

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.) or your last 4 digits of your phone number.

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 12th of the month.

Generational Bonus every 12th of the month.
(For previous month's volume)

Rapid Rewards can be received in your BPI account within 2 to 3 banking days, only after you have placed your 100LP Personal Volume within the calendar month.

All Rapid Rewards earned before you place your 100LP within the calendar month will be paid together with your Generational bonus on succeeding month. All Rapid Rewards for Enrollment made on the LAST day of the month will be paid the following month along with Generational Bonus.

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



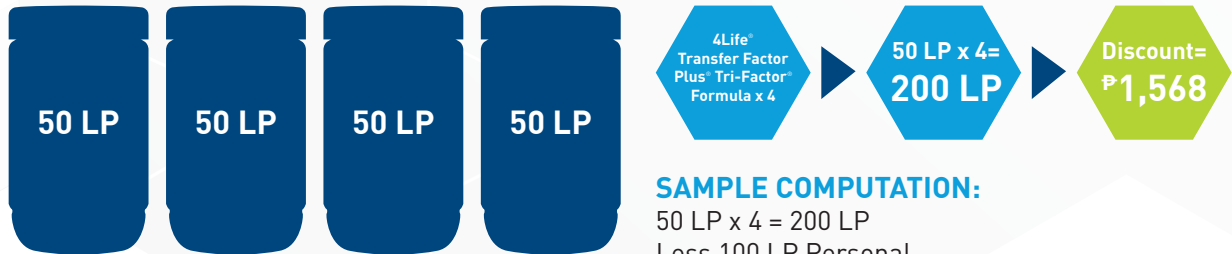
LIFE POINTS (LP)

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



SAMPLE COMPUTATION:

50 LP x 4 = 200 LP
Less 100 LP Personal

100 LP x 25% x Php 56 + 12% = Php 1,568*

*Instant discount of Php 15.68 per LP on all personal volume over 100 LP

**The instant discount is not applicable to your first order with 4Life.

1 LP = Php 56. All percentages are based on LP and not local currency. All commissions are subject to 10% withholding tax.

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™

With Rapid Rewards, you earn 25% commission on the first LP order of every new Preferred Customer you personally enroll. You also earn 12% on the first LP order of every new Preferred Customer on your second level, and 5% on the first LP order of every new Preferred Customer on your third level.

Rapid Rewards is paid within 2-3 banking days to your 4Life account when you've qualified with 100 PV in the current month.

EXAMPLE



Effective January 1, 2020. The first, second, and fourth level payouts for the first LP orders are shifted. The enroller receives 25% and the immediate upline of the enroller receives 12%. The next two immediate qualified upline distributors receive 5% and 2%, respectively. The remaining payout continues according to the Life Rewards Plan until all levels are paid out. To be eligible to receive a Rapid Rewards payment the very next day, a distributor must have 100 PV in the current month.

1 LP = Php 56. All percentages are based on LP and not local currency. All commissions are subject to 10% withholding tax.



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



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

1 LP = Php 56. All percentages are based on LP and not local currency. All commissions are subject to 10% withholding tax.

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.



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

1 LP = Php 56. All percentages are based on LP and not local currency. All commissions are subject to 10% withholding tax.

