



COMPENSATION PLAN

EFFECTIVE APRIL 2024

INTRODUCTION

Welcome to one of the premier opportunities within the Affiliate Marketing industry called Novae Money. Novae is a company that focuses on **INSPIRING** people to get more out of life, **EDUCATING** them on how to go about it, and providing an **OPPORTUNITY** to help them make it happen! Novae has focused its efforts on the fintech industry (financial technology) by marketing and offering products and services to improve the lives of its Customers and their Affiliates that refer these Customers. Novae is the first of its kind to take various products and services throughout the financial industry, a unique, aggressive compensation plan, and unmatched culture in the industry to form an opportunity sure to add value to anyone's life.

Novae, in Latin, meaning new, newness, or new beginnings, is exactly what we want happening for our clients with their money and their credit, a new start that leads to a new life! So, you'll hear us refer to Novae Life at times because when your finances get better, you can certainly expect your life to get better! Novae's executive team is confident that this opportunity could be extremely lucrative for those willing to work hard and consistently follow and execute the details provided within this compensation plan document.

Novae is committed to maintaining a high level of integrity and following all domestic and international laws. Any Affiliate of Novae is expected to do the same and is held accountable by agreeing to Novae's Policies and Procedures and Terms and Conditions. If anything within these agreements is breached, the privilege of participating in the Novae Compensation Plan could be revoked.

This compensation plan document is a reference guide showing compensation associated with purchasing and selling products, services, and Affiliate enrollment packages for the Novae Money Affiliate Program.

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A AFFILIATE ENROLLMENT OFFERINGS



\$199
\$49/mo
40 Volume

AFFILIATE BASIC
(Direct Sales Only)

- INCLUDES:**
- Member Discounts
 - Financial Education
 - NovaeMoney.com website
 - Novae Learn
 - Marketing Tools
 - Business Credit Training

PAYOUTS:
Up to \$3,000+/Customer
Personal Sales Commission Only

\$349
\$99/mo
80 Volume

AFFILIATE PRO
(Direct Sales + Team Building)

- INCLUDES:**
- ALL Affiliate Basic Benefits
 - PLUS -
 - myNovaeCredit Monitoring
 - myNovaeDisputes Manager

PAYOUTS:
Up to \$3,000+/Customer
Up to \$600/qualified Affiliate
Personal Sales Commission
Team Overrides & Group Volume
Volume-based Monthly Residual Bonus

Novae has chosen Affiliate Marketing as the business model to market our products and services. Affiliates are individuals who are looking for ways to generate additional income by offering the products and services through various methods approved by Novae.

Novae handles all the Customer service, product and service delivery, billing, and the technical aspects of running a business that may provide a very lucrative opportunity to those that get involved as an Affiliate.

Affiliates must agree to the Terms and Conditions, Policies and Procedures, Charge-back Policy and meet certain qualifications to get compensated at different levels in Novae's compensation plan.

For as little as \$49 per month, someone can get started as an Affiliate and potentially have the opportunity of a lifetime. The upfront fee paid by the prospective Affiliate will be determined by the level of opportunity and benefits he or she is looking for. The higher the level of enrollment chosen by the prospective Affiliate, the higher the income potential. Each level of Affiliate Enrollment is broken down above.

Affiliate Pros are also compensated to refer other Affiliates to get enrolled in Novae's program through their personal Affiliate marketing websites. Bonuses are paid to the referring Affiliate Pro depending on their rank and other details covered in section C in this document.



B RETAIL COMMISSIONS AND PRODUCT VOLUME

Novae Affiliates are well compensated to refer potential customers to Novae's products & services. If the potential customers agree to the Novae Customer Terms & Conditions and purchase the associated products & services, the Affiliate will receive the below commissions.

