



Smart Start

For Existing Affiliates

Start smart and go far

Steps to unlock over RM156,000 in additional bonuses!

- ✔ Purchase a Complete or Professional Essentials Pack between September 1 and October 31, 2023
- ✔ Achieve new ranks and levels and maximize your bonus potential

Smart Start Incentive

| Rank | Cash Prize |
|--------------------|------------|
| Diamond | RM 760 |
| Diamond Elite | RM 1,140 |
| Presidential | RM 1,900 |
| Presidential Elite | RM 2,850 |
| Bronze | RM 3,800 |
| Bronze Elite | RM 9,500 |
| Silver | RM 19,000 |
| Silver Elite | RM 38,000 |
| Gold | RM 76,000 |

Double Builder Bonus

| Level | Builder Bonus Amount | Double Builder Bonus Amount |
|-------|----------------------|-----------------------------|
| 1 | RM 190 | x2 RM 380 |
| 2 | RM 760 | x2 RM 1,520 |
| 3 | RM 3,040 | x2 RM 6,080 |



TERMS & CONDITIONS

1. Smart Start participants are eligible to earn up to RM152,950 in Smart Start Incentive and RM7,980 in Double Builder Bonus for a combined total of RM160,930.
2. Existing Affiliates (defined as those who sign up before September 1, 2023) are eligible for participation in the Smart Start Incentive with the purchase of a Complete or Professional Essentials Pack from September 1, 2023 through October 31, 2023.
3. Existing Affiliates are eligible for participation in the Smart Start Incentive starting with their highest achieved rank or level.
Examples: Existing Bronze Affiliates can only qualify for the Bronze Elite or higher Smart Start Cash Prizes. Existing Builder Bonus Level 1 qualifiers can only qualify for Double Builder Bonus Level 2 or 3.
4. Smart Start participants have 12 full months to maximize incentive payout. This means they have the remaining days in the month they purchased a Complete or Professional Essentials Pack, plus the following 12 consecutive months to qualify for applicable cash prizes and bonuses.
5. If Smart Start participants advance more than one rank in a given month, all related Smart Start Cash Prizes are earned; cash prizes for rank advancement are cumulative.
6. Double Builder Bonuses are not cumulative when multiple new levels are achieved in the same month.
7. Smart Start Cash Prizes and Double Builder Bonuses will be paid monthly.
8. 4Life reserves the right to rescind any incentive earnings or suspend Affiliate participation due to incentive manipulation.
9. All cash prizes and bonuses will be awarded as stated. The value of all cash prizes and bonuses will be considered taxable income to the qualifiers and all taxes are the sole responsibility of the participants.
10. 4Life reserves the right to interpret or modify the rules and cash prizes and bonuses, and 4Life decisions shall be final.
11. 4Life Affiliates must be in good standing with 4Life and comply with its Policies and Procedures to participate in the Smart Start Incentive.



FREQUENTLY ASKED QUESTIONS

Q: Is the Smart Start Incentive open to existing Affiliates?

A: Existing Affiliates who signed up with 4Life before September 1, 2023 can participate in the Smart Start Incentive with the purchase of a Complete or Professional Essentials Pack in September or October 2023.

Q: When is the qualification period for existing Affiliates?

A: The Smart Start qualification period for existing Affiliates begins September 1, 2023 and runs through October 31, 2023. Participants have 12 full months, which means the remaining days in the month they purchased a Complete or Professional Essentials Pack, plus the following 12 consecutive months, to qualify for Smart Start Cash Prizes and Double Builder Bonuses.

Q: What cash prizes and bonuses can I earn for advancing in rank or achieving new levels?

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Q: What if I advance more than one rank in one month? How will my Smart Start Cash Prizes be calculated?

A: When an Affiliate advances more than one rank in a month's time, they earn all related Smart Start Cash Prizes; cash prizes are cumulative.

Q: What if I achieve more than one Double Builder Bonus level in one month?

A: An Affiliate can only earn one Double Builder Bonus in a given month, and the highest amount will be paid. Double Builder Bonuses are not cumulative.

Q: When will Smart Start Cash Prizes and Double Builder Bonuses be paid?

A: After qualifying for a new rank or level, Smart Start Cash Prizes and Double Builder Bonuses are paid by the 7th of the following month.



Smart Start

Untuk Affiliate Sedia Ada

Bermula dengan bijak dan pergi lebih jauh

**Langkah untuk memperoleh bonus tambahan
melebihi RM156,000!**

- ✔ Beli Complete atau Professional Essentials Pack antara 1 September hingga 31 Oktober 2023
- ✔ Capai pangkat dan paras baharu dan maksimumkan potensi bonus anda

Insentif Smart Start

| Pangkat | Hadiah Wang Tunai |
|--------------------|-------------------|
| Diamond | RM 760 |
| Diamond Elite | RM 1,140 |
| Presidential | RM 1,900 |
| Presidential Elite | RM 2,850 |
| Bronze | RM 3,800 |
| Bronze Elite | RM 9,500 |
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| Gold | RM 76,000 |

