

A photograph of three people (two men and one woman) sitting at an outdoor table, smiling and looking at a brochure. The man in the center is holding the brochure, which is titled 'LIFE REWARDS PLAN'. The woman on the left is holding a coffee cup. The man on the right is holding a small blue container. The background shows a city street with trees and buildings.

LIFE REWARDS BASICS



4Life

TOGETHER, BUILDING PEOPLE®

Your guide to the Life Rewards Plan

THE LIFE REWARDS PLAN

Choosing to become a 4Life® distributor means you are ready to take control of your financial future. At 4Life, your income depends entirely on your actions and the actions of your team members.

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.



ENJOY LIFE!

- Establish and meet your financial goals
- Serve people in your community
- Connect with team members and achieve goals together



THE BENEFITS

- Get paid to sell products backed by science
- Take advantage of a solid, global company
- Learn from a team of people ready to help you
- Benefit from one of the highest payouts in the industry—up to 64% of commissionable volume
- Redeem products through the 4Life Loyalty Program

GETTING STARTED

As a 4Life® distributor, you can build your business in a way that will meet your personal and financial goals. Whether you want a part-time business for extra income or a long-term career to secure your future, 4Life has a path for you.

STRATEGIES

Set goals

Decide how many people you want to contact each day to share 4Life products and the opportunity.

Share 4Life

Share 4Life products and the business opportunity on a regular basis. You can do this in-person, over the phone, or online. Ask your upline leader for additional tips.

Build customers

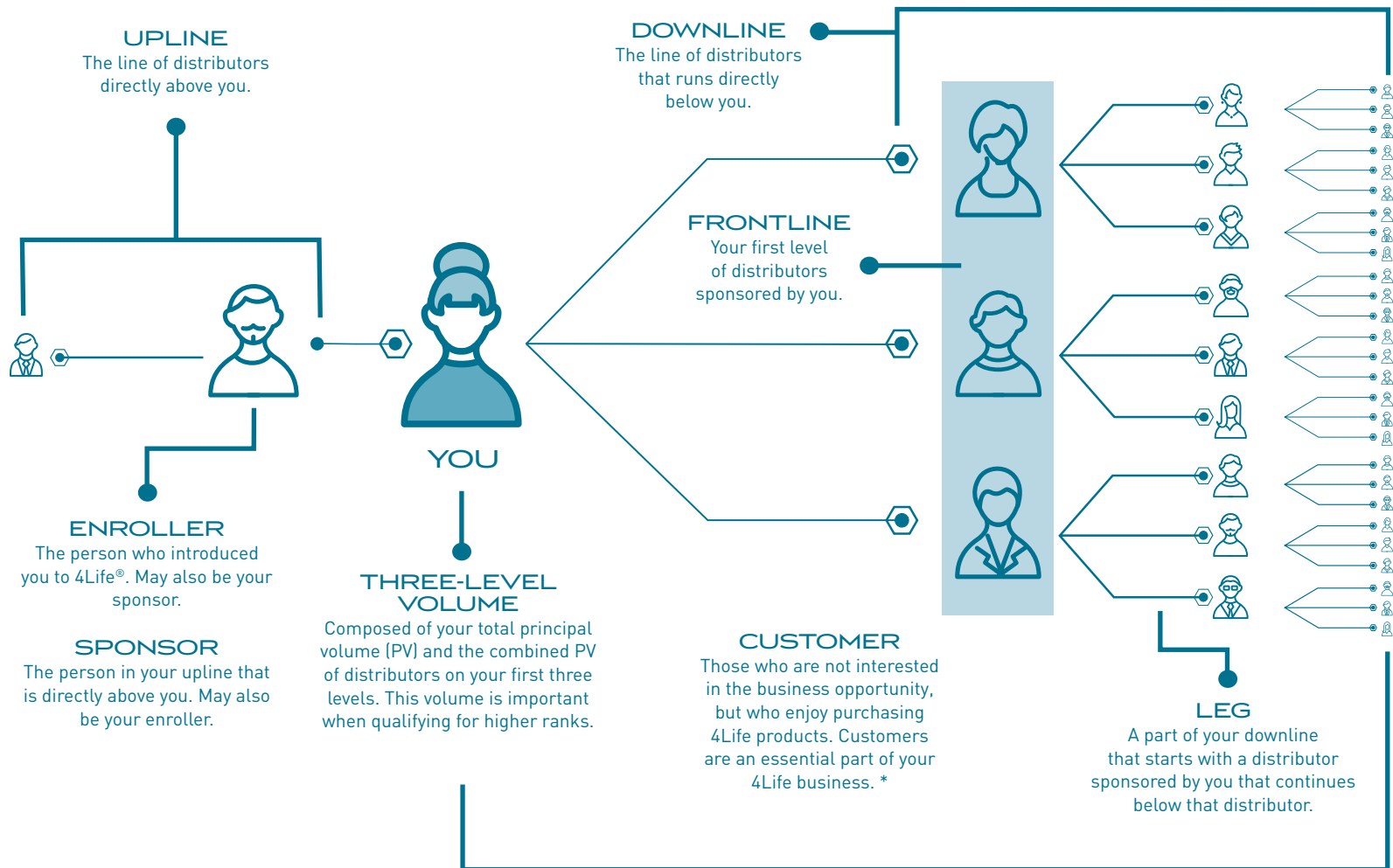
Not every person you meet will want to pursue the business opportunity, but 4Life has products for every need. Building a solid customer base is necessary to grow your business.

