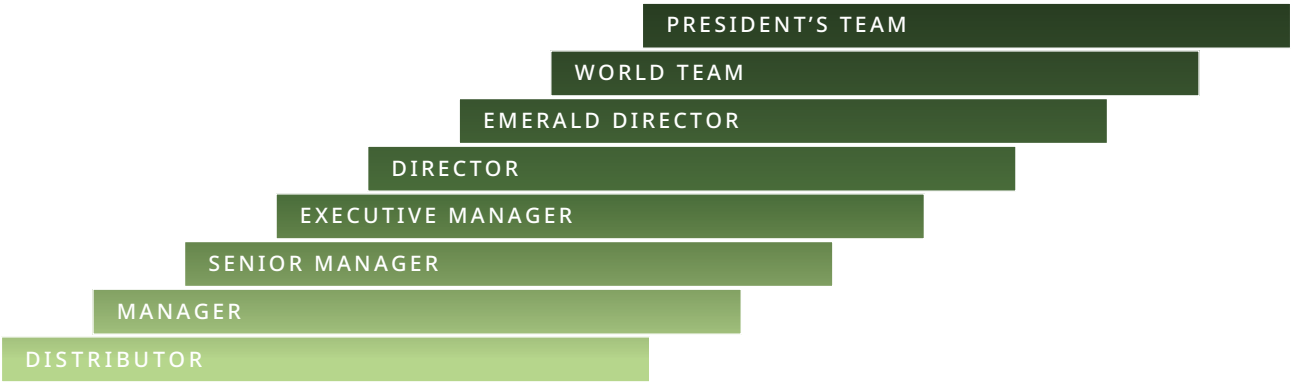




Compensation Plan

Africa

The Path to the *Top*



The NeoLife Edge

Welcome to NeoLife! Whether you're here to earn a little extra income or build a thriving wellness business, we're excited to walk this journey with you. Here's what sets us apart:

A Trusted Legacy

With over 67 years of experience, we provide the highest quality, scientifically researched products that people trust and love.

A Global Impact

We operate in over 50 countries, offering the potential to build locally as well as expand internationally.

Low-cost Startup

Getting started is simple and affordable so you can start earning without the financial strain of a traditional startup.

Money-back Guarantee

We offer a 100% money-back customer satisfaction guarantee for 90-days.

Scalable and Flexible

You're in control of your time, your goals, your effort, your passions.

Supportive Community

You're in business for yourself, but never by yourself. You'll have access to training, mentorship and a global network of like-minded individuals.

Family Owned and We Treat You Like Family

As you grow with us, you'll come to learn that we place the highest value on people and our relationships.

Fair and Rewarding Compensation Plan

You'll be recognised for your achievements, rewarded for your results and celebrated for your growth as you make a lasting impact on your health, your finances, and the lives of others.

*Succeeding in your NeoLife business takes hard work, skill and dedication. Income applicable to any individuals or examples depicted are not average. See the NeoLife Policies and Procedures for details on Customer and Distributor money-back guarantees.

5 Ways to Earn

As you grow your business, the more access you have to profits, bonuses and exclusive incentives:

1. Retail & Member Profit:

As a Distributor, you can immediately begin earning when you sell NeoLife products. When a Retail Customer or Member linked to you places an order through a NeoLife website, NeoLife will automatically collect and pay you the difference between their price and yours in your monthly bonus. When you sell to a Customer directly, you keep the difference between their Suggested Retail Price and your Distributor price.

Suggested Retail Price (SRP) – Distributor Price (DP) = Retail Profit

2. Sales Volume Bonus:

Earn a Sales Volume Bonus of up to 25% on your own purchases and the purchases of your downline Customers, Members and Distributors. Simply have 100 Personal PV and 250 Qualified PV and you're eligible to earn a Sales Volume Bonus.

3. Leadership Development Bonus (LDB):

When you achieve the Director title you also earn Leadership Development Bonuses on other qualified Directors developed in your downline organisation three levels deep.

4. Network Development Bonus (NDB):

When you achieve President's Team you qualify for a Network Development Bonus on your entire network.

5. Incentives:

In addition to Compensation Plan benefits, NeoLife Distributors are eligible to earn regular Incentives, personal recognition, gifts and travel rewards based on your performance. Check out the NeoLife Incentives Book for a full list of incentives available to you.

PV (Point Value)

PV is a Point Value assigned to each product and is used to qualify for bonuses, recognition and achievements. PV doesn't change as prices are adjusted. So no matter what the price of an item, the amount of PV which must be sold to attain particular bonus qualifications does not vary from year to year.

