

LIFE REWARDS PLAN™



Your guide to
compensation



The Life Rewards Plan™

With this brochure, you'll find information on how to get paid with the Life Rewards Plan. You'll also discover the many rewards you can enjoy as a 4Life® distributor. It's time to take control of your financial future!

ENJOY BENEFITS

- Get paid to sell products backed by science.
- Learn from a team of people ready to help you.
- Benefit from one of the highest payouts in the industry—up to 64% of company volume.
- Earn free products through the 4Life Loyalty Program.



TERMS TO KNOW

Find important 4Life terms in the Glossary at the end of the brochure.



How Do I Get Paid?



Every 4Life Distributor may access their personal 4Life Virtual Office. Simply go to www.4life.com and log in using your Distributor I.D. No., your temporary password will be the last 4 digits of your Tax Identification No. (T.I.N.).

To reset your password, send an email request to philippines@4life.com, make sure you include a copy of a valid photo ID.



To receive bonus commission from 4Life Philippines, distributors need to submit a completely filled out Distributor Application & Agreement (DAA) and BTAF or Bank Transfer Authorization Form with your Tax Identification Number (T.I.N.) and bank details (Bank of the Philippine Island - BPI Account No.).

When can I expect my commission?

Builder Bonus is paid out every 14th of the month.

Generational Bonus every 14th of the month.

(For previous month's volume)

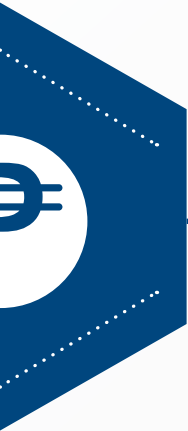
Rapid Rewards can be received in your BPI account within 2 to 3 banking days if you meet the following requirements:

- 1) Have submitted a fully accomplished Bank Transfer Authorization Form (BTAF).
- 2) Get paid as an associate in the previous month.
- 3) Have submitted a completely filled out Distributor Application & Agreement form.

New distributors and distributors who did not have 100 LP in the previous month will receive their Rapid Rewards on the 14th of the succeeding month.

Remember:

All receivable commissions are subject to 10% withholding tax as mandated by Philippine Law.



Retail Profit

Purchase 4Life® products at the wholesale price and resell the products for a retail profit.

Example



LIFE POINTS (LP)

Every 4Life product is assigned a Life Point or LP value used to calculate distributor commissions.



Instant Discount

Both Preferred Customers and distributors receive a 25% instant discount—at checkout—on all personal volume over 100 LP.

Example



* Applicable tax adjustments apply.

4Life® Loyalty Program

Earn free products when you participate in the 4Life Loyalty Program! Visit www.4life.com/loyalty for details and to enroll. Benefits include the following:

- Enjoy convenient monthly shipments.
- Enjoy 15% in free Product Credits.
- Get a free bonus product of the month with a 125 LP Loyalty Program order.



*Must have minimum of 125 LP Loyalty order in the previous month. To enroll in the Loyalty Program, you must submit a Loyalty Enrollment form to any of the 4Life Philippines offices, or you may enroll online. See posters and flyers for more details.

Rapid Rewards

Earn a 25% commission on all My4Life customer orders and the first LP order of every new Preferred Customer you personally enroll.* Rapid Rewards is paid 2-3 banking days when qualifying as an Associate or above.

Example:

My4Life customer order exceeding the first 100 LP for the month.



Example: Preferred Customer's first order



*The first and second level payouts for first LP orders and My4Life customer orders are reversed. The enroller receives 25% and the immediate upline of the enroller receives 2%. The next upline distributor receives 5%. The remaining payout continues according to the Life Rewards Plan** until all levels are paid out.

Sample Computation Of Rapid Rewards For Personally Enrolled New Distributors

© Fast Start Advantage 400 Enrollment



$$\begin{array}{l} \boxed{400 \text{ LP}} \times 25\% = \boxed{100 \text{ LP}} \\ \boxed{100 \text{ LP}} \times \text{Php } 56^* = \boxed{\text{Php } 5,600^{***}} \end{array}$$



Great news! Distributors who enroll at Fast Start Advantage 400 will receive a 100 LP Product Credit if he signs up for the Loyalty Program before the end of the succeeding month following his enrollment.**

*1 LP = Php 56 for Philippine bonus pay out
**Individuals need to qualify as an associate

Distributor earnings vary as a result of numerous factors. Earnings statements made in this brochure are not intended to guarantee a particular outcome, but rather show what is possible based on a broad range of 4Life® distributors' historical data, personal commitment, and skill level. All references to income, implied or stated, through the Life Rewards Plan™ are for illustration purposes only.

