	3	0%	\$5,000	iPad	\$0	Mgr Sup Sup SBP
Director	\$30,000	60	3	2.0%	\$7,500	\$1,000	\$300	Dir Mgr Mgr Sup
Regional Director	\$90,000	180	3	1.5%	\$10,000	\$2,500	\$500	RD Dir Mgr Mgr
National Director	\$200,000	600	4	1.0%	\$15,000	\$5,000	\$750	ND RD Dir Mgr Mgr
Executive Director	\$500,000	1,500	4	0.25%	\$25,000	\$10,000	\$1,250	ED ND RD Dir Dir
Presidential Director	\$1,500,000	5,000	5	0.25%	\$35,000	\$25,000	\$2,000	PD ED RD RD Dir Dir

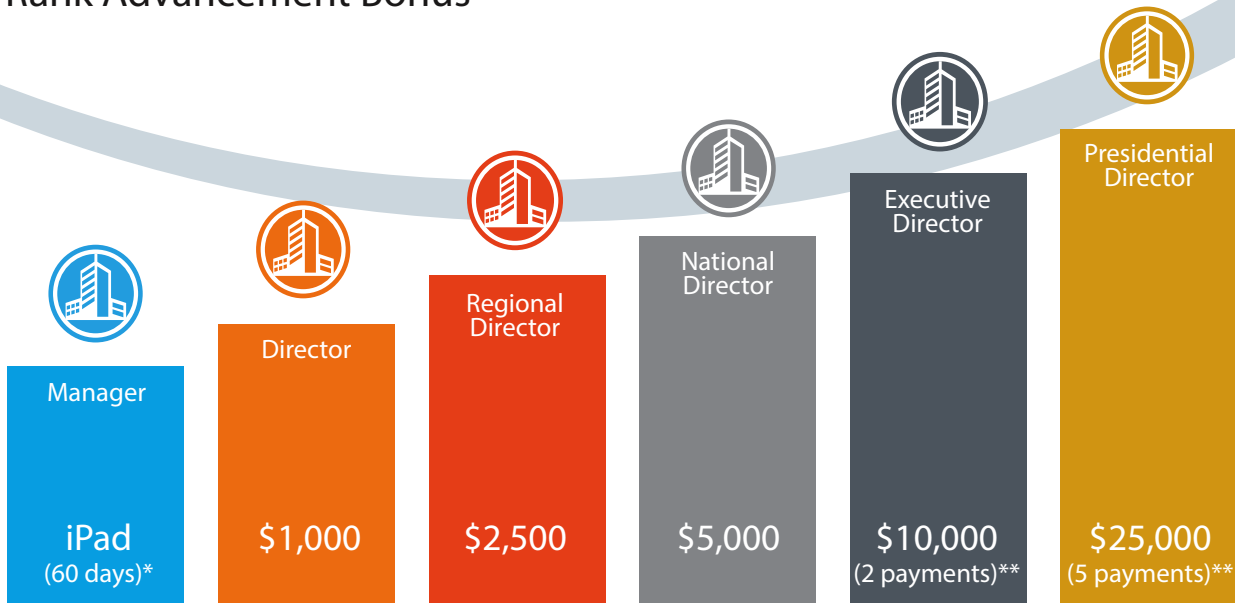
* Brand Partner Must Qualify for Rank every Calendar Month to be paid at Qualified Rank.

**Personal team consists of downline of any directly-sponsored Brand Partners.

The pools are calculated from total monthly revenue and cumulatively shared by total qualified participants.

Achievement Awards

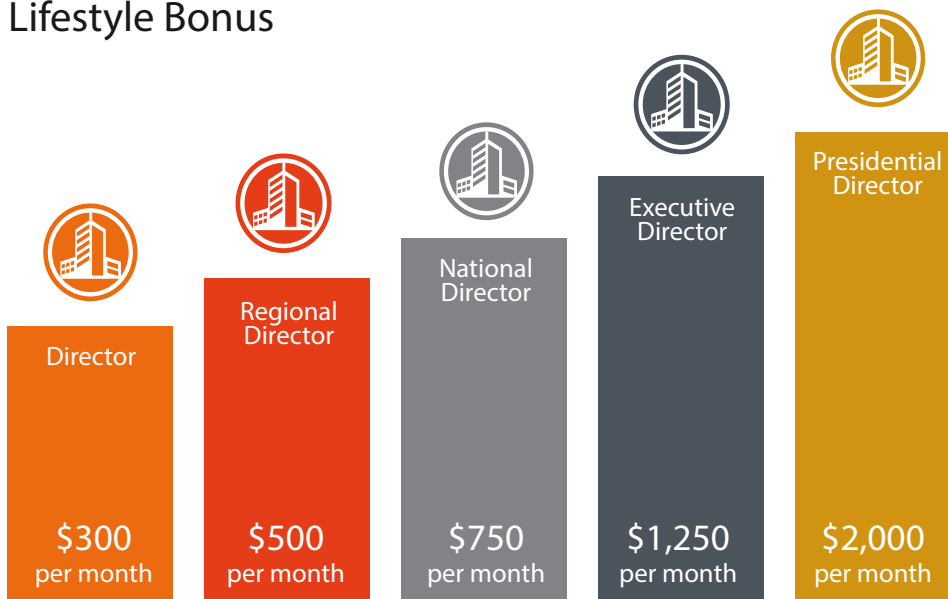
Rank Advancement Bonus



* Earn an iPad if Manager Rank is reached within 60 days.

** Brand Partner must qualify for each calendar month to earn each payment.

Lifestyle Bonus



Channel Bonus

Paid Weekly*

Earn 6% from the balancing channel as a Qualified Brand Partner at the following ranks.

*Week = Tuesday 12:00 AM to following Monday 11:59 PM Pacific

Requirements to Reach Weekly Cap

Rank	Max Channel Bonus Payout
Qualified Brand Partner	\$250
Senior Brand Partner	\$500
Supervisor	\$1,000
Manager	\$5,000
Director	\$7,500
Regional Director	\$10,000
National Director	\$15,000
Executive Director	\$25,000
Presidential Director	\$35,000

All Qualified Direct Business Sales, Indirects or Group placements will count for the Channel Bonus.



Brand Partner (You)
Business Channel 1 | Business Channel 2

Lifetime Residual Income

on the lifespan of the business

Paid Weekly*

All Brand Partners and Ecommerce store owners are charged a \$50 Monthly Web Hosting and Maintenance Fee for their Brand Partner business website or Ecommerce store through their own Merchant Account.

You earn 20% of Monthly Website Hosting and Maintenance Fees at the time of sale for Websites that you directly sell. All directly-sold Ecommerce Stores qualify as Tier 1.

*Week = Tuesday 12:00 AM to following Monday 11:59 PM Pacific

Lifetime Residual Income
 \$50 is deposited
 \$40 is debited
 You keep \$10

42% of the \$50 Monthly Web Hosting Fee is split through 11 Tiers according to the table below

Tiers	1	2	3	4	5	6	7	8	9	10	11
Percentage	10%	8%	2%	2%	2%	2%	2%	2%	2%	2%	8%

Note: 11th Tier 8% is paid only to Qualified Brand Partners at the Rank of Senior Brand Partner and above.

