

## MLM Company Profile: Financial Destination, Inc.



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### Financial Destination, Inc.

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#### Editor's Note:

Welcome to **MLMLegal.Com Company Profiles** at [www.mlmllegal.com](http://www.mlmllegal.com). Here you will find brief summaries of pertinent information about hundreds of MLM, Direct Selling, Direct Sales, Network Marketing and Party Plan Companies. As a general matter, the summary information is derived from Company published information, generally posted at Company websites, public information releases or posts at industry trade sites.\*

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#### Founding Story

Financial Destination, Inc. was founded by a New England entrepreneur, William Andreoli, on July 4, 2003. Prior to launching Financial Destination, Inc., he ran multiple restaurants.

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The company is located in Windham, New Hampshire.

#### Impact on the Industry

NA

#### Discussion of Products

Financial Destination, Inc. offers digital phone service, stationary telephones, videophones, voice-to-text systems, and hands-free telephones.

#### Discussion of Opportunity

Financial Destination, Inc. offers the following ([www.mlmllegal.com](http://www.mlmllegal.com)) compensation plan:

# WellnessTRAX



## Compensation Plan

Qualified Representatives earn 2% of wholesale price through their 7 Level Uni-level.  
Regional Associates and above earn 5% of wholesale price through their 7 Level Uni-level.

<b>BreakThrough Twin Pack</b>			
Price \$119.95			
<b>2%</b>			
Levels	Sales	Commissions	Total Monthly
1	3	\$2.39	\$7.17
2	9	\$2.39	\$21.51
3	27	\$2.39	\$64.53
4	81	\$2.39	\$193.59
5	243	\$2.39	\$580.77
6	729	\$2.39	\$1,742.31
7	2187	\$2.39	\$5,226.93
<b>TOTALS</b>	<b>3279</b>		<b>\$7,836.81</b>

<b>BreakThrough Twin Pack</b>			
Price \$119.95			
<b>5%</b>			
Levels	Sales	Commissions	Total Monthly
1	3	\$5.99	\$17.97
2	9	\$5.99	\$53.91
3	27	\$5.99	\$161.73
4	81	\$5.99	\$485.19
5	243	\$5.99	\$1,455.57
6	729	\$5.99	\$4,366.71
7	2187	\$5.99	\$13,100.13
<b>TOTALS</b>	<b>3279</b>		<b>\$19,641.21</b>

Chart for example purposes only. Your results may vary.

## ***FDI Representatives also earn Retail Commissions!***

**Example: A retail customer purchases a Breakthrough Twin Pack for \$159.95. Since the member price is \$119.95, you earn \$40.00 = The difference between the two prices! Representatives earn up to 30% on Retail Sales!**



**\$159.95**  
**- \$119.95**  
**= \$40.00**

**BREAKTHROUGH**  
TWIN PACK



**Remind your customers that if they become FDI members they buy at WHOLESALE!**

**PLUS, as an FDI Member, they get TONS of other benefits as well! It's a WIN-WIN!**

### *CEO Fast Start & Double Fast Start Bonuses*

*The CEO Fast Start Bonus is designed to reward FDI Marketing Directors for their personal account sales activity. FDI will pay you a \$100 Fast Start Bonus for every CEO who generates 2 customer points. This bonus is paid weekly. The Marketing Director AND the newly enrolled CEO – IMD must each have 2 customer points. CEO Package Upgrades and Basic Enrollment IMD sales do not count for this bonus.*

*The Double CEO Bonus is designed to reward FDI Marketing Directors for their personal membership sales activity. This bonus is paid monthly. Marketing Directors must maintain 6 customer points AND must enroll a minimum of 4 New CEO Marketing Directors in the same calendar month, who generate and maintain 2 customer points, in order to qualify for the Double CEO Fast Start Bonus.*

*Qualifying sales generated for the Double CEO Bonus must remain active for a minimum of 2 consecutive months to be counted for these bonuses. Any accounts that are not active in BOTH months or downgraded will not be counted towards these bonuses. Check out the chart below to see the potential of this powerful Bonus plan. CEO Package Upgrades and IMD Promotional sales do not count for this bonus.*