PRODUCT/SERVICE	PRICE FOR CUSTOMER	DIRECT COMMISSION	AFFILIATE PRO OVERRIDES	VOLUME	CUSTOMER POINT
CreditLikes Referral	\$239, \$89/mo	\$100	\$3 (1-5 GENs) \$2 (6-10 GENs)	50 PV	1
CreditLikes (\$25 Promo) Fee	\$214, \$89/mo	\$75	" "	50 PV	1
CreditLikes (\$50 Promo) Fee	\$189, \$89/mo	\$50	" "	50 PV	1
CreditLikes (\$100 Promo) Fee	\$139, \$89/mo	\$0	" "	50 PV	1
myNovaeDisputes Manager	\$139 / \$239 , \$49/mo	\$40 / <u>\$100</u>	\$2 / \$3 (1-5 GENs) \$1 / \$2 (6-10 GENs)	40 / <u>50</u> PV, 20 PV/mo	1
myNovaeCredit Monitoring	\$29/mo	\$3/mo	-	5 PV	1
NM Business Credit Finance Suite	\$2,495	\$500	\$30 (1-5 GENs) \$20 (6-10 GENs)	250 PV	1
NM Business Credit Finance Suite DIY	\$995	\$200	\$6 (1-5 GENs) \$4 (6-10 GENs)	100 PV	1
White Label Partner Program	\$24,995	\$3,000	\$100 (10 GENs)	1,000 PV	1
Co-Brand / Co-Brand MAX Program	\$2,499 / <u>\$4,499</u>	\$500 / <u>\$900</u>	\$30/ <u>\$54</u> (1-5 GENs) \$20/ <u>\$36</u> (6-10 GENs)	250 / <u>450</u> PV	1
Taxable Referral ¹	varies	50% of comm	-	25% of comm	1
Novae Financing Program ²	\$495	\$100	\$3 (1-5 GENs) \$2 (6-10 GENs)	-	1
Novae Financing Monthly Fee	\$50/mo	\$5/mo	-	15 PV	-
Will & Trust	\$169 / <u>\$424</u>	\$20 / <u>\$50</u>	-	10 / <u>25</u> PV	1
BusinessFunding ³	varies	35% of comm	2% (1-5 GENs) 1% (6-10 GENs)	25% of comm	-
Personal Loans ³	" "	" "	" "	" "	-
Consumer Financial Products ³	" "	" "	" "	" "	-
Business Registration ¹	\$0 / <u>\$199</u> / <u>\$249</u>	\$50 / <u>\$100</u> / <u>\$150</u>	-	25 / <u>50</u> / <u>75</u> PV	1
EIN, Trademark, Biz License, Sales Tax P.	varies	50% of comm	-	25% of comm	1
Business Essential Services ⁴	varies	10%	-	10%	-
Vacation Incentives / Bundle	\$99 / \$499	\$35 / \$200	-	15 / 50 PV	1
Novae Debt Help ⁵	varies	1%	.06% (1-5 GENs) .04% (6-10 GENs)	0.5%	1
Business Debt Help ¹	varies	50% of comm	-	25% of comm	1
Inspirational MP3s	\$15	\$5	-	5 PV	1
Entrepreneur Apparel	\$25	\$5	-	5 PV	1

1. See Section D:C for more information on payment schedule.

2. Affiliates also earn commission based on the Merchant's financed clients on a monthly basis. 20% of financed volume commission is paid out to the affiliate on the same schedule as personal loan commissions.

3. Business Funding and Personal Loan commissions vary based on several factors which may include but may not be limited to: loan product, lender, personal/business credit profile of the applicant, business applicant's industry, personal income/business revenue, and potentially other deal variables. The percentage shown in the table above is what the Affiliates will receive from the total commission paid to Novae for the funded loan. Consumer Financial Products include: Auto & Student Loan Re-financing, Credit Cards and Money Market Savings accounts. See Section D:C for more information on payment schedule.

4. The commission for Business Services is currently only valid for the Web Design, Graphic Design, and Video Creation. The other services are value additions for your business clients and do not generate a commission. Affiliate will receive 10% commission and 10% volume. For example, if a Customer purchased \$6,499 web design service, the Affiliate would earn \$650 direct commission and 650 in personal volume.

5. Bonus 0.25% is given when total enrolled debt crosses over \$1 million in one month and an additional 0.25% when debt crosses over \$1.5 million (1.5% total commission). There is a separate bonus available to Sales Directors and above. The Sales Director+ Pool = 0.5% of Total Enrolled Debt/month company-wide. 1 (one) share of this pool is given to each Sales Director and above for each personal affiliate that promotes to Consultant that month. See Section D:C for more information on payment schedule.