Merchant Portfolio Sale

Paid upon selling of Merchant Portfolio

You will have the additional opportunity to participate in the sale of qualified Merchant Accounts when minimum generated volumes have been achieved within a specific portfolio. Details of a specific portfolio sale will be based on a variety of factors including:

Industry
mix of
accounts

Minimum
monthly
processing
volumes

Age of
accounts

Pre-Selected Inventory Ecommerce Store

Retail Profits

Paid directly to your Bank Account through your Merchant Account within 48 hours.

- Expand your Existing Business with Exciting Product Offerings
- Sell Over 14,000 Brand Name Items with No Inventory Required
 - Food
 - Household
 - Pet
 - Natural Remedy
 - Personal Care
 - Baby
 - Supplements



Choose from
Top-Selling Retail
Brand Name Items
in the industry

All Sales shipped
directly from
qualified
Fulfillment
Centers

No Inventory
Required



Understanding the Power of Your Brand Partner Ecommerce Store

A Lucrazon Global Brand Partner Ecommerce Store allows you the opportunity to not only enroll other Brand Partners into your organization, your Brand Partner Ecommerce Store is also an Estore builder. You are actually in business FOR yourself and BY yourself — and capable of generating fully-functioning Ecommerce sites, with their OWN URL and independent Online Merchant Account in minutes! No other company in the world can offer this patent-pending solution.



[How It Works](#) [Services](#) [Brand Partner](#) [Pricing](#) [Features](#) [Support](#)

Brand Partner: 2GOEcommerce.COM

The World's Only Integrated Ecommerce System!



