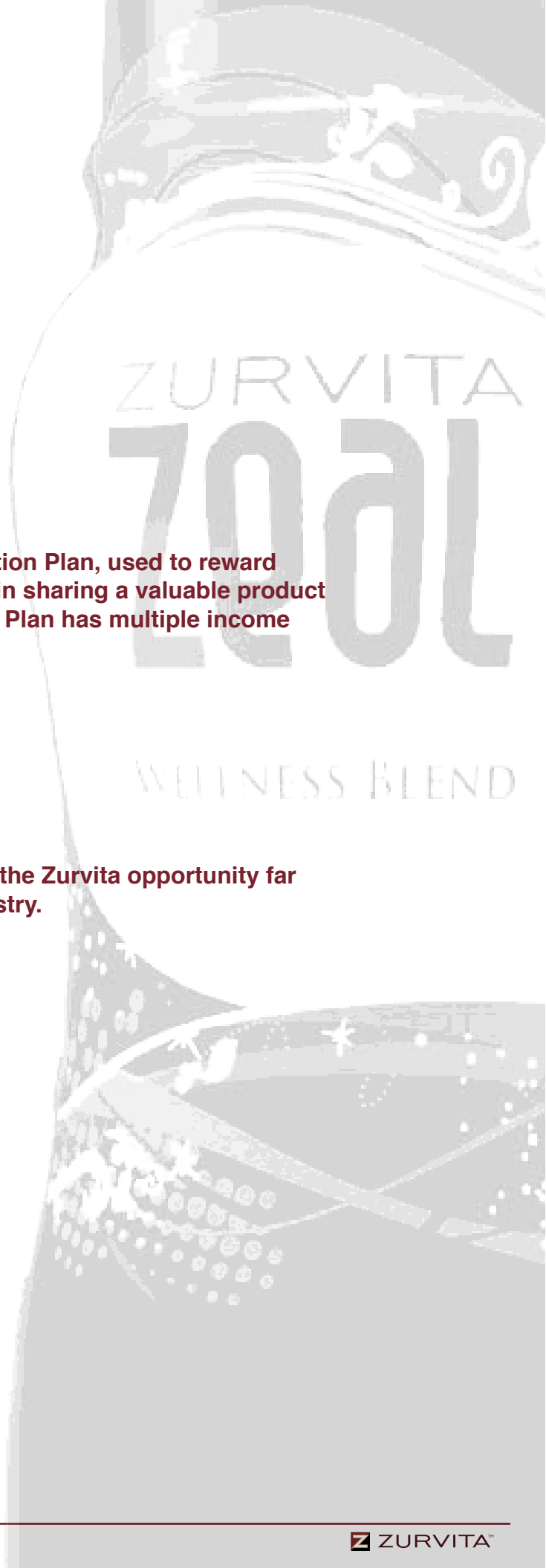


Compensation Plan



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

- **Weekly Bonuses**
- **Monthly Residuals**
- **Personal Sales**
- **Uni-level Overrides**
- **Commissions**

This generous compensation plan makes the Zurvita opportunity far superior to others and unique to our industry.

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Glossary

(A separate document including many definitions of terms found in this Compensation Plan and in our industry can be found in your Z-Center under Zurvita Glossary)

I. Becoming a Zurvita Independent Consultant

Zurvita offers individuals the opportunity to sell Zeal for Life 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 by submitting to the company for consideration.

Once a Consultant's application has been accepted, along with a \$35 enrollment fee, he/she will be considered a Zurvita Independent Consultant and will receive a Welcome Kit (U.S. only) that has everything to get started. They are now eligible to earn commissions as outlined in this document. Also, upon acceptance, you will be provided with a unique ID number (Z-Number). This assigns the new Independent Consultant a "Z-Center" in the uni-level structure of their upline sponsor. The Z-Center is a powerful online administrative tool that accounts, reports, and communicates important information about their business.

Customers are able to enjoy Zeal for Life products by selecting a convenient monthly autoship, order online, or they may purchase products directly from their Zurvita Consultant as needed.

Our unique line of nutritional products include:

- Zeal Wellness
 - Wild Berry
 - Bold Grape
 - Tropic Dream
- Zeal Protein Shake
 - Chocolate Delight
 - Vanilla Creme
- Zeal Burn
- Zeal Cleanse



Commissions 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.

