



IBO
HANDBOOK

MASTERY **IM** ACADEMY



IBO **handbook**

this is a handbook to help guide you through becoming an Independent Business Owner & sharing this platform with the world.

This handbook will help you understand compliance, advertising, events, the compensation plan, & managing your business with the backoffice.



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protocol - protect yourself & the house

IBOs

Learn how to stay protected at events & on live sessions.

compliance

Here are the DO's and the DON'Ts.

DONTs	DOs
Say "Signal(s)"	Say "Trade Idea(s)"
Say "Get in Now"	Say "Great trade idea you can choose to get in or not"
Say "Trader(s)"	Say "Educator(s)"
NEVER Show Profits, Dollar Amounts, or Percentages (%), Pip Amounts ex. 0.10= \$1.00	Show Pips, Risk to Reward, Win vs. Loss
Never Recommend a Broker	Say some students like ...

cross recruiting/cross sponsoring

A Member must be inactive for no less than 6 months before changing sponsors. If a member changes sponsors whether through their own name, family member, or spouse, their new account will be permanently closed.

They can resume their original position or become inactive for 6 months before rejoining IM.

If you believe someone has cross recruiting in your organization, please contact compliance@imarketslive.com.

members rejoining IM

A member must be inactive from iMarketslive for a period of 6 months before they can rejoin another sponsor.



posting pips, not profits

When posting Pips won in a trade on Social Media, please remove or cover any profits. You can post PIPS won, Chart Analysis or suggest a trade, but you can not post any profits made from a trade. Posting profits can result in suspension of your IML account.

You can report anyone posting profits to compliance@imarketslive.com. Please see the example below on how you can post your trades by covering your profits on the trades. Please profits cover completely as shown here.





income claims

IML members are prohibited from making any income claims on Social Media or at events. Posting Income claims can result in suspension or possible termination of your account.

Income claims include any income from the IML compensation plan such as posting commissions amounts or rank amounts. This includes but not limited to posting income claims/profits on Instagram Stories, Facebook Stories, Youtube videos or any other public platform.

investments

IML members are strictly prohibited from taking investments from anyone to trade for them. We are an educational company and do not take investments of any kind. If a member is found to be trading on anyone's behalf, it will result in immediate termination.

signals

IM members can give trade ideas but never sell trade signals. Selling signals is strictly prohibited and can result in termination of your account.

autotrader/bots

Autotraders, Mirror traders or bots are strictly prohibited in IM. Promoting or selling any kind of autotrader or bot will result in immediate termination of your account. Please report any violation of this policy to compliance@imarketslive.com.

policy & procedures

All IBO's must abide by the company's policies and procedures <https://www.imarketslive.com/policies>.



IBO

You must pay your IBO fee of \$16.71 a month in order to qualify for commissions.

If you do not pay your \$16.71 IBO commissions you have a 7 day grace period to get paid before you miss that commission period.

2&free

A CUSTOMER can refer two other CUSTOMERS at the same value or lower and receive a free monthly membership for as long as those two CUSTOMERS stay ACTIVE.

countries IM academy does not support

Notice: Please be aware that due to high incidences of online fraud, people in the following countries may be asked to send in notarized, original copies of their documents: Malaysia, Thailand, Singapore, Indonesia, Russia, Nigeria, India, Pakistan and the Philippines.

Furthermore, we are unable to offer services to the following countries: Afghani-

stan

Belarus

Burma

Chad

China

Côte d'Ivoire

Cuba

The Democratic Republic of the Congo Equatorial Guinea

Iran

Iraq

Lebanon

Liberia

Montana, USA

North Korea

Rwanda

Sudan

Syria

Zimbabwe



compensation plan



40/40/20 rule

The maximum number of members that count PER leg for the next rank is 40%. At anytime you can take the total number to reach a rank and divide it by 40%, that will give you the total number of members that count towards that leg.

Example:

If you are a Platinum 600 running towards Platinum 1000:
Platinum 1000 requirement is a team of 30
40% of 30 = 12

Therefore the max amount of members on one leg that can count is 12.