Website & Shopping Cart



Merchant Services



Marketing & Optimization



Product Inventory



What we do



How it works



Create your Ecommerce Store >

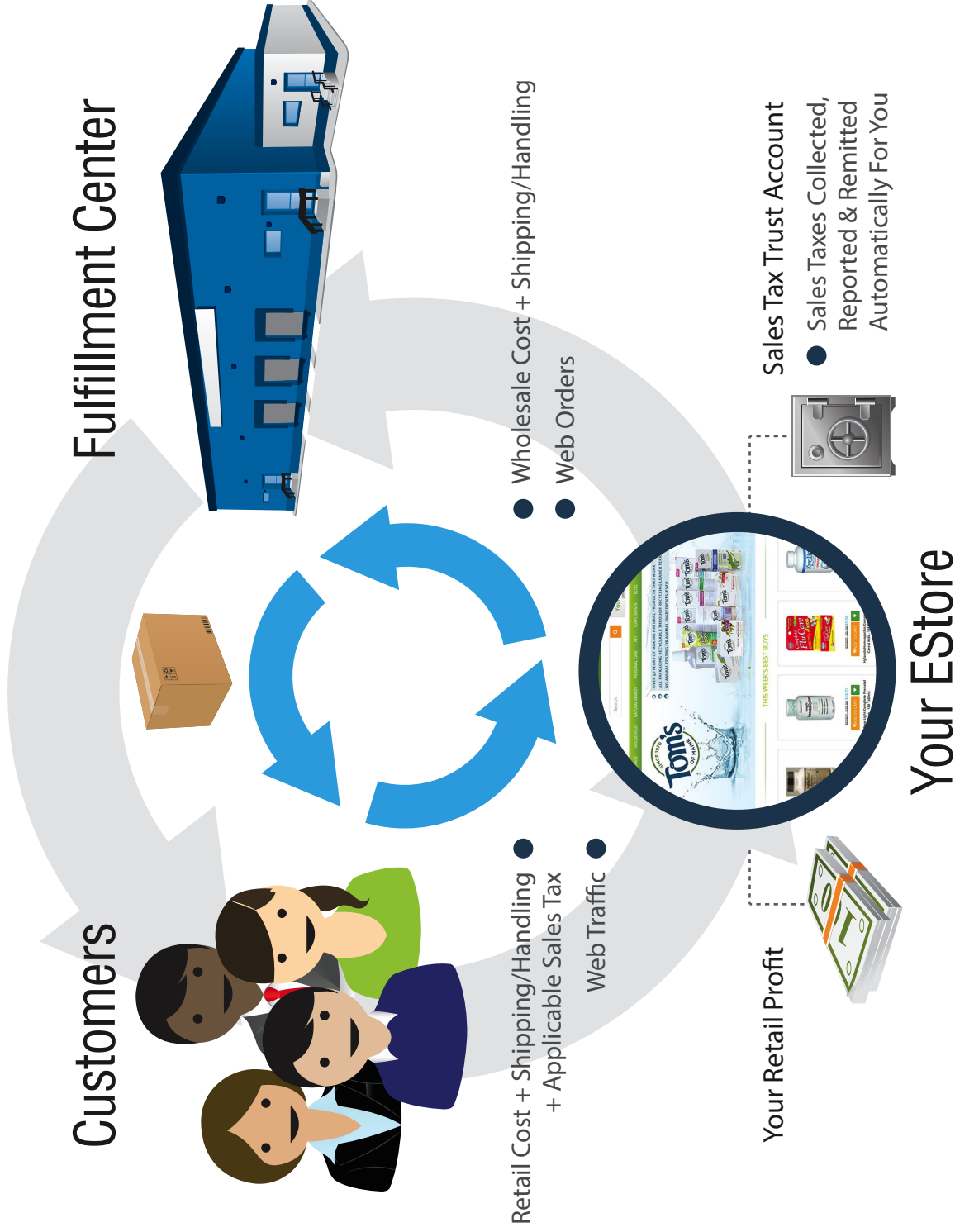
Become a Brand Partner >



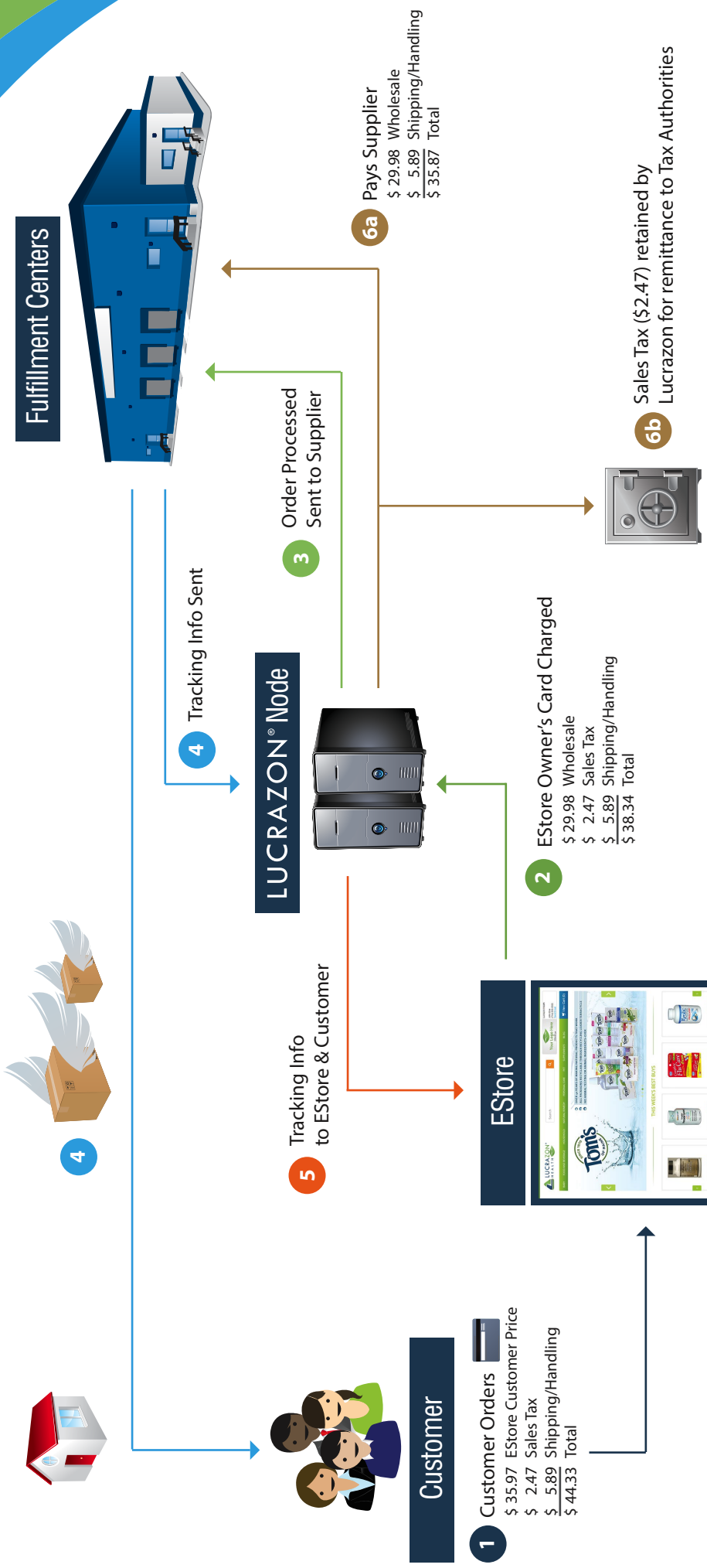
Whether its an Ecommerce site for a customer's existing business, or a Pre-Selected Inventory Estore for instant, online marketing of brand name products, you provide the turn-key solution for your, personal customer base. Remember, when you generate an Ecommerce site for either a retail customer or a Brand Partner, they are YOUR CUSTOMER, and their site generation fees, monthly web hosting and maintenance fees go directly into YOUR Online Merchant Account, in accordance with the Lucrazon Global Compensation Program. Every month, your Lucrazon Global business invoices them for the products and services you have provided!

Your Brand Partner online business also allows you to represent the most competitive Merchant Account services available to brick and mortar as well as online businesses. Credit Card, ACH and virtual terminal processing plus card readers and more are all at your disposal through one of the globe's most experienced and trusted merchant processors.

From custom designs, website and shopping cart solutions, marketing optimization and other opt-in services, your opportunity for business growth with your Lucrazon Brand Partner Ecommerce Store is limited only by your imagination and commitment and ability to COMMUNICATE YOUR COMPETITIVENESS.



*A robust Discount/Coupons Feature allows you to set discounts and specials



How it Works:

- Customer purchases products on your Pre-Selected Inventory EStore. Customer credit card is charged for product + applicable Sales Taxes + Shipping/Handling (if applicable).
- EStore Owner's credit card is charged for: Wholesale cost of product + applicable Sales Taxes on customer's order + Shipping/Handling (if applicable) on customer's order.
- Order is processed through the Lucrazon Fulfillment Node and sent to the appropriate product supplier/fulfillment center.
- Order is packed and shipped by product supplier and tracking/weight information is relayed back to the Lucrazon Fulfillment Node.
- Lucrazon Fulfillment Node relays tracking/weight information to EStore triggering a Notice of Shipment with tracking information to the EStore customer.
- Lucrazon Fulfillment Node settles the financial transaction to:
 - The product supplier by transmitting the wholesale cost of the product + shipping/handling charges (if applicable)
 - The Lucrazon Sales Tax Trust Account for the amount of applicable sales taxes

Sample Product Legend:

- \$59.95 – Mfg. Suggested Retail Price (MSRP)
- \$35.97 – EStore Customer Price (Approx. 40% OFF)
- \$29.98 – Wholesale Price
- \$ 5.99 – EStore Owner 10% Retail Profit



Offering Merchant Services

Lucrazon Merchant Services

As a Lucrazon Global Brand Partner you have the ability to offer Lucrazon's Merchant Services to business owners. In addition to the integrated Online Merchant Account which is bundled together with every Lucrazon Ecommerce Solution, Lucrazon Global also provides separate Merchant Services for brick and mortar businesses. Offering Merchant Services as a Brand Partner allows you to increase your monthly earnings potential through the Merchant Processing Revenue form of compensation.

Lucrazon Global presents businesses of all sizes Merchant Services at very competitive rates and the following is the current Merchant Pricing Schedule. The full Merchant Processing Pricing & Rates schedule may be obtained from the Lucrazon Global website Support Tab under the Download Forms and Files option.



Monthly Volume	\$0 - \$9,999	\$10,000 - \$49,999	\$50,000+
Discount Rate	Interchange + 0.20% Basis Points	Interchange + 0.10% Basis Points	Interchange + 0.05% Basis Points
Transaction Fee	+ \$0.20 per item	+ \$0.10 per item	+ \$0.05 per item

For complete card association fees please click on the following link:

<http://www.lucrazonglobal.com/forms-and-files>

For businesses that are processing \$50,000 or more per month in credit card transactions, Lucrazon Global Brand Partners are eligible to receive personalized service and a custom Proposal and Rate Analysis from the Lucrazon Global Merchant Services Department. When a Brand Partner has made an introduction to a business owner processing this higher level of transactions, he or she will need to:

- Determine current processing company and contract status
- Obtain two months of recent Merchant Account billing statements

These documents should be scanned and emailed along with the full company name and contact information, including address, phone number and email address of the principal, directly to ProposalRequest@Lucrazon.com. These requests for proposals will be handled by one of several rate analysts, and a reply given either directly to the Brand Partner or to the business owner, depending upon the request. All requests for proposals are handled on a case-by-case basis and will be answered within 5 business days. Requests for proposals must be accompanied by the Lucrazon Merchant Proposal Request form. This custom PDF document, which you will fill out and print, may be obtained from the Lucrazon Global website Support Tab under the Download Forms and Files option.

Lucrazon, Inc. is a registered ISO/MSP of Synovus Bank, Columbus, Georgia - Member FDIC.