II. 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 \$35 enrollment fee, and your monthly autoship;

PRODUCT	BUSINESS VOLUME (BV)
A. Builders Pak Start as a Managing Consultant (MC) with this option	500 BV
B. Quick Start Pak Start as a Managing Consultant (MC) with this option	300 BV
C. Quick Start Pak - Wellness Start as a Managing Consultant (MC) with this option	250 BV
D. Wellness Pak* options: Start as a Business Consultant** (BC) with this option <ul style="list-style-type: none">• Zeal Weight Management Program• Zeal Protein Shakes• 36 Single-Serving Bottles of Zeal Wellness• 24 Single-Serving Bottles of Zeal Wellness• Zeal Wellness 30-Day Canister	100 BV 75 BV 70 BV 70 BV 70 BV

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

- A replicated website and Z-Center back office
- 20% commission on all personal sales of Zeal products
- 20% Discount on personal Zeal purchases
- **Welcome Kit**
(one-time \$35 enrollment fee; no BV or commission is paid on the Welcome Kit or enrollment fee)

E. Website Only Package (Does not count toward G4 or TBV)	No BV
---	-------

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

***Business Consultants can promote to Managing Consultants by meeting the Managing Consultant qualifications (See Overrides chart, page 12).*

III. Personal Sales

A. Retail Customers

Retail Customer - anyone who purchases Zeal 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 (autoship) 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 as you do this.



[Example 1.0 shows you having 3 retail customers and 2 Preferred Customers that you are earning 20% on their Zeal for Life product purchases.]

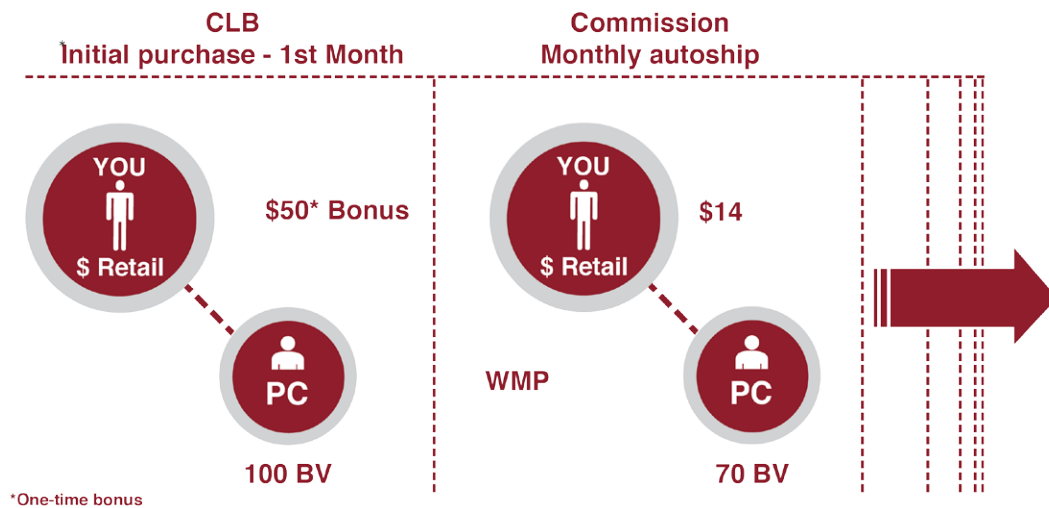
You can earn **20% commission** on your **personal sales** when your customers purchase Zeal for Life products from your website.

- The personal sales commission of **20%** for Zeal customers will be **paid monthly**.
- **Commissions** are based on **Business Volume (BV)** for Zeal for Life products.
- You can choose **Zurvita Pay** or **Direct Deposit** in your **Z-Center**.
- Consultants can purchase Zeal for Life 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. Consultant bonuses are paid as followed:

- 1) A **\$50** Customer Loyalty Bonus (CLB) is triggered throughout the week for each Preferred Customer you acquire who purchases an initial Customer Loyalty Pak (Weight Management Program 100 BV). Your Preferred Customer then receives a loyalty discount on their monthly recurring order (70 BV) thereafter, as long as they remain loyal and do not cancel their autoship. For each time their autoship fills, you will receive a **\$14** personal sales commission, which is calculated at 20% of 70 BV.
- 2) A **\$30** Customer Loyalty Bonus (CLB) is triggered throughout the week for each Preferred Customer you acquire who purchases an initial Customer Loyalty Pak (Wellness Combo 60 BV). Your Preferred Customer then receives a loyalty discount on their monthly recurring order (45 BV) thereafter, as long as they remain loyal and do not cancel their autoship. For each time their autoship fills, you will receive a **\$9** personal sales commission, which is calculated at 20% of 45 BV.

