

LIFE REWARDS PLAN



Your guide to
compensation

The Life Rewards Plan

Discover your payout potential! Learn how to take advantage of the many rewards offered to 4Life distributors.

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.

Retail Customer Profit

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



Buy for
SGD 114



Sell for
SGD 152



Profit =
SGD 38

Instant Discount

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



LIFE POINTS (LP)

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

4Life® TF Plus x4

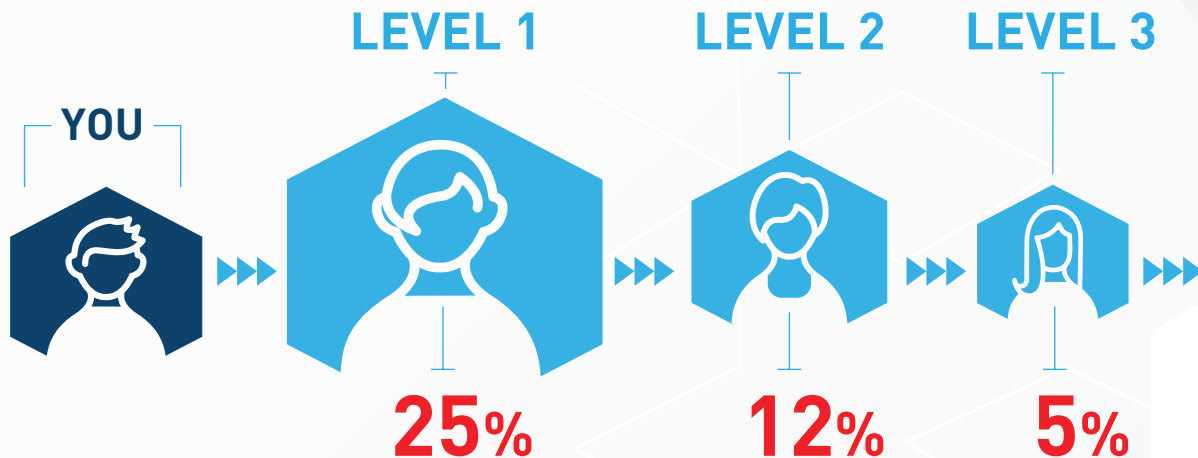
50 LP x 4 =
200 LP



Discount =
SGD 42.50

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. Plus, you earn 5% on the first LP order of every new Preferred Customer on your third level. Rapid Rewards is paid the very next day to your 4Life account when you've qualified with 100 PV in the current month.



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.

TERMS AND CONDITIONS

1. Rapid Rewards are applicable to all ranks of Associate and above.
2. To receive a Rapid Reward, a distributor must qualify for a distributor rank (with at least 100 PV) in the current month.
3. If a distributor has not yet achieved 100 PV in the current month, the Rapid Reward will be retained by 4Life and paid to the distributor's 4Life account after they achieve 100 PV, or it will be paid with the generational bonus.
4. Qualify as a Diamond or higher and receive the fourth generation 2% commission with the generational bonus. The entire 2% commission of the fourth generation will be paid to the first eligible Diamond (or higher) and will not be split (as with Infinity Pass Through).



Earn 25% on the LP of product orders placed by customers on your MyShop account—a personal website provided by 4Life upon sign up.

Applicable to Associate and above. Distributors must have met the 100 PV monthly requirement.



50 LP



50 LP



Commission =
SGD **42.50**

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, maintain a 100 LP Loyalty Program order, and fulfill the required Team Volume.*


SGD85 Builder Bonus

You earn SGD85 when you:

- Have 3 personally enrolled Preferred Customers or Distributors on your frontline, each with at least 100 LP in Loyalty Program orders
- Have 600 LP in Team Volume
- Qualify as a Builder