Php 44,800 BONUS

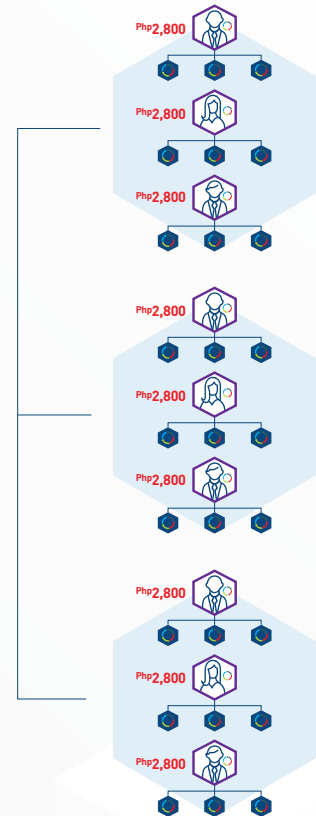
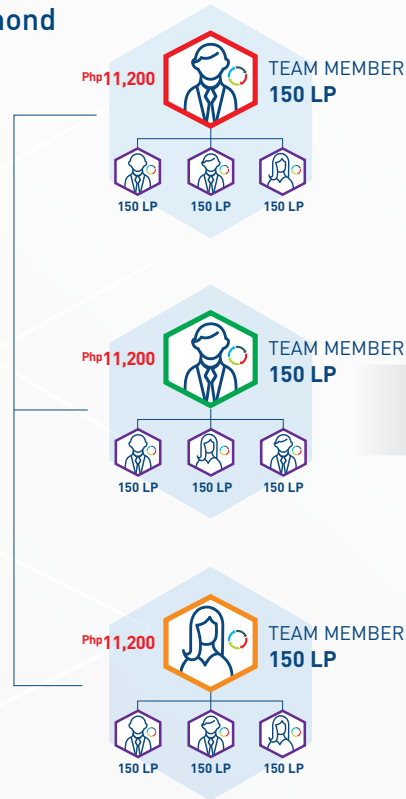
Builder, Diamond, and Presidential Diamond

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



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

1 LP = Php 56. All percentages are based on LP and not local currency. All commissions are subject to 10% withholding tax.



Earn a 25% commission on all monthly volume over 100 LP from product orders placed by customers on your MyShop account. MyShop is a personal website provided to you by 4Life upon signup.

SAMPLE COMPUTATION:

200 LP less 100 LP Personal

100 LP x 25% x Php 56 = Php 1,400

EXAMPLE



1 LP = Php 56. All percentages are based on LP and not local currency. All commissions are subject to 10% withholding tax.

Qualifications

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



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 First 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 MyShop 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

Form a solid foundation and grow your team to ensure maximum payout potential.

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.



Associate



Builder



Diamond



Presidential Diamond



International Diamond



Gold International Diamond



Platinum International Diamond

COMMISSIONS

1st Level
2nd Level
3rd Level
4th Generation [^]
5th Generation
6th Generation
7th Generation
8th Generation
9th Generation
10th Generation

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*)
2%	2%	2%	2%	2%	2%	2%
25%	25%	25%	25%	25%	25%	25%
	5%	5%	5%	5%	5%	5%
		6% [^]	12%	12%	12%	12%
			3%	3%	3%	3%
			3%	3%	3%	3%
				2%	2%	2%
				2%	2%	2%
					2%	2%
					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 and does not apply to first orders.

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.*



*Less than 1% of 4Life distributors qualify for incentive trips.

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 Academy.

4Life Academy features a proven, step-by-step system to help you build your business, set up your personal MyShop account, learn about products, and much more.

4. Set up your free MyShop account.

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

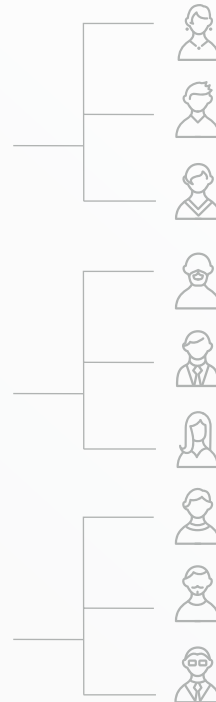
Your first level of Preferred Customers and distributors sponsored by you

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 MyShop 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 MyShop 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.[†]

[†]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.

The first, second, and fourth level payouts for the first LP orders are shifted. The enroller receives 25% and the immediate upline of the enroller receives 12%. The next two immediate qualified uplines distributors receive 5% and 2%, respectively. The remaining payout continues according to the Life Rewards Plan until all levels are paid out. To be eligible to receive a Rapid Rewards payment within 2 to 3 business days, a distributor must have 100 PV in the current month.



*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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