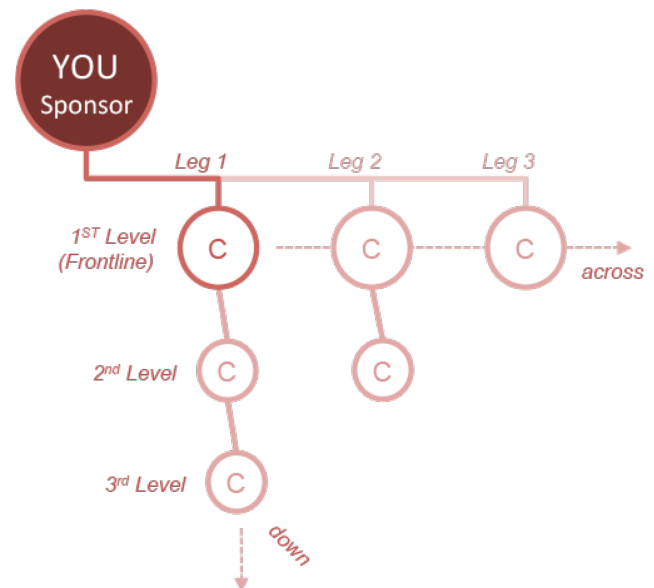


[Example 1.1 shows you receiving a \$50 CLB within one week of acquiring a Preferred Customer who's initial purchase is a Weight Management Program (WMP.) In the month following and thereafter, your Preferred Customer's autoship will be billed and you will receive a commission of \$14 each month their order ships.]

Legs and Levels

Our compensation plan is structured based on organization legs and levels. An organizational 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 infinite number of legs across and levels down depending on your efforts in the Zurvita business.



Customer Referral Program

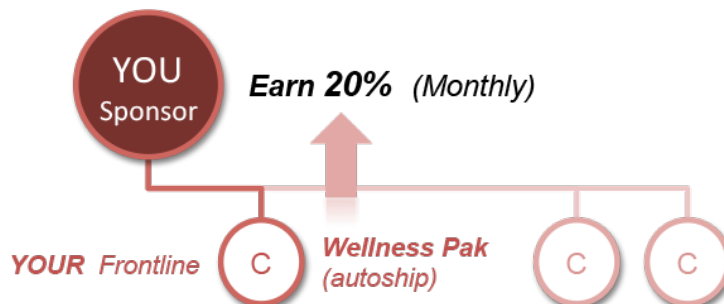
This referral program will allow a Preferred Customer, who has committed to the Customer Loyalty Program (CLP) by selecting a Customer Loyalty Pak, in any given month to refer **2** people to the Customer Loyalty Program and receive a **50%** discount off of their own Customer Loyalty Pak order the following month.

They can also receive a **50%** discount on a second Customer Loyalty Pak order if they refer **4** or more people to the Customer Loyalty Program in the same month. Again the 50% discount applies the following month. You may qualify every month as long as you have 2 or more personally sponsored active CLP customers who have paid in full for that month. (See details on page 18 Customer Referral Program)

B. Monthly Sales

Monthly Sales to Your Frontline Consultants (autoship):

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



[Example 1.2 shows you earning a 20% commission on a Consultant's autoship purchase of a Wellness Pak]

- The 20% commission for monthly Wellness Paks will be **paid monthly**.
- **Commissions** are based on Business Volume (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 Business Volume (BV) on 'website only' autoships.

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 rank levels. Each commissionable product has Business Volume (BV) assigned to it. There are four types of business volume:

- 1) **Personal Business Volume (PBV)** – volume accumulated through personal Zeal wholesale purchases, personal monthly Wellness Pak purchases, personal Zeal customer purchases (Retail or Preferred Customers) and personal first order purchases of a Quick Start Pak or a Builders Pak.
- 2) **Team Bonus Volume (TBV)** – volume accumulated from first order purchases of Builders Paks, Quick Start Paks and Wellness Paks from all new accounts for 30 days.
- 3) **Group Business Volume (GBV)** – volume attained through Consultant Zeal purchases, Wellness Pak purchases, Zeal Customer purchases (retail or preferred customers) and purchases of Quick Start Paks or Builders Paks throughout your entire organization. This includes your Personal Business Volume.
- 4) **Monthly Commissionable Volume (MCV)** – PBV and GBV that accounts on a monthly basis and is commissionable.

(See Appendix for Business Volume details, page 16)

C. G4 – Get 4 and Pay No More

To kick things off, our G4 referral program will allow you to receive your Wellness Pak for FREE each month by referring at least 4 customers or Consultants, or any combination, who also commit to a monthly Wellness Pak option.