NOTE: Any programs that are purchased under a payment plan with Novae will not generate commissions until the Customer has fully paid for the program with the exception of No-Credit-Check financing which pays 50% of direct commission on the 2nd payment and the remaining 50% upon final payment. Partial volume will be generated based on payment plan amounts that will assist in calculating higher monthly residual commissions. In addition, products/programs that require a contract with the Customer, will not pay commissions until the contracts have been executed, even if the Customer has paid.

NOTE: Any refunds made by Customers will result in commissions being refunded as well. Novae offers a 10 day refund policy but may refund Customers beyond that based on Novae's discretion.

MEMBER BENEFITS & COMMISSIONS FROM AFFILIATE PURCHASES

By maintaining an active monthly membership with Novae, Affiliates may receive benefits and discounts not available to the public on specific products and services. Affiliate Pros also have the opportunity to earn group sales volume that count towards compensation qualification and higher amounts of residual income paid to the Affiliate! Affiliates do not earn commission from the direct purchases of other Affiliates except for the White-Label Partner & Business Credit Programs. The list of Novae retail products and services will grow and may change from time to time.

C CUSTOMER ACQUISITION BONUSES (CABS)

A CAB (Customer Acquisition Bonus) is paid to the sponsor and eligible up-line **Affiliate Pros** of a new Affiliate that generates **2 QCAs** in his or her **1st 60 days**. The CAB amount paid depends on the level of enrollment of the new Affiliate, the sponsoring and eligible up-line Affiliate Pro's career title rank, and if the sponsoring Affiliate Pro and eligible up-line Affiliate Pros are qualified to receive the CAB. Only **Affiliate Pros (\$349 level)** are eligible to earn CAB bonuses, as Basic Affiliates (Direct Sales only) only earn commissions by selling Novae's products and services. The **BOLD** dollar amounts below represent the CAB an Affiliate Pro would earn on new, personally enrolled Affiliates who enroll at one of the options in the left columns. The smaller dollar amounts under each bold amount are the maximum override CABS an Affiliate Pro can earn when their personally enrolled Affiliates enroll another Affiliate. The top row represents the Affiliate Pro's current rank within Novae's compensation plan, which determines their commission below. The higher your rank as an Affiliate Pro and the higher the enrollment level of your new Affiliate, the higher YOUR commission!

Qualifying CAB Actions (QCAs)

CAB commissions are triggered when the new Affiliate completes **two (2)** Qualifying CAB Actions (QCAs). **QCA 1** pays out 40% of the CAB bonus below and this happens when the new Affiliate gains any customer point. **QCA 2** pays out the remaining 60% of the CAB bonus below and this happens when that same new Affiliate gathers **two (2)** enrollments of any of the following: **(a) CreditLikes, (b) myNovaeDisputes Manager, (c) Novae Debt Help, (d) Business Credit Finance Suite or (e) Novae Financing**. Both QCAs must happen within the new Affiliate's first **60 days** to count. There is a report called the "CAB Commission List" in the Member's Lounge under the "Viewers" menu where an Affiliate Pro can keep track of what CAB bonuses have and have not been paid. In addition, they may also see how many days they have left to help their new Affiliates trigger the CABS.

3 Payment Retention Rule

New Affiliates and Customers must generate a minimum amount of revenue for the sponsoring and up-line Affiliate Pros to maintain their CAB commissions. After the CAB is paid, the new Affiliate and 2 Customers from the 2nd QCA must remain active for their next two (2) consecutive monthly payments after their initial payment. If one of these are canceled/declined before the 1st re-billed payment (2nd payment), 75% of the CAB commission will be retracted from the sponsoring and up-line Affiliate Pros' Novae personal account balance. If one of these are canceled/declined before the 2nd re-billed payment (3rd payment), 50% of the CAB commission will be retracted from the sponsoring and up-line Affiliates Pros' Novae personal account balance. Novae will provide a **21-day grace period** to remedy any declined/canceled accounts to avoid any commission retractions; **after this**, there is no recourse to reverse retractions. If a Debt Help client does not pay at least 3 of the first 5 months of the program, there will be a CAB and Direct commission retraction which is rare.

