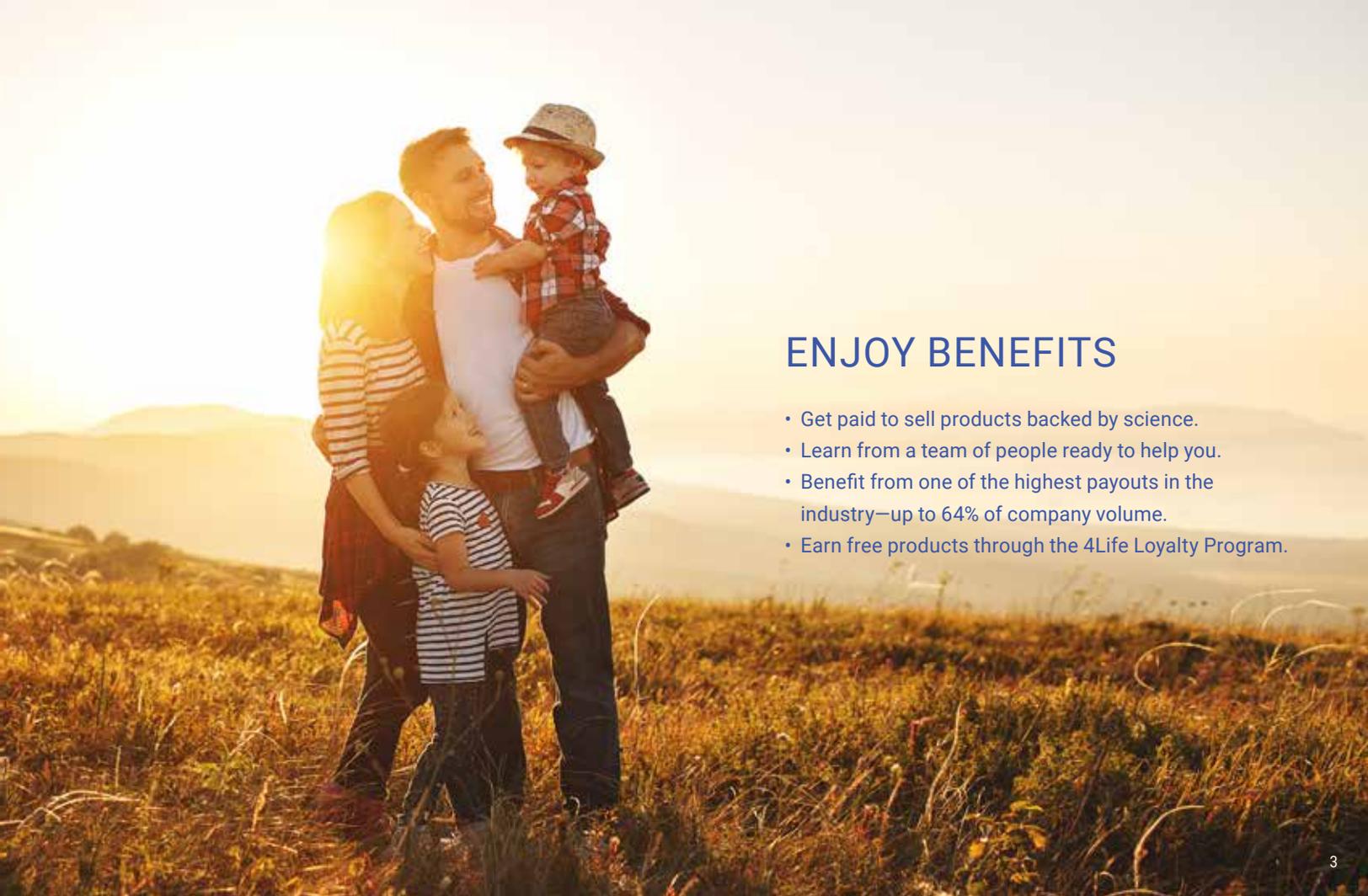


Life Rewards Plan

Your guide to compensation



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



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 Profit

Buy low, sell high!

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

Buy for
SGD 120

▼
Sell for
SGD 160



Profit

SGD 40

Instant Discount

Buy more, save more!

Preferred Customers and Affiliates 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 Affiliate commissions.

55 LP x 4 =

220 LP

▶ Discount
SGD 51



Earn 25% every time you share!