Develop business partners

As you build your business, select the partners you want on your frontline. These are the individuals who will help your business succeed and help you reach your goals.

Take advantage of rewards

4Life offers generous rewards with incentive programs, like Builder Bonus and Master Builder to help you build short-term and long-term growth.



* Customers must be enrolled and sponsored by the same distributor.

TERMS TO KNOW

Life Points (LP)

Every 4Life® product (excluding distributor incentives and tools) is assigned a Life Point or LP value used to calculate distributor commissions.

Principal Volume (PV)

PV is the total LP for product purchases from:

- Customers you enroll.
- Products you purchase to consume or sell for a retail profit.
- Customer purchases made directly on your distributor account or My4Life website.

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% rebate paid on all PV above 100 LP*, 25% of all personally enrolled customer LP, and 25% of the first LP order of every new distributor you personally enroll.**

4Life Loyalty Program

- Order your favorite products on automatic shipment and receive 15% back in Product Credits.
- Redeem Product Credits for products of your choice.
- Order 125 LP or higher for two consecutive months to receive the bonus product of the month.



Compression

Distributors in your downline who don't place an order are removed for that month when commissions are calculated.

Builder Bonus

SGD170 bonus when you enroll two new distributors or customers and make sure they qualify with the required sales volume.†

* The first and second level payouts are reversed.

** The first and second level payouts for the first LP order are reversed. The enroller receives 25% and the immediate upline distributor receives 2%. The next upline distributor receives 5%. The remaining payout continues according to the plan until all levels are paid out. (This applies only to first orders.)

† Builder Bonus program is available to Presidential Diamonds and below.



HOW DO I GET PAID?

From the first-timer all the way up to the veteran networker, the Life Rewards Plan offers compensation opportunities for everyone.

Retail Profit

To get started, purchase 4Life® products at customer / distributor cost and resell the products for a retail profit. Purchasing product packs will give you greater product savings and, therefore, greater retail profit earning potential.

Commission and Rapid Rewards

Your 4Life monthly commission is based on the total LP value of products sold in your organization. As a distributor you will benefit from 4Life's incredible payouts - with total payouts up to 64% of commissionable volume!





Team Building

As your organization grows, earned commissions are based on organizational volume and rank. Organizational volume is the LP generated through all commissionable product orders placed by you and your entire downline. As you build your business, you will advance in rank and continue growing your three-level volume and organizational reach.

Extra Incentives

Distributors have the chance to qualify for all-expense-paid Great Escape trips to exotic locations, as well as cash prizes, and other incentive-driven contests.

Each quarter, top participants in the Builder Bonus program will earn the designation of Master Builder and win an exciting trip for two to a destination in their region.*

Infinity Payout

The power of Infinity Payout is its ability to pay multiple levels for each generation beginning at the Diamond rank. This unique aspect of the Life Rewards Plan can far exceed the payout depth of other network marketing companies. 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 begin receiving the payout for the next earned generation.

4Life® Loyalty Program

Redeem products when you participate in the 4Life Loyalty Program! Receive 15% back in Product Credits to redeem the products of your choice. Place a 125 LP or higher Loyalty Program order for two consecutive months to receive the bonus product of the month.

Bonuses

Your monthly bonus commission represents your primary distributor earnings. This bonus is calculated based upon your rank and the volume of your organization.

Builder Bonus

Enroll two new customers or distributors, each with 200 LP in one month. In the second month, those same two new team members must place a 125 LP (or higher) order by 20th of the month. Plus, you must personally maintain a 125 LP order by 20th of the month in both months. That qualifies you for a SGD170 Builder Bonus. For every two additional new team members who meet the same qualification over two months, you earn another SGD170 Builder Bonus—up to SGD680 in one month.*

* Builder Bonus and Master Builder programs are available to Presidential Diamonds and below.

