



COMPENSATION PLAN JANUARY 2018

Zurvita[®] proudly announces the Zurvita Compensation Plan, to reward Independent Consultants for their efforts in sharing a valuable product to the masses. The Zurvita Compensation Plan has multiple income opportunities including:

- Daily Retail Sales
- Weekly Builders Bonuses
- All-Star Bonus
- Team Bonuses
- Rank Bonuses
- Residual Overrides

This generous Compensation Plan makes the Zurvita opportunity far superior to others and unique to our industry.

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I Personal Sales

A. Retail and Preferred Customers

Retail Customer – anyone who purchases Zurvita products from a Zurvita Consultant at the suggested retail price whether by personal contact or through the Consultant’s website.

Preferred Customer – anyone who commits to a monthly scheduled product purchase for a discounted price through the Consultant’s website.

Sales to Retail and Preferred Customers

One of the first things you’ll want to accomplish in your Zurvita business is to make product sales to Retail Customers and acquire Preferred Customers.



Example 1.0 shows you having 3 Retail Customers and 2 Preferred Customers and you are earning 20% on their Zurvita product purchases.

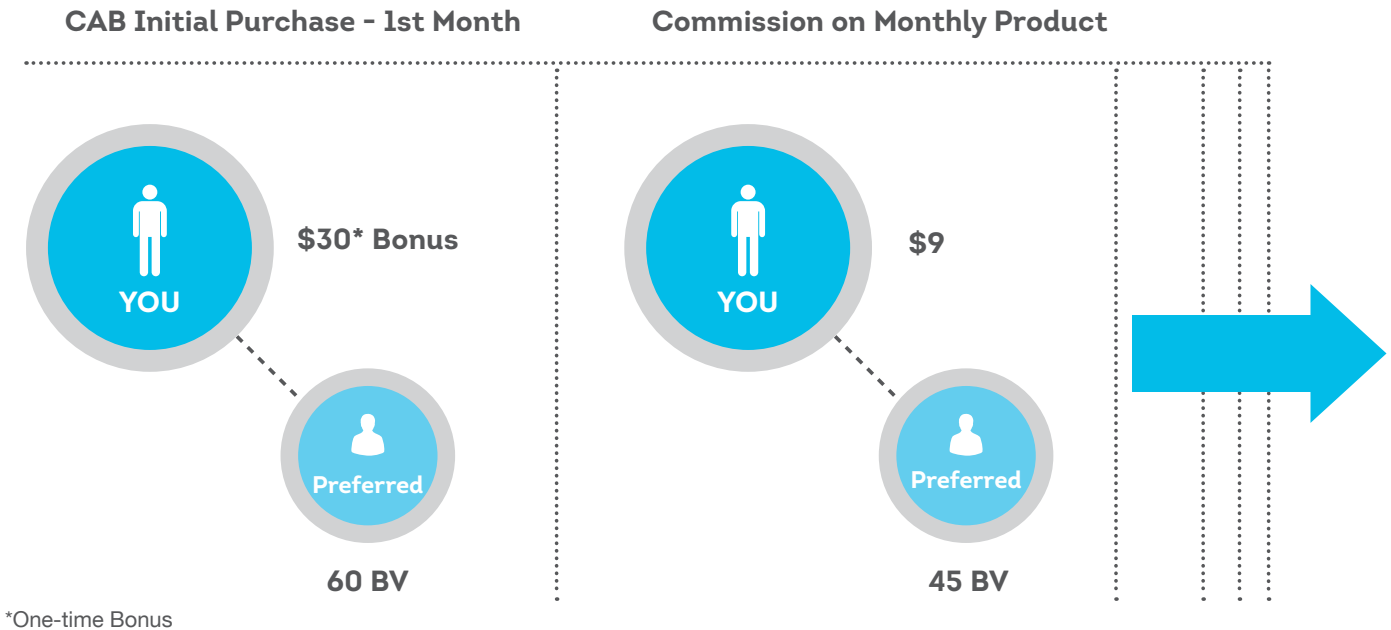
You can earn 20% commission on your personal sales when your customers purchase Zurvita products from your website.

- The personal sales commission of 20% for Zurvita customers will be paid monthly.
- Commissions are based on Business Volume (BV) for Zurvita products.
- You can choose ZurvitaPay or Direct Deposit in your Z-Center.
- Consultants can purchase Zurvita products in their Z-Center at a 20% discount but will not receive personal commissions. All other upline commissions (overrides) will be paid.

Customer Loyalty Program (CLP)

This program is designed to reward loyal Preferred Customers with a special product discount if they choose to participate when you acquire them. Customer Acquisition Bonuses (CAB) are paid as follows:

1. A CAB is triggered throughout the week for each Preferred Customer you acquire who purchases an initial Customer Loyalty Program - Zeal Customer Loyalty Pak or a Transformation System Loyalty Pak. There are no overrides on the first month BV of a CLP. Your Preferred Customer then receives a loyalty discount on his/her monthly recurring order thereafter, as long as the customer remains loyal and does not cancel his/her product. For each time the product bills, you will receive a personal sales commission, which is calculated at 20% of the Business Volume. Business Volume and dollar amounts may vary by country. If a Preferred Customer upgrades to a Consultant the same week a CAB is triggered, that Customer Acquisition Bonus will not be paid.

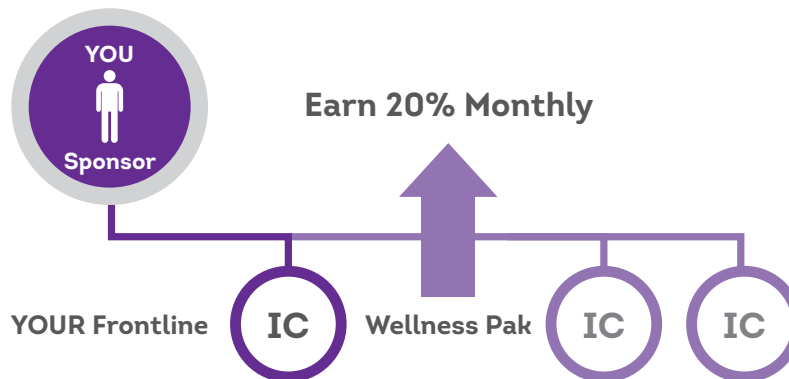


Example 1.1 shows you receiving a \$30 CAB within one week of acquiring a Preferred Customer who's initial purchase is a Zeal Customer Loyalty Pak. In the month following and thereafter, your Preferred Customer's product will be billed and you will receive a commission of \$9 each month his/her order ships. Note: There are no overrides on the first month BV of a CLP.

B. Monthly Sales

Recurring Monthly Sales to Your Frontline Consultants:

You can also earn 20% commission on your recurring monthly sales to your frontline Consultants (prospects you personally sponsor) when they purchase their monthly Wellness Paks.