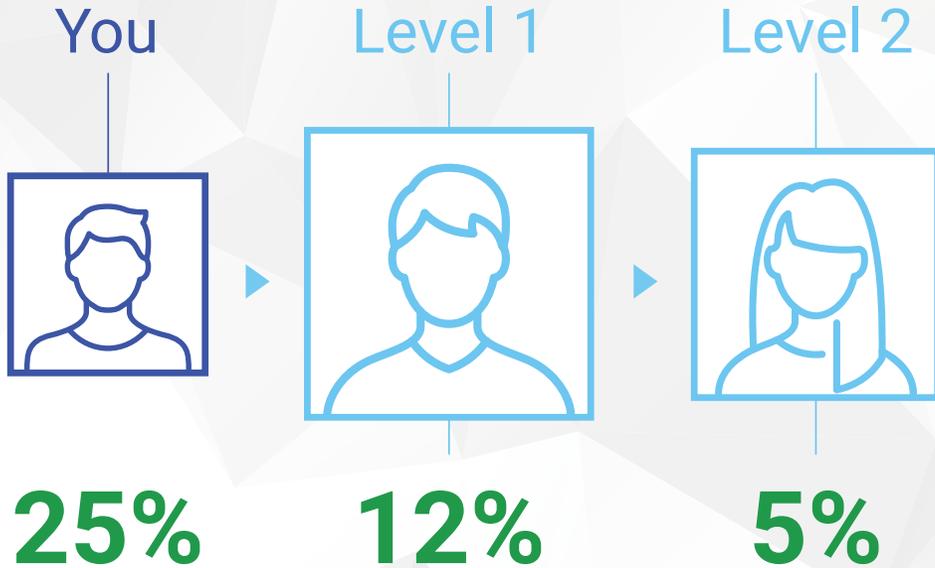
MyShop is a personal website provided to you by 4Life upon sign up.

Associates and above earn 25% on the LP of product orders placed by customers on their MyShop account.*

Preferred Customers earn MyShop Rewards (25% of LP) from purchases made on their MyShop account.*

MyShop Rewards are automatically applied at checkout on the next 4Life order and can be used to pay up to 50% off the wholesale product price (exclude GST and before any Instant Discount is applied).

*Must have met the 100 PV monthly requirement.



Upon achieving the 100 PV requirement, you will earn a 25% commission on all personal MyShop customer orders. Plus, once qualified, you will earn a 12% commission on your level 1 MyShop orders, and a 5% commission on your level 2 MyShop orders. MyShop commissions are paid daily.

For qualified Affiliates, a 2% 4th generation is paid on all MyShop Orders. The remaining payout continues according to the Life Rewards Plan until all levels are paid out.

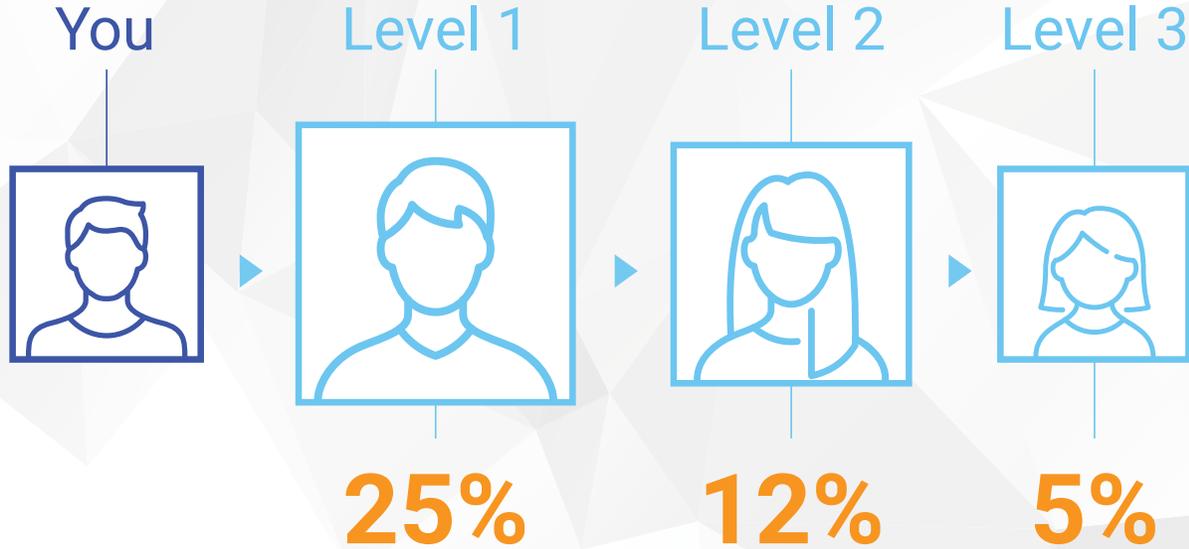


Earn 25% and get paid daily!

