

LIFE REWARDS PLAN™

4Life
TOGETHER, BUILDING PEOPLE™

Your guide to
compensation

07/2020 02/2020

Programme applies only to the Italian market.



The Life Rewards Plan

By deciding to partner with 4Life, you are one step closer to a better financial future, for you and your family.

This brochure will help you discover the basic elements of our rewards plan, the Life Rewards Plan, learn how to receive your commissions and incentive payments, and understand how to make the most of the opportunities that 4Life has to offer.

BENEFITS

- * 4Life offers a unique and balanced rewards plan.
- * Earn commissions on sales made to consumers.
- * The Life Rewards Plan rewards all distributors, whether they are beginners, work part-time, or work full-time.
- * Benefit from one of the highest payouts in the industry, with earnings of up to 64% commission on all applicable LP.
- * Enjoy the support of a sound, global company.
- * Sell excellent products that help enhance the wellbeing of every individual.
- * Earn free products with the 4Life Loyalty Program.

Programme applies only to the Italian market.

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TERMS YOU SHOULD KNOW

At the end of this brochure you'll find a glossary with all the important 4Life terms.

Rewards for Promoting 4Life Products

Earn commission promoting 4Life products to your customers

Customer portfolio orders

The programme rewards you with 25% commissions on the total value of orders sold to your direct customers.

LIFE POINTS (LP)

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



Example



Programme applies only to the Italian market.

4Life® Loyalty Program

Earn free products through the 4Life Loyalty Programme.

Visit italy.4life.com/corp/loyalty for more details and enrolment information. The benefits include:

- Enjoy automatic monthly shipments
- Earn 15% in Product Credits
- You get the bonus product of the month with a minimum monthly order of 125 LP with the Loyalty Program



Customer Programme

The programme pays 25% commissions on each order sold directly to one of your customers. In accordance with the 4Life product promotion criteria, a distributor, depending on his rank, will receive the indirect commission for the promotional activities generated by his downline. You will earn an extra 25% commission on the first purchase of every distributor that you enrol.*

Example: Customer order



Example: First order by a distributor you have enrolled



*The enroler's direct upline will receive 12%; the next distributor will receive 5%. The remaining percentages to be assigned will be awarded as set out in the Life Rewards Plan.

CUSTOMER PROGRAMME

How to earn commissions

The first step to getting started is to start creating a customer portfolio and enrol your first 4Life distributor; this will qualify you for the Associate level!

Ascending up the 4Life ranks will increase your earning potential, you will get to know the business better, you will be more active, and you will share your know-how with others. To sustain the growth of your business, it is very important to remain constant.



Associate



Builder



Diamond

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

25%	25%	25%
2%	2%	2%
	5%	5%
		6% [^]

INFINITY
PAYOUT

[^]When 6% is paid to a Diamond, the next Presidential Diamond or higher rank in the upline will be paid 6%. This is called Infinity Payout.

Programme applies only to the Italian market.

DISTRIBUTOR PROGRAMME

Ascending up the 4Life ranks will increase your earning potential, you will get to know the business better, you will be more active, and you will share your ideas with others. To sustain the growth of your business, it is very important to remain constant.

Please note that according to the terms of the 4Life compensation plan the distributor is under no obligation to purchase the products.



Associate



Builder



Diamond

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

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



^When 6% is paid to a Diamond, the next Presidential Diamond or higher rank in the upline will be paid 6%. This is called Infinity Payout.



BUILDER BONUS ITALIA

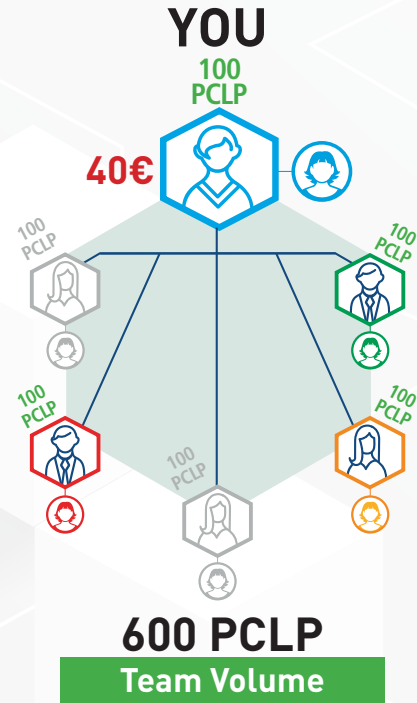
The Builder Bonus will help you build your 4Life organisation in the most efficient way. To earn the Builder Bonus you must qualify for the rank of Builder and fulfil the required Team Volume.**

€40 Builder Bonus

Available to distributors at the Builder rank

Earn €40 when:

- You personally enrol at least 3 distributors to your frontline, each with at least 100 (or more) customer points (PCLP)*
- You have at least 600 PCLP in your Team Volume**



NOTE: If the distributors in your downline are not from the Italian market, they must fulfil the qualification requirements for their own market.