RETAIL SUCCESS

EVERYONE CAN
BENEFIT FROM
4LIFE PRODUCTS, EVEN
IF THEY AREN'T INTERESTED
IN THE BUSINESS OPPORTUNITY.



Benefits of retailing 4Life® products:

- Earn a 25% retail bonus on product purchases after qualifications are met.
- Share the benefits of exclusive 4Life Transfer Factor® products.
- Build a solid customer base.
- Earn 25% Rapid Rewards on all customer purchases.*

* Distributors must be ranked at Leader or above to receive Rapid Rewards benefits.

RETAIL SALES TIPS

- Use our exclusive and unique tools to share 4Life® products with others. Customers will recognize the advantage of purchasing 4Life products, and they can become great referral sources to share the products with others.
- Purchase 4Life product packs to receive discounted customer / distributor pricing and maximize your profitability.
- Stay in contact with customers through social media and email. Remind them when you are placing a product order. Include a 4Life product catalog in their orders.
- Share your My4Life website with potential customers so they can easily order online and have orders shipped directly to them.
- Be “a product of the product” so you can better address customer needs. Ask questions about lifestyle and wellness goals, and then suggest product solutions. For example, if your neighbor is participating in a fitness challenge, suggest adding PRO-TF™ to her training program.
- Host a meeting. Bring products to sell, catalogs to share and hand out business cards with your contact information and My4Life website information.



QUALIFICATIONS



Associate



Leader



Diamond



Presidential
Diamond



International
Diamond



Gold
International
Diamond



Platinum
International
Diamond

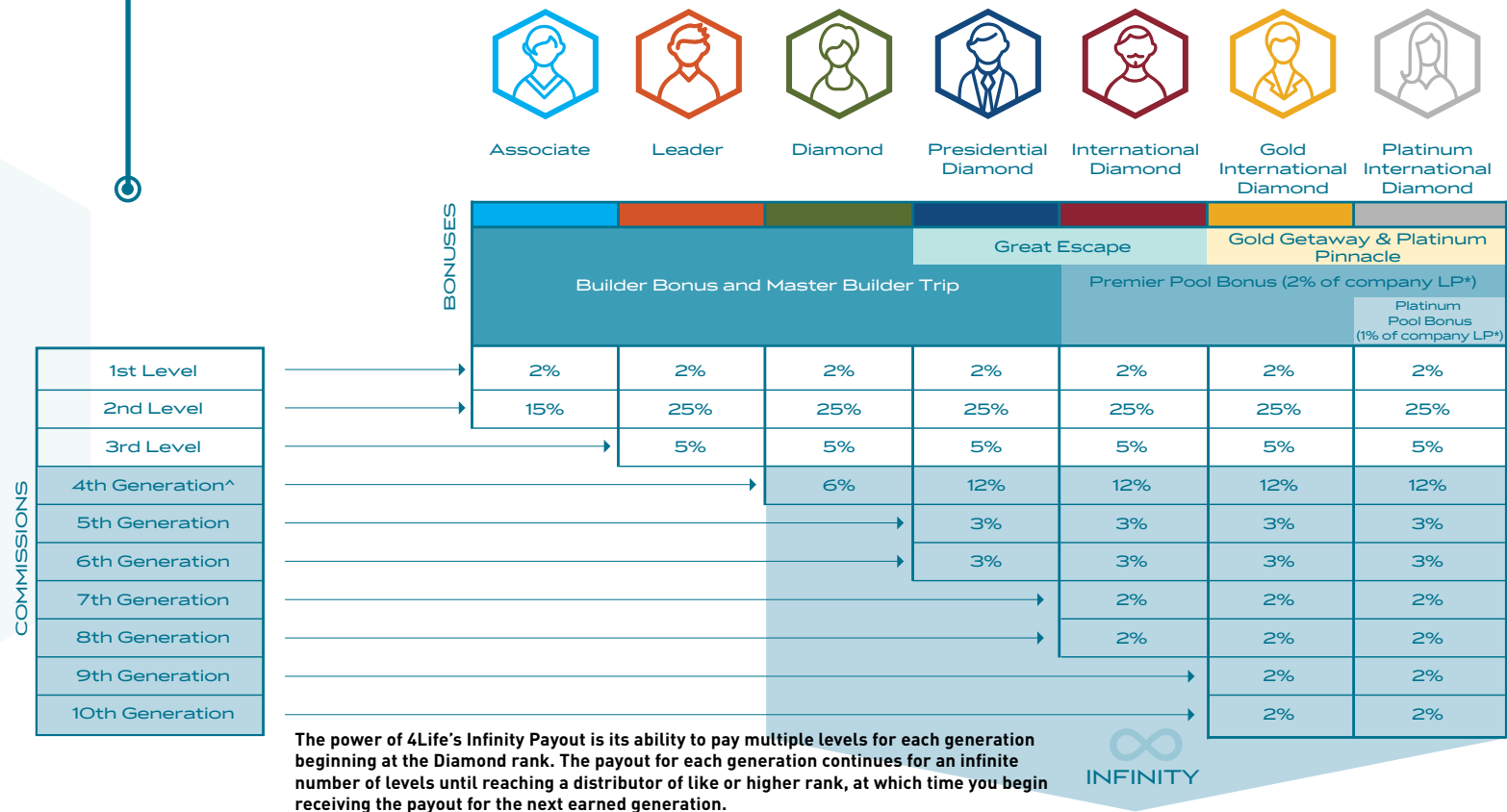
	Associate	Leader	Diamond	Presidential Diamond	International Diamond	Gold International Diamond	Platinum International Diamond
Monthly PV *	50	100	100	100	100	100	100
Personally enrolled distributors at 100 PV / month (At least half must be frontline)	0	4	6	8	10	12	12
Monthly LP on first 3 levels without 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 product purchases from customers you enroll, customers on your my4life.com website, products you purchase to consume or sell for a retail profit, and customer purchases made directly on your distributor 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.