PPV (Personal Point Value)

Personal PV is the PV from the purchases you have made during the month plus the PV on the accounts of the Members* you have sponsored. To participate in NeoLife's Compensation Plan and Distributor Incentives you need 100 Personal PV, which is the minimum monthly activity required to participate.

DP (Distributor Price)

Distributor Price is the wholesale price of NeoLife products to the Distributor. All registered Distributors can purchase products directly from NeoLife at Distributor Price.

The illustrations that are included within this Compensation Plan guide are intended to demonstrate how bonuses are computed as hypothetical networks that Distributors may develop. The network illustrations and earnings calculations are not a guarantee or projection of actual income that a NeoLife Distributor will earn through his or her participation in the Compensation Plan. Any guarantee of earnings would be misleading. Success with the NeoLife Compensation Plan results from successful sales efforts and business development on the part of the Distributor.

*The Member option is not available in East and West Africa

Sales Volume Bonus

The more products you and your Distributors use and sell, the more income you can make through Sales Volume Bonuses (SVB), starting at 250 QPV. Your Sales Volume Bonus is calculated each month using the percentages shown in the chart. A minimum of 100 Personal PV (PPV) is required to earn a Sales Volume Bonus.

Sales Volume Bonus Chart

RANK	TOTAL MONTHLY QPV	SALES VOLUME BONUS
Distributors	250	3%
Managers	500	5%
Senior Managers	1,000	10%
Executive Managers	2,000	15%
	3,000	20%
Directors	4,000	25%

QPV (Qualified Point Value)

Includes your Personal PV for the month plus the PV of all the Members and Distributors you've sponsored, and that they've sponsored, extending to the next Qualified Director in your downline.

Accumulate PV from multiple orders in a month.

Your SVB percentage is determined by your QPV in a sales month. SVB is calculated as a percentage of the Bonus Volume (BV) you accrue in a sales month. Sales Volume Bonuses are paid monthly.

BV (Bonus Volume)

BV is a currency value assigned to each product on which your bonuses are calculated. BV changes along with prices and is therefore an inflation-fighting feature. As cost of living and product prices go up over time, so does your income! BV values for each product can be found in the Confidential Distributor Price List.

TIP: An order of 100 PV or more each month keeps you eligible to earn Sales Volume Bonuses (SVB) based on your QPV.

Advance Your Rank

As your monthly sales volume increases, you'll step up to higher Distributor titles.

Manager 500 QPV and up to 5% SVB

QUALIFICATIONS

Accumulate 500 QPV in one month with 100 PPV.

QUALIFIED MANAGER

Once you achieve Manager, maintain "Qualified Status" by achieving 500 QPV in a month, and lock in a 5% Sales Volume Bonus for that month.

BENEFITS

- 5% Sales Volume Bonus as a Qualified Manager*
- Receive a Manager Pin recognising your achievement
- Special Manager training, events and incentives

Senior Manager 1,000 QPV and 10% SVB

QUALIFICATIONS

Accumulate 1,000 QPV in one month with 100 PPV.

QUALIFIED SENIOR MANAGER

Once you achieve Senior Manager, maintain "Qualified Status" by achieving 1,000 QPV in a month, and lock in a 10% or more Sales Volume Bonus for that month.

BENEFITS

Same benefits as Manager, plus:

- 10% Sales Volume Bonus as a Qualified Senior Manager*
- Receive a Senior Manager Pin recognising your achievement
- Special Senior Manager training and leadership events

Executive Manager 2,000 QPV or more and 15% to 20% SVB

QUALIFICATIONS

Accumulate 2,000 QPV in one month with 100 PPV.

QUALIFIED EXECUTIVE MANAGER

Once you achieve Executive Manager, maintain "Qualified Status" by achieving 2,000 QPV in a month, and lock in a 15% or 20% Sales Volume Bonus for that month.

DIRECTOR ADVANCEMENT

Qualified Executive Managers will advance to Director and earn a 25% Sales Volume Bonus when they accumulate 4,000 QPV in the following month!