*Promoted Customer Life Points (PCLP), required to activate the Life Rewards Plan for a distributor with an Italian code, must be from orders made by customers with an Italian code.

**Team Volume is comprised of the orders made by your customers (PCLP) and the customers of your frontline distributors. Personal orders, both your own and those of your frontline distributors, contribute to Team Volume.

The Builder Bonus programme has been modified slightly for markets that do not have a 4Life office. Please read the Terms and Conditions on your market's website.

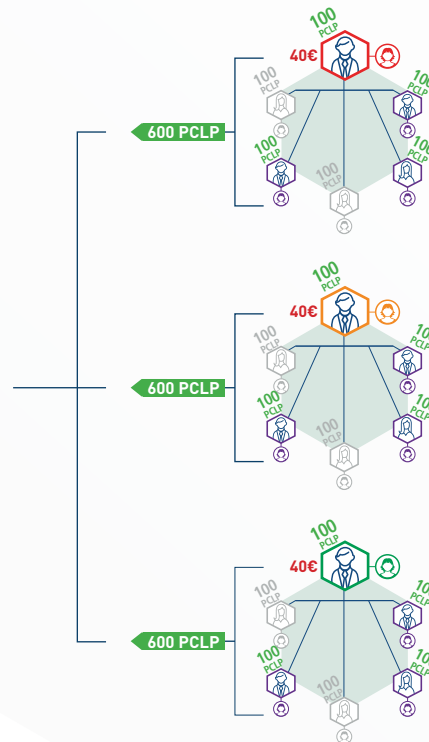
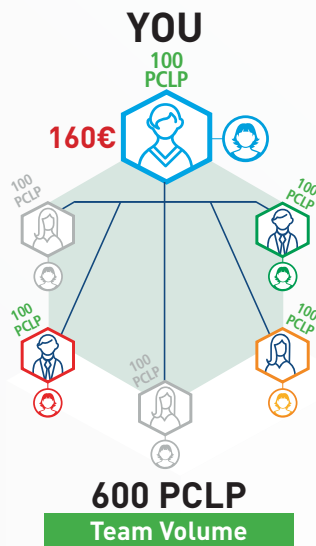
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€160 Builder Bonus

Available to distributors at the Builder or Diamond rank

Earn €160 when:

- You have at least 3 distributors in your frontline.
- Each of your 3 (active) frontline distributors must have enrolled at least 3 other (active) distributors, each of whom must have a Team Volume** of at least 600 PCLP and fulfil the €40 Builder Bonus requirements



NOTE: If the distributors in your downline are not from the Italian market, they must fulfil the qualification requirements for their own market.

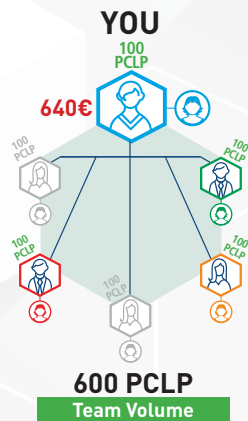
*Promoted Customer Life Points (PCLP), required to activate the Life Rewards Plan for a distributor with an Italian code, must be from orders made by customers with an Italian code.

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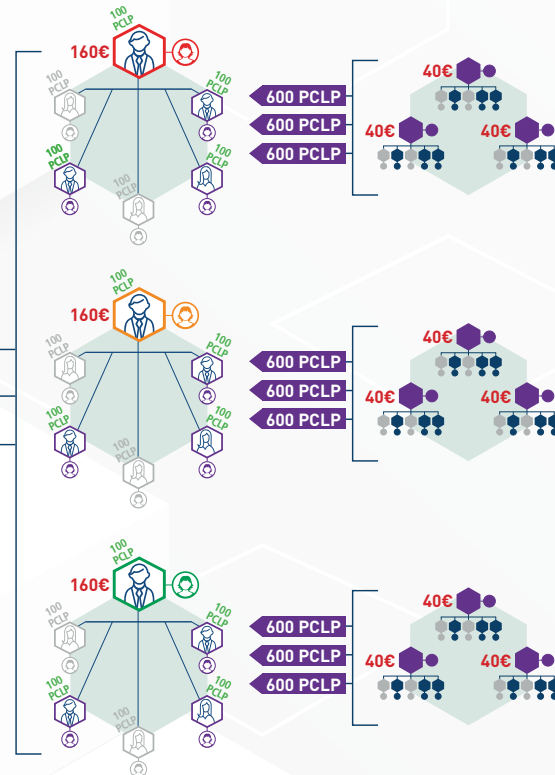
Available to distributors at the Builder, Diamond or Presidential Diamond rank