*** See posters for more details regarding the loyalty program.

**** Gross of 10% withholding tax.

SAMPLE COMPUTATION OF RAPID REWARDS FOR PERSONAL VOLUME¹ ABOVE 100 LP

◎ Purchases under your Personal I.D. No.²



1. All orders made after enrollment volume.
2. All orders have to be within the calendar month and must be done in your personal Distributor ID No.
3. 1 LP = Php 56 for Philippine bonus pay out.
4. Gross of 10% withholding tax.

Distributor earnings vary as a result of numerous factors. Earnings statements made in this brochure are not intended to guarantee a particular outcome, but rather show what is possible based on a broad range of 4Life® distributors' historical data, personal commitment, and skill level. All references to income, implied or stated, through the Life Rewards Plan™ are for illustration purposes only.

Earn Commissions

The first step in your journey is to enroll your first person in 4Life® and qualify at the Associate level!



Associate



Builder



Diamond

| |
|----------------|
| 1st Level |
| 2nd Level |
| 3rd Level |
| 4th Generation |

| | Associate | Builder | Diamond |
|----------------|-----------|---------|-----------------|
| 1st Level | 2% | 2% | 2% |
| 2nd Level | 25% | 25% | 25% |
| 3rd Level | | 5% | 5% |
| 4th Generation | | | 6% [^] |



[^]When 6% is paid to a Diamond, the additional 6% is paid to the next Presidential Diamond or higher in the upline. This is called Infinity Pass Through.

BUILDER BONUS™

The Builder Bonus will help you start your 4Life organization off the right way. To earn the Builder Bonus, you must qualify at the Builder rank, receive a 100 LP Loyalty Program order, and fulfill the required Team Volume.*

Php 2,800 BONUS Builder rank only


600 LP in Team Volume

Team Volume = Your personal orders, plus the orders of your frontline preferred customers and distributors

Remember you and 3 of your personally enrolled frontline should have a minimum of 100 LP Loyalty order

*Team Volume=Your Principal Volume, plus the orders of your frontline Preferred Customers and distributors



 Distributors must maintain a monthly 100 LP Loyalty Program order to qualify for the Builder Bonus.

Php 11,200 BONUS

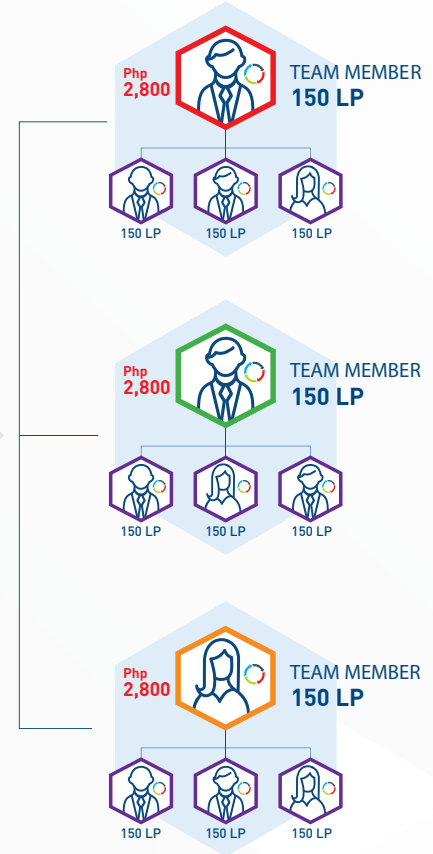
Builder and Diamond

600 LP in Team Volume

Team Volume = Your personal orders, plus the orders of your frontline preferred customers and distributors

Remember you and 3 of your personally enrolled frontline should have a minimum of 100 LP Loyalty order

Have 3 frontline distributors, each with 3 qualified (100 LP Loyalty Program order), personally enrolled Preferred Customers or distributors on their frontline with a minimum of 600 LP in Team Volume.