With Rapid Rewards, you earn a 25% commission on the first LP order of every new Preferred Customer you personally sign up. When qualified, 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 daily to your 4Life account when you've qualified.

*These percentages only apply when the enroller and sponsor are the same person.



The first, second, and fourth level payouts for the first LP orders are shifted. Sign someone up and receive 25%, and your immediate upline receives 12%. The next two immediate qualified upline Affiliates 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 daily Rapid Rewards payment, an Affiliate must have 100 PV in the current month.

TERMS AND CONDITIONS

1. Rapid Rewards are applicable to all ranks of Associate and above.
2. To receive a Rapid Reward, an Affiliate must qualify for an Affiliate rank (with at least 100 PV) in the current month. Associate will receive up to 2 levels of payouts, whereas Builder and above will receive the payouts of all 3 levels.
3. If an Affiliate has not yet achieved 100 PV in the current month, the Rapid Reward will be retained by 4Life and paid to the Affiliate'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).



Unlock the power of Me and My 3®

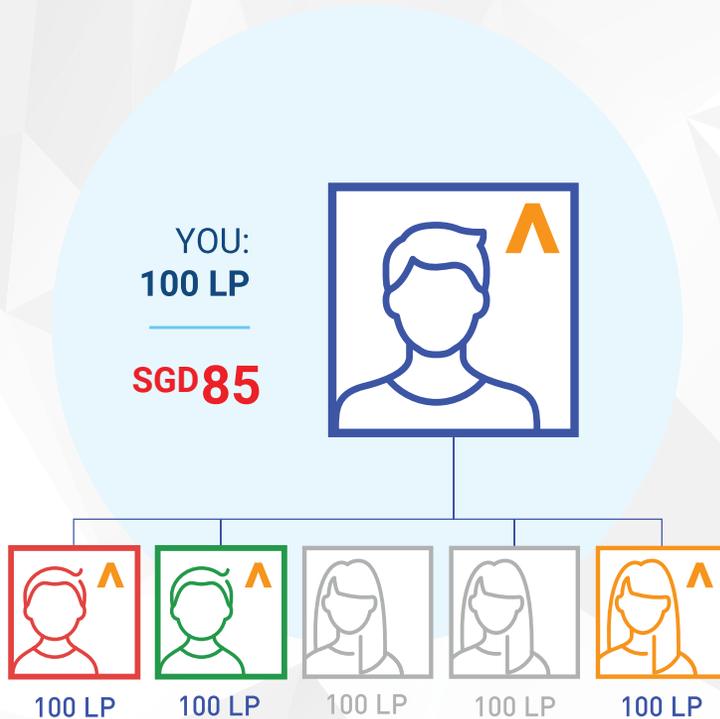
Earn one of three Builder Bonus payments each month: SGD85, SGD340, or SGD1,360. Each bonus is achieved through structure and Team Volume. The Builder Bonus program is available to all Affiliates with a rank of Builder or above, based on the highest paid rank.

Builder Bonus eligibility varies by rank. To earn the Builder Bonus on monthly basis, you must qualify at least at the Builder rank, maintain a 100 LP Loyalty Program/MyShop order, and fulfill the required Team Volume.*