- Each of your frontline distributors duplicates exactly what you have achieved, i.e. enrolls and activates at least 3 distributors on their frontline; each of whom must have a Team Volume of at least 600 PCLP.
- And each of your distributors on your second level must duplicate the exact same model, in other words, enrol and activate at least 3 distributors on their frontline, fulfilling the Team Volume requirements with at least 600 PCLP. In this way, your 1st level will have at least 3 distributors; your 2nd level will have 9 distributors; and your 3rd level will have 27 distributors.



At least three of your (active), frontline distributors must fulfil the requirements for the monthly bonus of €160.

At least nine of your second level (active) distributors must fulfil the requirements for the monthly bonus of €40.



NOTE: If the distributors in your downline are not from the Italian market, they must fulfil the qualification requirements for their own market.

*Promoted Customer Life Points (PCLP), required to activate the Life Rewards Plan for a distributor with an Italian code, must be from orders made by customers with an Italian code.

****Team Volume** is comprised of the orders made by your customers (PCLP) and the customers of your frontline distributors. Personal orders, both your own and those of your frontline distributors, contribute to Team Volume.

The Builder Bonus programme has been modified slightly for markets that do not have a 4Life office. Please read the Terms and Conditions on your market's website.

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Qualifications



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
Italian Promoted Customer Life Points (PCLP)**	100	100	100	100	100	100	100
Personally enrolled distributors with a monthly Promoted Customer Life Points Volume of at least 100 PCLP ^{††}	1	3	6	8	10	12	12
Monthly volume for the first three levels (Without Compression)^	0	0	3,000	10,000	20,000	20,000	20,000
Lines***	0	0	0	2 Diamonds	2 Presidential Diamonds	3 International Diamonds****	3 Gold International Diamonds
Monthly organisational volume (OV)^^	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	250,000	1,000,000

Any rank from Diamond upwards can be achieved without any obligation to have a downline. Distributors who personally promote the volume of customer points required, (monthly volume of the first three levels for the Diamond, Presidential Diamond, International Diamond ranks and Organizational Volume for the Gold International Diamond and Platinum International Diamond ranks), will automatically qualify for the corresponding rank.

*The Distributor who enrolls personal customer will be converted automatically to "Associate" which will allow him to receive 25% on all personal customer orders

**Promoted Customer Life Points or Customer Points (PCLP): Points generated from the orders of personal customers. The Customer Points (PCLP), required to activate the Life Rewards Plan of a distributor with an Italian code, must come from promotions offered to customers with an Italian code.

**LINES: Must be separate and have at least one distributor at the indicated rank or the rank above. Each rank indicated on the table must fulfil (or exceed) the stipulated qualification requirements, and belong to independent lines. The qualified distributor does not have to be in your frontline.

*** The three International Diamonds must be in three different lines, each of whom must have an OV of at least 50,000.

+ Prior to reaching the Gold International Diamond rank for the first time, distributors must qualify for the International Diamond level with an OV of 150,000 at least once and have three lines with 15,000 LP each.

^^ At least half of the enrolled distributors should be in the frontline.

^ The monthly volume of the first three levels is the total volume of points generated by customers up to the fourth level, plus either your total personal orders or those of each distributor up to the third level.

^^ OV (Organisational Volume): The monthly volume of the entire organisation, personal PCLP and LP, plus those generated by your downline.

NOTE: If the Distributors in your downline are not from the Italian market, they must fulfil the qualification requirements for their own market.

CUSTOMER INCENTIVE PROGRAMME

Infinity Payout

Most network marketing companies stop paying commissions after the fourth level. 4Life is different! Thanks to the Infinity Payout, multiple levels can be paid at each generation, starting from the Diamond rank. Infinity Payout for each generation continues to be paid until reaching a distributor of an equal or higher rank. In this case, you will be blocked and begin receiving the payout for the next generation.