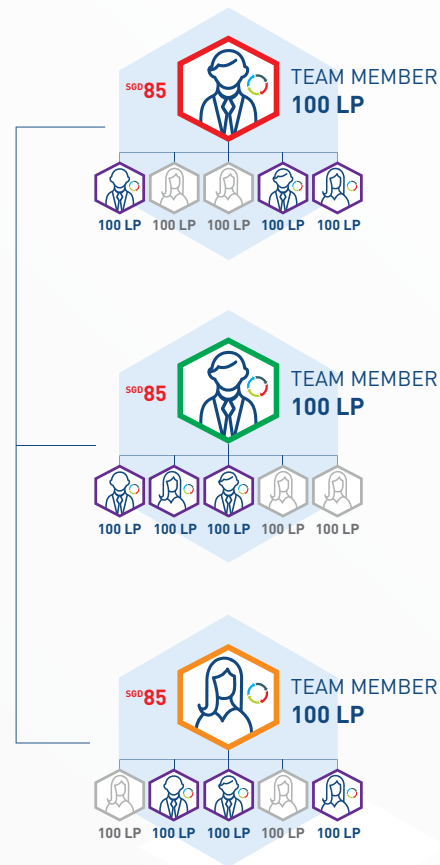
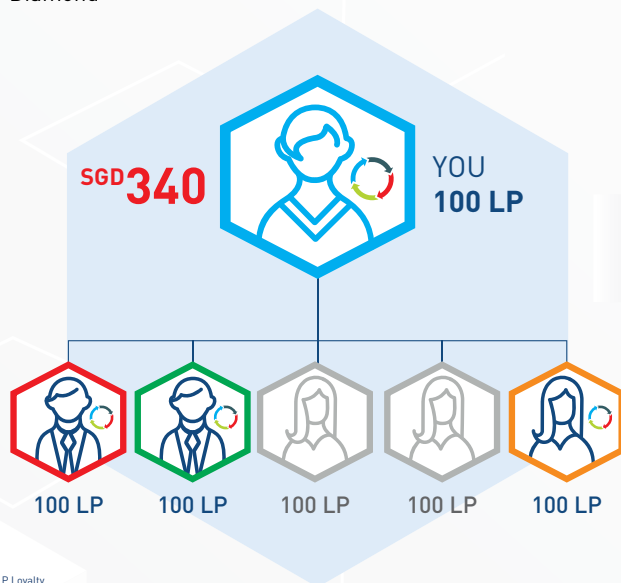
*Team Volume=Your Principal Volume, plus the orders of your frontline Preferred Customers and Distributors

 Distributors must maintain a monthly 100 LP Loyalty Program order to qualify for the Builder Bonus. The Builder Bonus program varies by country; the terms and conditions of the program in their registered country.

SGD340 Builder Bonus

You earn SGD340 when you:

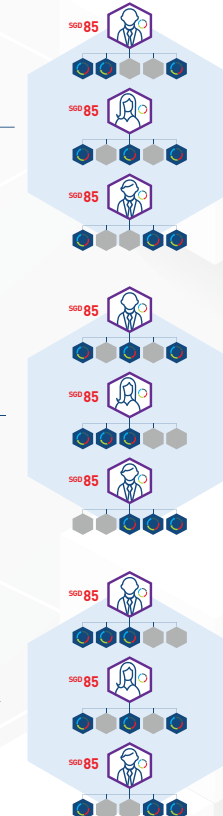
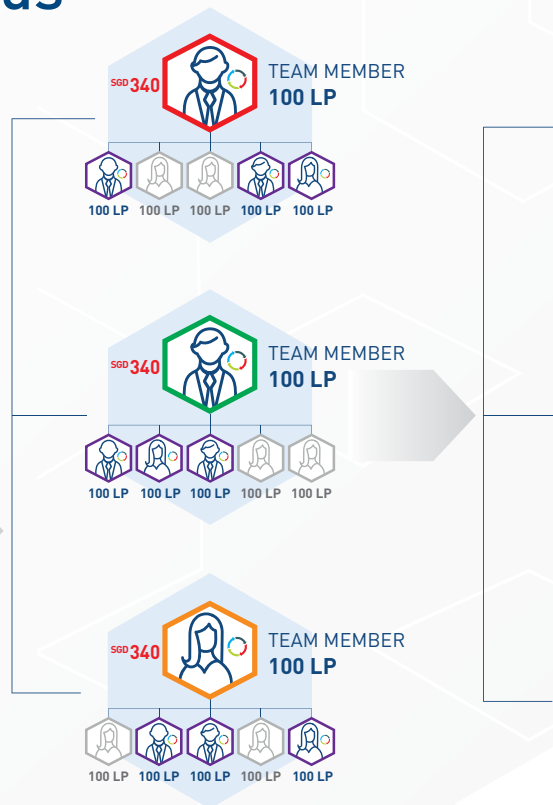
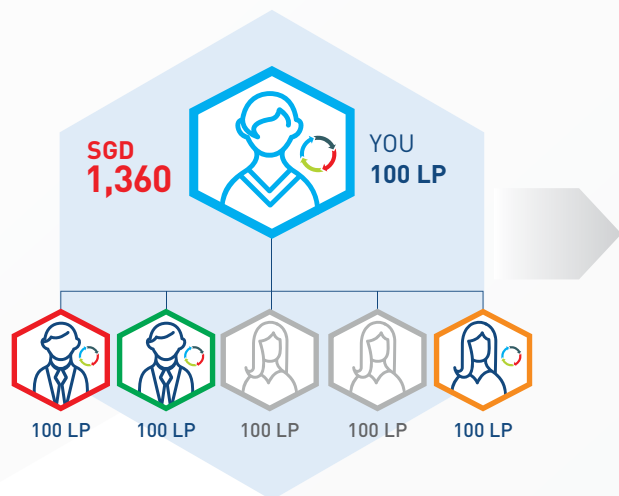
- Have 3 frontline Distributors, each with 3 qualified (100 LP Loyalty Program order), personally enrolled Preferred Customers or Distributors on their frontline with a minimum of 600 LP in Team Volume
- Qualify as a Builder or Diamond