Example 1.2 shows you earning a 20% commission on an (IC) Independent Consultant's purchase of a Wellness Pak.

- The 20% commission for monthly Wellness Paks will be paid monthly.
- Commissions are based on BV for Wellness Paks.
- All frontline Consultants who purchase the Wellness Pak count for both first level (5%) and Sponsor's personal level (15%) commissions to qualified Consultants.
- You DO NOT EARN commissions on your own Wellness Pak.
- There are NO commissions or BV on Website Only monthly purchases.

Business Volume (BV)

As you grow your Zurvita business, you move up in leadership ranks where minimum amounts of product volume are required to advance and maintain certain paid rank levels. Each commissionable product has a BV assigned to it. There are Several types of BV:

- 1. Personal Business Volume (PBV)** – volume accumulated through personal Zurvita wholesale purchases, personal monthly Wellness Pak purchases, personal Zurvita customer purchases (Retail or Preferred Customers) and personal first order purchases of a Starter Pak.
- 2. Team Bonus Volume (TBV)** – volume accumulated from first order purchases of Starter Paks and Wellness Paks from all new accounts with a shelf life of 30 days (the first 30 days of that order).
- 3. Group Business Volume (GBV)** – volume attained through Zurvita Consultant purchases, Wellness Pak purchases, Zurvita Customer purchases (Retail or Preferred Customers) and purchases of Starter Paks throughout your entire organization. This includes your Personal BV.
- 4. Qualified Group Business Volume (QGBV)** – is the same as GBV but Qualified Group Business Volume is calculated toward the advancement in ranks for a Consultant using the 60% maximum per leg rule. Each frontline Consultant is a “leg”.
- 5. Monthly Commissionable Volume (MCV)** – The sum amount of a Consultant's first 8 levels of all orders that pay out a monthly commission during that monthly period. This excludes any Wellness Pak that is discounted on the G3 Program, any Consultant or Customer receiving free canisters, initial Starter Paks and Initial Preferred Customers, which pay out a weekly bonus.

(See Appendix for BV details, page 18)

C. Get 3 and Yours is Free (G3)

Our Get 3 referral program will allow you the opportunity to receive your Wellness Pak Canister for free the following month, plus tax and shipping. Other Wellness Paks can receive a credit toward their next month's Wellness Pak draft.

Consultants

As a Consultant, in any month Enroll 3 Preferred Customers with Zeal and get your Wellness Pak Canister for free, plus tax and shipping.

If your Wellness Pak is anything greater than a Canister, for example a Transformation System Loyalty Pak, you will receive a credit toward your next month's order equal to the amount of a Wellness Pak Canister of Zeal.

Customers

As a Preferred Customer on Zeal, for every 3 Preferred Customer orders referred by you, you get your next renewal for free. This means you could get a free month with just one Preferred Customer on Zeal who renews 3 times. If your Preferred Customer account is anything different than a Zeal Loyalty Pak or Single Canister account, you will receive a credit to your next monthly order equal to the amount of a Preferred Canister of Zeal.

There is no expiration. Limit 1 free Canister per month.

Price of Canister or Wellness Pak-Canister may vary by country but will receive equal amount for a discount.

See Appendix for the "Get 3" Program Requirements, page 19

II Becoming a Zurvita Independent Consultant

Zurvita offers individuals the opportunity to sell Zurvita products and attract others to the business opportunity to do the same. This simply requires the potential Consultant to complete an online application and agreement.

Once a Consultant's application has been accepted, along with an enrollment fee, he/she will be considered a Zurvita Independent Consultant and will receive a Welcome Kit that has everything to get started. The Consultant is now eligible to earn commissions as outlined in this document. Also, upon acceptance, he/she will be provided with a unique ID number (Z-Number). This assigns the new Independent Consultant a "Z-Center." The Z-Center is a powerful online administrative tool that accounts, reports, and communicates important information about his/her business.

Customers are able to enjoy Zurvita products by ordering online or they may purchase products directly from their Zurvita Consultant as needed.

Commissions and bonuses are earned from the sale of Zurvita products by Independent Consultants. Consultants are never required to make product purchases. Products are purchased by customers and optionally by Independent Consultants.

Our Unique Line of Nutritional Products Include:



Zeal

Bold Grape
Kiwi Watermelon
Tropic Dream
Wild Berry
Lemon Lime

Zurvita Protein

Chocolate Delight
Vanilla Creme

Zurvita Burn

Zurvita Cleanse

Products may vary by country.

III First Order Options

When you join Zurvita as an Independent Consultant you can choose one of the following first order options, along with a one-time enrollment fee and your monthly Zurvita products. Recurring product orders are not required.

Product		Business Volume (BV)**
Starter Pak Options Start as a Managing Consultant (MC) with this option	• Builders Pak - Zeal	500 BV
	• Builders Pak - Combo	500 BV
	• Quick Start Pak - Combo	300 BV
	• Quick Start Pak - Zeal	250 BV
	• Express Pak	100 BV
Wellness Pak* Options Start as a Business Consultant (BC) with this option	• Zurvita Transformation System	100 BV
	• Zurvita Protein	75 BV
	• 36 Single-Serving Bottles of Zeal	70 BV
	• 24 Single-Serving Bottles of Zeal	70 BV
	• Zeal 30-Day canister	70 BV
Website Only Package	Does not count toward TBV or the G3 Program	No BV

*Select any Wellness Pak option for your monthly product order (cost, plus any applicable sales tax, shipping and/or handling charges).