BENEFITS

Same benefits as Senior Manager, plus:

- 15% to 20% Sales Volume Bonus as a Qualified Executive Manager*
- Receive an Executive Manager Pin recognising your achievement
- Special Executive Manager training and leadership events

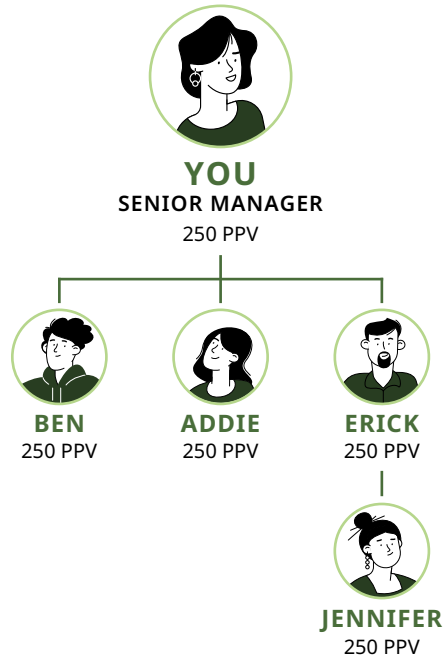
SPECIAL NOTE: You can achieve your Manager, Senior Manager and Executive Manager qualifications in the same month!

*If you are not qualified at your title in a month, you earn according to the SVB chart. (eg. 250 QPV+ earns 3%).

Senior Manager Income Example

NeoLife's Sales Volume Bonus (SVB) rewards you not just for your orders, but also for the orders placed by all the Distributors in your team!

In the example below, you ordered 250 PV of product and so did each of the 4 Distributors that you've sponsored into your team:



Your monthly QPV determines
your Sales Volume Bonus %

YOU + BEN + ADDIE + ERICK + JENNIFER = 1,250 QPV
= 10% SVB

QUALIFIED PV (QPV)		
Your Team earns SVB according to their own QPV	You earn on the volume of their orders	
Ben has 250 QPV and earns 3% SVB	7% (Your 10% rate less 3% earned by Ben)	7% x 250 = \$17.50
Addie has 250 QPV and earns 3% SVB	7% (Your 10% rate less 3% earned by Addie)	7% x 250 = \$17.50
Erick has 500 QPV and earns 5% SVB	5% (Your 10% rate less 5% earned by Erick)	5% x 500 = \$25.00
*For simplicity the income illustrations on this page assume that BV is equal to PV. Actual Sales Volume Bonuses would be significantly larger when paid on true BV.	Plus 10% on your own orders	10% x 250 = \$25.00
	Your Total Sales Volume Bonus	\$85.00

The Power Of Networking

Notice that by introducing others to NeoLife, as a Qualified Senior Manager, you increase your QPV to 1,250 and your bonus to \$85.00. Without the network of Distributors, you would have only had 250 PV and a Sales Volume Bonus of 3% (\$7.50). **In this example, by sponsoring others into NeoLife, as a Qualified Senior Manager, you earn an extra 1,000 PV (\$77.50), plus Member and/or Retail Profit from your Customer base.**

Reach For Higher Bonus Levels On The Chart!

In this example, your Bonus was based on your 1,250 QPV and you qualified for 10%. By reaching 2,000 QPV your Sales Volume Bonus rate would have been 15% and you would earn an additional 5% on all the orders in your network of Distributors and Customers!

Example illustration only. These sales network illustrations and earnings calculations are not a guarantee or projection of actual income that a NeoLife Distributor will earn through his or her participation in the Compensation Plan. Any guarantee of earnings would be misleading. Success with the NeoLife Compensation Plan results from successful sales efforts and business development on the part of the Distributor.

Achieving Director is Your Key to Success

As a Director, you're in a position to maximise your earning potential by earning the highest Sales Volume Bonus of 25%!

Director 4,000 QPV and up to 25% SVB

QUALIFICATIONS

OPTION 1

- Two simple steps:
 1. Be a Qualified Executive Manager or higher (at least 2,000 QPV) and Active Distributor.*
 2. Accumulate 4,000 QPV in the following sales month.

*You must have 100 Personal PV and 2,000 QPV or higher in the sales month prior to achieving Director. Active Distributors maintain at least 100 Personal PV each month.

OPTION 2

- Two simple steps:
 1. Be a NeoLife Qualified Senior Manager and Active Distributor.
 2. Accumulate 10,000 QPV in a 6 month period with at least 100 Personal PV each month & 4,000 QPV in your last month of qualifying.

BENEFITS

- 25% Sales Volume Bonus as a Qualified Director
- Earn Leadership Development Bonuses
- Receive a Director Pin recognising your achievement
- Special Director training and leadership events
- Earn special Director Incentives including travel to exclusive NeoLife Events.