55% rule

Each of your legs must have 55% or higher customer ratio

customer package options

ELITE PACK	PLATINUM PACK	HFX PACK	DCX PACK
IM academy™	IM academy™	IM academy™	IM academy™
goLIVE™	goLIVE™	goLIVE™	goLIVE™
harmonics™	harmonics™	liberty™	harmonics™
vibrata™	piptalk™ (basic)	piptalk™ (basic)	piptalk™ (basic)
delorean™			
steady™			
swipetrades™			
swipecoin™			
liberty™			
levels™			
pivots™			
bounceback™			
goldcup™			
piptalk™ (basic)			



ELITE package

Initial Payment: \$325.00

Monthly: \$274.9

mastery academies
goLIVE
harmonics™
piptalk™ (Basic)
swipetrades™
vibrata™
bounceback™
goldcup™
swipecoin™
liberty™
pivots™

PLATINUM package

Initial Payment:

Monthly:

mastery academies
goLIVE
harmonics™
piptalk™ (Basic)

HFX package

Initial Payment:

Monthly:

mastery academies
goLIVE
piptalk™

DCX package

Initial Payment:

Monthly:

mastery academies
goLIVE
dcx harmonics™
swipecoin™



add individual products

You can add individual products to your packages as you like:

The image displays four individual product cards arranged in a 2x2 grid. Each card features a background image of a woman, the product name, a price per month, a placeholder 'lorem ipsum', and a logo icon.

- delorean**: \$21.95 per month. Icon: 'dl'.
- bounceback**: \$21.95 per month. Icon: 'bb'.
- swipecoin**: \$49.95 per month. Icon: 'sc'.
- liberty**: \$21.95 per month. Icon: 'lb'.



PV, PSV, & PRSV

PV (Personal Volume) refers to your own purchase of the Platinum Package
 PSV (Personal Sales Volume) comes from all your personal Elite, Platinum, HFX or Digital Currency subscribers (both customers and IBOs with subscription)
 PRSV (Personal Retail Sales Volume) refers to your personal customers. Your IBOs, even with a subscription, do not count to this. Rather, they count to your PSV and Total GV.

Id	Name	Type	Join Date	Rank	IBO Kit	Level	PV	PSV	PRSV	Total GV	Total Customer GV	55/45 GV	Placement Sponsor
+		I	2016-09-22	Chairman 10	Yes	1	0	905	595	89,020	78,180	89,020	
+		I	2017-08-20	Unranked	Yes	1	0	155	155	13,190	12,110	13,190	
+		C	2017-08-21	Unranked	No	1	0	0	0	7,075	5,845	7,075	

TOTAL GV & QUALIFIED GV

Total GV counts all the active Platinum subscribers in your tree. Qualified GV is the calculation based on the 55/40 rule (55% of each leg must be customers and only 40% of the Total GV can come from each leg). QGV is what is used to determine your rank.

Id	Name	Type	Join Date	Rank	IBO Kit	Level	PV	PSV	PRSV	Total GV	Total Customer GV	55/45 GV	Placement Sponsor
+		I	2016-09-22	Chairman 10	Yes	1	0	905	595	89,020	78,180	89,020	
+		I	2017-08-20	Unranked	Yes	1	0	155	155	13,190	12,110	13,190	
+		C	2017-08-21	Unranked	No	1	0	0	0	7,075	5,845	7,075	



advertising & events

advertising & promotion

IM members can not advertise any IM Services at a price LESS than the highest company published, established retail price of the IML service and applicable taxes.

Promotional Materials - please send any promotional materials to compliance@imarketslive.com for approval.

events

IBO's that host an IM event can not charge more than \$30 per ticket.

Any events that includes hotel stay and require higher ticket prices, please contact compliance@imarketslive.com.

referral link

Referral links are created after every successful registration. This link will be provided to you upon registration and you can use this to enroll your referrals.

ran advancement images

(link goes here)