**Business Volume, Starter Paks and Wellness Paks may vary by country.

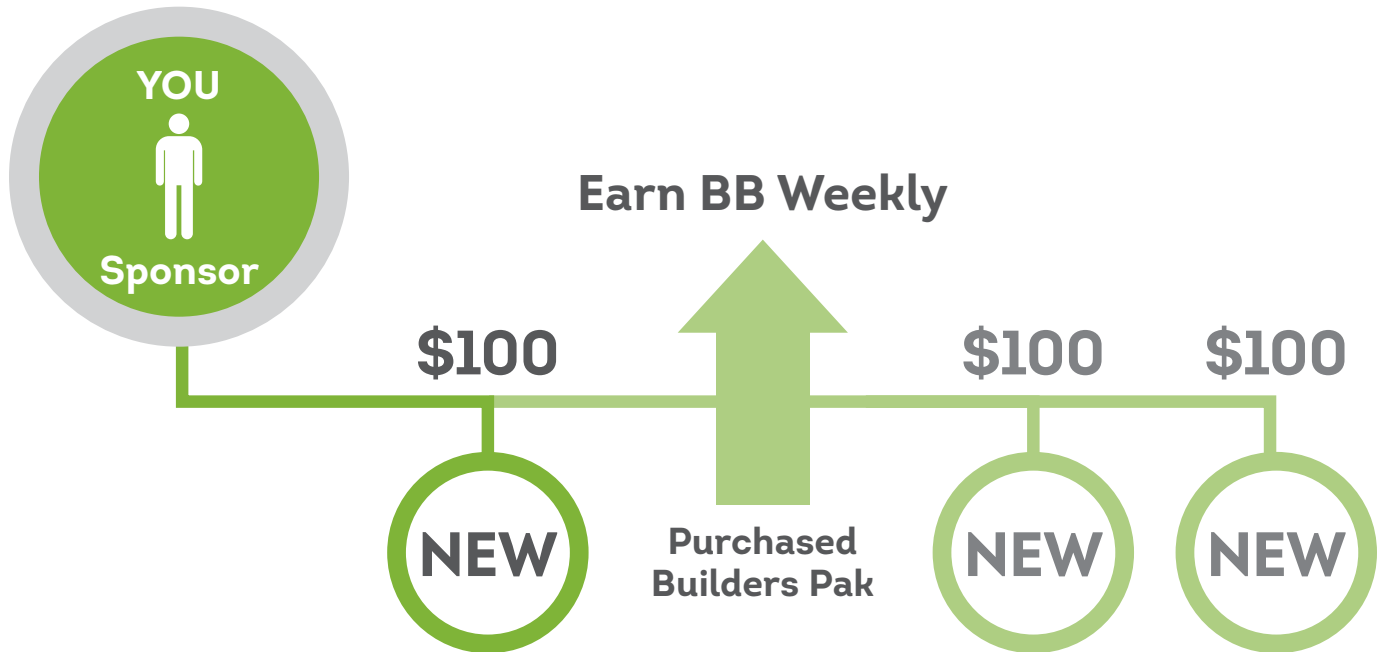
By choosing any of the above options, you will receive:

- A replicated website and Z-Center back office for first month
NOTE: Wellness Pak and Website Only packages include these moving forward
- 20% Commission on all personal sales of Zurvita products
- 20% Discount on personal Zurvita purchases
- **Welcome Kit** - One-time enrollment fee
(no BV or commission is paid on the Welcome Kit or enrollment fee)

IV Commission Structure

A. Builders Bonuses* (BB) – Paid Weekly

This commission is paid to the Sponsor. This is triggered by the optional product purchase† when a new Consultant, who is sponsored by you, chooses a Builders Pak, Quick Start Pak or Express Pak (these are also known as “Starter Paks”) at enrollment. There is an additional one-time enrollment fee that provides the Consultant with a Welcome Kit that is non-commissionable.



Example 1.3 shows you earning a 20% commission on a Consultant’s purchase of Builders Pak

Starter Pak	Business Volume	BB	Pay%
Builders Pak - Zeal	500	\$100	20%
Builders Pak - Combo	500	\$100	20%
Quick Start Pak - Combo	300	\$60	20%
Quick Start Pak - Zeal	250	\$50	20%
Express Pak	100	\$20	20%

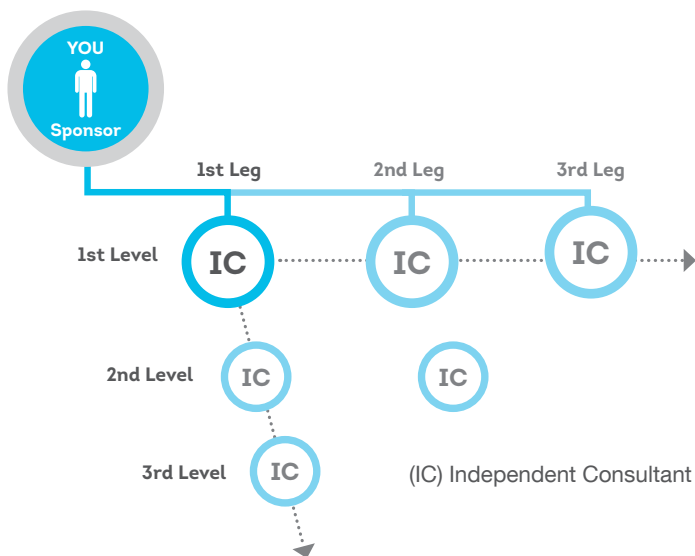
* A BB is paid only on Builders Paks, Quick Start Paks and Express Paks. Each Sunday at 11:59pm (CST) that week is “closed” and is calculated and paid the following Friday, based on active business.

† This bonus is a one time commission paid on the first order of a Builders Pak, Quick Start Pak or an Express Pak. Starter Paks and Business Volume may vary by country.

Legs and Levels

Our Compensation Plan is structured based on organizational legs and levels. An organization's leg is similar to a genealogical tree built on whom you have directly sponsored and whom they have directly sponsored and so on. Based on this sponsoring pattern, a level spans across and then forms a leg as it builds down according to the number of people within your organization.

You may have an infinite number of legs across and levels down depending on your efforts in the Zurvita business.



B. Customer All-Star

A Consultant's 30 day All-Star clock will begin 5 days from their start date. Before the 30 day All-Star clock expires, if the new Consultant has personally enrolled at least 3 new Preferred Customers on Zeal or Loyalty Pak Customers into the Customer Loyalty Program, they will earn the title, Customer All-Star.

C. Customer Loyalty Renewal Bonuses

To qualify for Customer Loyalty Renewal Bonuses, a Consultant must first earn their Customer All-Star badge and enroll 3 or more Customer Loyalty Program Customers during their All-Star period.

When at least 3 of those Customer Loyalty Program Customers enrolled during the All-Star Period renew for a second Consecutive month, the Consultant is eligible to earn Customer Loyalty Renewal Bonuses.

Once these criteria are met, the Consultant will earn a \$50 bonus for each customer who renews their Loyalty Pak - up to a maximum of 10 bonuses..

Customer Loyalty Renewal Bonuses are paid on the renewal of Customer Loyalty Paks only. Any other product is not eligible.

Renewal order must redraft within 20-40 days of the original order to count for the bonus.

Each \$50 Bonus will be clawed back from the Consultant if a refund is issued on that order.

The new Consultant cannot be a Loyalty Customer under themselves to count for the bonus.

D. Team All-Star Bonus

A 30 day All-Star clock will begin 5 days after his/her Start date. Each new Consultant will have the opportunity to qualify for a one-time \$800 Team All-Star Bonus before that 30 day All-Star clock expires. This Team All-Star Bonus is triggered when a Consultant has enrolled at least 3 Preferred Customers on a Zeal product and earns their Customer All-Star, then reaches 3,000 TBV before the 30 Day clock expires.

See *Team Bonus Qualifications* for details.

NOTE: Must be at least a MC the week the Bonus is triggered and cannot use more than 50% revenue in one leg.