Director Income Example

This NeoLife business would earn **more than \$10,000 per year!**

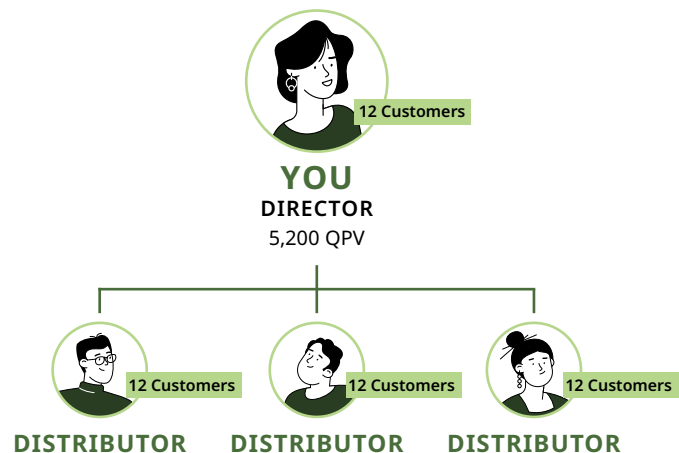
Build Your Basic 3:

- You have 12 Customers
- You have started 3 other people as Distributors and they also have 12 Customers each

In our illustration, we assume each Customer is using 100 PV worth of product. New Customers may start with less than this, but regular Customers often use much more.

A Director-size business built in this way would earn approximately \$10,000 per year, including incentives! This is excellent income for part-time work.

The illustration above is designed to simplify the explanation of how a NeoLife business is built.



The Director Model accumulating 5,200 QPV is illustrated throughout these income examples. The minimum qualification for Qualified Director is 4,000 QPV; however the average QPV among Qualifying Directors is significantly higher. In NeoLife examples, this Director Model is commonly used.

Example illustration only. These sales network illustrations and earnings calculations are not a guarantee or projection of actual income that a NeoLife Distributor will earn through his or her participation in the Compensation Plan. Any guarantee of earnings would be misleading. Success with the NeoLife Compensation Plan results from successful sales efforts and business development on the part of the Distributor.

Income applicable to the individuals (or examples) depicted are not average.

How SVB is Calculated

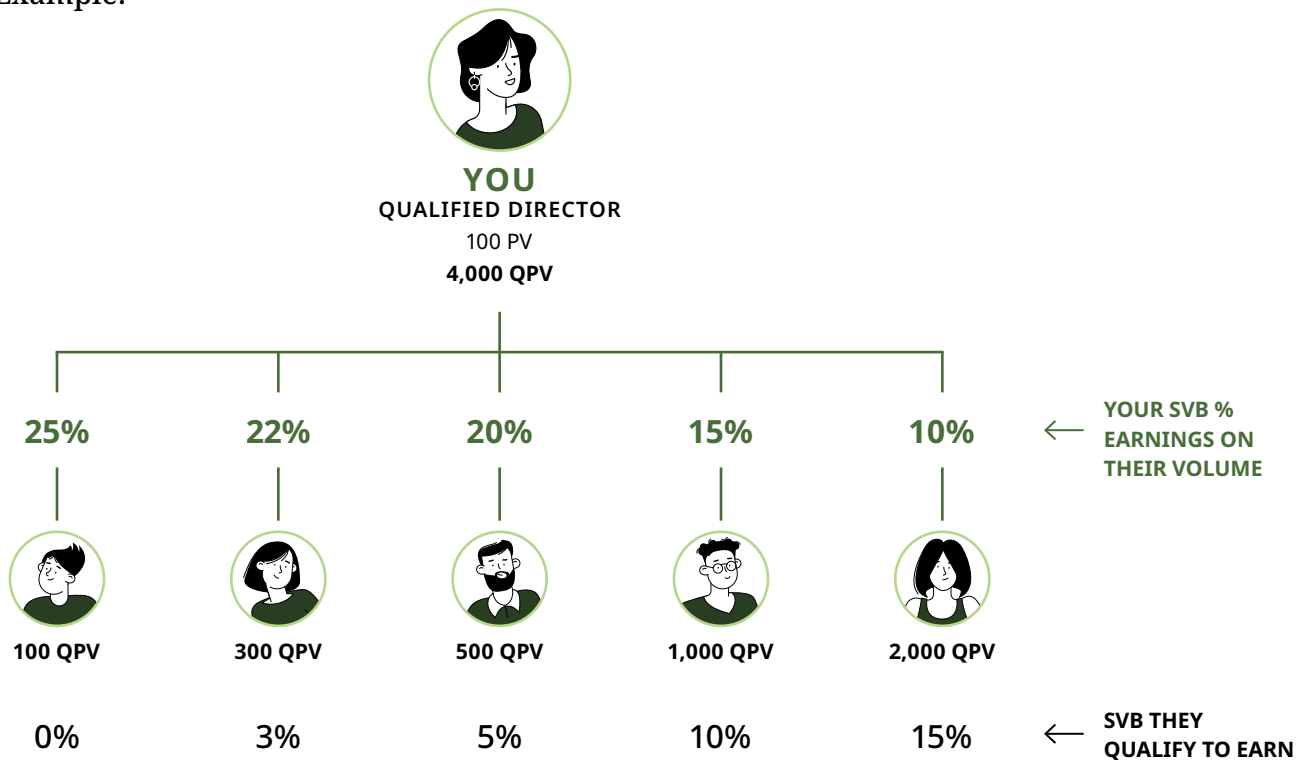
As a Distributor you can earn on the volume of your downline Distributors. The percentage of SVB you earn on a downline's volume is the difference between your SVB level and theirs.