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

SGD85 Builder Bonus

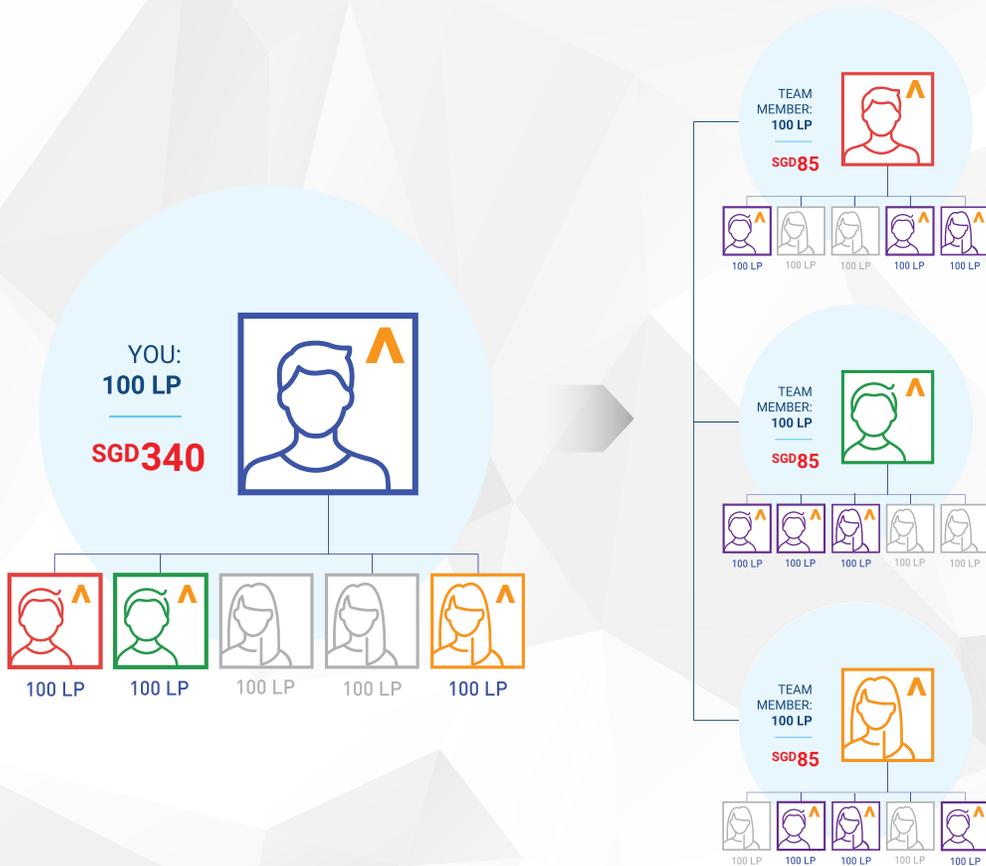
- You must have 3 personally enrolled Preferred Customers or Affiliates on your frontline, each with at least 100 LP in Loyalty Program/MyShop order, and have 600 LP in Team Volume.
- This bonus is available to all Affiliates with a rank of Builder or Builder Elite.



 Affiliates must maintain a monthly 100 LP (or more) Loyalty Program/MyShop order to qualify for the Builder Bonus. Builder Bonus eligibility varies by rank and country, the legs must adhere to the respective terms & conditions of the program in their registered country.