Enrollment	Affiliate	Senior Affiliate	Consultant	Senior Consultant	Regional Consultant	National Consultant	Sales Director	Senior Sales Director
\$199 Affiliate Basic								
Direct CABS	\$50	\$90	\$125	\$190	\$215	\$240	\$250	\$260
Override CABS	-	\$40	\$75	\$140	\$165	\$190	\$200	\$210
\$349 Affiliate Pro								
Direct CABS	\$100	\$180	\$250	\$380	\$430	\$480	\$500	\$520
Override CABS	-	\$80	\$150	\$280	\$330	\$380	\$400	\$420

Enrollment	Regional Sales Director	National Sales Director	Executive Sales Director	Vice President	Senior Vice President	Regional Vice President	Executive Vice President	Senior Executive Vice	Presidential Ambassador & Mang Ptrn
\$199 Affiliate Basic									
Direct CABS	\$265	\$270	\$275	\$280	\$285	\$290	\$295	\$297	\$300
Override CABS	\$215	\$220	\$225	\$230	\$235	\$240	\$245	\$247	\$250
\$349 Affiliate Pro									
Direct CABS	\$530	\$540	\$550	\$560	\$570	\$580	\$590	\$595	\$600
Override CABS	\$430	\$440	\$450	\$460	\$470	\$480	\$490	\$495	\$500

D MONTHLY RESIDUAL INCOME

The following table and details are meant to give a simple explanation of the amounts of commissions paid associated with the different ranks as a Novae Affiliate Pro. It is encouraged to get with a Novae leader for more details if the table is not completely clear. Log in to the member's lounge to review what exactly is needed to achieve the next rank title under the "Rank" tab in top-right quadrant.

Affiliate Rank	Personal Sales Volume	Group Sales Volume	Qualified Legs*	Personal Customer Points	Personally Enrolled Active Affiliates	Leg Max**	Monthly Residual Commission
Affiliate	40	40	-	0	-	-	\$0
Senior Affiliate	40	160	-	1	1	-	\$50
Consultant	40	520	3	1	1	-	\$250
Senior Consultant	60	2,500	3	2	2	50%	\$650
Regional Consultant	60	5,000	3	2	3	50%	\$750
National Consultant	60	7,500	3	2	4	50%	\$1,000
Sales Director	100	10,000	4	5	5	50%	\$2,000
Sr Sales Director	100	20,000	5	10	6	45%	\$4,000
Rgnl Sales Director	100	40,000	6	15	6	45%	\$6,000
Natl Sales Director	100	80,000	7	15	6	45%	\$10,000
Exec Sales Director	100	120,000	7	20	7	40%	\$15,000
Vice President	100	160,000	7	20	7	40%	\$20,000
Sr Vice President	100	240,000	7	20	7	35%	\$25,000
Rgnl Vice President	100	320,000	7	30	8	35%	\$30,000
Exec Vice President	100	480,000	7	30	8	35%	\$40,000
Sr Exec Vice President	100	640,000	7	30	8	35%	\$50,000
Pres. Ambassador & Managing Partner	100	1,000,000	7	40	10	35%	\$110,000

An Affiliate achieves Senior Affiliate status when he or she obtains at least 3 separate legs of business with at least 40GV (Group Volume) in each leg AND a total of 160GV within their overall organization including personal volume. This could simply be an Affiliate that personally enrolls 3 Affiliates. This must be done within a commission period (calendar month) to count for commission the following month and along with the above requirements, the Affiliate must have a paid autopay or be Five & Free qualified, see **Section E**.

*A Qualified Leg is a combination of Affiliates and retail sales that equate to at least 160GV. A Basic Affiliate's autopay is 40PV and Pro's autopay is 80PV.

3 Qualified Legs Example:

Leg 1: 4 Basics = 160GV || **Leg 2:** 1 Pro, 2 Basics = 160GV || **Leg 3:** 2 Pros = 160GV

Novae offers a **one-month grace period for Sales Directors or higher** if they fulfill all other criteria but fall short of the adjusted group volume by less than **15%** at the end of the monthly commission period. During this grace period, they continue to receive their CABS and monthly residual bonuses as per their prior rank.

** The Leg Max is the maximum percentage of the required GV that may come from one leg. Once a leg reaches the leg max, no more volume from that leg will count towards the Affiliate's rank advancement efforts. Senior Consultant example: No more than 50% of the 2,500 GV (1,250) can come from one leg of business, the rest must come from the other legs.