Double Builder Bonus

| Paras | Jumlah Builder Bonus | Jumlah Double Builder Bonus |
|-------|----------------------|-----------------------------|
| 1 | RM 190 | x2 RM 380 |
| 2 | RM 760 | x2 RM 1,520 |
| 3 | RM 3,040 | x2 RM 6,080 |

TERMA DAN SYARAT

1. Peserta Smart Start layak memperoleh Hadiah Wang Tunai Smart Start sebanyak RM152,950 dan Double Builder Bonus sebanyak RM7,980, dengan jumlah gabungan sebanyak RM160,930.
2. Affiliate sedia ada (ditakrifkan sebagai mereka yang mendaftar sebelum 1 September 2023) layak menyertai Insentif Smart Start dengan pembelian Complete atau Professional Essentials Pack dari 1 September 2023 hingga 31 Oktober 2023.
3. Affiliate sedia ada layak menyertai Insentif Smart Start bermula dengan pangkat atau tahap pencapaian tertinggi mereka.
Contoh: Affiliate Bronze sedia ada hanya boleh layak Hadiah Wang Tunai Smart Start untuk pangkat Bronze Elite atau yang lebih tinggi. Pelayak Builder Bonus Paras 1 sedia ada hanya boleh layak untuk Double Builder Bonus Paras 2 atau 3.
4. Peserta Smart Start mempunyai 12 bulan penuh untuk memaksimumkan pembayaran hadiah wang tunai insentif ini. Ini bermakna mereka mempunyai baki hari dalam bulan mereka membeli Complete atau Professional Essentials Pack, tambah dengan 12 bulan berturut-turut berikutnya untuk melayakkan diri untuk hadiah wang tunai dan bonus yang berkenaan.
5. Jika peserta Smart Start mencapai pangkat baharu lebih daripada satu kali pada bulan tertentu, dia akan memperoleh semua Hadiah Wang Tunai Smart Start yang berkenaan; hadiah wang tunai untuk pencapaian pangkat baharu adalah terkumpul.
6. Double Builder Bonus tidak terkumpul apabila berbilang paras baharu dicapai dalam bulan yang sama.
7. Hadiah Wang Tunai Smart Start dan Double Builder Bonus akan dibayar setiap bulan.
8. 4Life berhak untuk membatalkan sebarang perolehan insentif atau menggantung penyertaan Affiliate atas sebab manipulasi insentif.
9. Semua hadiah wang tunai dan bonus akan dibayar seperti yang dinyatakan. Nilai semua hadiah wang tunai dan bonus akan dianggap sebagai pendapatan bercukai kepada pelayak dan semua cukai adalah tanggungjawab peserta sepenuhnya.
10. 4Life berhak untuk mentafsir atau mengubah peraturan dan hadiah wang tunai dan bonus, dan keputusan 4Life adalah muktamad.
11. Affiliate 4Life mesti berada dalam kedudukan yang baik dengan 4Life dan mematuhi Polisi dan Prosedur 4Life untuk menyertai Insentif Smart Start.

SOALAN LAZIM

S: Adakah Insentif Smart Start terbuka kepada Affiliate sedia ada?

J: Affiliate sedia ada yang mendaftar dengan 4Life sebelum 1 September 2023 boleh mengambil bahagian dalam Insentif Smart Start dengan membeli Complete atau Professional Essentials Pack pada bulan September atau Oktober 2023.

S: Bilakah tempoh kelayakan untuk Affiliate sedia ada?

J: Tempoh kelayakan Smart Start untuk Affiliate sedia ada bermula dari 1 September 2023 hingga 31 Oktober 2023. Peserta mempunyai 12 bulan penuh, yang bermaksud baki hari dalam bulan mereka membeli Complete atau Professional Essentials Pack, serta 12 bulan berturut-turut, untuk layak memperoleh Hadiah Wang Tunai Smart Start dan Double Builder Bonus.

S: Apakah hadiah wang tunai dan bonus yang boleh saya perolehi untuk pencapaian pangkat atau paras baharu?

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Double Builder Bonus

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S: Bagaimana jika saya mencapai pangkat baharu lebih daripada satu kali dalam satu bulan? Bagaimanakah Hadiah Wang Tunai Smart Start saya akan dikira?

J: Apabila Affiliate mencapai pangkat baharu lebih daripada satu kali dalam masa sebulan, mereka memperoleh semua Hadiah Wang Tunai Smart Start yang berkaitan; hadiah wang tunai adalah terkumpul.

S: Bagaimana jika saya mencapai lebih daripada satu paras Double Builder Bonus dalam satu bulan?

J: Affiliate hanya boleh memperoleh satu Double Builder Bonus pada bulan tertentu, dan jumlah tertinggi akan dibayar. Double Builder Bonus tidak terkumpul.

S: Bilakah Hadiah Wang Tunai Smart Start dan Double Builder Bonus akan dibayar?

J: Selepas melayakkan diri untuk pangkat atau paras baharu, Hadiah Wang Tunai Smart Start dan Double Builder Bonus akan dibayar pada 7hb pada bulan berikutnya.