Every distributor will receive 25% commissions on all customer orders.

COMMISSIONS

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

BONUS

Builder Bonus, Great Escape trip, Platinum Pinnacle, Gold Getaway and President's Club rewards							Bonus Premier (2% of the company's LP**)		Bonus Platinum Pool (1% of the company's LP**)	
25%	25%	25%	25%	25%	25%	25%	25%	25%	25%	25%
2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%
	5%	5%	5%	5%	5%	5%	5%	5%	5%	5%
		6%***	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%	2%

INFINITY PAYOUT

* The Distributor who enrolls personal customer will be converted automatically to "Associate" which will allow him to receive 25% on all personal customer orders.

**LP: The assigned value of every 4Life product used to calculate distributor commissions.

***When a Diamond is paid 6%, the remaining 6% is paid to the next Presidential Diamond or higher in the upline. This is called Infinity Payout.

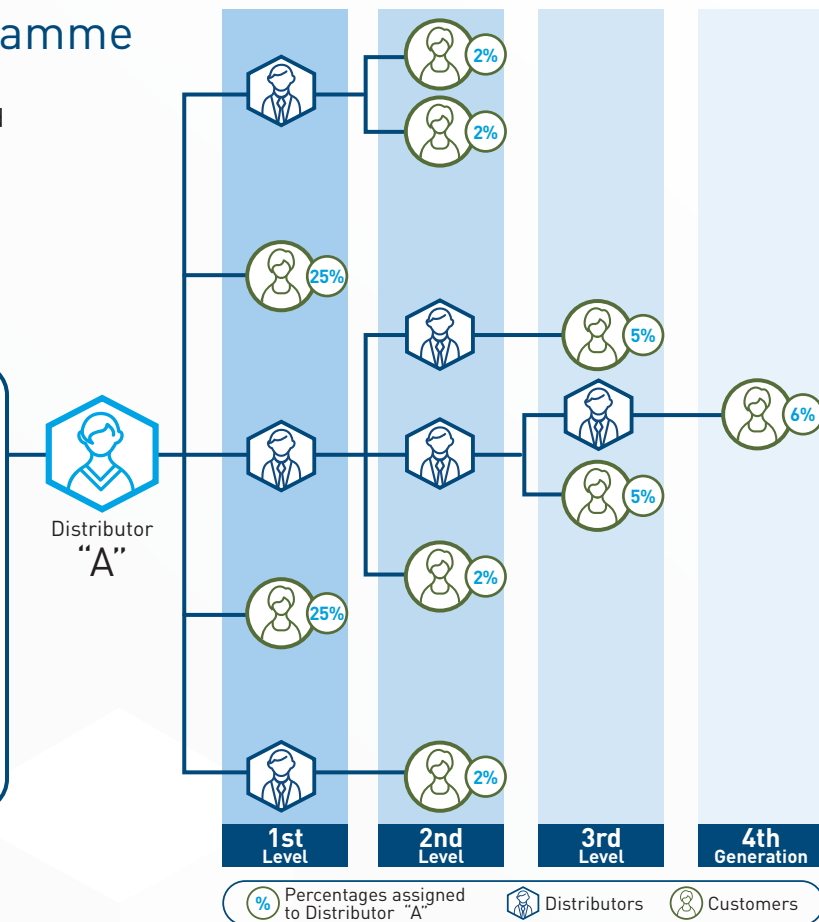
NOTE: Distributor commissions vary according to several factors. The commissions stated in this brochure do not guarantee the same result but aim to demonstrate the commissions that can be earned depending on how you develop your network, the capacity of the individual distributor and the extent of his dedication. All references to implicit or strategic earnings in the Life Rewards Plan are purely for illustrative purposes. 4Life will not pay any commissions for simply enrolling a new distributor in the distribution network.

Programme applies only to the Italian market.

Example - Customer Programme

Commissions paid to distributors for sales to consumers who are not also distributors are paid according to the following example:

1. The distributor earns 25% on all personal customer orders.
2. The customer is not required to pay an enrolment fee.
3. A distributor can enrol a customer by calling our Customer Service centre or visiting italy.4life.com.
4. A customer may not create a downline and is not entitled to earn commissions.
5. A customer may become a distributor at any time by contacting the distributor who enrolled him.