E. How to Extend Your All-Star Clock

A new Consultant can extend their All-Star Clock an additional 30 days if they sponsor 4 Consultants on any Starter Pak before their All-Star Clock expires (within 35 days of personally enrolling). Preferred Customers who upgrade to a Consultant during the 30 Day All-Star clock do not count as a personally sponsored Consultant for this extension. Personally sponsored Consultants may not be place enrolled under another Consultant. Any new, personally sponsored Consultant who cancels with a refund will not count for the extension.

F. Team Bonus

Consultants who do not achieve Team All-Star by the expiration of their 30 Day clock are still eligible to join the Team Bonus program. Just get the combination of 3 Preferred Customers with Zeal and 3000 TBV at any time to trigger your initial Team Bonus and you're in the program! There is no expiration on TBV for an initial Team Bonus. From then on, you can earn a Team Bonus each time you accumulate 3000 TBV. Once a new Consultant has earned or expired the time frame for the All-Star bonus qualification, he/ she can then participate in other TB's. You must be at least a MC the week the bonus is triggered and cannot use more than 50% (1500 TBV) in one leg. Once a Consultant reaches the rank of Executive Consultant, he/she cannot use more than 45% (1350 TBV) in one leg. An existing Consultant can qualify for a \$400 Team Bonus each and every time his/her TBV reaches 3,000 TBV in new business. This accumulates from the Consultant's entire organization. After your Initial Team Bonus is triggered, all Team Bonus Volume has a 30 Day expiration date.

See Appendix for TB qualification details, page 21

Zurvita Car Program

Here's an exciting additional benefit to Team Bonuses. At any time when a Consultant reaches 3,000 TBV and triggers a TB, he/she becomes Z-Car qualified! It's that easy.

Once the Consultant has submitted the appropriate paperwork, has been approved, and owns or leases a qualifying car, all subsequent Team Bonuses will be paid as a \$600 Z-Car TB. The Consultant's first TB of the month is determined based on the day the bonus is triggered.



Zurvita Car Program is only available in the U.S., Canada and Puerto Rico. See Appendix for Z-Car Program Requirements details, page 22

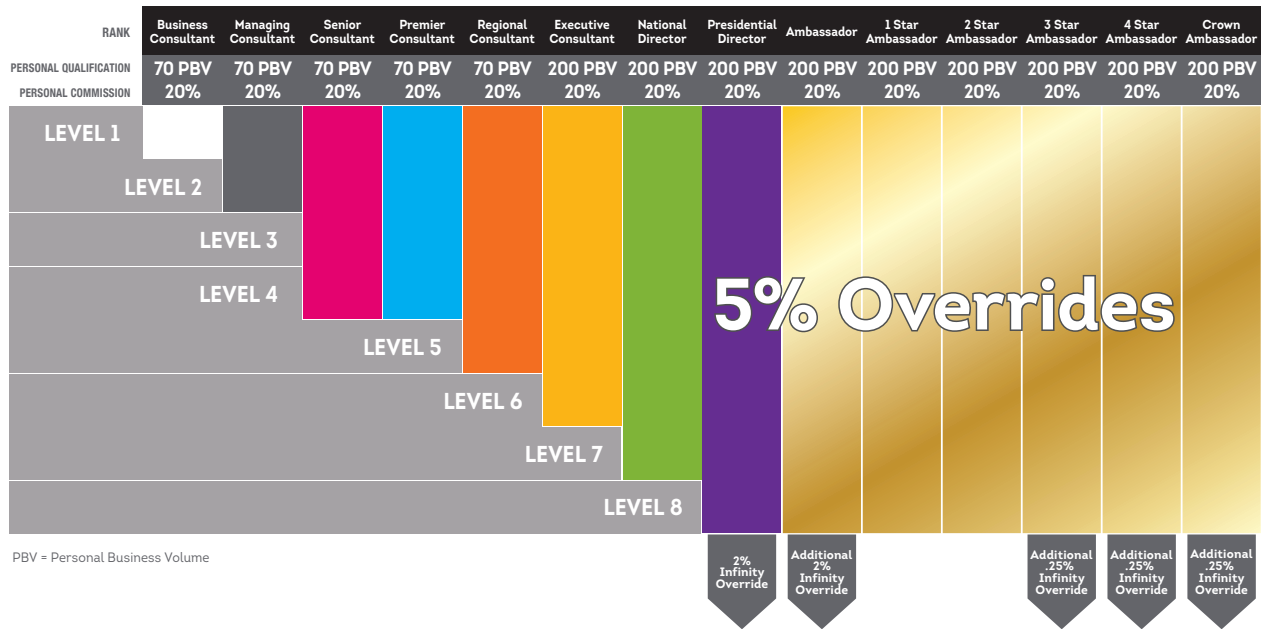
G. Overrides

Uni-level Overrides

Consultants can earn up to 8 levels of uni-level overrides in their organization based on their rank and qualifications.

- Any Consultant who you directly sponsor will be on your first level (frontline) in the downline structure. Any of your first level Consultants who sponsor their new Consultants will be on your second level, and so on.
- Once a new title has been achieved, the title is permanent, but you must maintain your PBV in order to be Commission Qualified for your monthly override commissions at that level. If you do not maintain your PBV requirements, you will be paid at the level at which your PBV qualifies you for that particular month.

Example: If you are a National Director, and your PBV is at 70, which is less than the 200 minimum required, you would be paid as a Regional Consultant five (5) levels for that particular month. If your PBV is less than 70 but above 0, you will be paid only on your personal level with no overrides beyond your first level.



Infinity Overrides

As a Presidential Director (PD), you can earn an additional 2% Infinity Overrides on active Zurvita customers and Consultants starting from your ninth (9) level down through unlimited levels to the next PD's eighth (8) level.

As an Ambassador (AM), you earn the same as a PD above, plus an additional 2% Infinity Overrides on active Zurvita customers and Consultants starting from your ninth (9) level down through unlimited levels to the next AM's eighth (8) level.

As a 3 Star Ambassador (3SA), you earn the same as a PD and AM above, plus an additional 0.25% Infinity Overrides on active Zurvita customers and Consultants starting from your ninth (9) level down through unlimited levels to the next 3SA's eight (8) levels.

In order to achieve the rank of a 3SA, you must be an AM with 200 PBV, 150,000 QGBV, 50,000 MCV (levels 1-8) and have three (3) legs with at least one (1) active, qualified AM in the first eight (8) levels of each leg.

This is a "paid as" Rank, meaning if you fall below the awarded rank you will be paid on the rules based on the rank you fall down to.

As a 4 Star Ambassador (4SA), you earn an additional 0.25% Infinity Overrides on active Zeal customers and Consultants starting from your ninth (9) level down through unlimited levels to the next 4SA's eight (8) levels.