Offering Merchant Services

Interviewing a Prospective Merchant

Lucrazon Global makes representing Merchant Services to business owners a very easy process. Especially when you follow the advice given earlier in this Quick Start Guide:

“Only do business with people who do business with you.”

By initially visiting those merchants whom you frequent regularly, whether it's your dry cleaners, dog groomers, restaurants, specialty markets, independent gas station or wherever you normally shop or do business, when you walk in to make your presentation, you're visiting friends!

Striking up a conversation about how much you enjoy doing business with them will naturally lead to your introduction of your Brand Partner status with Lucrazon Global. Having your Lucrazon Global business card along with the preprinted Merchant Processing Pricing & Rates sheet in full color will provide a professional first impression. Then it will be time to ask a few pertinent questions, in your own personal style, to get a better understanding of the Merchant's current situation and needs.



Offering Merchant Services

The following information will give you an idea of the types of questions you will need to ask as well as explanations of pricing and products available to your Merchant:

Contracts

- Does the Merchant know their current rates?
- Is the Merchant currently under contract?
- What are the contract terms?
- How much longer until the end of the contract?
- If terminated early, what are the early termination fees or liquidated damages?



Merchant Pricing Structures

Explanation of Interchange

Interchange fee is a term used in the payment card industry to describe a fee paid between banks for the acceptance of card-based transactions. Usually it is a fee that a merchant's bank (the "acquiring bank") pays a customer's bank (the "issuing bank"). However, there are instances where the interchange fee is paid from the issuer to acquirer, often called reverse interchange.

In a credit card or debit card transaction, the card-issuing bank in a payment transaction deducts the interchange fee from the amount it pays the acquiring bank that handles a credit or debit card transaction for a merchant. The acquiring bank then pays the merchant the amount of the transaction minus both the interchange fee and an additional, usually smaller, fee for the acquiring bank or ISO, which is often referred to as a discount rate, an add-on rate, or pass-thru. For cash withdrawal transactions at ATMs, however, the fees are paid by the card-issuing bank to the acquiring bank (for the maintenance of the machine).

These fees are set by the credit card networks, and are the largest component of the various fees that most merchants pay for the privilege of accepting credit cards, representing 70% to 90% of these fees by some estimates, although larger merchants typically pay less as a percentage. Interchange fees have a complex pricing structure, which is based on the card brand, regions or jurisdictions, the type of credit or debit card, the type and size of the accepting merchant, and the type of transaction (e.g. online, in-store, phone order, whether the card is present for the transaction, etc.). Further complicating the rate schedules, interchange fees are typically a flat fee plus a percentage of the total purchase price (including taxes). In the United States, the fee averages approximately 2% of transaction value.

Offering Merchant Services (Glossary)

Interchange Plus (Pass Through)

Interchange Plus pricing is a credit card processing pricing structure that separates the components of processing costs allowing for transparent reporting and interchange optimization, often leading to lower costs when compared with other forms of pricing such as tiered or bundled.

Interchange plus is the term used to describe a merchant account pricing model where a fixed markup is applied directly to interchange fees published by Visa®, MasterCard® and Discover®.

Discount Rates

The discount rate comprises a number of dues, fees, assessments, network charges and mark-ups merchants are required to pay for accepting credit and debit cards, the largest of which by far is the interchange fee. Each bank or ISO/MSP has real costs in addition to the wholesale interchange fees, and creates profit by adding a mark-up to all the fees mentioned above. There are a number of price models banks and ISOs/MSPs used to bill merchants for the services rendered. Following are the more popular price models.

3-Tier Pricing

The 3-Tier Pricing is the most popular pricing method and the simplest system for most merchants to understand, if not the most transparent. The newer 6-Tier Pricing, including additional tiers covering debit, business, or international cards is gaining in popularity. In 3-Tier Pricing, the merchant account provider groups the transactions into 3 groups (tiers) and assigns a rate to each tier based on a criterion established for each tier. A possible drawback from the merchant's perspective, is that these "tiers" or "buckets" are variable from one processor to the next prohibiting any direct comparison from a Tier 1 provided by one provider to a Tier 1 provided by another provider.

First Tier - Qualified Rate

A qualified rate is the percentage rate a merchant will be charged whenever they accept a regular consumer credit card and process it in a manner defined as "standard" by their merchant account provider using an approved credit card processing solution. This is usually the lowest rate a merchant will incur when accepting a credit card. The qualified rate is also the rate commonly quoted to a merchant when they inquire about pricing. The qualified rate is created based on the way a merchant will be accepting a majority of their credit cards. For example, for an Internet merchant, the Internet interchange categories will be defined as Qualified, while for a physical retailer only transactions swiped through or read by their terminal in an ordinary manner will be defined as Qualified.

Second Tier - Mid-Qualified Rate

Also known as a partially qualified rate, the mid-qualified rate is the percentage rate a merchant will be charged whenever they accept a credit card that does not qualify for the lowest rate (the qualified rate). This may happen for several reasons such as:

- A consumer credit card is keyed into a credit card terminal instead of being swiped
- A special kind of credit card is used like a rewards card or business card

A mid-qualified rate is higher than a qualified rate. Some of the transactions that are usually grouped into the Mid-Qualified Tier can cost the provider more in interchange costs, so the merchant account providers do make a markup on these rates. The use of "rewards cards" can be as high as 40% of transactions. So it is important that the financial impact of this fee be understood.

Third Tier - Non-Qualified Rate

The non-qualified rate is usually the highest percentage rate a merchant will be charged whenever they accept a credit card. In most cases all transactions that are not qualified or mid-qualified will fall to this rate. This may happen for several reasons such as:

- A consumer credit card is keyed into a credit card terminal instead of being swiped and address verification is not performed
- A special kind of credit card is used like a business card and all required fields are not entered
- A merchant does not settle their daily batch within the allotted time frame, usually past 48 hours from time of authorization

A non-qualified rate can be significantly higher than a qualified rate and can cost the provider much more in interchange costs, so the merchant account providers do make a markup on these rates.

Offering Merchant Services

Point-of-Sale/Terminal Integration and Compatibility

Hardware/POS- What type of machine does the Merchant currently use?

- Make, model, and how many are being used at their location

Software/POS- What software does the Merchant currently use?

- Name of software used
- Version number (ex: Version 2.3)

Is the Merchant interested in any other solutions?

- Ecommerce
- MOTO (Mail Order / Telephone Order)
- Virtual Terminal
- Mobile



Lucrazon Global's equipment information, pricing, and EMV Technology offers may be found at:

<http://www.lucrazonglobal.com/products>

Note: Please be certain to specify on Page 3 of the Merchant Application which product solution best meets your Merchant's requirements.

Offering Merchant Services

Merchant Application

Once you have determined that a Lucrazon Global Merchant Services solution satisfies your Merchant's requirements, it's time to either collect the pieces of information noted above to obtain a custom Proposal and Rate Analysis from the Lucrazon Global Merchant Services Department (for Merchants processing over \$50,000 per month), or assist your prospective Merchant in filling out the Merchant Application.