branding images

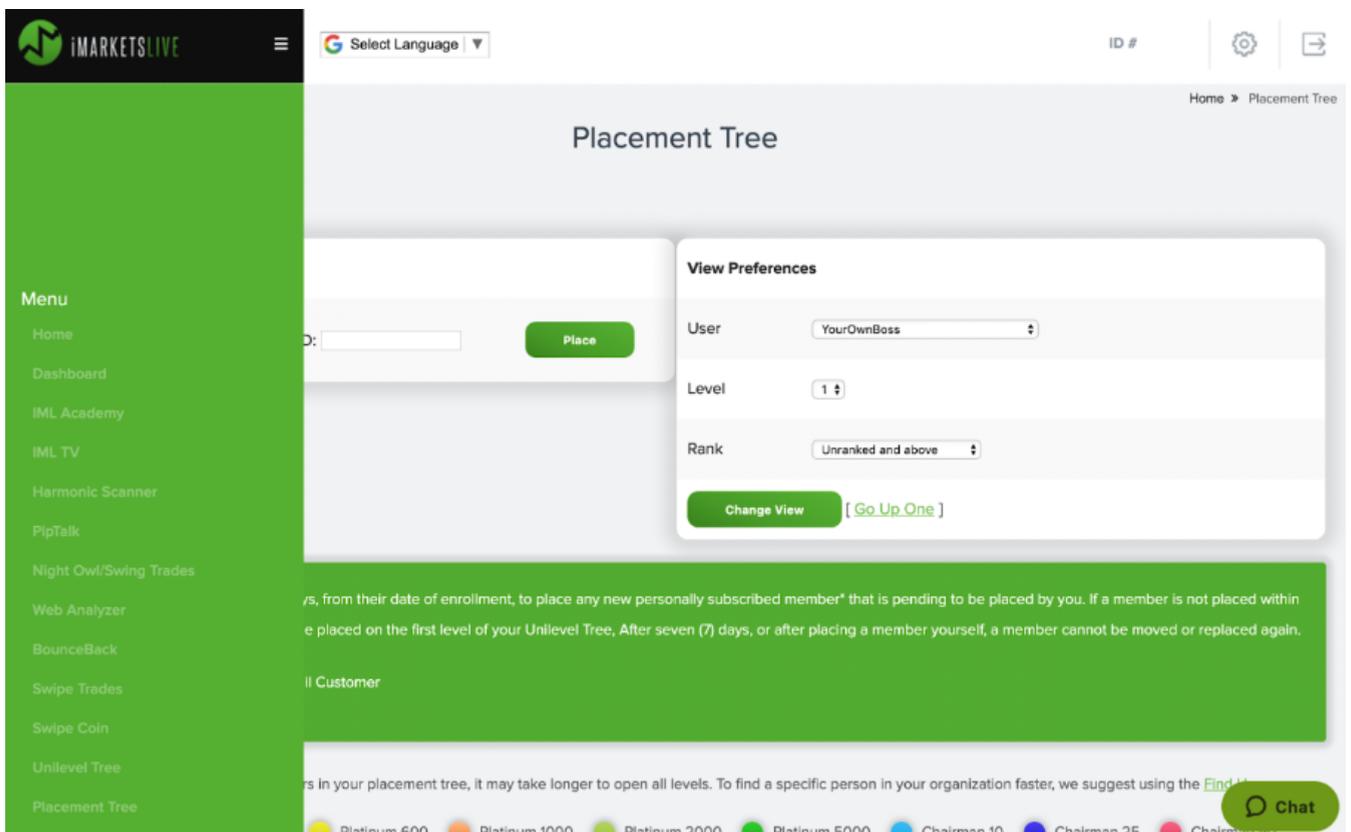
(link goes here)



backoffice managing your business

placing members in the placement tree

You have a period of 10 days to place a member in your tree. If you have misplaced a member and would like to replace within 10 days of signing the member, you can email compliance@imarketslive.com.





Home » Placement Tree

Placement Tree

[Graphic View](#)

Members To Place

Steve Carlsson (132913)

Clear Date 2019-07-04

ID:

[Place](#)

View Preferences

User:

Level:

Rank:

[Change View](#) [[Go Up One](#)]

Please note that you have ten (10) days, from their date of enrollment, to place any new personally subscribed member* that is pending to be placed by you. If a member is not placed within seven (7) days, they will automatically be placed on the first level of your Unilevel Tree. After seven (7) days, or after placing a member yourself, a member cannot be moved or replaced again.

*A member refers to an IML IBO or Retail Customer

rank advancement

Go to the Rank Advancement Tab to see your current standings and what you need to reach the next rank

This page is designed to help you track your rank so that you can make sure you are at the highest possible rank to maximize your earnings!

Current Rank - Platinum 5000

The Rank Information on this page is updated daily and is NOT IN REAL TIME.

The Rank Information was last captured at 11:59 pm EST on 2019-06-26, so all of the information you see is accurate as of that time.