In order to achieve the rank of a 4SA, you must be an AM with 200 PBV, 150,000 QGBV, 50,000 MCV (levels 1-8) and have four (4) legs with at least one (1) active, qualified AM in the first eight (8) levels of each leg.

This is a "paid as" Rank, meaning if you fall below the awarded rank you will be paid on the rules based on the rank you fall down to.

As Crown Ambassador (CAM), you earn the same as a PD and AM above, plus an additional 0.25% Infinity Overrides on active Zurvita customers and Consultants starting from your ninth (9) level down through your third (3) downline CAM's eight (8) levels.

In order to achieve the rank of CAM, you must be an AM with 200 PBV, 150,000 QGBV, 50,000 MCV (levels 1-8) and have five (5) legs with at least one (1) active, qualified AM in the first eight (8) levels of each leg.

This is a "paid as" Rank, meaning if you fall below the awarded rank you will be paid on the rules based on the rank you fall down to.

V Monthly Commission Process

You can build monthly income by selling Zurvita products and ensuring they remain in active status, as well as by the sale of Zurvita products to customers enrolled by Consultants in your downline potentially through unlimited levels.

- Personal Commissions, Overrides and Infinity Overrides will be paid on the 15th of the month following the month payment is received by Zurvita. In order to receive commissions on your personal and group sales you must be an active Consultant and meet the minimum qualifications according to your leadership position.
- You can choose ZurvitaPay or Direct Deposit in your Z-Center.
- A minimum of \$20 total payout is required before commissions are released into your account.
- Commissions will not be paid out to any Consultant that cancels.
- Active Status - If a Consultant has either a paid website or PBV they are considered "Active."

IMPORTANT: All Consultants will have 30 days from their start date to complete the Compliance Module. In the event the Compliance Module is not completed, your commissions may be held. You will receive 100% of your commission once completed.

VI Leadership, Promotion, Rank Bonuses and Recognition

A. Rank Bonuses & Pins

Rank Bonuses

When a Consultant promotes in rank, he/she will receive a bonus in the following denominations:

Rank	Bonus
Premier Consultant (PC)	\$500
Regional Consultant (RC)	\$750
Executive Consultant (EC)	\$1,000
National Director (ND)	\$1,500
Presidential Director (PD)	\$2,000
Ambassador (AM)	\$3,000
1 Star Ambassador (1SA)	\$4,000
2 Star Ambassador (2SA)	\$5,000
3 Star Ambassador (3SA)	\$6,000
4 Star Ambassador (4SA)	\$7,000
Crown Ambassador (CAM)	\$25,000

Consultants that promote to these ranks will be paid their bonus the following week.

If a Consultant has someone moved/placed directly under him/her, that GBV from the Consultant being placed will be included in promoting to the next rank but the bonus will be forfeited.

For example: If a Consultant has 1,000 GBV and is directly placed under a Consultant with 5,000 GBV, the 1,000 GBV will be included to promote to the next rank of PC (6,000 GBV) but will not be paid the bonus for that new rank.

Rank Pins

Senior Consultants and above will be awarded a title pin upon promoting to each leadership position within the Compensation Plan (refer to overrides chart, page 12). You must be present at any corporate convention to receive your pin.

Leadership Position

Promotion Requirement

Business Consultant (BC)

A minimum of a website only package

Managing Consultant (MC)

- 70 PBV each month
- Be an active Consultant
- Have 3 active frontline Consultants, or have purchased a Starter Pak

Senior Consultant (SC)

- 70 PBV each month
- 3,000 Qualified GBV monthly (60% max per leg)

Premier Consultant (PC)

- 70 PBV each month
- 6,000 Qualified GBV monthly (60% max per leg)

Regional Consultant (RC)

- 70 PBV each month
- 12,000 Qualified GBV monthly (60% max per leg)

Executive Consultant (EC)

- 200 PBV each month
- 30,000 Qualified GBV monthly (60% max per leg)

National Director (ND)

- 200 PBV each month
- 60,000 Qualified GBV monthly (60% max per leg)

Presidential Director (PD)

- 200 PBV each month
- 90,000 Qualified GBV monthly (60% max per leg)
- 30,000 Monthly Commissionable Volume (MCV)

Ambassador (AM)

- 200 PBV each month
- 150,000 Qualified GBV monthly (60% max per leg)
- 50,000 MCV Levels 1-8

1 Star Ambassador (1SA)

- Same requirements as AM
- Must have 1 leg with at least 1 active qualified AM in the first 8 levels of that leg in order to be paid as a 1SA.

2 Star Ambassador (2SA)

- Same requirements as AM
- Must have 2 legs with at least 1 active qualified AM in the first 8 levels of each leg in order to be paid as a 2SA.

3 Star Ambassador (3SA)

- Same requirements as AM
- Must have 3 legs with at least 1 active qualified AM in the first 8 levels of each leg in order to be paid as a 3SA.

4 Star Ambassador (4SA)

- Same requirements as AM
- Must have 4 legs with at least 1 active qualified AM in the first 8 levels of each leg in order to be paid as a 4SA.

Crown Ambassador (CAM)

- Same requirements as AM
- Must have 5 legs with at least 1 active qualified AM in the first 8 levels of each leg in order to be paid as a CAM.

B. Promotional Rings & K-Club Requirements

Ring Program

A Consultant will be awarded a ring after achieving \$100,000 of income in either of the following two ways:

- Achieve at least \$8,333.33 on your monthly residual check. This means you are on track for 12 months.
- Accumulate \$100,000 of total income for the past 12 months (monthly plus weekly income). Must have at least \$4,000 of monthly residual income to achieve this way.

Once you receive a ring, a stone will be added for every additional \$100,000 of earnings up to \$1,000,000.



\$100,000/YR.



\$600,000/YR.



\$200,000/YR.



\$700,000/YR.



\$300,000/YR.



\$800,000/YR.



\$400,000/YR.



\$900,000/YR.



\$500,000 /YR.














\$1,000,000/YR.

K-Club Program

Zurvita will award a recognition pin for achieving the following level of commissions paid in a calendar month:

Adding all weekly checks sent in a given month, and then adding the monthly residual commissions earned for that month, which is paid the following month, will calculate this.

Example: For the month of March, Zurvita adds all weekly checks that are processed in March, and then at the end of the month adds the March monthly residual income, which is paid April 15th.

5K 	\$5,000/MO.	60K 	\$60,000/MO.
10K 	\$10,000/MO.	70K 	\$70,000/MO.
20K 	\$20,000/MO.	80K 	\$80,000/MO.
30K 	\$30,000/MO.	90K 	\$90,000/MO.
40K 	\$40,000/MO.	100K 	\$100,000/MO.
50K 	\$50,000/MO.		

C. Contests, Incentives & Trips

At any time Zurvita can run a contest for its Customers and Consultants. Each contest, trip or incentive will have a contest duration, its own set of rules for qualification, who is eligible and the description of award for all winners involved.