## FAST START BONUSES



<b>FSB</b>	<b>\$100</b>	<b>\$100</b>	<b>\$100</b>	<b>\$100</b>
<b>DBL FSB</b>	<b>\$100</b>	<b>\$100</b>	<b>\$100</b>	<b>\$100</b>
<b>RSDL</b>	<b>\$5</b>	<b>\$5</b>	<b>\$5</b>	<b>\$5</b>

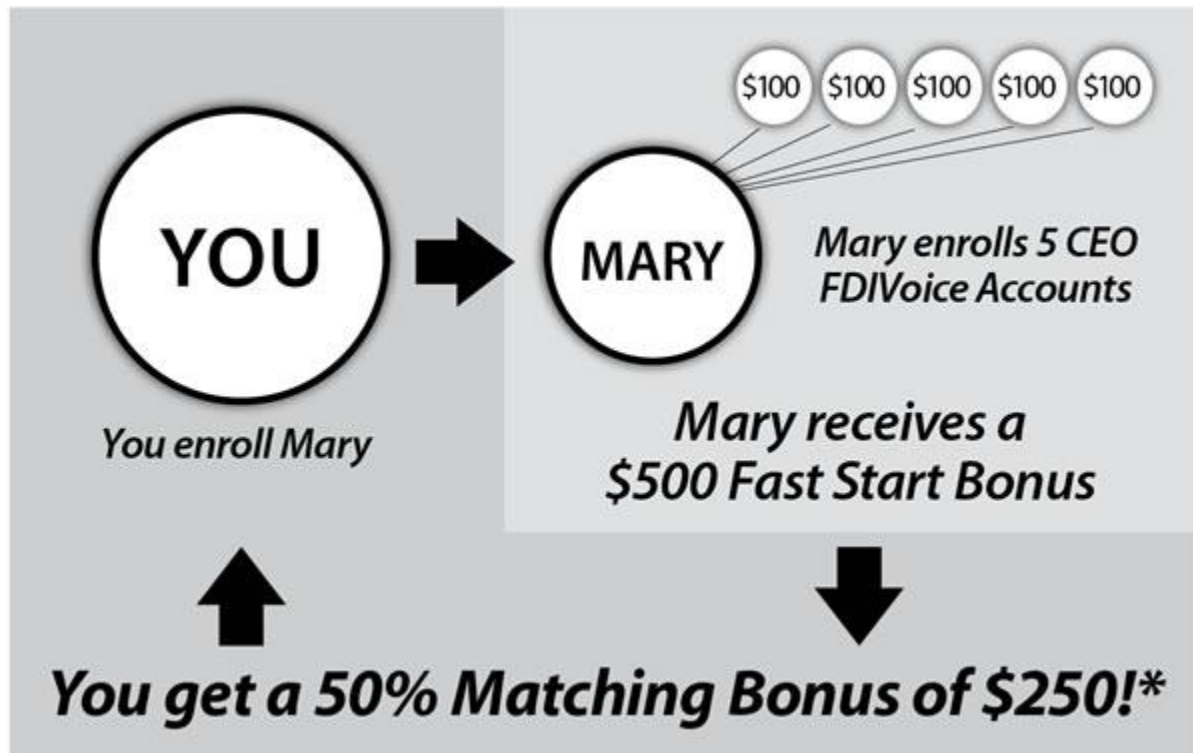
**You  
\$820!**

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### *50% Matching CEO Fast Start Bonus!*

*The 50% Matching Fast Start Bonus is designed to reward FDI Marketing Directors for their personally enrolled member's sales activity. CEO Package Upgrades and Basic Enrollment sales do not count for this bonus.*

*Qualifications: FDI-IMD must be First Class and CEO Qualified, personally enroll at least 2 new CEO IMDs during the calendar month and maintain 6 customer points to qualify for the 50% Matching Fast Start Bonus. Qualifying sales generated for the 50% Matching Bonus and the Double CEO Bonus must remain active for a minimum of 2 consecutive months to be counted for these bonuses. Any accounts that are not active in BOTH months or downgraded will not be counted towards these bonuses.*