REWARDS



* 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.

RANK ADVANCEMENT

As you build your 4Life® business and share products, you should continuously work to achieve higher ranks. Remember, your monthly commission is based on the organizational volume of your downline distributors. As you move up to the next rank, you can enjoy greater earning potential.



1 st Level
2 nd Level
3 rd Level
4 th Generation
5 th Generation
6 th Generation



Leader

2%
25%
5%



Diamond

2%
25%
5%
6%



Presidential
Diamond

2%
25%
5%
12%
3%
3%

Infinity

LEADERS

Once you qualify as a Leader, you become eligible for Rapid Rewards and earn the first three levels of payout according to the Life Rewards Plan. When you enroll as a Leader 4Life® with a minimum 100 PV, you continue to be paid at the Leader rank as long as you maintain the minimum monthly requirement of 100 PV. You'll also receive the benefit of your own My4Life website.*

Requirements to Qualify

- Maintain a monthly minimum of 100 PV
- Personally enroll at least four distributors, two of which must be on your frontline, who each also maintain 100 PV



100 PV

3 Customers
at 100LP** per month

25%

X

300 LP** =

SGD 127.50

4 Distributors

2%

X

400 LP** =

SGD 13.60



Example Income: SGD 127.50 + SGD 13.60 = SGD 141.10 per month
(not including retail profit)

* 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.

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

DIAMONDS

As a Diamond, you begin to qualify for Infinity Payouts, which means additional earning potential for you. As you share products, you'll have the capacity to earn more money and really start growing your own organization.*

Requirements to Qualify

- Maintain a monthly minimum of 100 PV
- Personally enroll a total of six distributors, three of which must be on your frontline, who also maintain 100 PV each
- Accrue a three-level volume of 3,000 LP each month without compression

4 Customers
at 100LP** per month



100 PV

$$25\% \times 400 \text{ LP}^{**} = \text{SGD } 170$$

6 Distributors

1st Level

2%

X

600 LP** = SGD 20.40

12 Distributors

2nd Level

25%

X

1200 LP** = SGD 510

18 Distributors

3rd Level

5%

X

1800 LP** = SGD 153



Example Income: SGD 170 + SGD 20.40 + SGD 510 + SGD 153 = SGD 853.40 per month

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

PRESIDENTIAL DIAMONDS

At 4Life®, a Presidential Diamond is like the president of his or her own company. You take responsibility for making sure your team members are working toward a common goal. The foundation that you have built as you share 4Life products will enable you to reach the International Diamond rank and beyond.*

Requirements to Qualify

- Maintain a monthly minimum of 100 PV
- Personally enroll a total of eight distributors, four of which must be on your frontline, who also maintain 100 PV
- Accrue a three-level volume of 10,000 LP without compression
- Have two qualified Diamond distributors in separate legs



100 PV

5 Customers
at 100LP** per month

25%

X 500 LP**

= SGD 212.50

8 Distributors

1st Level

2%

X 800 LP**

= SGD 27.20

36 Distributors

2nd Level

25%

X 3600 LP**

= SGD 1530

64 Distributors

3rd Level

5%

X 6400 LP**

= SGD 544

100 Distributors

4th
Generation

12%

X 10000 LP**

= SGD 2040



Example Income: SGD 212.50 + SGD 27.20 + SGD 1530 + SGD 544 +
SGD 2040 = SGD 4353.70 per 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.

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



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