Zurvita does not allow or condone willful manipulation or fraudulent activity associated with contests, incentives or trips and as such, conducts an investigation prior to qualification for awarding contests, incentives and trips. The discovery of willful manipulation or fraudulent activity will be grounds for disqualification of an award.

Zurvita has the sole discretion to review and audit all contests and winnings.

In conjunction with the Zurvita Policies and Procedures, spouse positions are not eligible. See section 3.11 “Actions of Household Members or Affiliated Parties” for further detail. A Consultant’s testimonial or image and likeness may be used in corporate sales materials, including but not limited to print media, electronic media, audio and video. See section 10.7 “Testimonial Permission”.

Appendix

i. Business Volume

As you move up the leadership ranks, minimum amounts of BV are required to advance and maintain certain rank levels. Each product has BV associated with it as described in the chart below:

Business Volume and Products may vary by country.

Products	Consultant	Preferred Customer	Retail Customer
Zurvita Cleanse	25 BV	25 BV	30 BV
Zurvita Burn	35 BV	35 BV	40 BV
Zurvita Protein Canister	30 BV	30 BV	35 BV
Zeal Canister	60 BV	60 BV	60 BV
Zeal Case 24 Single-Serving Bottles	85 BV	85 BV	85 BV
Zurvita Protein 24 Single-Serving Bottles	65 BV	80 BV	80 BV
Zurvita Transformation System	100 BV	100 BV	120 BV
U.S. Sample Pak*	7 BV	N/A	N/A

**Available only in 50 states.*

Consultant costs do not pay out Personal Level commissions.

In addition to products, there is BV associated with Starter Paks and Wellness Paks as described in the chart below:

Item	
Wellness Pak Canister	70 BV
Wellness Pak 24 Single-Serving Bottles	70 BV
Wellness Pak 36 Single-Serving Bottles	70 BV
Wellness Pak 2 Protein Canisters	75 BV
Wellness Pak Zurvita Transformation System	100 BV
Express Pak	100 BV
Quick Start Pak - Zeal	250 BV
Quick Start Pak - Combo	300 BV
Builders Pak - Zeal	500 BV
Builders Pak - Combo	500 BV

First monthly purchase counts toward TBV. Builders Paks, Quick Start Paks and Express Paks are one-time purchases. Starter Paks and Wellness Paks may vary by country.

ii. G3 Program Requirements

Consultant Requirements

- This program is for Consultants who are active and on a Wellness Pak.
- A Consultant who has three or more personally enrolled Preferred Customers with an autoship draft in a calendar month will receive their Wellness Pak for “free” for the next calendar month. Wellness Paks other than a Canister will receive a credit toward their next calendar month’s draft equal to the amount of a Wellness Pak Zeal Canister.
- Eligible Personally enrolled Preferred Customer autoship orders must contain Zeal.
- Wellness Pak orders that are “free” or include a discount are still responsible to pay applicable taxes for inferred value, as well as shipping/handlings costs.
- Commissions are not paid on free or discounted Wellness Paks.
- A Consultant may not use a Customer with a free or discounted order as one of their 3 personally enrolled Customers for their G3 program qualifications.
- Consultants cannot earn G3 credit if they are inactive or cancelled.
- Limit one free Canister/credit per month.
- Price of Canister or Wellness Pak-Canister may vary by country but will receive equal amount as a discount.
- A Preferred Customer that upgrades to a Consultant will no longer count for G3 as they are no longer a Preferred Customer.

Customer Requirements

- This program is for a Preferred Customer with an order that contains Zeal.
- A Preferred Customer with an order that contains Zeal will earn a “free” month of autoship (or receive a credit in the amount equal to a Preferred Canister of Zeal if the order is higher.) for every three drafts of a personally enrolled Preferred Customer.
- Eligible Personally enrolled Preferred Customer orders must contain Zeal.
- Discount applies to only one order per month, per Preferred Customer.
- Preferred Customer orders that are “free” or include a discount are still responsible to pay applicable taxes for inferred value, as well as shipping/handling costs.
- Zurvita reserves the right to cancel a Preferred Customer deemed to have violated the policies and procedures.
- Customers cannot earn G3 credit if they are inactive or cancelled.
- Free or discounted orders are not commissionable.
- A Preferred Customer that upgrades to a Consultant will no longer count for G3 as they are no longer a Preferred Customer.
- A Preferred Customer may not use a Preferred Customer with a free or discounted order as one of their 3 personally enrolled orders for their G3 program qualifications.
- A G3 Qualified Preferred Customer may not earn more than one free order or discount per month. It is possible that it can take a few months to earn a free Canister. See example below.

Example: Brent is a Preferred Customer on a Zeal Loyalty Pak order. Brent personally enrolls a new Zeal Loyalty Pak Customer. Brent has earned 1 out of the 3 credits for a free month. The customer redrafts the next month. Brent now has 2 out of the 3 credits needed for a free month. The Zeal Loyalty Pak Customer redrafts again the next month. Brent now has 3 credits and has earned 1 month of his Zeal Loyalty Pak order free.

iii. Team Bonus Qualifications

- To qualify for the Team Bonus and All-Star programs, a Consultant must have personally enrolled a minimum of 3 Preferred Customers on Zeal.
- A Consultant can qualify for a Team Bonus when their Team Bonus Volume (TBV) reaches 3,000. The 3,000 TBV must be from first orders of Starter Paks and Wellness Paks from all new accounts. Each account has a 30-day “shelf life” and will either expire or will be used toward a Team Bonus. Orders on an Initial Team Bonus will NOT expire. If a Consultant enrolls 3 Preferred Customers and reaches 3,000 TBV before their 30 day clock expires, they achieve Team All-Star.
- To qualify for the Team Bonus you must be at least a Managing Consultant by the end of the weekly pay period the week the bonus is triggered.
- Team Bonus Volume only counts for the upline at the time of enrollment for the new Consultant. TBV from an account can only be used for a Consultant and their upline one time (everyone has the opportunity to use it) in a Team Bonus. If your downline triggers a Team Bonus, it does not prevent you from using the same TBV.
- Consultants with the rank of MC through RC cannot use more than 50% (1500 TBV) from any leg. EC’s and above cannot use more than 45% (1350) from any leg. If a leg has maxed out, any TBV from new business enrolled in that leg after it has reached its maximum and before the Consultant qualifies for a TB, will carry over to the next Team Bonus qualification.
- Any order from your Team Bonus Volume cannot be split. When a Consultant has 2,950 of TBV and the next piece of new business in that leg is a Builders Pak, the total is then 3,450 TBV; only 3,000 TBV will count for the Consultant and the other 450 TBV will not carry over in the next qualification because it is attached to a piece of business that made up the 3,000 TBV.
- If a Team Bonus is paid out and then some of the BV used for that Team Bonus is refunded, we will deduct the full amount of TBV from the next Team Bonus qualification.
- The maximum number of Team Bonuses a Consultant can earn per week are as follows;
 - Managing Consultant through Premier Consultant = 1 Team Bonus
 - Regional Consultant = 2
 - Executive Consultant, National Director and Presidential Director = 4
 - Ambassador and 1 Star Ambassador = 5
 - 2 Star Ambassador = 6
 - 3 Star Ambassador through Crown Ambassador = 8
- Team Bonus Volume carry-over applies to the ranks of **Managing Consultant through Regional Consultants**. All new TBV that comes in after you reach your weekly maximum number of Team Bonuses and before the end of the week will carry over to the next week. The TBV carry-over does not apply to EC’s and above.
- Every Sunday at 11:59pm CST, we will calculate all Team Bonuses earned for the week. Payment of Team Bonuses will pay on the weekly commission run after the close of the business week the Team Bonus was earned.
- We reserve the right to limit the Team Bonus Commission paid to 65% of the previous business week’s Company Qualifying Revenue on the Team Bonuses for the weekly commission. If the Team Bonuses plus the Builders Bonuses for the weekly are more than 65% of the previous week’s Company Qualified Revenue, we will payout the Team Bonuses as follows:
 - \$800 Team All-Star Bonuses paid in full.
 - First Team Bonus of the month for a Consultant (\$400 Team Bonus or \$600 Z-Car Team Bonus) paid in full.
 - Prorate the remaining Team Bonuses by calculating the remaining Qualifying Revenue and dividing by the number of outstanding shares and paying the remaining shares of that amount.