1 – Customer	70 BV
2 – Customer	70 BV
3 – Consultant	100 BV
4 – Consultant	100 BV
Total	340 BV
x 25%	85 BV

Here’s how it works:

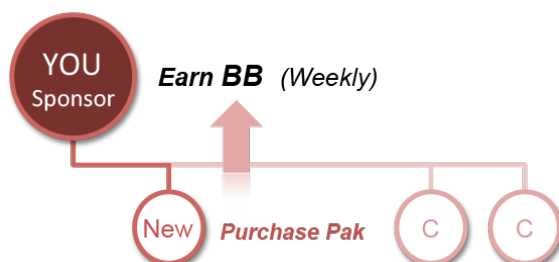
In any given calendar month, you qualify by having any combination of 4 or more active Preferred Customers or active personally sponsored Consultants who choose any monthly Wellness Pak option. In the following month, you will receive a credit on your Wellness Pak option of up to 25% based on the total Business Volume (BV) of your Preferred Customers' and personally sponsored Consultants' Wellness Paks.

(See Appendix for G4 requirements, page 17)

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 or a Quick Start Pak at sign-up. There is an additional one-time enrollment fee of \$35.00 that provides the Consultant with a Welcome Kit that is non-commissionable.



[Example 1.2 shows you earning a 20% commission on a Consultant's autoship purchase of a Wellness Pak]

- A Builders Bonus of **\$100** is triggered throughout the week when **you sponsor** any number of Consultants who purchase a **Builders Pak**.
- A Builders Bonus of **\$60** is triggered throughout the week when **you sponsor** any number of Consultants who purchase a **Quick Start Pak**.
- A Builders Bonus of **\$50** is triggered throughout the week when **you sponsor** any number of Consultants who purchase a **Quick Start Pak - Wellness**

Starter Pak	Business Volume	BB	Pay%
Builders Pak	500	\$100	20%
Quick Start Pak	300	\$60	20%
QSP Wellness	250	\$50	20%

* **Builders Bonuses are paid only on Builders Paks and Quick Start Paks.** Each Sunday at 11:59pm (CT) that week is "closed". All Builders Bonuses are calculated and paid the following Friday, based on active business.

† Commissions are paid on product sales only.

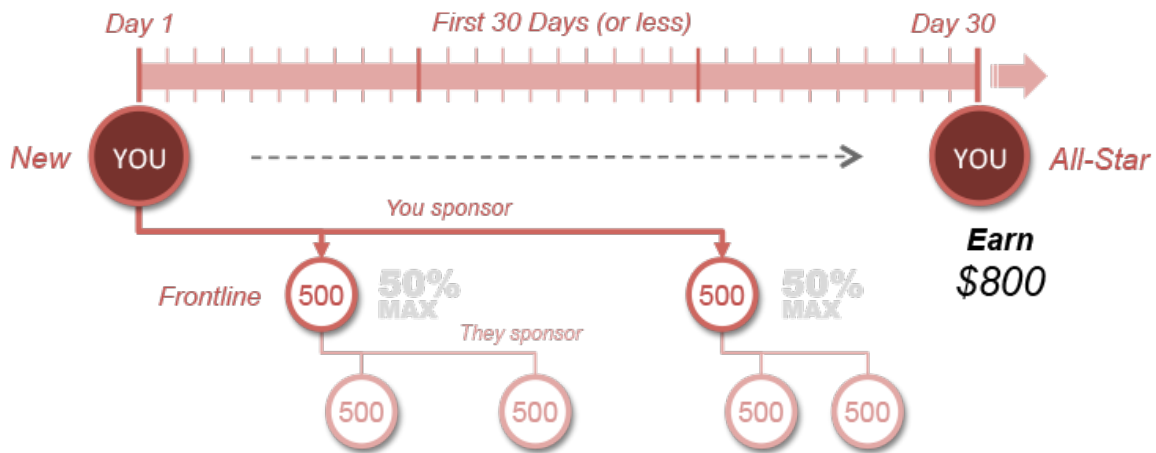
B. Team Bonuses (TB) – Paid Weekly

All-Star

Each new Consultant will be challenged to qualify for a one-time **\$800 All-Star Team Bonus** within the first **30 days from their start date**. This bonus triggers when their Team Bonus Volume (TBV) reaches 3,000 TBV in new business from Builders Paks, Quick Start Paks and Initial Wellness Pak purchases; this must be achieved in 30 days or less.