SGD1,360 Builder Bonus

You earn SGD1,360 when you:

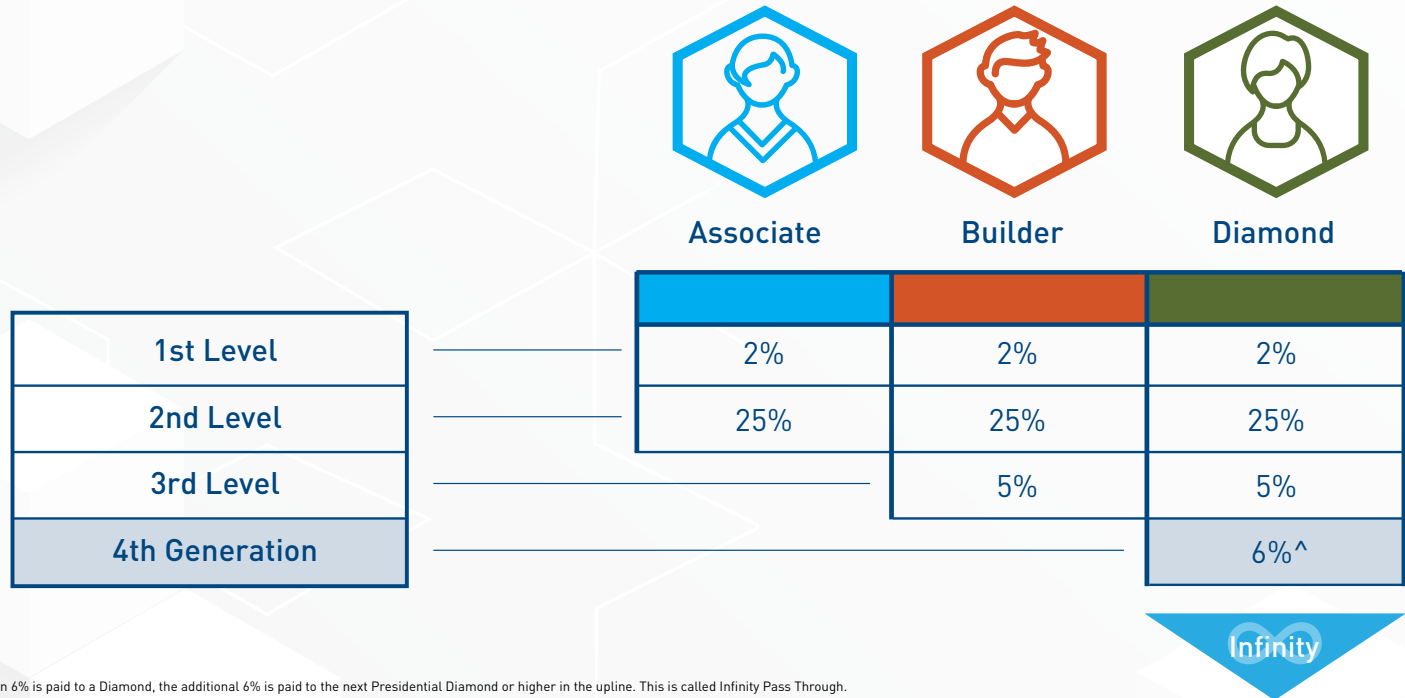
- Have 9 qualified Distributors on your second level, each with 3 qualified (100 LP Loyalty Program order), personally enrolled Preferred Customers or Distributors under them with a minimum of 600 LP in Team Volume
- Qualify as a Builder, Diamond, or Presidential Diamond



Distributors must maintain a monthly 100 LP Loyalty Program order to qualify for the Builder Bonus. The Builder Bonus program vary by country, the legs must adhere to the respective terms & conditions of the program in their registered country.