A. Customer & Affiliate Placements

are extremely important when strategizing to build a Novae business. Each Customer or Affiliate that enrolls on an Affiliate's website is "sponsored" by that Affiliate but that sponsoring Affiliate has the authority to place that Affiliate/Customer under another Affiliate already on his or her team via the sponsoring Affiliate's member's lounge. This action is called "placement" and can be done via the Placement tab in the Member's Lounge. The sponsoring Affiliate has **60 days** to place a Customer/Affiliate under another Affiliate. After **60 days**, the Customer/Affiliate cannot be moved in his or her member's lounge. If an Affiliate mistakenly forgot to place the Customer/Affiliate within the **1st 60 days**, Novae Corporate can be contacted within the next **30 days** of the Customer/Affiliate in question to be moved at a **\$25** fee per Affiliate.

Affiliate Pros may also help new Affiliates complete their QCAs by placing Customers under the new Affiliate. QCAs and customer points that are placed will follow the new Affiliates while the sponsoring Affiliate Pro will retain the direct commission. NOTE: After a customer/affiliate is placed once they cannot be placed again.

If the Customer/Affiliate hasn't been placed/corrected after **90 days**, the Customer/Affiliate will remain where he or she is in the genealogy. If a Customer/Affiliate is placed incorrectly under the wrong Affiliate, there will be a one-business-day grace period to get Novae Corporate to it, after this grace period, they cannot be moved again.

B. Monthly Residual Compensation

Affiliate Pros who have achieved the above ranks between the time period of the previous month from day 1 at 12:00am PT (Pacific Time) up to the **last day of the month at 11:59pm PT** are eligible for Monthly Residual payout. Pacific Time is the time on the west coast of the United States, for example - California. Affiliates should be sure to **keep an eye on their report details** under the tab labeled "Rank" on their "Member's Lounge" homepage to ensure they are qualified to receive commissions at the rank expected. There is also a countdown timer on the Member's Lounge home page that helps Affiliates identify the amount of time left to add volume during the monthly commission period.

C. Special Payout Schedules

Personal Loans: If a customer is funded on the **1st-15th** of the month, the Affiliate will receive commission on the **1st of the following month**; if they are funded on the **16th-31st**, the Affiliate will receive commission on the **15th of the following month**.

Taxable: Commissions are paid on the same schedule as Personal Loans above according to when the refund is funded/paid/deposited, not when any funds are advanced.

Business Funding: The Affiliate will receive commission on the **15th of the month** after customer is funded.

Free LLC Registration: Commission pays on same schedule as BF above after successful registration.

Novae Debt Help: The Affiliate will receive volume, customer point and QCA credit within **2 business days** after customer makes their full deposit and will receive commission on the **15th of the following month**. Affiliates that use their own link for personal debt help will get their own commission.

D. Five & Free

Affiliates may get their next month's autopay membership fee waived when they have **five (5)** or more affiliate enrollments on the same package as them or **five (5)** or more personal credit customer enrollments (via CreditLikes) or a combination of the two that equal **five (5)** or more. Affiliates and customers that re-bill monthly will also count towards the 5 required to qualify for Five & Free.

E HOW TO RECEIVE COMMISSIONS

Novae determines when they will pay commissions based on when sales activity takes place in the company's overall organizational structure.

NOTE: In order to qualify to earn commissions in Novae's compensation plan, an Affiliate's previous autopay must be paid or they must be **"Five & Free"** qualified (free autopay) within the **monthly commission period**. Autopay, here, is referring to the monthly fee associated with the Affiliate Program purchased when the Affiliate enrolled with Novae (see section A for package details). Likewise, Affiliates must be active within a **weekly commission period** to earn commissions for **that week's payout**. **It is the responsibility of the Affiliate to ensure their autopay is successfully processed each month to qualify for commissions.** Novae may attempt to contact Affiliates about unsuccessful payments but cannot guarantee contact due to emails being unsuccessfully delivered or checked.

Pay Cycle for all commissions except Monthly residual income is as follows: Sales Activity will be calculated from each **Sunday at 12:00am PT** until the following **Saturday at 11:59pm PT**. Whatever promotional rank the Affiliate qualifies for based on the volume, qualified legs, leg maxes, and sales requirements, the associated commissions/bonuses will be paid to the Affiliate on the following Wednesday night of that pay cycle to their Novae Personal Account.