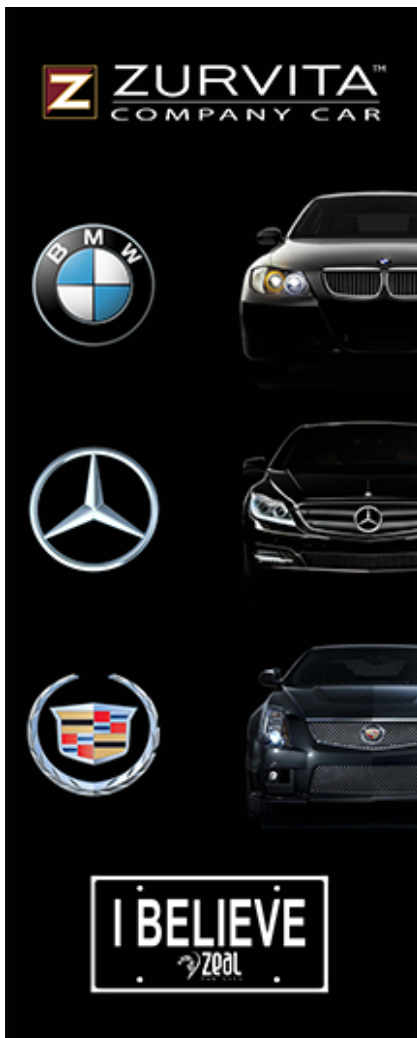
In addition to the All-Star Team Bonus, each Consultant will be awarded an All-Star pin.

NOTE: Must be a Managing Consultant the week the Bonus is triggered and cannot use more than **50% revenue in one leg**.



[Example 1.4 shows you becoming an All-Star within your first 30 days by personally sponsoring 2 Consultants at 500 TBV who also each sponsor 2 new consultants at 500 TBV]

[Click here:](#) Watch the video explaining the **Complete All-Star Program**



Team Bonus

Once a new Consultant has earned or expired the time frame for the All-Star bonus qualification, they can then participate in other **Team Bonuses**. You must be a Managing Consultant (MC) the week the bonus is triggered and cannot use more than 50% revenue in one leg. Once a Consultant reaches the rank of Premier Consultant, they cannot use more than 45% revenue in one leg.

Existing Consultants can qualify for a **\$400 Team Bonus** each and every time their Team Bonus Volume reaches 3,000 TBV in new business. This accumulates from **their entire organization**.

(See Appendix for Team Bonus qualifications, page 17)

Zurvita Car Program

Here's an exciting additional benefit to Team Bonuses. At any time when a Consultant reaches 3,000 TBV, they become Z-Car Qualified! It's that easy.

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

(See Appendix for Z-Car Program requirements, page 18)

RANK	Business Consultant	Managing Consultant	Senior Consultant	Premier Consultant	Regional Consultant	Executive Consultant	National Director	Presidential Director	Ambassador	Crown Ambassador
PERSONAL QUALIFICATION	70 PBV	70 PBV	70 PBV	70 PBV	70 PBV	200 PBV	200 PBV	200 PBV	200 PBV	200 PBV
LEVEL 1	5%	5%	5%	5%	5%	5%	5%	5%	5%	5%
LEVEL 2		5%	5%	5%	5%	5%	5%	5%	5%	5%
LEVEL 3			5%	5%	5%	5%	5%	5%	5%	5%
LEVEL 4			5%	5%	5%	5%	5%	5%	5%	5%
LEVEL 5					5%	5%	5%	5%	5%	5%
LEVEL 6						5%	5%	5%	5%	5%
LEVEL 7							5%	5%	5%	5%
LEVEL 8								5%	5%	5%
PBV = Personal Business Volume										<div>2% Infinity Bonus</div> <div>Additional 2% Infinity Bonus</div> <div>Additional 0.25% Infinity Bonus</div>

C. Overrides

Uni-level Overrides

Consultants can earn up to **8 levels of 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 Personal Business Volume (PBV) in order to be **Commission Qualified** for overrides, bonuses and 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, you will be paid only on your personal level with no overrides.

* To achieve the rank of Crown Ambassador, you must be an Ambassador with 50,000 MCV (levels 1-8), and have five (5) legs with at least one (1) active, qualified Ambassador in the first eight (8) levels of each leg.

Infinity Overrides

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

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

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

V. Monthly Commission Process

You can build monthly income by selling Zeal products and ensuring they remain in active status, as well as by the sale of Zeal 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 **Zurvita Pay** 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 Personal Business Volume 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. Leadership, Promotion, Rank Bonuses and Recognition.

Rank Bonuses

When a Consultant promotes in rank, they 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

Consultants that promote to these ranks will be paid their bonus the following week. (Only new promotions from October 6, 2014 will qualify for a bonus)