The Lucrazon Merchant Account Application may be obtained from the Lucrazon Global website Support Tab under the Download Forms and Files option. Once you have the fully completed and signed application, you can then scan it, together with a copy of the Merchant's photo I.D. and a voided business check on the desired account for deposit (or signed bank letter stating the identity of the Merchant and the account number), and send via email to MerchantApplications@Lucrazon.com.

The Lucrazon Global Merchant Account Application underwriting process normally takes between 2-4 business days and a dedicated Rate and Risk Analyst will be in direct contact with your prospective Merchant regarding their application. You, as the Brand Partner, will also be notified via email of the final disposition of the Merchant Account Application, whether it was accepted or declined. No details of the underwriting process will be made available to the Brand Partner due to the confidential nature of the financial process.



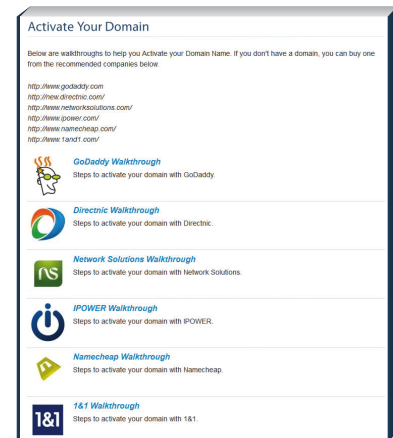
Understanding Your Back Office

Lucrazon Global has invested millions of dollars into making your Ecommerce site builder and its patent-pending technology an effective and simple-to-operate platform for you to assist other entrepreneurs in becoming successful online business providers.

URL/DNS Pointing Instructions

Every Lucrazon Global-powered business is a stand-alone, fully-functioning independent website. The owner of that Lucrazon Global-powered business must secure their own Domain Name and custom URL before you can generate their Ecommerce solution.

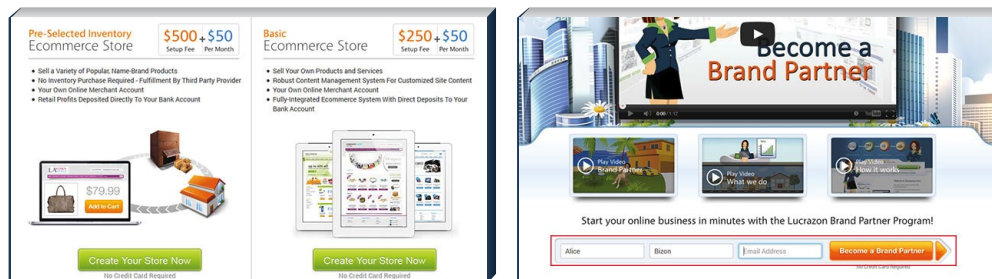
Once your new customer or Brand Partner has acquired their Domain Name and custom URL, your job is to assist them in pointing their DNS to the Lucrazon server network for monthly hosting and maintenance. Instructions for accomplishing this task can be found by clicking this link:



<http://www.lucrazonglobal.com/guides/recommended-steps/activate-your-domain>

EStore and Brand Partner Activation

Everything you need to know to generate an Ecommerce Store or to activate a new Brand Partner and generate their own Ecommerce Site Builder is located within your Lucrazon Global Back Office tutorials and walk-through instructions. Just click on the link you wish to review and follow the step-by-step procedures:



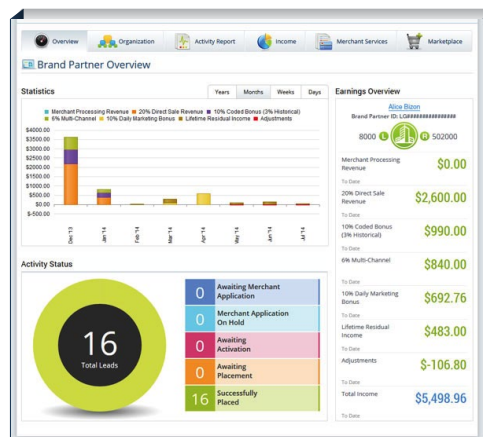
<http://www.lucrazonglobal.com/guides/ecommerce>

<http://www.lucrazonglobal.com/guides/brand-partner>

Understanding Your Back Office

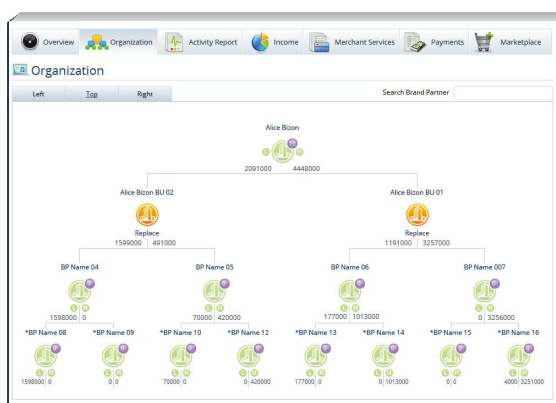
Downline Organization

Your Back Office offers you at-a-glance capabilities to view detailed information on every Brand Partner and Retail Customer. Simply select the type of report you wish to review and the information will be displayed automatically in full-color on your screen and available for printing.



Placing a Brand Partner

When you recruit a new Brand Partner or make a retail sale of an Ecommerce site to a new customer, you have the option and control where that new business is to be located within your downline organization. Whether you decide to keep them direct to you, or to strategically place them under others in your organization to help them get off to a fast start or as a reward for accomplishing goals that you have set together, you're always in control!

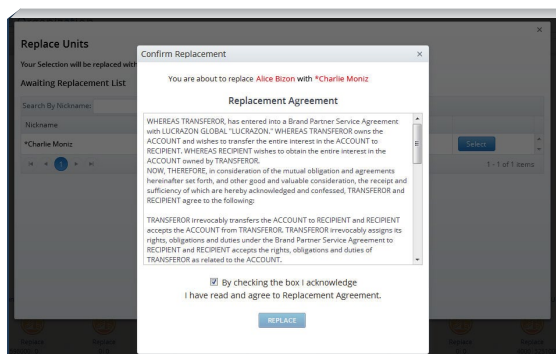


PLACE TO GET PAID:

You must place a newly activated Brand Partner within 72 hours in order for you to get paid and to ensure payment of commissions to your entire organization per your Brand Partner Agreement.

Transferring a Brand Partner Business

As a Lucrazon Global Brand Partner, you own your business, and you may wish to sell or transfer that business to another individual or entity at any time. In order to do so, you must complete an online Replacement Agreement from your Back Office. After the Agreement is processed, there is a Setup Fee of \$50 payable by the individual or entity to whom you are making the sale or transfer. This process may take up to 7 business days to complete.



Understanding Your Back Office

Commission Accounting & Importance of Maintaining Minimum Balances

When you become a Brand Partner through the person that introduced you to this Ecommerce platform, you do so through that individual's Ecommerce store. You do not purchase a Brand Partnership from Lucrazon Global, you purchase that Brand Partnership from that individual business. Unlike what your relationship is with a traditional network marketing company, you are not a "Distributor" or "Representative" of the company, where there is only one, master Merchant Account servicing thousands of individual Distributors, and where your 'website address' is merely an extension of the Company's URL.