Php 44,800 BONUS

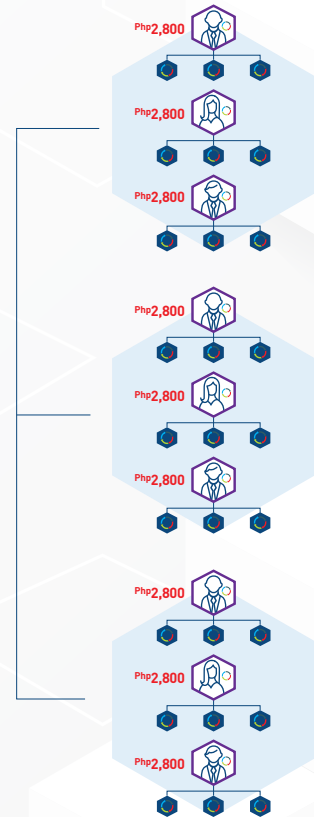
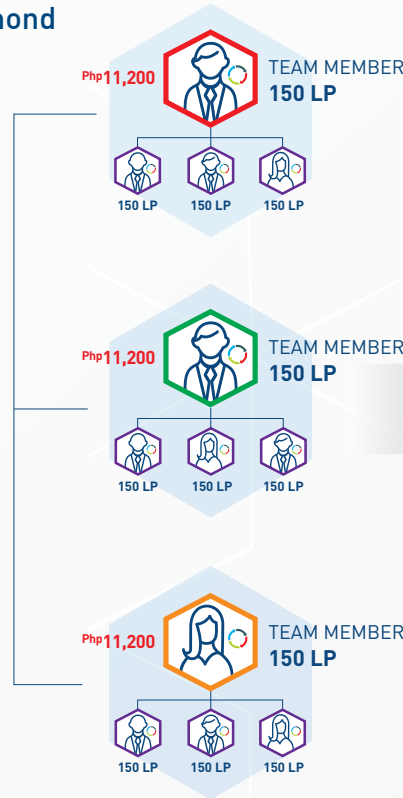
Builder, Diamond, and Presidential Diamond

600 LP in Team Volume

Team Volume = Your personal orders, plus the orders of your frontline preferred customers and distributors

Remember you and 3 of your personally enrolled frontline should have a minimum of 100 LP Loyalty order

Have 9 qualified distributors on your second level, each with 3 qualified (100 LP Loyalty Program order), personally enrolled Preferred Customers or distributors under them with a minimum of 600 LP in Team Volume



Qualifications



Associate



Builder



Diamond



Presidential
Diamond



International
Diamond



Gold
International
Diamond*



Platinum
International
Diamond

| | Associate | Builder | Diamond | Presidential Diamond | International Diamond | Gold International Diamond* | Platinum International Diamond |
|---|-------------------|-------------------|-------------------|----------------------|-------------------------------|-----------------------------------|-------------------------------------|
| Monthly PV* | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| Personally enrolled Preferred Customers or distributors at 100 PV/month ^{††} | 1 | 3 | 6 | 8 | 10 | 12 | 12 |
| Monthly LP on Prst 3 levels without compression | 0 | 0 | 3,000 | 10,000 | 20,000 | 20,000 | 20,000 |
| Legs** | 0 | 0 | 0 | 2 Diamonds | 2 Presidential Diamonds | 3 International Diamonds*** | 3 Gold International Diamonds |
| Monthly Organizational Volume (OV) | Not Applicable | Not Applicable | Not Applicable | Not Applicable | Not Applicable | 250,000 | 1,000,000 |

*Principal Volume (PV): The total LP for products purchased by you to consume or sell for a retail profit and products purchased by customers on your My4Life account.

**Legs must be separate and have at least one distributor at the indicated rank or higher. Qualifying distributors in the legs do not have to be frontline.

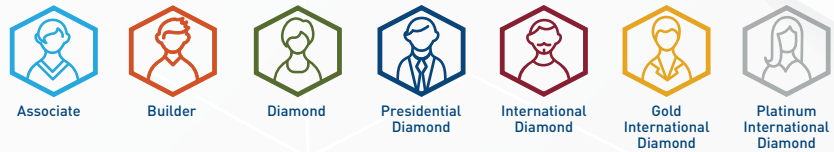
***Must have at least three International Diamond legs, each with at least 50,000 OV to qualify.

+Prior to achieving the Gold International Diamond rank for the first time, distributors must reach the ID 150 K level at least one time [qualified International Diamond, 150,000 OV, and three legs with 15,000 LP each].

††At least half must be frontline. For the Associate and Builder ranks, all must be frontline.

Infinity Payout

Most network marketing companies stop paying commissions past the fourth level. 4Life® is different! Infinity Payout can pay multiple levels at each generation, beginning at the Diamond rank. The payout for each generation continues for an infinite number of levels until reaching a distributor of like or higher rank, at which time you are blocked and begin receiving the payout for the next earned generation.



| COMMISSIONS | BONUSES | | | | | | |
|-----------------|---|-----|-----|-----|--|-----|---|
| | Builder Bonus, Great Escape trip, Platinum Pinnacle/Gold Getaway, and President's Club benefits | | | | Premier Pool Bonus (2% of company LP*) | | Platinum Pool Bonus (1% of company LP*) |
| 1st Level | 2% | 2% | 2% | 2% | 2% | 2% | 2% |
| 2nd Level | 25% | 25% | 25% | 25% | 25% | 25% | 25% |
| 3rd Level | | 5% | 5% | 5% | 5% | 5% | 5% |
| 4th Generation^ | | | 6%^ | 12% | 12% | 12% | 12% |
| 5th Generation | | | | 3% | 3% | 3% | 3% |
| 6th Generation | | | | 3% | 3% | 3% | 3% |
| 7th Generation | | | | | 2% | 2% | 2% |
| 8th Generation | | | | | 2% | 2% | 2% |
| 9th Generation | | | | | | 2% | 2% |
| 10th Generation | | | | | | 2% | 2% |

*LP: The commissionable sales value assigned to 4Life products

^When 6% is paid to a Diamond, the additional 6% is paid to the next Presidential Diamond or higher in the upline. This is called Infinity Pass Through.