Ranking Details

Platinum 5000		To Rank Advance: Chairman 10		Weekly Rank Cheat Sheet
Qualifications:		Qualifications Needed:		
PRSV	1,800 (435 required)	PRSV	✔ (435 required)	
Qualified Volume w/Leg Rule	33,320 (32,625 required)	Qualified Volume w/Leg Rule	23,090 remaining (72,500 required)	<ul style="list-style-type: none"> P600: 4/4/4 P1000: 12/12/6 P2000: 30/30/15 P5000: 90/90/45 CH 10: 200/200/100 CH 25: 500/500/250 CH 50: 1,000/1,000/500 CH 100: 2,000/2,000/1,000 CH 250: 6,000/6,000/3,000 CH 500: 12,000/12,000/6,000

[Chat](#)



Placement Tree Express Calculator

Id	Name	Rank	PV	PRSV	Total 55/45 GV	Total 55/45 Subscribers
55207	Chairman	Chairman 10	0	595	89,020	614
55208	Member	Unranked	0	155	13,190	91
55209	Member	Unranked	0	0	7,075	49

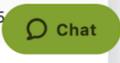
*These are minimum requirements for each Rank. The maximum percentage of volume that can be used for ONE SINGLE LEG is 40%. Note: There are also Personal Requirement Sales Volume (PRSV) for each Rank.

rank history

Rank History allows you to see your daily volume statistics.

Recent Rank History

Date	Rank	PV	PSV	PRSV	QGV	Total Volume
2019-06-26	Platinum 5000	0	1,800	1,800	33,320	109,430
2019-06-25	Platinum 5000	0	1,800	1,800	33,305	110,530
2019-06-24*	Platinum 5000	0	1,800	1,800	33,445	110,015
2019-06-23	Platinum 5000	0	1,655	1,655	33,280	107,915
2019-06-22	Platinum 5000	0	1,650	1,650	33,275	110,255
2019-06-21	Platinum 5000	0	1,800	1,800	33,310	111,050
2019-06-20	Platinum 2000	0	1,655	1,655	13,050	109,695
2019-06-19	Platinum 5000	0	1,800	1,800	32,985	110,275
2019-06-18	Platinum 5000	0	1,655	1,655	33,275	111,255
2019-06-17*	Platinum 5000	0	1,800	1,800	33,285	111,555
2019-06-16	Platinum 5000	0	1,800	1,800	32,995	110,455
2019-06-15	Platinum 5000	0	1,945	1,945	33,875	112,130
2019-06-14	Platinum 5000	0	1,945	1,945	33,875	112,755





viewing your team on your placement tree

Go to Placement Tree in your backoffice.

Id	Name	Type	Join Date	Rank	IBO Kit	Level	PV	PSV	PRSV	Total GV	Total Customer GV	55/45 GV	Placement Sponsor
171822	John Smith	I	2016-09-22	Chairman 10	Yes	1	0	905	595	89,020	78,180	89,020	YourOwnBoss yo
171823	John Smith	I	2017-08-20	Unranked	Yes	1	0	155	155	13,190	12,110	13,190	YourOwnBoss yo
171824	John Smith	C	2017-08-21	Unranked	No	1	0	0	0	7,075	5,845	7,075	YourOwnBoss yo

Id	Name	Type	Join Date	Rank	IBO Kit	Level	PV	PSV	PRSV	Total GV	Total Customer GV	55/45 GV	Placement Sponsor
171822	John Smith	I	2016-09-22	Chairman 10	Yes	1	0	905	595	89,020	78,180	89,020	YourOwnBoss yo

Id	Name	Type	Join Date	Rank	IBO Kit	Level	PV	PSV	PRSV	Total GV	Total Customer GV	55/45 GV	Placement Sponsor
171825	John Smith	C	2016-01-21	Unranked	No	2				0	0		YourOwnBoss yo
171826	John Smith	C	2016-04-04	Unranked	No	2				0	0		YourOwnBoss yo
171827	John Smith	C	2016-04-05	Unranked	No	2				0	0		YourOwnBoss yo
171828	John Smith	C	2016-04-08	Unranked	No	2				0	0		YourOwnBoss yo
171829	John Smith	C	2016-04-10	Unranked	No	2				0	0		YourOwnBoss yo
171830	John Smith	C	2016-04-11	Unranked	No	2				0	0		YourOwnBoss yo
171831	John Smith	C	2016-04-11	Unranked	No	2				0	0		YourOwnBoss yo
171832	John Smith	C	2016-05-09	Unranked	No	2				0	0		YourOwnBoss yo
171833	John Smith	C	2016-05-24	Unranked	No	2				0	0		YourOwnBoss yo
171834	John Smith	C	2016-06-28	Unranked	No	2				0	0		YourOwnBoss yo
171835	John Smith	I	2016-09-27	Unranked	No	2	0	0	0	33,705	30,145	33,705	YourOwnBoss yo
171836	John Smith	C	2017-03-18	Unranked	No	2				0	0		YourOwnBoss yo
171837	John Smith	C	2017-03-18	Unranked	No	2				0	0		YourOwnBoss yo
171838	John Smith	I	2017-08-19	Platinum 2000	Yes	2	0	7,650	7,045	40,080	34,700	40,080	YourOwnBoss yo