iv. Zurvita Car Program Requirements:

- You may purchase or lease a black Mercedes, Cadillac or BMW.
- The payment will be for the contract term whether new or used.
- Used car specifications:
 1. Mercedes must be 10-years-old or newer at the time of purchase.
 2. BMW must be 7-years-old or newer at the time of purchase.
 3. Cadillac must be 5-years-old or newer at the time of purchase.
- As a Regional Consultant, you have the ability to leverage the Assurance Provision. If for any reason you do not trigger a TB in any given month, you may notify Zurvita and request your \$600 Assurance payment. You must request this by sending an email to documents@zurvita.com. See Assurance details in Car Program Rules document.
- Zurvita Car Program is only available in the U.S., Canada and Puerto Rico.

v. Specification for Sponsor & Placed Enroller

The system default for every Consultant who sponsors a new Consultant is for the new Consultant to be placed in the frontline, or directly under the sponsoring Consultant. In this normal Zurvita business situation the sponsoring Consultant is also identified as the Enroller. However, Zurvita Consultants have the ability to place that individual under a different Consultant (referred to as the “Enroller”) in their downline.

- A Consultant can be considered both Sponsor and Enroller, or that Consultant can choose to sponsor the new Consultant and place him/her under someone else in his/her downline.
- There will be 2 separate genealogies tracked in the system – a Sponsor Tree and an Enroller Tree.
- TBs, level 1-8 Overrides, and Infinity Overrides will follow the Enroller Tree.
- In the case of the monthly Wellness Paks, the Sponsor will receive the Personal Sales Commission (15%), and the Enroller will receive the Level 1 (5%) Override.
- The one-time BB will be paid to the Sponsor.
- Rank Promotions will be determined by the Enroller Tree.
- Consultants can track their downline Consultants in both their Sponsor Tree and their Enroller Tree in their Z-Center.
- A Sponsor has 60 days from the active date of the new Consultant to PLACE them under someone else in his/her downline or until the new Consultant to be placed accumulates 5,000 in GBV or 5,000 in TBV, whichever comes first.
- If a Consultant has someone moved/placed directly under him/her, that GBV from the Consultant being placed will be included in promoting to the next rank but it will forfeit the bonus.

Example: If a Consultant has 1,000 GBV and is directly placed under a Consultant with 5,000 GBV, the 1,000 GBV will be included to promote to the next rank of PC (6,000 GBV) but will not be paid the Rank Bonus for that new rank.
- The Sponsor will forfeit any TBV that has already been accumulated by the new Consultant being placed.

- A new Consultant can only be placed once.

Example: Joe is a SC and he SPONSORS Sam. Sam purchases the Builders Pak. Joe PLACES Sam under Jill. Jill is on Joe's third (3) level, making Sam on Joe's fourth (4) level. Sam has the Wellness Pak monthly product.

Joe gets:

- The BB based on the Builders Pak that Sam purchased.
- Joe gets the Personal Sales Commission (15%) on Sam's Wellness Pak each month.
- Joe also gets Level 4 (5%) Overrides each month on Sam's Wellness Pak.

Jill gets:

- Level 1 (5%) Overrides each month on Sam's Wellness Pak.

vi. Dynamic Compression & Roll-up

At the end of the month, if a Consultant drops below 70 PBV, that Consultant will receive an email stating he/she will not be paid overrides beyond their first level and will only be paid commission on personal sales. If that Consultant remains below 70 PBV, the organization will immediately dynamically compress for commission purposes for the monthly commission pay period. We will pay out commissions that month as if a roll-up had occurred.

The first month the Consultant reaches 70 PBV the compression will be lifted and the Consultant will be paid according to his/her qualified rank with no compression.

Active Status - If a Consultant has either a paid website or PBV, he/she is considered "active." If a Consultant chooses to cancel, his/her downline will roll up and be forfeited to his/her active upline Consultant.

Inactive Status – If a Consultant does not have a paid website and has 0 PBV for one month, the Consultant will be placed in an "inactive status" and will not be paid commissions. Inactive Consultants will have their organization immediately compressed for commission purposes, but not have their organization roll up unless they choose to cancel.

See section 12.11 Dynamic Compression & Roll-Up in the Policies & Procedures for more details.

vii. Chargebacks and Clawbacks

When a bank forcibly reverses a credit card transaction, returning funds to the cardholder, it is known as a chargeback. Chargebacks are usually issued when fraudulent purchases have been made on a person's credit card. When Zurvita receives a chargeback notice, the account in which the product was purchased is immediately blocked, and all related services in the account are inactivated. In the interest of caution, Zurvita considers chargebacks to be the result of fraud and suspends all accounts for 30 days or until the issue is addressed. Zurvita reserves the right to charge \$50 to reinstate an account that has been inactivated due to a chargeback notification.