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

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 Premier Consultant (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)	1) A minimum of a website only package
Managing Consultant (MC)	1) Be an active Consultant 2) Have 3 active frontline Consultants, or have purchased a Builders Pak or Quick Start Pak
Senior Consultant* (SC)	1) 3,000 GBV monthly (60% max per leg)
Premier Consultant* (PC)	1) 6,000 GBV monthly (60% max per leg)
Regional Consultant* (RC)	1) 70 PBV each month 2) 12,000 GBV monthly (60% max per leg)
Executive Consultant* (EC)	1) 200 PBV each month 2) 30,000 GBV monthly (60% max per leg)
National Director* (ND)	1) 200 PBV each month 2) 60,000 GBV monthly (60% max per leg)
Presidential Director* (PD)	1) 200 PBV each month 2) 90,000 GBV monthly (60% max per leg) 3) 30,000 Monthly Commissionable Volume (MCV) Levels 1-8
Ambassador* (AM)	1) 200 PBV each month 2) 150,000 GBV monthly (60% max per leg) 3) 50,000 MCV Levels 1-8
Crown Ambassador* (CAM)	1) Same requirements as Ambassador 2) Must have 5 legs with at least 1 active Ambassador in the first 8 levels of each leg

*These leadership positions are awarded a title pin upon achievement (**refer to overrides chart, page 12**). **You must be present at any corporate convention to receive your pin.**

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:

1. Achieve at least \$8,333.33 on their monthly residual check (this means you are on track for 12 months).
OR
2. 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.



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.

APPENDIX

i. Business Volume

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

Products	Consultant BV	Prf. Customer BV	Retail BV
Zeal Cleanse	25	25	30
Zeal Burn	35	35	40
Zeal Protein Shakes (2 Bags)	30	30	35
Zeal Wellness (Canister)	60	60	60
Zeal Wellness Case (24 Single Serving Bottles)	85	85	85
Zeal Protein Shakes (24 Single Serving Bottles)	65	80	80
Zeal Weight Management Program	100	100	120
Family Pak	220	220	220

* Consultant Costs do not pay out Personal Level commissions.

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

Item	BV*
Wellness Pak (Canister)	70
Wellness Pak (24 Single Serving Bottles)	70
Wellness Pak (36 Single Serving Bottles)	70
Wellness Pak (4 Protein Shake Bags)	75
Wellness Pak (Weight Management)	100
Quick Start Pak - Wellness	250
Quick Start Pak	300
Builders Pak	500

* First monthly purchase counts toward Team Bonus Volume. Quick Start Paks and Builders Paks are one-time purchases.

ii. G4 Program Requirements

- This program is for Consultants who are active and on a Wellness Pak autoship.
- Wellness Paks are credited to the Sponsor and not the Enroller.
- Wellness Paks that are credited or partially credited will not generate up-line commissions.
- Consultants who qualify for G4 do not count toward their up-line's G4.
- The maximum amount of credit a Consultant can receive in any month is the dollar value of their Wellness Pak monthly autoship from the prior month.
- Any excess BV above the amount of the Consultant's Wellness Pak will not carry over to the next month.
- Any customers or wellness paks prior to October 22, 2011 will not count.
- If the total eligible BV divided by 4 is less than the price of the Wellness Pak, the Consultant will be charged the difference.
- Consultants will always pay shipping & handling and applicable tax.
- All First Order Builders Paks and Quick Start Paks with Wellness Pak autoships will count as 70 BV for the first month. Website only autoships will not count.
- As long as the above criteria are met, Consultants do not have to get new Preferred Customers and Consultants each month to qualify.
- Website only autoships do not count toward G4.

iii. Team Bonus Qualifications

- A Consultant can qualify for a Team Bonus when their Team Bonus Volume (TBV) reaches 3,000 in new business volume (BV).
- Team Bonus Volume (TBV) only counts for the upline at the time of application for the new Consultant.
- The 3,000 Team Bonus Volume (TBV) must be from first orders of Builders Paks, Quick Start 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. Website only orders will not count toward TBV.
- To qualify for the Team Bonuses you must be at least a Managing Consultant by the end of the weekly pay period the week the Bonus is triggered.
- Consultants with the rank of MC or SC cannot use more than 50% from any leg. PC and above cannot use more than 45% from any leg. (If a leg has maxed out, any BV from new business enrolled in that leg after it has reached its maximum and before the Consultant qualifies for a Team Bonus, will carry over to the next Team Bonus qualification.)

Example: John Doe has a leg that has reached the 45% maximum. That leg enrolls an additional 1,300 BV of new business before John Doe's other legs qualify him for a Team Bonus. That 1,300 BV will count for John Doe's next Team Bonus.

- Revenue from an account can only be used for a Consultant and their upline one time (everyone has the opportunity to use that TBV) in a Team Bonus. If your downline triggers a Team Bonus, it does not prevent you from using the same TBV.
- Managing Consultants (MC), Senior Consultants (SC), Premier Consultants (PC) and Regional Consultants (RC) can qualify for up to **4 Team Bonuses per week**. Executive Consultants (EC) and above can qualify for up to **8 Team Bonuses per week**. (Any new business enrolled after a Consultant reaches the weekly cap and before the end of the business week will not count for future Team Bonuses.)