With Lucrazon Global you are truly, and independently, in business for yourself. You own a stand-alone, fully-integrated Ecommerce site, with your own URL and your own Merchant Account.

Sales activities do NOT flow directly to Lucrazon Global and then commissions and bonuses flow back to you up to 5.5 weeks later. All sales are processed immediately through your Merchant Account with funds being deposited into your bank account within 72 business hours. You retain a certain amount of those funds and then, per the terms of your Brand Partner Agreement and in compliance with the Compensation Plan, a certain amount of those funds are removed from your account and distributed to your upline organization as commissions and bonuses.

This independent business process is a major benefit for you as a Brand Partner, putting you in total control of your business and your destiny. However, for those individuals who do not follow proper business practices, difficulties in processing commissions and payments may be experienced, and termination of Brand Partner status may be the result.



REVIEW YOUR DASHBOARD DAILY

Understanding Your Back Office

Commission Accounting & Importance of Maintaining Minimum Balances

Below is a snapshot of a typical Brand Partner bank account statement reflecting Lucrazon Global transactions flowing through their Merchant Account.

Other Deposits				
<i>Date</i>	<i>Description of Transaction</i>	<i>Ref Number</i>		<i>Amount</i>
Apr 7	Electronic Deposit REF=14094008419407 N	From AMAZON.COM 2710938319Retail disS9M52X51CGFTMO6	\$	51.45
Apr 23	Electronic Deposit REF=14112011862690 N	From BANKCRD 9000006316CR CD DEP 316773921591119		1,000.00
Apr 23	Electronic Deposit REF=14112011862691 N	From BANKCRD 9000006316CR CD DEP 316773921591119		1,000.00
Apr 30	Electronic Deposit REF=14119010387577 N	From BANKCRD 9000006316CR CD DEP 316773921591119		50.00
Apr 30	Electronic Deposit REF=14119010387578 N	From BANKCRD 9000006316CR CD DEP 316773921591119		50.00
Total Other Deposits			\$	2,151.45
Other Withdrawals				
<i>Date</i>	<i>Description of Transaction</i>	<i>Ref Number</i>		<i>Amount</i>
Apr 2	Electronic Withdrawal REF=14092001071896 N	From BANKCARD 5472116301MTOT DISC 524771600065785	\$	17.99-
Apr 14	Analysis Service Charge	1400000000		32.75-
Apr 18	Electronic Withdrawal REF=14107009499608 Y	From PaySpot Inc 1200216173MERCH ACH 14107A332294		98.44-
Apr 23	Electronic Withdrawal REF=14113003123036 N	From LUCRAZON GLOBAL 1463681083PAYMNT ADJ		1,600.00-
Apr 25	Electronic Withdrawal REF=14114013834576 Y	From PaySpot Inc 1200216173MERCH ACH 14114A332294		35.88-
Apr 30	Electronic Withdrawal REF=14120002548347 N	From LUCRAZON GLOBAL 1463681083PAYMNT ADJ		40.00-
Total Other Withdrawals			\$	1,825.06-

In the example above, you will see electronic deposits for both the Sale of a Brand Partnership of \$1,000 as well as the Sale of the Monthly Hosting Fee of \$50. Remember, sales flow through the individual Brand Partner's Merchant Account directly, and NOT to Lucrazon Global. You are in business for yourself and BY YOURSELF with regards to all financial transactions.

Next, you will see the 'offsetting withdrawal' of the funds that are utilized to create your individual commission on the sale and to provide for the commissions to be paid throughout your business network. In the case above, you will see one, summed total for the processing day for the Brand Partner Units activated (2) for the total of \$1,600. In this case, a total of \$400, or \$200 for each Brand Partner Unit activated (20% Direct Sales Revenue) is left in the account: \$2,000 Deposit minus \$1,600 Withdrawal = \$400 or 20% Direct Sales Revenue.

Also in this example, you will see the processing of two Web Hosting and Maintenance Fees of \$50 each as Electronic Deposits. In the Withdrawal section of the statement, you will see a \$40 Electronic Withdrawal for one of these Hosting and Maintenance Fees, creating the individual commission of 20% Lifetime Residual Income for Hosting and Maintenance Fees.

NOTE: In the case above, due to the timing of the processing, one \$40 Electronic Withdrawal was processed on the following statement.

Understanding Your Back Office

Commission Accounting & Importance of Maintaining Minimum Balances

Starting with Lifetime Residual Income Bonus paid from June 16, 2014 forward, Lucrazon Global will settle the 20% Lifetime Residual Income Bonus **on the same day** with the following transactions:

\$50 Electronic
Deposit

\$40 Electronic
Withdrawal

With this information in hand, you now understand just how the basic commission structure works on live transactions running through your own Merchant Account. And, it is now crystal clear why **A MINIMUM BALANCE** must be kept in the bank account where your Merchant Account transactions are settled.

When Lucrazon Global puts through the daily settlement batches of transactions and processes them through the Payment Gateway to the various banks which provide Brand Partner deposit accounts, Lucrazon Global **cannot control which transaction will be processed first — the deposit or the withdrawal**. Unfortunately, certain banks have a standard processing policy that processes all withdrawals BEFORE any deposits, thereby potentially creating overdraft and non-sufficient fund (NSF) situations for their customers. This practice results in dramatic increases in the bank's profits by allowing them to charge NSF fees and other over-draft charges.

Additionally, changing your Merchant Account Deposit Account (e.g. upgrading your business from a sole proprietorship to a corporation or LLC, name change, etc.) **without first notifying Lucrazon Global** will result in rejected transactions. Any time you make a Merchant Account Deposit Account change, you must notify the Lucrazon Global Brand Partner Customer Service Department so that commission accounting may run smoothly throughout the entire Brand Partner network. What you do (or don't do!) can negatively affect many individuals.

You are responsible for any NSF fees or rejected transaction fees that may be incurred as a result of the mis-management of your Merchant Account. **Additionally, if one or more NSF's or rejected transactions are incurred as a result of your business activities, your Brand Partner account may be terminated according to the Terms and Conditions set forth in your Brand Partner Agreement.**

Understanding Your Back Office

Commission Reporting

Your Lucrazon Global Brand Partner Back Office contains Commission and Bonus Reporting features that allow you to see exactly where your income is derived and to help you manage the activity of your individual groups.

Certain types of income activity will appear in your Back Office on a daily basis, while others will appear weekly or monthly, in direct compliance with the Lucrazon Global Compensation Plan. As you become familiar with the various types of reported income and the functionality of each, individual report structure, you will be able to effectively manage your organization and financial decisions regarding your Brand Partner business.