Team Commissions

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



^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.

Qualifications



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.

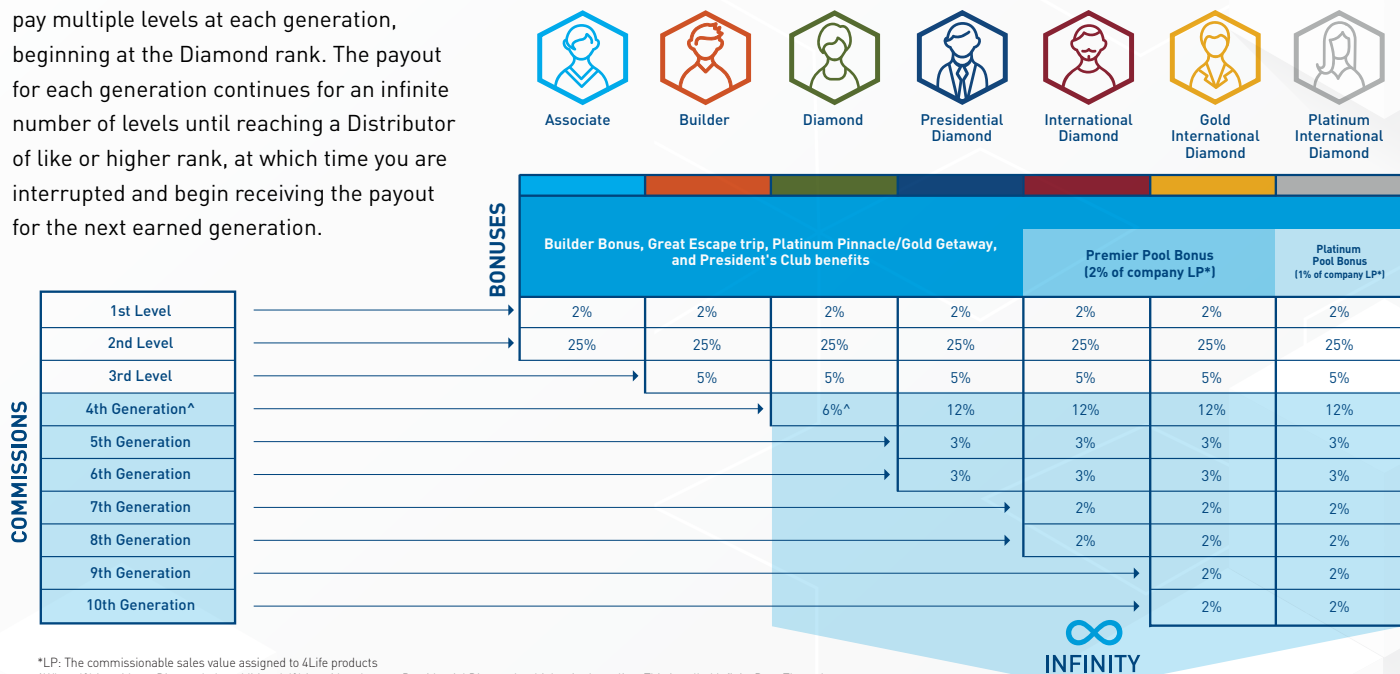
*Prior to achieving the Gold International Diamond rank for the first time, Distributors must reach the International Diamond, 150,000 OV level at least one time (qualified International Diamond, 150,000 OV, and three legs with 15,000 LP each).

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

***There is no enrolee PV requirement at the Associate rank.

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 interrupted and begin receiving the payout for the next earned generation.



*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.



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 Principal 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 Principal 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

You earn 25% commission on the first LP order of every new Preferred Customer you personally sign up. 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.* (Effective January 1, 2020)

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 for two months 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.†

*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 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 the very next day, a distributor must have 100 PV in the current month.

†Builder Bonus program is available to Builders, Diamonds, and Presidential Diamonds.



*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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