Pay Cycle for Monthly Residual Income commissions is as follows:

Volume will be calculated from the **1st** day of the month **12:00am PT** until the **last day** of the month **11:59pm PT**. To avoid any confusion, a countdown timer has been placed on the home page of each Affiliate's member's lounge to identify how much time is left before each Monthly Commissions Period ends so the Affiliate knows how much time is left to make sales or to enroll other Affiliates to qualify and get paid residual commissions accordingly for the following month. Whatever promotional rank the Affiliates qualify for based on the volume, qualified legs, leg maxes, and customer point requirements, the associated "Monthly Residual Commission" will be paid to the Affiliate on the **15th** of the following the month.

W-9 and Withdrawals

After an Affiliate enrolls with Novae, it is imperative that they complete the W-9 form located in the Welcome Letter email or under the "Support" menu in the member's lounge. Please download AND sign the document before uploading it. Affiliates' commissions will be held until a W-9 is submitted and verified.

Next, the Affiliate should select their Payout Type by logging in to their member's lounge, selecting the "Finances" menu, "Payments Types" and selecting "How to Get Paid" to add their bank account information for direct deposit.

When an Affiliate makes their initial withdrawal via direct deposit, it may take **up to 8 business days** for your bank account to be verified and to receive your deposit. All subsequent, approved withdrawals will be deposited the next business day. For **Novae Pay** withdrawals, funds will be available **within 1 hour** of the withdrawal approval to their Novae Online Banking account.

All withdrawal requests are reviewed on Mondays and Thursdays. If an Affiliate makes a request after one of these days, it will pend for approval until the next approval day. If there are any additional questions about receiving commissions, please email accounting@novaemoney.com.

Good luck in your endeavors with Novae Money and remember...

YOU CAN HAVE IT ALL, SO GO FOR IT!



F-



RANK ADVANCEMENT RECOGNITION

HOW WOULD YOU LIKE TO DRIVE YOUR DREAM CAR ON NOVAE!

EARN access to a PRIVATE INVESTMENT GROUP and OWN NOVAE COMPANY STOCK!!

RANK ADVANCING THROUGH NOVAE'S COMPENSATION PLAN WHILE GETTING RECOGNITION & AWARDS AT THE SAME TIME!

VOLUME	RANK TITLE	RECOGNITION CLASS	AWARDS	RESIDUAL
160	SENIOR AFFILIATE			\$50
520	CONSULTANT	BRONZE		\$250
2,500	SENIOR CONSULTANT	SILVER		\$650
5,000	REGIONAL CONSULTANT	GOLD		\$750
7,500	NATIONAL CONSULTANT	PLATINUM CLUB PLAQUES	 CAR BONUS: \$400/MO	\$1,000
10,000	SALES DIRECTOR			\$2,000
20,000	SENIOR SALES DIRECTOR			\$4,000
40,000	REGIONAL SALES DIRECTOR	PRESIDENTS CLUB RINGS		\$6,000
80,000	NATIONAL SALES DIRECTOR			\$10,000
120,000	EXECUTIVE SALES DIRECTOR			\$15,000
160,000	VICE PRESIDENT	CEO CLUB TESLAS	CARBONUS: \$750/MO	\$20,000
240,000	SENIOR VICE PRESIDENT		CARBONUS: \$1,500/MO	\$25,000
320,000	REGIONAL VICE PRESIDENT		CARBONUS: \$3,000/MO	\$30,000
480,000	EXECTIVE VICE PRESIDENT	AMBASSADOR CLUB	MORTGAGE: \$3,000/MO	\$40,000
640,000	SR.EXECUTIVE VICEPRESIDENT		INVESTMENT GROUP	\$50,000
1,000,000	MANAGING PARTNER	PRESIDENTIAL AMBASSADOR	COMPANY STOCK	\$110,000

*Note: In order to receive the luxury car bonus, Affiliate must qualify two (2) months consecutively for the rank level. After this, affiliate will receive the bonuses associated with that rank level for a luxury car of their choice that is either a BMW, Mercedes Benz or Audi on the 15th following each qualified month. This illustration is only for educational purposes and is not intended to serve as a guarantee of income or of receiving a car/car bonus from Novae. Currently less than 1% of Novae affiliates recolve the Novae car bonus. The average participant in this business earned \$1,408 in 2023. Some earn less while some earn more. Because there will even be those who dedicate a significant amount of time, effort, and personal funds and none the less fail to achieve a meaningful level of success, Novae results naturally vary.