Date	Credit	Debit	Total
▶ 04-05-2014	53.64	0.00	53.64
▶ 04-04-2014	53.64	0.00	53.64
▶ 04-03-2014	53.64	0.00	53.64
▶ 04-02-2014	53.64	0.00	53.64
▶ 04-01-2014	53.64	0.00	53.64
▲ 03-31-2014	53.64	0.00	53.64
▲ ACH	53.64	0.00	53.64
▶ 10% Accumulated Daily Marketing Bonus	53.64	0.00	53.64
▶ 03-30-2014	49.08	0.00	49.08
▶ 03-11-2014	187.00	-10.00	177.00
▶ 03-01-2014	10.00	0.00	10.00
▶ 02-28-2014	10.00	0.00	10.00
▲ 01-30-2014	620.00	0.00	620.00
▲ ACH	420.00	0.00	420.00
▶ 3% Group Bonus	240.00	0.00	240.00
▶ 6% Multi-Channel Unit Bonus	180.00	0.00	180.00
▲ Split	200.00	0.00	200.00
▶ 20% Direct Sale Revenue	200.00	0.00	200.00
▶ 01-29-2014	200.00	0.00	200.00
▶ 12-06-2013	3,610.00	0.00	3,610.00

Social Media and You

Social media can represent a very powerful tool to help you build your Lucrazon Global business. It can also turn your potentially warm, receptive sphere of influence immediately against you if you're not careful to observe the basic rules of communication conduct.

Facebook and Twitter are two of the most popular social media platforms and your Lucrazon Global sites allow you to link directly to them and to effortlessly drive your messages throughout your network. The best way to utilize either of these platforms is through short, concise and relevant messages.



Facebook is an example of 'long-form' communications, and takes the shape of a 'coffee table conversation' where people are sharing their points of view and everyone is chiming in with his or her opinion. An example of a post to Facebook might be:



This open-ended statement allows others observing your feed to ask questions, and to allow for you to continue sharing your exciting story.



Twitter is an example of 'short-form' communications, and takes the shape of one or two, short statements containing no more than 140 characters. An example of a post to Twitter might be:



As individuals 'take the bait', you can ask them to Private Message you where you can then tell them the details about your business and what it can mean to them.

When posting, you'll always want to:

- Create curiosity
- Create awareness
- Ask for assistance or education

By doing so you will open the door for others to ask questions and for you to direct your enthusiastic messages that entertain and educate. These types of posts will create interested followers and, remember, a post that includes a picture gets 10 times more attention than those that do not.

The biggest mistake people make on social media is bluntly asking people "Do you want to join my business opportunity?" The answer will always be "No" to this type of post because you're not talking about anything personally compelling to the recipient. Posts that contain enthusiastic references to personal achievements, attitude change, improvement in financial lifestyle or additional freedom of time are what gets people's attention.

Remember, your goal in social media is to attract attention and to generate questions. You're not selling anything when you are typing your message into Facebook or Twitter!

Social Media and You

Be certain that you read through the Lucrazon Global Policies and Procedures and Terms and Conditions before you make any online statements regarding your business. There are very strict rules regarding what you can and cannot say in social media and within anything referenced by the Internet.

Some critical items include:

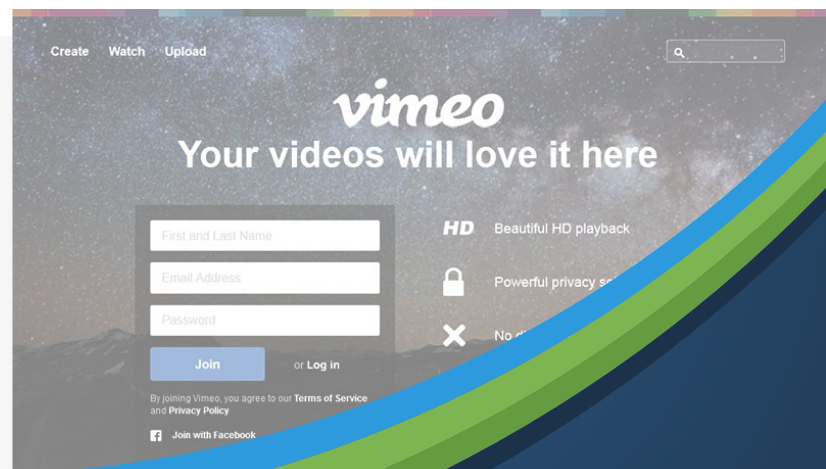
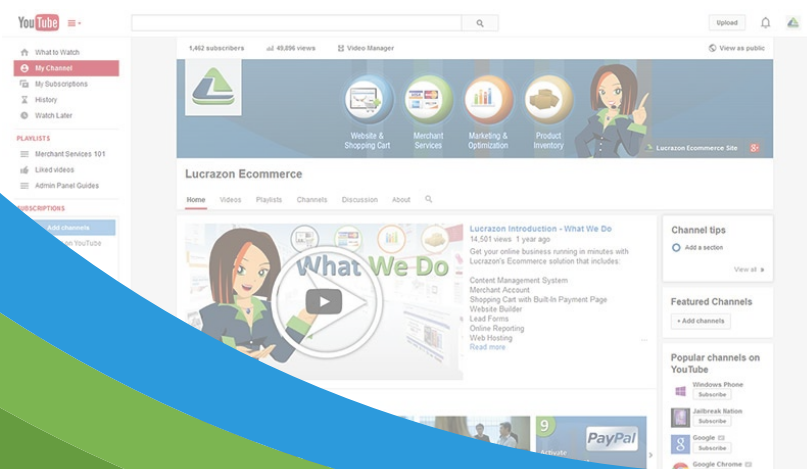
- May not use the names of Lucrazon or Lucrazon Global in any post
- May not make any claims of false earnings
- May not offer any guarantee of earnings or profit
- May not use the names of Lucrazon or Lucrazon Global as part of your online profile



YouTube and Vimeo are additional, powerful forms of social media. Many individuals and businesses create a Channel where they post video presentations that are relative to their areas of interest, education, or entertainment.

Lucrazon Global Brand Partners may use this forum to discuss their Brand Partner business opportunity or the many benefits of a Lucrazon Global Ecommerce solution for a brick and mortar or online business. However, Brand Partners may not utilize the Lucrazon or Lucrazon Global names or the logos/identity of the companies or any of their affiliated service or product providers during such a video program.

The most successful YouTube presentations follow the same rules as Facebook and Twitter. Short, energetic story-telling of your latest adventures with your business which generate questions and traffic back to your Lucrazon Global Brand Partner site!



Lucrazon Global Refund Policy

The Brand Partner business is purchased following a 14-Day FREE TRIAL to make certain that the individual is pleased with the Ecommerce solution in which he or she has engaged.

When activation of the Merchant Account occurs and the sale is complete, commissions are processed according to the Compensation Plan. Therefore, per your Brand Partner Service Agreement, there are **no refunds permitted for the Brand Partner set-up fees.**

If an individual desires to cancel their Brand Partner business, they may request a **refund of the last monthly hosting fee paid of \$50 up to 30 days from the date of the charge.**

This policy is in force and in effect to protect the earnings of all Brand Partners and to insure the integrity of the commission and bonus structure.