or use the graph version

Home » Placement Tree

Placement Tree

[Graphic View](#)

Members To Place

Travis Carballosa (132933)
Clear Date 2019-07-04

ID:

[Place](#)

View Preferences

User:

Level:

Rank:

[Change View](#) [\[Go Up One \]](#)

Please note that you have ten (10) days, from their date of enrollment, to place any new personally subscribed member* that is pending to be placed by you. If a member is not placed within seven (7) days, they will automatically be placed on the first level of your Unilevel Tree. After seven (7) days, or after placing a member yourself, a member cannot be moved or replaced again.

*A member refers to an IML IBO or Retail Customer



how to find a user

Go to your backoffice. Find Placement Tree > Find User.
You can type in their ID #, username, or their FULL name.

Home > Placement Tree

Placement Tree

[Graphic View](#)

Members To Place
Tessa Carballosa (132933) ID: [Place](#)
Clear Date 2019-07-04

View Preferences
User:
Level:
Rank:
[Change View](#) [\[Go Up One \]](#)

Please note that you have ten (10) days, from their date of enrollment, to place any new personally subscribed member* that is pending to be placed by you. If a member is not placed within seven (7) days, they will automatically be placed on the first level of your Unilevel Tree. After seven (7) days, or after placing a member yourself, a member cannot be moved or replaced again.

*A member refers to an IML IBO or Retail Customer

Home > Find User

Find User

Unranked Platinum 150 Platinum 600 Platinum 1000 Platinum 2000 Platinum 5000 Chairman 10 Chairman 25 Chairman 50
Chairman 100 Chairman 250 Chairman 500

Search By [Search](#)

- User Name
- ID #
- Email
- Full Name

*Shows all positions between you and the user you are searching for in your genealogy.

[Return to Placement Tree](#)



payment options

When you qualify for commissions you can go to the Payment Options tab and select which payment method you would like

[Home](#) » [Payment Options](#)

Payment Options

IMPORTANT: To Claim Your Commissions, You MUST Select One of the Following Options. You Will not receive your commissions until you select how you would like to be paid.

1 Payment Option

Bitcoin

Have Your Commissions Paid Directly Into Your Favorite Bitcoin Wallet

Please Provide Your Bitcoin Wallet Address:

Wallet Address

*Please be aware that there is a 0.0007 "Bitcoin Fee" which is deducted by our payment processor. This is not a fee that IMarketsLive, Inc. collects. For example, if 1 Bitcoin is worth \$20,000, the fee to receive your commissions (any amount) would be \$14.

PAYOUT TIMELINE: Due to the length of time it takes to purchase/receive Bitcoin, it may take up to 5-7 days after commissions have been processed for you to receive your Bitcoin payment.

DISCLAIMER: Bitcoin and Digital Currencies are considered high-risk and are not governed by Central Banks. If you decide to choose this payment option, IMarketsLive, Inc. is not responsible for any losses or gains that occur. Make sure all of your information is ACCURATE. If you put in the wrong Bitcoin Wallet Address, and your commission is sent there, we will NOT be able to reclaim it. That means you will LOSE the commission.

Maximum Commissions for Bitcoin payments is \$10,000 and Minimum Commissions for Bitcoin payments is \$50.

Save

2 Payment Option

Skrill

Have Your Commissions Paid Directly Into Your Skrill Account

Skrill Account Email Address. This email address must be the same as the email address on your IML account.

Email Address

Minimum Commissions for Skrill payments is \$50.