*FDI Residual Commissions (paid monthly)*

*Unilevel*

*FDIVoice, commissions are paid out in the Unilevel structure, as illustrated below and allow for an unlimited number of personally generated direct customer sales.*

*Financial Destination offers opportunity to everyone from every walk of life. The more you learn about FDI the more convinced you will be that this is the Perfect Business*

## RESIDUAL COMPENSATION PLAN

Levels	Accounts	FDI Voice Account Commissions
Level 1	4	\$5.00 = \$20
Level 2	16	\$1.00 = \$16
Level 3	64	\$1.00 = \$64
Level 4	256	\$1.00 = \$256
Level 5	1,024	\$1.00 = \$1,024
Level 6	4,096	\$1.00 = \$4,096
Level 7	16,384	\$2.50 = \$40,960
<b>Totals</b>	<b>21,844</b>	<b>\$46,436</b>

\* This chart is for example purposes only. Your results may vary.



*Qualifications: 1 personally enrolled IMD and 2 customer points are required to earn commission on levels 1-6. 3 personally enrolled IMD's and 6 customers points are required to earn commissions on level 7.*

*The FDI Opportunity Expands for IR's Looking to Grow with FDI*

*CEO Leadership Coding Bonus*

*Probably the most exciting part of FDI's compensation plan, are the Leadership Coding Bonuses. Regional, Executive, Senior Executive, Vice Presidential, Presidential, Vice Chairman and Senior Vice Chairman.*

*To qualify for CEO Leadership Coding Bonuses, you must generate 2 customer points AND the enrolled CEO Qualified IMD must generate 2 customer points. There is a 30 day grace period ([www.mlmllegal.com](http://www.mlmllegal.com)) for the new IMD to generate 2 customer points.*

# LEADERSHIP CODING BONUS

The CEO Leadership Bonus plan allows you to earn additional income that's tied to the growth of your organization!  
**CEO Leadership Coding Bonuses are paid to Unlimited Levels!**



***Paid to Unlimited Depth!***

See FDI Training Manual for full details.



*To qualify for Regional Code, you need to be a fully qualified Regional Marketing Director.*

*As Regional you will earn a \$15 leadership bonus for all new representatives who enter your Regional group paid to an unlimited number of levels.*

*To qualify for Executive Code, you need to be an Executive Marketing Director.*

*As an Executive, you will earn a \$35 leadership bonus for all new personally sponsored representatives and up to \$35 for every new representative in your Executive group, paid to an unlimited number of levels.*

*To qualify for Senior Executive Code, you need to be a Senior Executive Marketing Director.*

*As Senior Executive, you will earn a \$100 leadership bonus for all new personally sponsored representatives and up to \$100 for every new representative in your Senior Executive group, paid to an unlimited number of levels.*

*To qualify for Vice Presidential Code, you need to be a Vice Presidential Marketing Director.*

*As Vice Presidential, you will earn a \$140 leadership bonus for all new personally sponsored representatives and up to \$140 for every new representative in your Vice Presidential group, paid to an unlimited number of levels.*

*To qualify for Presidential Code, you need to be a Presidential Marketing Director.*

*As Presidential, you will earn a \$170 leadership bonus for all new personally sponsored representatives and up to \$170 for every new representative in your Presidential group paid to an unlimited number of levels.*

*To qualify for Vice Chairman Code, you need to be a Vice Chairman Marketing Director.*

*As Vice Chairman, you will earn a \$180 leadership bonus for all new personally sponsored representatives and up to \$180 for every new representative in your Vice Chairman group paid to an unlimited number of levels.*

*To qualify for Senior Vice Chairman Code, you need to be a Senior Vice Chairman Marketing Director.*

*As Senior Vice Chairman, you will earn a \$190 leadership bonus for all new personally sponsored representatives and up to \$190 for every new representative in your Senior Vice Chairman group paid to an unlimited number of levels.*

*You must be CEO and First Class Qualified to receive FDI's Car Bonus, Leadership Pool, Presidential Pool and for the ability to attend Leadership Schools nationwide.*

