

It's Back! Smart Start For Existing Affiliates!



SmartStart Restart

September–
October 2025

For Existing Affiliates

Start smart and go far

Steps to unlock over RM156,000 in additional bonuses!

- ✓ In September or October 2025, purchase a Smart Start Pack or generate at least 400 LP in a single month.
- ✓ Achieve new ranks and levels and maximize your bonus potential.

Smart Start Restart Incentive

Rank	Month 1 Cash Prize (Break Rank)	Month 2 Cash Prize (Maintain Rank)	Total Cash Prize Amount
Diamond	RM 380	RM 380	RM 760
Diamond Elite	RM 570	RM 570	RM 1,140
Presidential	RM 950	RM 950	RM 1,900
Presidential Elite	RM 1,425	RM 1,425	RM 2,850
Bronze	RM 1,900	RM 1,900	RM 3,800
Bronze Elite	RM 4,750	RM 4,750	RM 9,500
Silver	RM 9,500	RM 9,500	RM 19,000
Silver Elite	RM 19,000	RM 19,000	RM 38,000
Gold	RM 38,000	RM 38,000	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. In September or October 2025, there are two ways to participate in the Smart Start Restart Incentive:
1) Purchase a Smart Start Pack, or 2) Generate at least 400 LP in a single month.
2. Smart Start Restart participants are eligible to earn up to RM152,950 in Smart Start Cash Prizes and RM7,980 in Double Builder Bonus for a combined total of RM160,930.
3. Smart Start Restart participants have 12 full months to maximize the incentive payout. This means they have the remaining days in the purchase month plus the following 12 months to qualify for the applicable cash prizes and bonuses.
4. The Smart Start Cash Prize will pay 50% of the rank cash prize amount the first month a new rank is achieved and the remaining 50% the second month the new rank is maintained within the 12-month qualification period.
5. New rank does not need to be maintained in the next consecutive month but needs to be completed within the 12-month qualification period.
6. Current Smart Start participants can also join the Smart Start Restart Incentive. Smart Start Cash Prizes will be earned with one-month qualification during the original period and two-month qualification during the extension.
7. If Smart Start Restart participants advance more than one rank in a given month, all related Smart Start Rank Cash Prizes are earned; cash prizes for rank advancement are cumulative.
8. Double Builder Bonuses are not cumulative when multiple new levels are achieved in the same month.
9. Payout calculations will be based on the highest rank and level achieved in the month preceding enrolment in the incentive.
10. Existing Affiliates are eligible for participation in the Smart Start Restart 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.
11. Smart Start Cash Prizes and Double Builder Bonuses will be paid monthly.
12. 4Life reserves the right to rescind any incentive earnings or suspend Affiliate participation due to incentive manipulation.
13. 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.
14. 4Life reserves the right to interpret or modify the rules and cash prizes and bonuses, and 4Life decisions shall be final.
15. 4Life Affiliates must be in good standing with 4Life and comply with its Policies and Procedures to participate in the Smart Start Restart Incentive.

FREQUENTLY ASKED QUESTIONS

Q: Who can participate in the Smart Start Restart Incentive?

A: All existing Affiliates may join the Smart Start Restart Incentive. Upon joining, they have the following 12 months to earn up to RM160,930 in Smart Start Cash Prizes and Double Builder Bonuses.

Q: What cash prizes and bonuses am I eligible to earn?

Smart Start Restart Incentive

Rank	Month 1 Cash Prize (Break Rank)	Month 2 Cash Prize (Maintain Rank)	Total Cash Prize Amount
Diamond	RM 380	RM 380	RM 760
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Presidential	RM 950	RM 950	RM 1,900
Presidential Elite	RM 1,425	RM 1,425	RM 2,850
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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

Q: How to participate in the Smart Start Restart Incentive?

A: In September or October 2025, there are two ways to participate in the Smart Start Restart Incentive:
1) Purchase a Smart Start Pack, or 2) Generate at least 400 LP in a single month.

Q: How many months do I have to earn the Smart Start Restart Incentive?

A: Participants have 12 full months to maximize the incentive payout. This means they have the remaining days in the purchase month plus the following 12 months to qualify for the applicable cash prizes and bonuses. For example, those who join the incentive in October 2025 will have through October 2026 (October 2025 plus 12 full additional months) to earn cash prizes and bonuses.