When a Consultant receives a commission on any Zurvita product, they are subject to a clawback of any "unearned" commissions if the membership receives a refund at Company's discretion. Clawbacks will be deducted from any future commission checks until clawbacks are relieved. Bonuses received by Consultants are subject to a 100% clawback due to fraudulent business or unethical activity.

viii. Cancellation

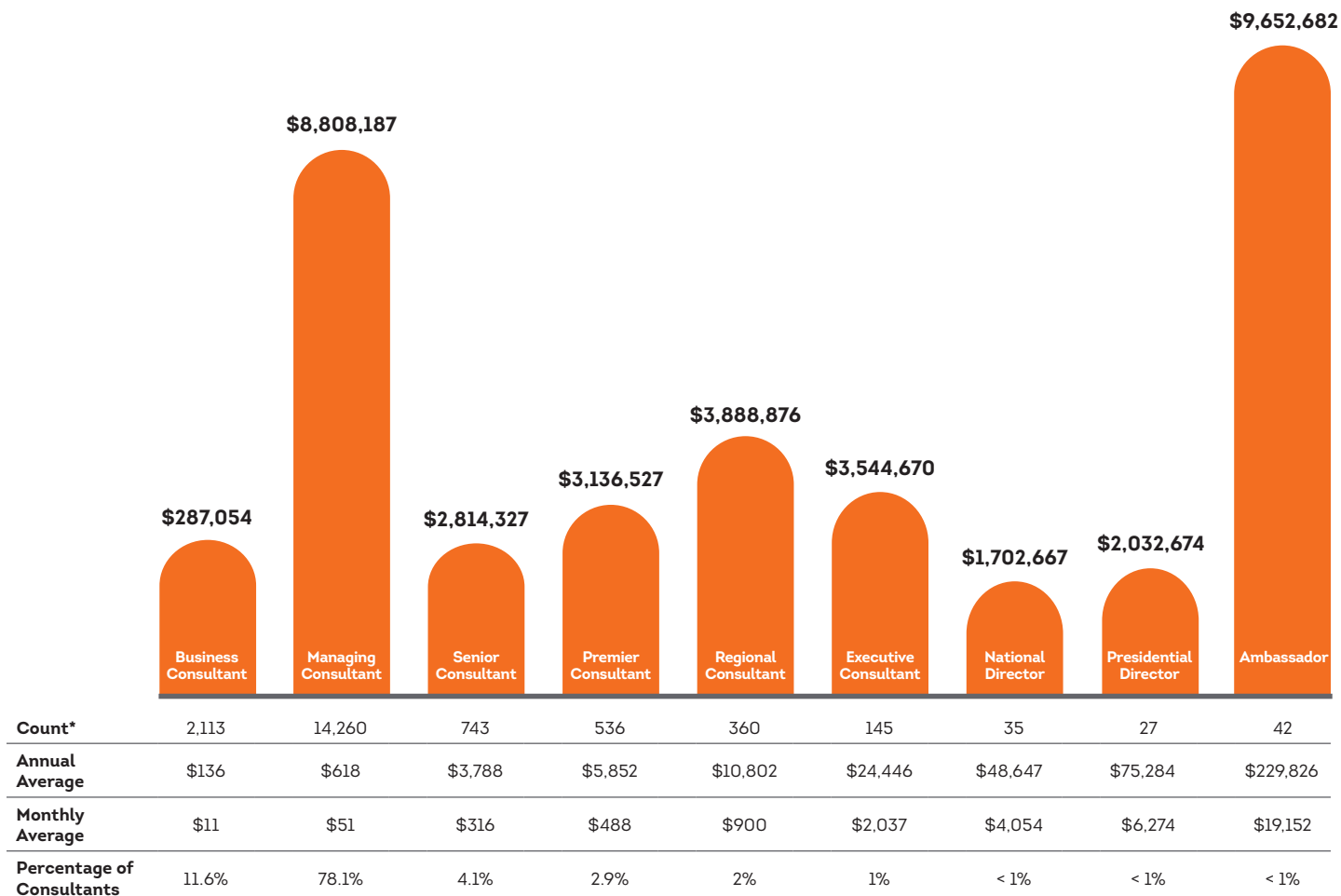
An annual renewal fee of \$25 is due on the anniversary date of acceptance of the Zurvita Independent Consultant Agreement. This fee is waived if the Consultant has a minimum PBV of 1,000 combined over the previous year. Consultants that do not have a combined PBV of 1,000 for the previous year and are not renewing by the renewal date shall be deemed to have voluntarily cancelled their Independent Consultant relationship with the Company. Commission and BV are not paid on the \$25 Fee. Because a Consultant has paid the \$25 annual fee, he/she cannot be cancelled during his/her first 12 months unless Zurvita terminates the Consultant or the Consultant requests to cancel. If the Consultant is drafted the recurring \$25 annual fee (if required) and the draft fails, the Consultant will be cancelled. When a Consultant cancels, commissions will no longer be paid to that Consultant.

Any Consultant may cancel in writing (via fax or U.S. Mail) within 3 days of the date of enrollment or the date the Independent Consultant Application and Agreement is received at Zurvita and will receive a full refund. Consultants in Canada may cancel in writing (via fax or mail) within 10 days of the date of enrollment or the date the Independent Consultant Application and Agreement is received at Zurvita and will receive a full refund.

ix. Income Disclosure Statement

Zurvita is dedicated to meeting all legal requirements and to following our industry’s best business practices. In order to protect the legal standing of the Company, and protect our Independent Consultants from making unsubstantiated financial claims, which might result in a violation of pertinent laws and regulations, we have developed the Zurvita Income Disclosure Statement (“IDS”). The Zurvita IDS is designed to convey truthful, timely, and comprehensive information regarding the income that a Zurvita Independent Consultant might potentially earn.

Commissions Paid to Independent Consultants by Rank Period of January 1, 2016 to December 31, 2016



This chart depicts the amount paid out to active Zurvita Independent Consultants according to each rank’s qualifying group business volume* during the period of January 1, 2016 to December 31, 2016.**

The total number of Independent Consultants that were active in December 2016 was 18,261***.

The average commissions paid to Independent Consultants between January 1, 2016 and December 31, 2016 that were active as of December 31, 2016 with qualifying group business volume in December 2016 was \$1,964.

Independent Consultants participating in Zurvita’s Team All-Star Program in 2016 earned an average of \$2,323.16 in their first 60 days. An explanation of these earnings is below:

Low: \$800 High: \$16,715.75 Average: \$2,323.16

* The Qualifying Group Business Volume for each rank is set forth in Zurvita’s Compensation Plan and Policies and Procedures documentation.

** Count shows the number of Independent Consultants that were active as of December 31, 2016 with qualifying group business volume in the month of December 2016.

*** An Active Independent Consultant is defined as one that meets the minimum requirements to earn commissions as set forth in Zurvita’s Compensation Plan and Policies and Procedures documentation.



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The earnings of any Zurvita Independent Consultant listed are not necessarily representative of the income, if any, that a Zurvita Independent Consultant can or will earn through participation in the Zurvita Compensation Plan. These figures should not be considered as guarantees or projections of your actual earnings or profits. Success with Zurvita occurs only from successful sales efforts, which requires hard work, diligence, and leadership.