- 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 BV from the next Team Bonus Qualification. Wellness Paks are credited to the Sponsor and not the Enroller.
- We reserve the right to limit the Team Bonus Commission paid to 65% of the previous business weeks' Company Qualifying Revenue on the Team Bonuses for the weekly commission. If the Team Bonuses + 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 All-Star Team Bonus 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 Bonus by calculating the remaining Qualifying Revenue and dividing by the number of outstanding shares and paying the remaining shares of that amount.
- **Every Sunday at 11:59pm CT, 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.**

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 (RC), you have the ability to leverage the Assurance Provision. If for any reason you do not trigger a **Team Bonus** in any given month, you may notify Zurvita and request your \$600 Assurance payment. You must request this by sending an email to consultantservices@zurvita.com. The Assurance provision may be utilized a maximum of 6 (six) times during your tenure as a Zurvita Consultant and may not be used in subsequent months. The payment of the Assurance provision is at the sole discretion of Zurvita management and is reserved for hardship situations. You must be currently qualified as an active Regional Consultant (RC) in good standing with a minimum of 12,000 GBV that month.

v. Customer Referral Program

- This program is for CLP customers that are active and paying for their CLP monthly autoship*
- The CLP customer will be the Sponsor for any CLP customers they personally enroll. The first upline Consultant will be the Placed Enroller**

- CLP customers that receive a 50% discount will not generate up-line commissions or count toward G4.
- CLP customers who qualify for the 50% discount do not count toward their up-line's Customer Referral Program discount.
- The maximum number of CLP orders that can be discounted 50% in any given month is two (2)
- If a CLP customer wishes to become a Consultant and wants to stay in their organization using the upgrade function in their Z-Center, they will begin to receive 20% personal commissions on all eligible customers in their downline from that point on.
- If a CLP customer wishes to become a Consultant with someone other than their Sponsor, they may do so by enrolling under a different Consultant's website as a new Consultant. If this occurs, they will forfeit any customers they had in their downline.
- If a CLP customer becomes a Consultant under a different Sponsor, they may still retain their CLP customer status but will no longer be able to upgrade that position.

*Discount is not included for shipping, tax or any additional products purchased in the order.

**The first upline Consultant will receive the 20% personal commission.

vi. Specification for Sponsor & Placement 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 as the Enroller) in their downline. The 3,000 Team Bonus Volume (TBV) must be from first orders of Builders Paks, Quick Start 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. Website only orders will not count toward TBV.
- A Consultant can be considered both Sponsor and Enroller, or that Consultant can choose to sponsor them and place them under someone else in their downline.
- There will be 2 separate genealogies tracked in the system – a Sponsor Tree and an Enroller Tree.
- Team Bonuses, 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 Builders Bonuses will be paid to the Sponsor.
- Leadership Level Promotions will be determined by the Enroller Tree.
- Zurvita 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 their downline or until the new Consultant to be placed accumulates 5,000 in Group Business Volume (GBV) or 5,000 in Team Bonus Volume (TBV), or whichever comes first.
- If a Consultant has someone moved/placed directly under them, 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 Premier Consultant (6,000 GBV) but will not be paid the bonus for that new rank.*

- The Sponsor will forfeit any Team Bonus Volume (TBV) that has already been accumulated by the new Consultant being placed.
- A new Consultant can only be placed once.

Example: Joe is a Senior Consultant 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 autoship.

Joe gets:

- The Builders Bonus 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.

vii. Dynamic Compression & Roll-up

At the end of the month, if an Independent Consultant drops below 70 Personal Business Volume (PBV), that Consultant will receive an email stating they will not be paid overrides and will only be paid commission on personal sales. If that Independent Consultant remains below 70 PBV for the following month, the organization is dynamically compressing for commission purposes for the monthly commission pay period. We will pay out commissions that month as if a roll-up had occurred. The 3,000 Team Bonus Volume (TBV) must be from first orders of Builders Paks, Quick Start 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. Website only orders will not count toward TBV.

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

*Inactive** Consultants will have their organization compressed for commission purposes but not have their organization roll up unless they choose to cancel.

Active Status - If a Consultant has either a paid website or Personal Business Volume they are considered "Active"

If an Independent Consultant chooses to cancel, their downline will roll up and be forfeited to their 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. The Consultant will not lose their organization to the roll-up rule during this time, but their organization's commissions will compress the following month.

viii. Chargebacks

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 notice of a chargeback notice, the account in which the service was purchased is immediately blocked, and all related services in the account are terminated. In the interest of caution, Zurvita considers chargebacks to be the result of fraud and suspends all accounts until the issue is addressed.