Q: How are Smart Start Cash Prizes paid for those in the Smart Start Restart Incentive?

A: The Smart Start Cash Prize will pay 50% of the rank cash prize amount the first month a new rank is achieved and the remaining 50% the second month the new rank is maintained within the 12-month qualification period. The Double Builder Bonus is paid in full based on single month qualification.

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

A: When you advance more than one rank in a month's time, you will earn all related Smart Start Rank Cash Prizes (rank cash prizes are cumulative).

Q: For the second month, does it need to be consecutive?

A: Rank maintenance does not need to be in the next consecutive month but needs to be completed within the 12-month qualification period.

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.

FREQUENTLY ASKED QUESTIONS

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.

Q: I'm a new Affiliate. I am currently in the Smart Start program. May I also join the Restart Incentive?

A: Yes, you can join the Restart Incentive by purchasing a Smart Start Pack or generate at least 400 LP in a single month in September or October 2025. You will earn Smart Start Cash Prizes based on one-month qualification during the original period and two-month qualification during the extension.

For example, you originally joined the Smart Start Incentive in May 2025. Now, you purchase a Smart Start Pack to extend in October 2025. Through May 2026 you will earn full payout based on one-month qualification. From June 2026 through October 2026, you will earn full payout based on two-month qualification.

Q: What rank and level are the calculated payout based on?

A: Payout calculations will be based on the highest rank and level achieved in the month preceding enrolment in the incentive. For those that join in October 2025, the rank and level will be based on the highest rank and level achieved as of September 2025.

Q: What is the total cash prize an Affiliate can earn if they advance from Diamond to Presidential in January 2026 and maintain Presidential in March 2026?

Month	Rank	Cash Prize (RM)
Month 1 (January 2026)	Diamond Elite + Presidential	570 + 950 = 1,520
Month 2 (March 2026)	Diamond Elite + Presidential	570 + 950 = 1,520
Total		3,040

Q: What is the total cash prize an Affiliate can earn if they rejoin the Smart Start in October 2025, advance from Diamond to Presidential in November 2025, are Paid-as Diamond Elite in December 2025, and maintain Presidential in January 2026?

Month	Rank	Cash Prize (RM)
November 2025 (Month 1)	Diamond Elite + Presidential	570 + 950 = 1,520
December 2025	Paid-as Diamond Elite	570
January 2026	Paid-as Presidential	950
Total		3,040

Q: If an Affiliate joined Smart Start in May 2025 and purchases another Smart Start Pack in October 2025, how will the incentive payout be calculated?

Period	Payout Basis
Sign-up until May 2026	Full payout is based on a one-month qualification requirement .
June 2026 – October 2026	Full payout is based on a two-month qualification requirement .



SmartStart

Restart September—
Oktober 2025

Untuk Affiliate Sedia Ada

Bermula dengan bijak dan pergi lebih jauh

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

- ✓ Pada bulan September atau Oktober 2025, beli satu Smart Start Pack atau jana sekurang-kurangnya 400 LP dalam satu bulan.
- ✓ Capai pangkat dan paras baharu dan maksimumkan potensi bonus anda.

Smart Start Restart Incentive

Pangkat	Hadiah Wang Tunai Bulan 1 (Mencapai Pangkat Baharu)	Hadiah Wang Tunai Bulan 2 (Mengekalkan Pangkat Baharu)	Jumlah Hadiah Wang Tunai
Diamond	RM 380	RM 380	RM 760
Diamond Elite	RM 570	RM 570	RM 1,140
Presidential	RM 950	RM 950	RM 1,900
Presidential Elite	RM 1,425	RM 1,425	RM 2,850
Bronze	RM 1,900	RM 1,900	RM 3,800
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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