Incentive Trips

In addition to the opportunity to earn a part-time or full-time income, world-class incentive trips to exotic locations are a key part of the recognition and rewards program at 4Life.*



Getting Started

4Life® distributors can build their businesses in a way that meets personal and financial goals. If that's something that interests you, read the five tips below to get started on the path to success with 4Life!

1. Make a plan with your upline leader.

Contact your upline leader (the person who enrolled you) right away. He or she is your best resource to quickly earn your first check and succeed with 4Life.

2. Download the 4Life Connect app.

Download 4Life Connect from the App Store or Google Play to share videos, images, PDFs, and more... all from your mobile device.

3. Begin your online training with 4Life University.

4Life University features a proven, step-by-step system to help you build your business, set up your personal My4Life account, learn about products, and much more. Log into your 4life.com Account and click "4Life University" to get started.

4. Set up your free My4Life account.

Once you sign up your first person in 4Life, you can take advantage of a free My4Life account. My4Life makes reselling products and enrolling new team members easier than ever before. When someone enrolls or purchases products on your My4Life account, you get the credit!

5. Get connected.

As part of the 4Life family, it's critical to be in-the-know! Follow us on social media to stay up to date on announcements, promotions, product education, and more.

Glossary

Upline

The line of distributors directly above you

Enroller

The person who introduced you to 4Life® (may also be your sponsor)

Sponsor

The person in your upline who is directly above you (may also be your enroller)



Team Volume

Your Personal Volume, plus the orders of your frontline Preferred Customers and distributors

Frontline

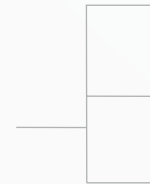
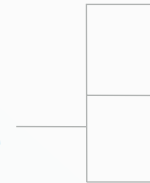
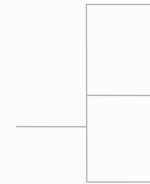
Your first level of Preferred Customers and distributors sponsored by you

Three-Level Volume

Composed of your total Personal Volume (PV) and the combined PV of people on your first three levels

Retail Customers

Those who purchase 4Life products from distributors at the retail price



Downline

The line of distributors that runs directly below you

Leg

A part of your downline that starts with a distributor sponsored by you and continues below that distributor

Life Points (LP)

Every 4Life® product is assigned a Life Point or LP value used to calculate distributor commissions.

Principal Volume (PV)

PV is the total LP for products purchased by:

- You to consume or sell for a retail profit
- Customers on your My4Life account

Organizational Volume (OV)

The LP from your personal purchases, customer accounts, and all distributors and customers in your downline. This volume is important when qualifying for higher ranks.

Rapid Rewards

25% commission paid on all My4Life customer orders and the first LP order of every new Preferred Customer you personally enroll.* Rapid Rewards is paid 2-3 banking days when qualifying as an Associate or above.

4Life Loyalty Program

This program rewards distributors and Preferred Customers for their loyalty in ordering 4Life products every month. Order your favorite products every month and earn 15% in Product Credits. You can redeem Product Credits for free products. Plus, order 125 LP or more to receive the bonus product of the month.

Compression

Distributors in your downline who don't qualify as an Associate or higher are removed for that month when commissions are calculated.

Builder Bonus

This is a financial bonus that reinforces key distributor behaviors of enrollment, duplication, and retention.†

*The first and second level payouts for first LP orders and My4Life customer orders are reversed. The enroller receives 25% and the immediate upline of the enroller receives 2%. The next upline distributor receives 5%. The remaining payout continues according to the Life Rewards Plan™ until all levels are paid out.

†Builder Bonus program is available to Builders, Diamonds, and Presidential Diamonds. Program is slightly modified for markets where 4Life does not have an office. Please read the Terms and Conditions on your market's website.



*Distributor earnings vary as a result of numerous factors. Earnings statements made in this brochure are not intended to guarantee a particular outcome, but rather show what is possible based on a broad range of 4Life distributors' historical data, personal commitment, and skill level. All references to income, implied or stated, through the Life Rewards Plan™ are for illustration purposes only.

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