#### *Leadership & Infinity Bonuses*

*Qualified FDI-IR's have the opportunity to advance in status in the FDI compensation plan by generating more than the required sales necessary to qualify. In the event that an IR achieves an increase in both the number of customer sales and in their personal sales organization size, they will earn the associated Status and receive the Leadership Bonus according to their respective IR Status.*

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#### *Regional Marketing Director Leadership Bonus*

*An FDI-IMD is eligible to receive the Regional Marketing Director (RMD) status when all of the following qualifications are fulfilled:*

- 1. The IMD must be fully qualified.*
- 2. The IMD has generated and maintains a minimum of 3 personally sponsored Qualified Marketing Directors.*
- 3. 6 customer points are required to earn Unilevel commissions on the 7th level.*

#### *Benefits*



*Each month that the above qualifications have been satisfied, the Regional Marketing Director will be eligible to earn a \$2.50 Leadership Bonus on FDIVoice sales, a \$5.00 Leadership Bonus on Preferred sales and a \$10.00 Leadership Bonus on First Class sales generated on the seventh level of their Unilevel structure.*

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#### *Executive Marketing Director Leadership Bonus*

*An IMD is eligible to receive Executive Marketing Director (EMD) status when all of the following qualifications are fulfilled:*

- 1. The IMD must be fully qualified.*
- 2. The IMD has generated and maintains a minimum of 6 personally enrolled, Qualified Marketing Directors AND generates a minimum of \$2500 GMV.*
- 3. The IMD must generate and maintain 6 customer points.*

*Group Monthly Volume (GMV) = Total Monthly Volume Generated on levels 1-7.*

#### *Benefits*

*Each month that the above qualifications have been satisfied, the Executive Marketing Director will be eligible to earn an additional \$1.00 Executive Leadership Bonus on unlimited pay levels from the Preferred and First Class sales volume generated on the eighth level thru unlimited depth of their Unilevel or until the next qualified Executive Marketing Director or higher is identified.*

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#### *Senior Executive Marketing Director Leadership Bonus*

*An IMD is eligible to receive Senior Executive Marketing Director (SEMD) status when all of the following qualifications are fulfilled:*

- 1. The IMD must be First Class qualified.*
- 2. The IMD has generated and maintains a minimum of 12 personally enrolled, ([www.mlmlegal.com](http://www.mlmlegal.com)) Qualified Marketing Directors AND generates a minimum of \$5000 GMV.*
- 3. The IMD must generate and maintain 6 customer points.*

#### *Benefits*

*Each month that the above qualifications have been satisfied, the Senior Executive Marketing Director will be eligible to earn a \$300\* car allowance. Each month that the above qualifications have been satisfied, the Senior Executive Marketing Director will be eligible to earn an additional \$2.00 Senior Executive Leadership Bonus on unlimited pay levels from the Preferred and First Class sales volume generated on the eighth level thru unlimited depth of their Unilevel or until the next qualified Senior Executive Marketing Director is identified.*

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#### *Vice Presidential Marketing Director Leadership Bonus*

*An IMD is eligible to receive the Vice Presidential Marketing Director (VPMD) status when all of the following qualifications are fulfilled:*

- 1. The IMD must be First Class Qualified.*
- 2. The IMD has generated and maintains a minimum of 15 personally enrolled, Qualified Marketing Directors (2 must be Senior Executive Marketing Directors or higher rank) AND generates a minimum of \$50,000 GMV.*
- 3. The IMD must generate and maintain 6 customer points.*

#### *Benefits*

*Each month that the above qualifications have been satisfied, the Vice Presidential Marketing Director will be eligible to earn a \$500\* car allowance. Each month that the above qualifications have been satisfied, the Vice Presidential Marketing Director will be eligible to earn ONE share of the First Class Leadership Pool.*

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#### *Presidential Marketing Director Leadership Bonus*

*An IMD is eligible to receive Presidential Marketing Director (PA) status when all of the following qualifications are fulfilled:*

- 1. The IMD must be First Class Qualified.*
- 2. The IMD has generated and maintains a minimum of 15 personally enrolled, Qualified Marketing Directors (4 must be Senior Executive Marketing Directors or higher rank) AND generates a minimum of \$100,000 GMV.*
- 3. The IMD must generate and maintain 6 customer points.*