4Life

TERMA DAN SYARAT

1. Pada bulan September atau Oktober 2025, terdapat dua cara untuk menyertai Smart Start Restart Incentive: 1) Beli satu Smart Start Pack, atau 2) Jana sekurang-kurangnya 400 LP dalam sebulan.
2. Peserta Smart Start Restart layak memperoleh Hadiah Wang Tunai Smart Start sebanyak RM152,950 dan Double Builder Bonus sebanyak RM7,980, dengan jumlah keseluruhan sebanyak RM160,930.
3. Peserta Smart Start Restart mempunyai tempoh 12 bulan penuh untuk memaksimumkan pembayaran insentif. Ini bermakna mereka mempunyai baki hari dalam bulan pembelian ditambah 12 bulan berikutnya untuk layak menerima hadiah wang tunai dan bonus yang berkenaan.
4. Hadiah Wang Tunai Smart Start akan dibayar sebanyak 50% daripada jumlah hadiah wang tunai pangkat pada bulan pertama apabila pangkat baharu dicapai, dan baki 50% pada bulan kedua apabila pangkat tersebut dikekalkan dalam tempoh kelayakan 12 bulan.
5. Pangkat baharu tidak wajib dikekalkan pada bulan seterusnya secara berturut-turut, namun mesti dikekalkan dalam tempoh kelayakan 12 bulan.
6. Peserta Smart Start semasa juga layak menyertai Smart Start Restart Incentive. Hadiah Wang Tunai Smart Start akan diperoleh dengan kelayakan satu bulan semasa tempoh asal dan kelayakan dua bulan semasa tempoh lanjutan.
7. Jika peserta Smart Start Restart mencapai pangkat baharu lebih daripada sekali pada bulan tertentu, dia akan memperoleh semua Hadiah Wang Tunai Pangkat Smart Start yang berkenaan; hadiah wang tunai bagi pencapaian pangkat baharu adalah terkumpul.
8. Double Builder Bonus tidak terkumpul jika lebih daripada satu paras baharu dicapai dalam bulan yang sama.
9. Pengiraan pembayaran adalah berdasarkan pangkat dan paras tertinggi yang dicapai dalam bulan sebelum penyertaan insentif.
10. Affiliate sedia ada layak menyertai Smart Start Restart Incentive bermula daripada pangkat atau tahap pencapaian tertinggi mereka.
Contoh: Affiliate Bronze sedia ada hanya layak memperoleh Hadiah Wang Tunai Smart Start bagi 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.
11. Hadiah Wang Tunai Smart Start dan Double Builder Bonus akan dibayar secara bulanan.
12. 4Life berhak membatalkan sebarang perolehan insentif atau menggantung penyertaan Affiliate sekiranya terdapat manipulasi insentif.
13. Semua hadiah wang tunai dan bonus akan dibayar seperti yang dinyatakan. Nilai hadiah wang tunai dan bonus tersebut akan dianggap sebagai pendapatan bercukai kepada penerima dan segala cukai adalah tanggungjawab penuh peserta.
14. 4Life berhak mentafsir atau mengubah peraturan dan hadiah wang tunai dan bonus, dan keputusan 4Life adalah muktamad.
15. Affiliate 4Life mestilah berada dalam kedudukan yang baik dengan 4Life serta mematuhi Polisi dan Prosedur 4Life untuk layak menyertai Smart Start Restart Incentive.

SOALAN LAZIM

S: Siapa yang layak menyertai Smart Start Restart Incentive?

J: Semua Affiliate sedia ada layak menyertai Smart Start Restart Incentive. Setelah menyertai, mereka mempunyai tempoh 12 bulan untuk memperoleh sehingga RM160,930 melalui Hadiah Wang Tunai Smart Start dan Double Builder Bonus.

S: Apakah hadiah wang tunai dan bonus yang saya layak peroleh?

Smart Start Restart Incentive

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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

S: Bagaimana cara untuk menyertai Smart Start Restart Incentive?

J: Pada bulan September atau Oktober 2025, terdapat dua cara untuk menyertai Smart Start Restart Incentive:
1) Beli satu Smart Start Pack, atau 2) Jana sekurang-kurangnya 400 LP dalam satu bulan.

S: Berapa lama tempoh saya ada untuk memperoleh Smart Start Restart Incentive?

J: Peserta mempunyai tempoh 12 bulan penuh untuk memaksimumkan pembayaran insentif. Ini bermakna mereka mendapat baki hari dalam bulan pembelian ditambah 12 bulan berikutnya untuk layak menerima hadiah wang tunai dan bonus yang berkenaan. Sebagai contoh, peserta yang menyertai insentif pada Oktober 2025 akan mempunyai sehingga Oktober 2026 (Oktober 2025 ditambah 12 bulan penuh) untuk memperoleh hadiah wang tunai dan bonus.

S: Bagaimana Hadiah Wang Tunai Smart Start dibayar kepada peserta Smart Start Restart Incentive?