<http://www.luczonglobal.com/brand-partner-refund-policy>



Lucrazon Global Copyright Enforcement



Lucrazon Global strictly enforces its international copyrights and only Company-authorized and/or prepared materials presenting the Lucrazon Global Ecommerce solutions and business opportunity may be posted to social media or any video-sharing service such as YouTube or Vimeo.



Likewise, the use of Lucrazon or Lucrazon Global copyrighted materials in any media without the prior, express written approval from Lucrazon or Lucrazon Global is strictly prohibited. Violation of these provisions is grounds for immediate termination.

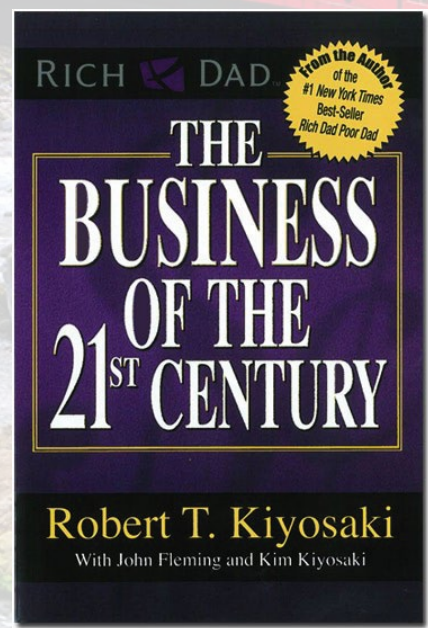
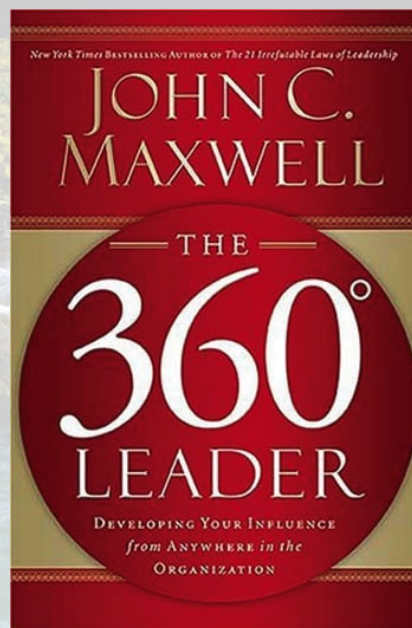
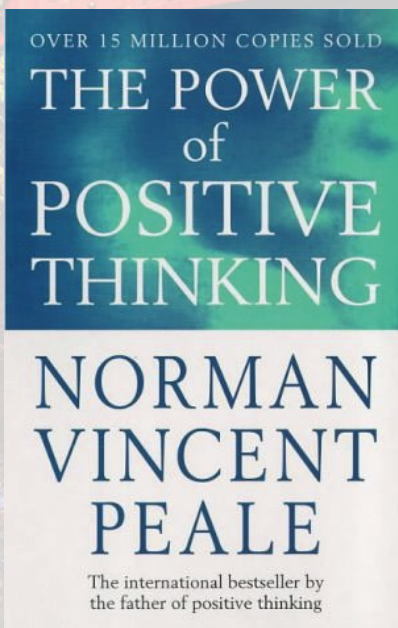
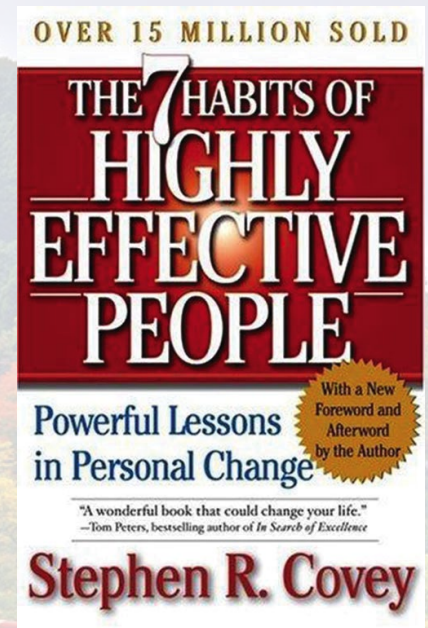
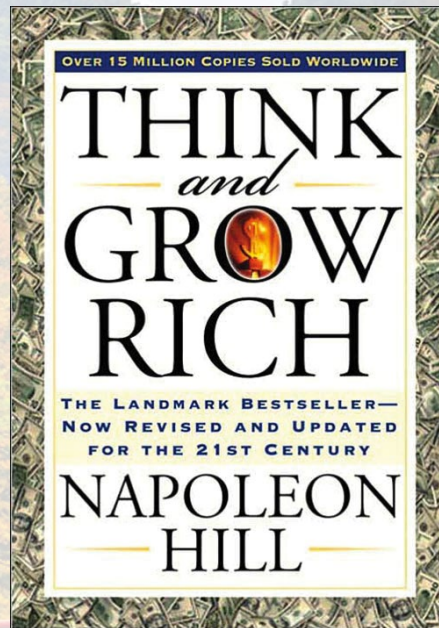
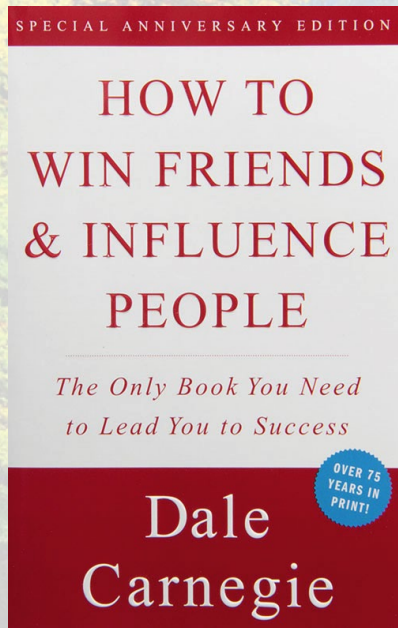
<http://www.luczonglobal.com/brand-partner-compliance>



Suggested Reading List

Keeping your mind in great shape is as important as keeping your body in excellent physical condition. Reinforcing positive behaviors on a daily basis, including your thought process, is vital to enjoying a successful, happy life.

This collection of books contains must-reads for every individual seeking to build a profitable Lucrazon Global business, and to maintaining a positive, productive daily schedule.



Suggested Reading List

Much of what we've been taught, and what we're constantly bombarded with by the major media, is proving to be totally false when it comes to creating vibrant, daily health.

From the toxicity of wheat in the diet, to the about-face the medical community has now taken with regards to healthy fats, and the dramatic consequences GMO crops are generating, the responsibility for our personal health is 100% personally ours!

Be informed. Know what you're putting in your mouth, and eat organic, non-processed foods as often as possible. In addition to consuming a sensible diet, and avoiding all artificial sweeteners, be certain to get regular exercise and to drink a minimum of eight 8-ounce glasses of filtered water each and every day.

We recommend the following best-sellers for you and the ones you love.