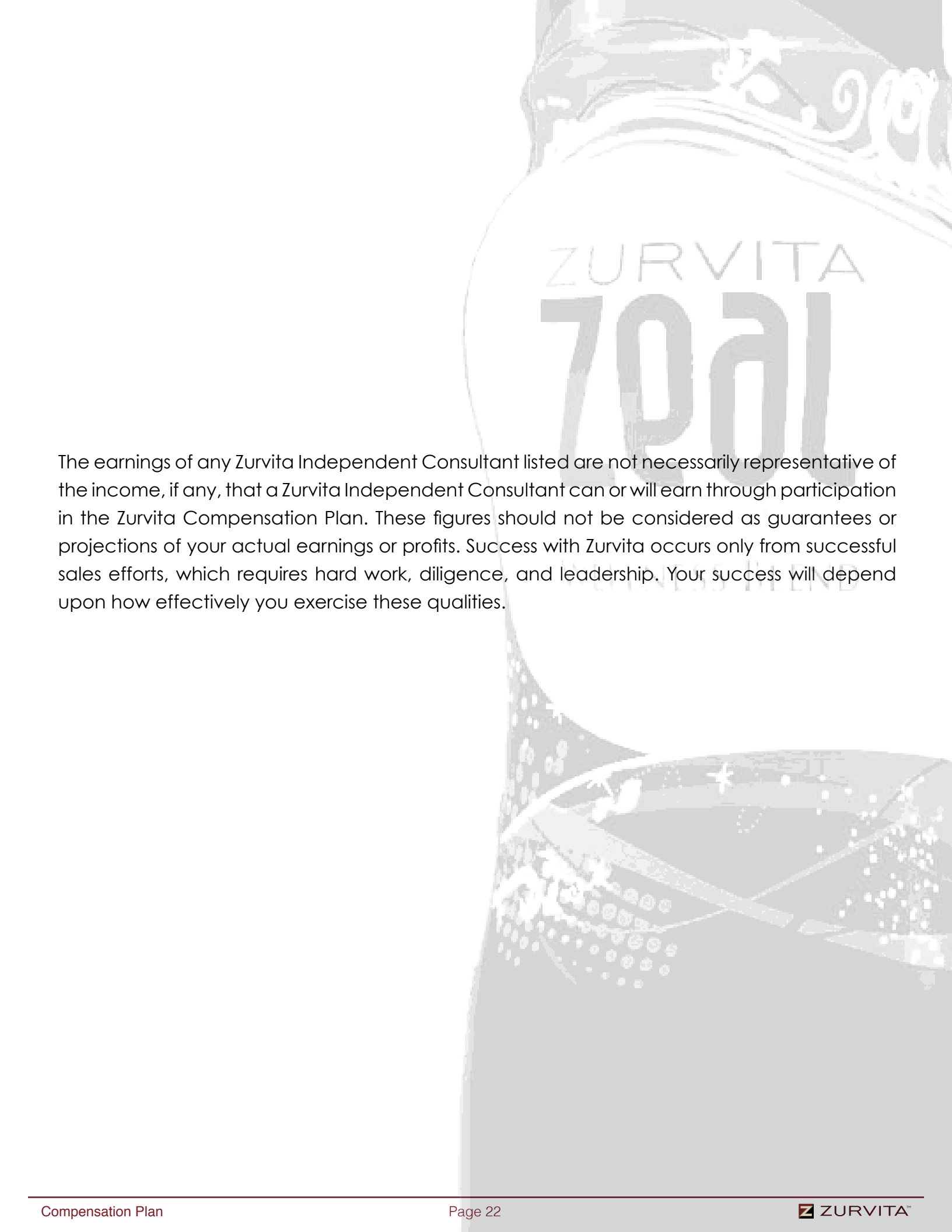
When a Consultant receives a commission on any Zurvita product, they are subject to a clawback of any “unearned” commissions if the membership receives a refund at Company's discretion. Chargebacks will be deducted from any future commission checks until chargebacks are relieved. Bonuses received by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

ix. Cancellation

An annual renewal fee of \$25 is due on the anniversary date of acceptance of the Independent Consultant Agreement. This fee is waived if the Independent Consultant has a minimum Personal Business Volume (PBV) of 1,000 combined over the previous year. Independent Consultants that do not have a combined PBV of 1,000 for the previous year and not renewing by the renewal date shall be deemed to have voluntarily cancelled their Independent Consultant relationship with the Company. There is no BV and Commission paid on the \$25 Fee.

Because a Consultant has paid the \$25 Annual fee, they cannot be cancelled during their first 12 months unless Zurvita terminates them 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.



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. Your success will depend upon how effectively you exercise these qualities.