Chat



how commissions work

Commissions get paid out two Fridays (11 days) after Rank Period Close on Monday nights at 11:59pm EST. Remember there is a 7 day refund policy so we must ensure the period closes with any refunds that may have happened on your team.

Whatever rank you finish on for that Monday is calculated with your first order bonuses and paid 11 days after.

rank advancement period

Tuesday 12:00 am EST - Monday 11:59 pm EST

You have the ability to Rank Advance and collect your fast start bonuses weekly before the period closes on Monday 11:59pm EST

The best way to calculate your rank is on the “Rank Report” tab and look at the express calculator as this take the volume from your three legs and divides it for you to make it as easy as possible for you to see where you are in your journey for the next rank.

volume updates

volume updates occur periodically throughout the day.



payment methods

accepted payment methods

Accepted Payment Methods

Credit Cards (Visa and MasterCard) Skrill

BitCoin

MaxiCash

Pay Using Cash at a Local Retail Location (South America)

South American customers pay using cash at a local retail location through our third party payment provider Skrill.

Upon confirming your information and agreeing to our policies, we will direct you to to the Skrill site to complete your order.

Pay Using Instant Bank Transfer (South America)

South American customers pay using instant bank transfers through our third party payment provider Skrill.

Upon confirming your information and agreeing to our policies, we will direct you to to the Skrill site to complete your order.

Sample Screenshot:



taxes

i want to file for taxes

As Independent Contractors, Independent Affiliates will not be treated as franchisees, owners, employees or agents of Company for federal or state tax purposes including, with respect to the Internal Revenue Code, Social Security Act, federal unemployment act, state unemployment acts or any other federal, state, or local statute, ordinance, rule or regulation.

At the end of each calendar year, Company will issue to each Independent

Affiliate an IRS Form 1099, as required by law, or other applicable documentation for non-employee compensation as an Independent Affiliate. Please make sure to fill out the Tax Information section under Personal Info in the back office.

All 1099 information will be generated through there.



faq

Why does my member show Active but no volume is coming from him/her?

The “Active” column just shows the ability to log in to the site if they are a customer only. If there’s no value on the PV field, it means the member’s Platinum subscription is unpaid.

If your customer is on 2 & It’s Free, there will be no volume coming from him/her as volume comes from payments only.

Why was I not paid for the people I personally signed up?

Your referrals may have signed up within a period when you were still a customer.

You may have missed paying for your IBO fee on time

Their payment may have been declined

They may have used a different link when they signed up

They may have signed up within a period that is yet to be paid

They may have requested for a refund

I have a Platinum rank, why am I still getting charged for the Platinum package?

The 2&free Program applies to customers only. All IBOs need to pay for their Platinum Package subscription.



why didn't I receive my team builder bonus?

You must be at the required rank during the period when your Level 2 and 3 subscribers signed up (Platinum 600 and higher for Level 2 and Platinum 1000 and high

why didn't I receive my rank achievement bonus?

Rank Achievement Bonus is given to those who are able to maintain the required rank for 90 consecutive days. If any one day is missed the 90 days resets.

We pay this bonus monthly for the month you achieved the 90 days. This type of bonus is usually given in the third week

I ranked up last week, why was I paid lower than I expected?

Last week's period is going to be paid approximately 11 days after. Please refer to the weekly p

can I get a refund after I cancel my account?

The Company offers a seven (7) day, 100% Money Back, and Satisfaction Guarantee to all subscribers. The seven (7) days, 100% Money Back Guarantee, starts from the date of purchase, including weekends, and only applies to the initial purchase of a Customer Package. If a subscriber is dissatisfied with the service for any reason, the subscriber may receive a refund within seven(7) days of the subscriber's initial purchase, for a full refund of the purchased price. All other warranties and guarantees are disclaimed. After seven(7) days, your purchase will no longer be refundable.

The Company offers a seven (7) days Money Back Guarantee for all subscription payments made to IML. This includes the date the subscription is due, includes weekends, and only applies to monthly subscription ("Autoship") payments. If a subscriber is dissatisfied with the service for any reason, the subscriber may receive a refund within seven (7) days of the subscriber's monthly subscription, for a full refund of the subscription price. All other warranties and guarantees are disclaimed. After seven (7) days, your purchase will no longer be refundable.



can people under 18 years old enroll with IM academy?

No, you must be 18 or older to enroll in IM academy.