

4LIFE® PREFERRED CUSTOMER AND DIRECT SELLER BENEFITS 2020

4Life was founded in 1998 to benefit the health and lives of people around the world. 4Life's mission of Together, Building People through science, success, and service extends to over 50 countries, with offices in 25 countries. People join 4Life for a variety of reasons. Most join to enjoy the health benefits of exclusive 4Life Transfer Factor® products at a discounted price. Others join to earn part-time income. A select few join 4Life to build a full-time business.*

Preferred Customers

Individuals join 4Life as Preferred Customers to experience the benefits of 4Life's exceptional products at wholesale prices and do not participate in the business. By joining as a Preferred Customer, you can purchase 4Life products at wholesale prices and you may receive additional discounts on the products you purchase for your personal and household use. Preferred Customers pay an enrollment fee for a minimal cost at sign-up.

Direct Sellers

Those who desire to build a business and earn commissions on product sales may become Direct Sellers. Like Preferred Customers, Affiliates purchase product at wholesale prices and may receive additional discounts on products. In addition, commissions may be earned pursuant to the compensation plan (Life Rewards Plan™). An Direct Seller may cancel his/her Direct Seller Agreement at any time and benefit from 4Life's money-back guarantee. There is also no requirement for Direct Sellers to purchase large quantities of inventory. They set their own schedules and determine how much time they work.

Direct Sellers may earn income from a number of sources, including:

1. Retail profits on products purchased for resale and sold to customers
2. Commissions on the sale of 4Life products to Preferred Customers they sponsor
3. Commissions on the sale of 4Life products by other Direct Sellers in their downline sales organizations

The income statistics below are for all Direct Sellers who received a commission payment from 4Life from January 1, 2020 through December 31, 2020. These amounts do not represent Direct Seller profits, as they do not consider expenses incurred by Direct Sellers in the promotion and operation of their businesses. Also, these figures do not include retail profit earned by Direct Sellers from reselling 4Life products.

	Monthly commission payments			Average annual commissions	Percent of Direct Sellers who earned a commission
	Average	Low	High		
Associates	\$42	<\$10	\$2,922	\$504	39.0%
Builders	\$109	<\$10	\$7,387	\$1,308	47.1%
Diamonds	\$556	\$11	\$11,298	\$6,672	10.3%
Presidential Diamonds	\$2,450	\$297	\$12,557	\$29,400	2.7%
International Diamonds	\$8,582	\$1,834	\$72,542	\$102,984	<1%
Gold International Diamonds	\$36,807	\$10,784	\$219,755	\$441,684	<1%
Platinum International Diamonds	\$168,066	\$90,801		\$2,016,792	<1%

Other Information

Approximately 69% of people join 4Life to experience the benefits of 4Life products and are enrolled as Preferred Customers. Those who become Direct Sellers (primarily on a part-time basis to supplement their income) may experience the benefits of 4Life products, may sell 4Life products to family and friends, and may enroll others as Preferred Customers or Direct Sellers. During the period presented, approximately 25% of all Direct Sellers received no income at all. Those Direct Sellers who received no income are comprised of Direct Sellers who are inactive, but have not yet been terminated due to inactivity, or Direct Sellers whose Preferred Customers and downline sales organization purchased products in amounts that did not qualify them to earn commission payments. A very small percentage of individuals sell 4Life products and build a 4Life business on a full-time basis. Direct Sellers do not earn any compensation for simply recruiting and enrolling Preferred Customers as compensation is only earned on the sale of 4Life products.

The earnings of the Direct Sellers in this chart are not necessarily representative of the income, if any, that an Direct Seller can or will earn through participation in the Life Rewards Plan. These figures should not be considered as guarantees or projections of your actual earnings or profits. Any representation or guarantee of earnings would be misleading. Success with 4Life results only from successful sales efforts, which require hard work, diligence, and leadership. Your success will depend upon how effectively you exercise these qualities.