#### *Benefits*

*Each month that the above qualifications have been satisfied the Presidential Marketing Director will be eligible to earn a \$750\* car allowance. Each month that the above qualifications have been satisfied, the Presidential Marketing Director will be eligible to earn TWO shares of the First Class Leadership Pool.*

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#### *Vice Chairman Marketing Director Leadership Bonus*

*An IMD is eligible to receive Vice Chairman (VC) status when all of the following qualifications are fulfilled:*

- 1. The IMD must be First Class Qualified.*
- 2. The IMD has generated and maintains a minimum of 15 personally enrolled, Qualified Marketing Directors (2 must be Presidential Marketing Directors or higher rank) AND generates a minimum of \$300,000 GMV.*
- 3. The IMD must generate and maintain 6 customer points.*

#### *Benefits*

*Each month that the above qualifications have been satisfied the Vice Chairman will be eligible to earn a \$5,000/mo. Vice Chairman Bonus consisting of a \$1,500\* Car Bonus and a \$3,500 Lifestyle Bonus PLUS they will be eligible for a \$10 Vice Chairman code in the CEO Leadership Bonus.*

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#### *Senior Vice Chairman Marketing Director Leadership Bonus*

*An IMD is eligible to receive Senior Vice Chairman (SVC) status when all of the following qualifications are fulfilled:*

- 1. The IMD must be First Class Qualified.*
- 2. The IMD has generated and maintains a minimum of 15 personally enrolled, Qualified Marketing Directors (4 must be Presidential Marketing Directors or higher rank) AND generates a minimum of \$600,000 GMV.*
- 3. The IMD must generate and maintain 6 customer points.*

#### *Benefits*

*Each month that the above qualifications have been satisfied the Senior Vice Chairman will be eligible to earn a \$10,000/mo. Senior Vice Chairman Bonus consisting of a \$2,500\* Car Bonus and a \$7,500 Lifestyle Bonus PLUS they will be eligible for a \$10 Senior Vice Chairman code in the CEO Leadership Bonus.*

*\*The car allowances allow the qualifying Marketing Director to pick the car, color and model they prefer with the exception that the vehicle must be a current year model or no more than 2 years old. Once qualified, the SEMD, VPMD or PMD will have 1 monthly commission cycle to provide a picture of themselves with the vehicle to be posted on the FDI website or included in other FDI promotional materials and a copy of the sales/lease agreement. The bonus will then be paid the following monthly commission cycle. Rank Qualifications must be met each month for this bonus to be paid.*

#### *First Class Leadership Pool*

*Each month \$5 from every First Class Sale is placed into the First Class Leadership Pool. 3% of each month's WellnessTRAX sales are placed into the First Class Leadership Pool.*

*Each month the pool is divided between Presidential and Vice Presidential Marketing ([www.mlmllegal.com](http://www.mlmllegal.com)) Directors .*

*Each Vice Presidential Marketing Director will receive 1 share of the pool.*

*Each Presidential Marketing Director and higher rank will receive 2 shares of the pool.*

## FIRST CLASS LEADERSHIP POOL



### **First Class Leadership Pool.**

**Each month \$5 from every First Class Membership Sale and 3% of each month's WellnessTRAX sales are placed into the First Class Leadership Pool.**

**Each month the pool is divided between the Presidential and Vice Presidential Marketing Directors.**

**Each Vice Presidential Marketing Director will receive 1 share of the pool and each Presidential Marketing Director will receive 2 shares of the First Class Leadership Pool.**

**SAVE MONEY. MAKE MONEY. CREATE WEALTH.**

For additional information, one must contact the company.

## **Discussion of Distributor Base and Sales Volume in U.S.**

Financial Destination, Inc. states that it has served over 130,000 customers.

Company Website: <http://www.financialdestination.com/home.cfm>

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*Jeffrey A. Babener, principal attorney in the Portland, Oregon, law firm Babener & Associates, represents many of the leading direct selling companies in the United States and abroad.*

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