SGD340 Builder Bonus

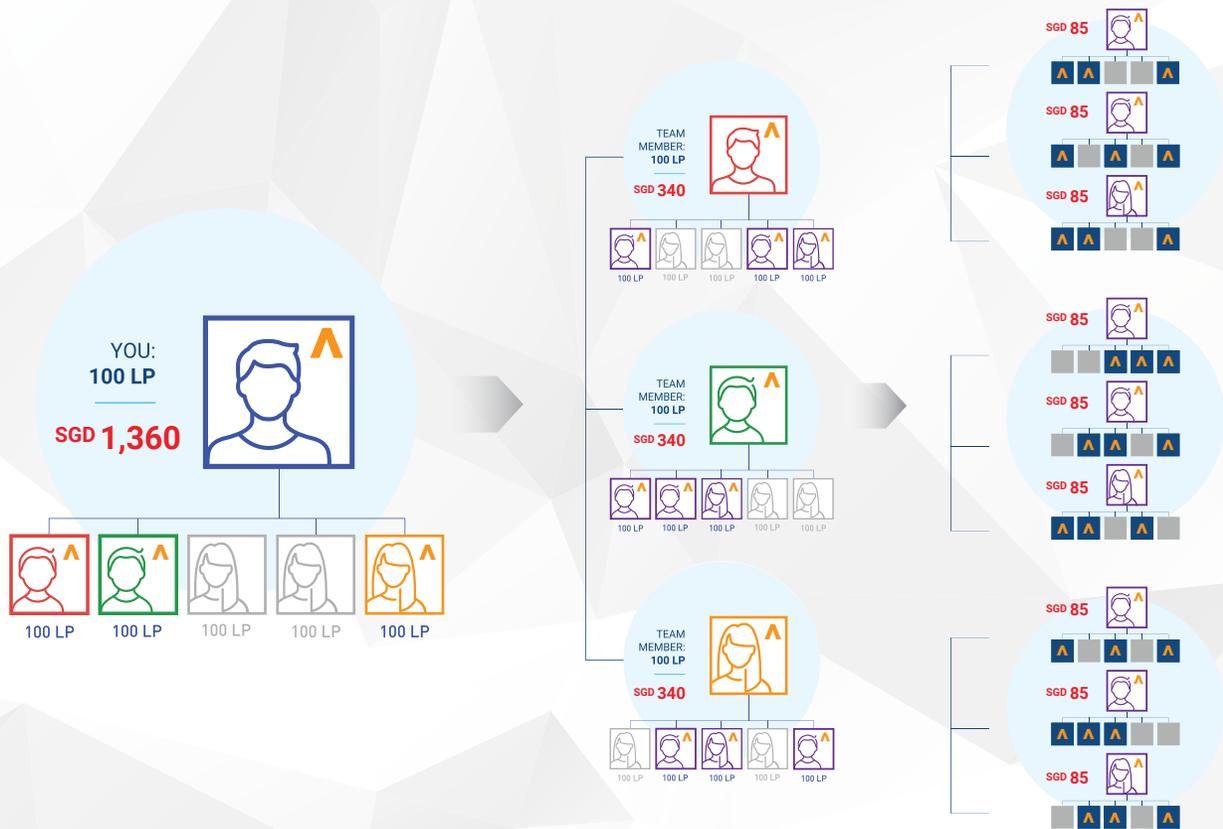
- You must have 600 LP in Team Volume.
- You must also have 3 personally enrolled frontline Affiliates, each with 3 qualified (100 LP Loyalty Program/MyShop order) Preferred Customers or Affiliates on their frontline with a minimum of 600 LP in Team Volume.
- This bonus is available to all Affiliates with a rank of Builder, Builder Elite, Diamond, or Diamond Elite.



A Affiliates must maintain a monthly 100 LP (or more) Loyalty Program/MyShop order to qualify for the Builder Bonus. Builder Bonus eligibility varies by rank and country, the legs must adhere to the respective terms & conditions of the program in their registered country.

SGD1,360 Builder Bonus

- You must have 600 LP in Team Volume.
- You must also have 9 qualified Affiliates on your second level, each with 3 qualified (100 LP LoyaltyProgram/MyShop order), Preferred Customers or Affiliates under them with a minimum of 600 LP in Team Volume.
- Your 9 qualified Affiliates on your second level need to be in 3 separate legs with 3 Affiliates in each leg.
- This bonus is available to all Affiliates with a rank of Builder or above. To be eligible, Bronze and above ranks must qualify and be paid at their highest achieved rank.



A Affiliates must maintain a monthly 100 LP (or more) Loyalty Program/MyShop order to qualify for the Builder Bonus. Builder Bonus eligibility varies by rank and country, the legs must adhere to the respective terms & conditions of the program in their registered country.



Team Commissions

Grow your team, grow your earning potential.

Qualifications



Qualifications	Associate	Builder	Builder Elite	Diamond	Diamond Elite	Presidential	Presidential Elite
Monthly PV*	100	100	100	100	100	100	100
Preferred Customers or Affiliates you personally signed up at 100 PV/month**	1***	3	3	6	6	8	8
Monthly LP on first 3 levels without compression			1,000	3,000	5,000	10,000	15,000
Legs**					2 Builder Elite	2 Diamond	2 Diamond Elite
Monthly Organizational Volume (OV)							

*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 site.

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

***Must have 3 separate legs of 50,000 OV with one Bronze in each leg.

*Prior to achieving the Gold rank for the first time, Affiliates must reach the Silver Elite rank at least one time.

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

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



Bronze	Bronze Elite	Silver	Silver Elite	Gold*	Gold Elite	Platinum	Platinum Elite
100	100	100	100	100	100	100	100
10	10	10	10	12	12	12	12
20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000
2 Presidential	3 Presidential	3 Presidential Elite	3 Bronze	3 Bronze***	3 Silver	3 Gold	3 Gold Elite
	50,000	100,000	175,000	250,000	500,000	1,000,000	2,000,000



	Associate	Builder	Builder Elite	Diamond	Diamond Elite
1st Level	2%	2%	2%	2%	2%
2nd Level	25%	25%	25%	25%	25%
3rd Level		5%	5%	5%	5%
4th Generation				6%^^	8%^^



^^When less than 12% is paid, the remaining percentages will be paid to the next eligible qualifying ranks. This is called Infinity Pass Through and does not apply on first orders.