DISTRIBUTOR INCENTIVE PROGRAMME

Infinity Payout

Commissions paid to distributors for personal orders made by their downline distributors on the first 100 LP.



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^



BONUS	Builder Bonus, Great Escape trip, Platinum Pinnacle, Gold Getaway and President's Club rewards				Bonus Premier (2% of the company's LP)		Bonus Platinum Pool (1% of the company's 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%

∞
INFINITY PAYOUT

*LP: The assigned value of every 4Life product used to calculate distributor commissions.
When a Diamond is paid 6%, the remaining 6% is paid to the next Presidential Diamond or higher in the upline. This is called Infinity Payout.

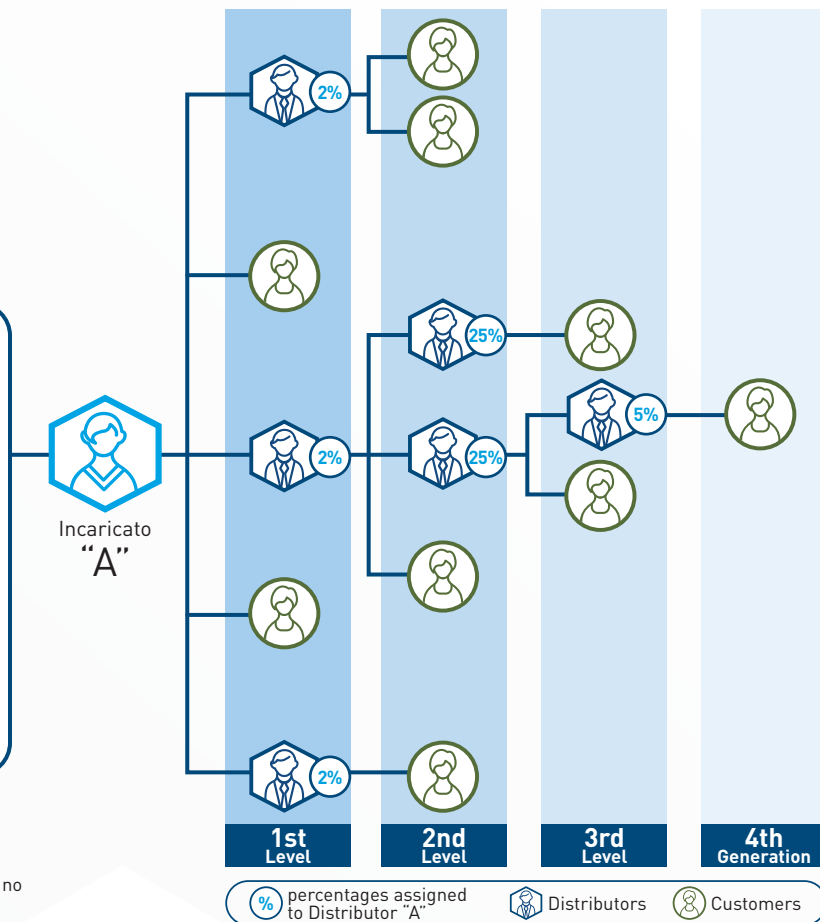
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Example - Distributor Programme

Commissions for the first 100 LP assigned to distributors for personal orders made by their downline distributors are paid as shown in the example:

NOTE

- The example applies only to the first 100 LP and not to any points in excess of that.
- Example applicable to Distributors qualified for the BUILDER or higher ranks.
- For personal orders above 100 LP, you will receive an instant discount of 25%, while the distributor in the immediate upline will receive 2%. The next upline distributor will receive 5%. The remaining payment will continue until all commissions have been paid.
- From the third level onwards, commission percentages paid to distributors for personal orders made on their downline will be identical to those appearing in the Customer Programme table on page 12.



Please note that under the Life rewards plan, the distributor is under no obligation to purchase the products.

Incentive trips

In addition to the opportunity to earn money, world-class incentive trips to exotic locations are a key part of the 4Life recognition and rewards programme.*



Programme applies only to the Italian market.

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

Getting Started

4Life distributors can adapt their businesses to their personal and financial goals. If this is something that interests you, read the five tips below to embark on your path to success with 4Life!

1. Prepare a plan with the leader that offered you the 4Life opportunity.

Get in touch with your leader (the person who enrolled you) right away. The person who enrolled you is your best ally for compiling all the information you need to develop your business with 4Life.