J: Hadiah Wang Tunai Smart Start akan dibayar 50% daripada jumlah hadiah wang tunai pangkat pada bulan pertama apabila pangkat baharu dicapai, dan baki 50% pada bulan kedua apabila pangkat tersebut dikekalkan dalam tempoh kelayakan 12 bulan. Manakala Double Builder Bonus pula dibayar penuh berdasarkan kelayakan dalam satu bulan.

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

J: Apabila anda mencapai pangkat baharu lebih daripada sekali dalam sebulan, anda akan menerima semua Hadiah Wang Tunai Pangkat Smart Start yang berkaitan (hadiah wang tunai pangkat adalah terkumpul).

S: Adakah pangkat baharu perlu dikekalkan pada bulan berikutnya?

J: Pengekalan pangkat tidak wajib dilakukan pada bulan berikutnya secara berturut-turut, tetapi mesti dicapai dalam tempoh kelayakan 12 bulan.

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

J: Affiliate hanya boleh memperoleh satu Double Builder Bonus dalam sesuatu bulan dan jumlah tertinggi akan dibayar. Double Builder Bonus tidak dibawa ke hadapan atau terkumpul.

SOALAN LAZIM

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

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

S: Saya seorang Affiliate baharu dan kini berada dalam program Smart Start. Adakah saya juga layak menyertai Restart Incentive?

J: Ya, anda boleh menyertai Restart Incentive dengan membeli satu Smart Start Pack atau menjana sekurang-kurangnya 400 LP dalam satu bulan pada bulan September atau Oktober 2025. Anda akan memperoleh Hadiah Wang Tunai Smart Start berdasarkan kelayakan satu bulan semasa tempoh asal dan kelayakan dua bulan semasa tempoh lanjutan.

Sebagai contoh, anda pada asalnya menyertai Smart Start Incentive pada Mei 2025. Kini, anda membeli satu Smart Start Pack untuk melanjutkan kelayakan pada Oktober 2025. Sehingga Mei 2026 anda akan memperoleh pembayaran penuh berdasarkan kelayakan satu bulan. Dari Jun 2026 hingga Oktober 2026, anda akan memperoleh pembayaran penuh berdasarkan kelayakan dua bulan.

S: Pangkat dan paras manakah digunakan untuk pengiraan pembayaran?

J: Pengiraan pembayaran adalah berdasarkan pangkat dan paras tertinggi yang dicapai dalam bulan sebelum penyertaan insentif. Bagi mereka yang menyertai pada Oktober 2025, pangkat dan paras akan diambil kira berdasarkan pencapaian tertinggi setakat September 2025.

S: Berapakah jumlah hadiah wang tunai yang boleh diperoleh oleh seorang Affiliate sekiranya dia naik daripada pangkat Diamond ke pangkat Presidential pada Januari 2026, dan kemudian mengekalkan pangkat Presidential pada Mac 2026?

Bulan	Pangkat	Hadiah Wang Tunai (RM)
Bulan 1 (Januari 2026)	Diamond Elite + Presidential	570 + 950 = 1,520
Bulan 2 (Mac 2026)	Diamond Elite + Presidential	570 + 950 = 1,520
Jumlah		3,040

S: Berapakah jumlah hadiah wang tunai yang boleh diperoleh oleh seorang Affiliate sekiranya dia menyertai semula Smart Start pada Oktober 2025, naik daripada pangkat Diamond ke pangkat Presidential pada November 2025, dibayar sebagai Diamond Elite pada Disember 2025, dan kemudian mengekalkan pangkat Presidential pada Januari 2026?

Bulan	Pangkat	Hadiah Wang Tunai (RM)
November 2025 (Bulan 1)	Diamond Elite + Presidential	570 + 950 = 1,520
Disember 2025	Dibayar sebagai Diamond Elite	570
Januari 2026	Dibayar sebagai Presidential	950
Jumlah		3,040

S: Jika seorang Affiliate menyertai Smart Start pada Mei 2025 dan membeli satu lagi Smart Start Pack pada Oktober 2025, bagaimana insentifnya akan dikira?

Tempoh	Asas Pembayaran
Pendaftaran sehingga bulan Mei 2026	Bayaran penuh adalah berdasarkan keperluan kelayakan satu bulan.
Jun 2026 – Oktober 2026	Bayaran penuh adalah berdasarkan keperluan kelayakan dua bulan.