Infinity Payout

Generations consolidate levels to maximize payout

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 an Affiliate who is earning the same generations or percentages, at which time you begin receiving the payout for the next earned generation.



INFINITY PAYOUT

	Associate	Builder	Builder Elite	Diamond	Diamond Elite	Presidential	Presidential Elite
		Builder Bonus				Great Escape Trip	
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%**	8%**	12%	12%
5th Generation						3%	3%
6th Generation						3%	3%
7th Generation							
8th Generation							
9th Generation							
10th Generation							

COMMISSIONS

*LP: The commissionable sales volume assigned to 4Life products.
 **When less than 12% is paid, the remaining percentages will be paid to the next eligible qualifying ranks. This is called Infinity Pass Through and does not apply on first orders.





Bronze	Bronze Elite	Silver	Silver Elite	Gold	Gold Elite	Platinum	Platinum Elite
Great Escape Trip				President's Club			
Premier Pool Bonus (2% of company LP*)					Platinum Pool Bonus (1% of company LP*)		
Builder Bonus							
2%	2%	2%	2%	2%	2%	2%	2%
25%	25%	25%	25%	25%	25%	25%	25%
5%	5%	5%	5%	5%	5%	5%	5%
12%	12%	12%	12%	12%	12%	12%	12%
3%	3%	3%	3%	3%	3%	3%	3%
3%	3%	3%	3%	3%	3%	3%	3%
2%	2%	2%	2%	2%	2%	2%	2%
2%	2%	2%	2%	2%	2%	2%	2%
				2%	2%	2%	2%
				2%	2%	2%	2%



Bonus Pools

The higher your rank, the more shares you earn

Want to take a dip in our cash bonus pools? Qualify at the rank of Bronze and above and earn shares.

Premier Pool

Each qualifying period, 2% of company LP is used to create the Premier Pool—a cash bonus pool that's split among qualifying Affiliates. Qualify at the rank of Bronze through Gold Elite and earn shares of the pool. The higher your rank, the more shares you earn.

Rank	Shares
Bronze	1
Bronze Elite	2
Silver	4
Silver Elite	8
Gold	16
Gold Elite	32

Platinum Pool

The same principles apply to our Platinum Pool. For each qualifying period, 1% of company LP is used to create this pool—a cash bonus pool that's split among Platinums and Platinum Elites.

Rank	Shares
Platinum	1
Platinum Elite	2

Incentive Trips

A luxurious vacation to a dream destination

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

1. Upline

The line of Affiliates directly above you.

2. Enroller

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

3. Sponsor

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

4. Team Volume

Your Principal Volume, plus the combined PV of your frontline Preferred Customers and Affiliates.

5. Frontline

Your first level of Preferred Customers and Affiliates sponsored by you.

6. Three-Level Volume

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

7. Retail Customers

Those who purchase 4Life products from Affiliates and Preferred Customers at the retail price.

8. Preferred Customers

Those who sign up and receive wholesale pricing on 4Life products.

9. Downline

The line of Affiliates and Preferred Customers that runs directly below you.

10. Leg

A part of your downline that starts with one of your frontline and continues below that Affiliate.

11. Life Points (LP)

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

12. 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 site.

13. Organizational Volume (OV)

Composed of your total PV and the combined PV of all Preferred Customers and Affiliates in your downline. This volume is important when qualifying for higher ranks.

14. Rapid Rewards

You earn a 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.*

15. 4Life Loyalty Program

This program rewards Affiliates and Preferred Customers for their loyalty in ordering 4Life products every month. Order your favorite products every month and earn 15% in Loyalty Points. You can redeem Loyalty Points for free products. Plus, receive the Bonus Product of the Month when you maintain a monthly Loyalty Program order of 125 LP or more.