2. Organise your meetings.

Network marketing (also called multi-level marketing) is a type of corporate organisation in which the company does away with all the usual stages in the commercial chain (wholesaler, local distributor, retailer, area manager, etc.), instead presenting its products to the market through a network of distributors. Weekly meetings are a good way of getting to know the company and explaining how it works to your associates and respective customers..

3. Vision.

The strength of the Life Rewards Plan lies mainly in the chance to expand your customer portfolio and share your know-how with your downline in promoting 4Life opportunities..

4. Get to know your customers.

Find out their objectives or what kind of lifestyle they have. This will help you recommend the best products for their needs.

5. Communicate regularly.

Direct contact with your customers (either new or existing) and with the distributors in your team is the key to your success. Make frequent contact and tell them about the company and the many products and offers available.

6. Promote 4Life products.

Use the Loyalty Programme, discover our incentive programmes, and take full advantage of the benefits of our promotions.

7. Stay connected.

As part of the 4Life family, it's very important for you to keep up to date! Follow us on social media to find out about promotions, training courses, products, and much more.

Glossary

Upline

The line of distributors directly above you.

Enroller

The distributor who personally enrolls another distributor or customer in his/her downline.

Sponsor

The person to whom a distributor or customer is assigned (may also be the enroller).



Distributor

Person interested in the business opportunity offered by 4Life.

Frontline Associate

The first level of distributors and customers enrolled in your downline.

Three-level Volume

Total volume of points generated by customers up to the 4th level, plus either your own or a distributor's total personal orders up to the 3rd level.

Customer

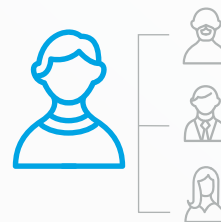
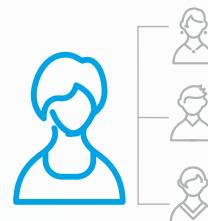
Someone who isn't interested in the 4Life opportunity, but prefers to take advantage of the wide range of 4Life products and who plays an essential role in your business. All customers can take advantage of the benefits offered by the 4Life Loyalty Programme.

Team Volume

The total orders made by your Customers (PCLP), plus the orders of your frontline distributors' customers. Personal orders, either your own or those of your frontline distributors, contribute to Team Volume.

Downline Organisation

The distributors with a customer portfolio who are below you.



Line

Vertical section of your organisation comprising a distributor enrolled by you who has distributors and customers in his/her downline.

Life Points (LP)

Every product is assigned a value in Life Points (LP) which are used to calculate gross distributor commissions.

Personal LP

General points earned from orders made using your distributor code.

Promoted CustomerLife Points (PCLP)

Points generated from the orders of personal customers. The PCLP required to activate the Life Rewards Plan of a distributor with an Italian code must come from promotions offered to customers using an Italian code.

Organisational Volume (OV)

OV refers to the monthly volume of the entire organisation. It is the total personal PCLP and LP and those generated from your downline. This volume is one of the requirements for qualifying for a higher rank.

Customer Programme

The programme pays 25% commissions for each order sold directly to one of your customers.

In accordance with the 4Life product promotion criteria, the distributor, depending on his rank, will receive the indirect commission for the promotional activities generated by his downline. You will receive an additional 25% commissions on each personal order made by each new distributor enrolled by you.

Compression

Distributors in your downline who don't fulfil the monthly requirements are removed from the commission calculations for that month.

Builder Bonus

Incentive programme available to all distributors at the Presidential Diamond level and below. In order to qualify for the Builder Bonus, the distributor must keep his code active and promote the enrolment of new team members. The incentive allows you to earn bonuses of €40, €160, and €640 and reinforces the enrolment, duplication and retention of distributors.*

*The Builder Bonus programme has been modified slightly for markets that do not have a 4Life office. Please read the Terms and Conditions on your market's website.

4Life Loyalty Program

This programme rewards distributors and customers for their loyalty in ordering 4Life products every month.



- Order your favourite products every month and earn 15% in Product Credits.
- You can redeem accumulated Product Credits for free products.
- Plus, if you order the equivalent of 125 LP or more every month you will receive the bonus product of the month.



Distributor commissions vary according to several factors. The commissions stated in this brochure do not guarantee the same result but aim to demonstrate the commission that can be earned depending on how you develop your downline, on the capacity of the individual distributor and the extent of his dedication. All references to implicit or strategic earnings in the Life Rewards plan are purely for illustrative purposes. 4Life will not pay any commission for simply enrolling a new distributor in your downline.