16. Compression

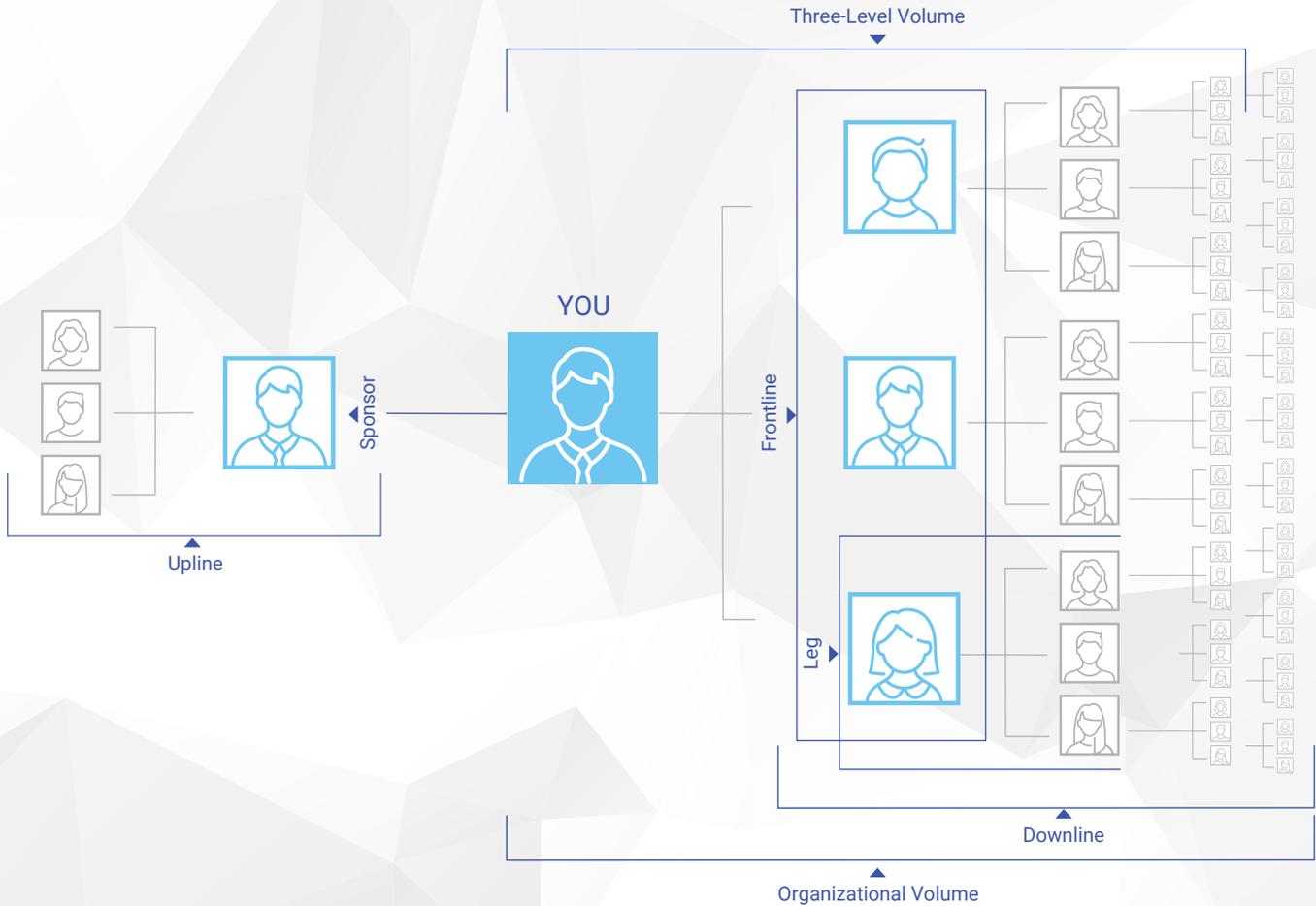
Affiliates in your downline who don't qualify as an Associate or higher are removed for that month when commissions are calculated.

17. Builder Bonus

This is a financial bonus to reinforce key Affiliate behaviors like signing up new customers, duplication, and retention.†

*The first, second, and fourth level payouts for the first LP orders are shifted. The person who signs a new person up receives 25% and their immediate upline receives 12%. The next two immediate qualified upline Affiliates 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 daily Rapid Rewards payment, an Affiliate must have 100 PV in the current month.

†Builder Bonus program is available to all Affiliates with a rank of Builder or above, based on the highest paid rank. Builder Bonus eligibility varies by rank.





*Affiliate 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 Affiliates' 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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