Sales Volume Bonus Chart

RANK	TOTAL MONTHLY QPV	SALES VOLUME BONUS
Distributors	250	3%
Managers	500	5%
Senior Managers	1,000	10%
Executive Managers	2,000	15%
	3,000	20%
Directors	4,000	25%

**YOUR SVB % - YOUR DOWNLINE'S SVB %
= YOUR SVB % EARNINGS ON THEIR VOLUME**

Example:



When you develop a downline Director (4,000 QPV) your earnings on their volume shifts to the Leadership Development Bonus (LDB)! See page 10.

Your Next Step: Achieve Emerald Director

Becoming an Emerald Director reflects consistency in your growing Director business.

Emerald Director – a Consistently Qualified Director

QUALIFICATIONS

- **THREE MONTH Qualification Minimums:**
 - Achieve Qualified Director for three consecutive months (4,000 QPV and 100 Personal PV)

TITLE MAINTENANCE

Once you become an Emerald Director, maintain your qualification by achieving Qualified Director status with 4,000 QPV a minimum of 1 in every 3 months and at least 100 PPV each month.

*For incentive details, see your region specific NeoLife Incentives Book.
Incentives are subject to change at the discretion of the company.

BENEFITS

- **25% Sales Volume Bonus** as a Qualified Director
- Earn Leadership Development Bonuses
- Receive an Emerald Director Pin recognising your achievement
- VIP experience and training at Leadership School
- You're one step closer to achieving World Team and all its benefits, including exciting travel incentives!

Leadership Development Bonus

When you help others to grow their own Director-size NeoLife business, they begin earning top-of-the-chart Sales Volume Bonus and your earnings on their volume shifts to a Leadership Development Bonus.

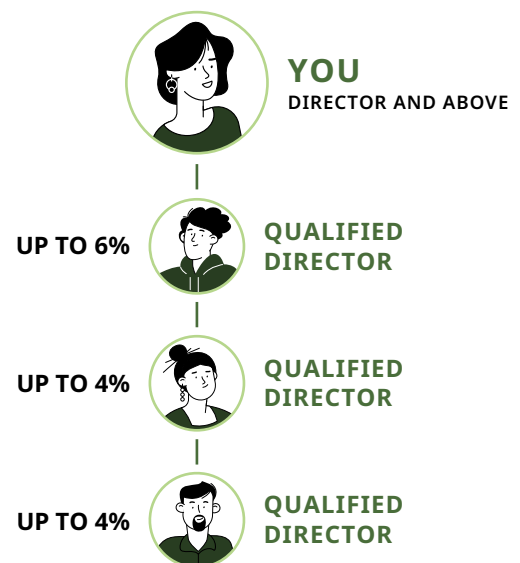
The Leadership Development Bonus is how NeoLife rewards your leadership role in developing your network of Director-size businesses.

You earn a Leadership Development Bonus on 3 levels of Qualified Directors: As you advance up the World Team to 3 Ruby Director, your Bonus percentages grow to 6% on your First-Level Directors, 4% on your Second-Level Directors, and 4% on your Third-Level Directors.

Leadership Development Bonus Chart

	TITLE	PAY ON QUALIFIED DIRECTORS		
		1 st Level	2 nd Level	3 rd Level
QUALIFIED	Director	5%	2%	1%
	Sapphire Director	6%	2%	1%
	1 Ruby Director	6%	3%	2%
	2 Ruby Director	6%	4%	3%
	3 Ruby and above	6%	4%	4%

Example:



NOTE: A 1st Level Qualified Director is the first person in a sponsorship line who qualifies as a Director - they do not need to be personally sponsored by you.

For Sapphire title and above qualification requirements see pg.11.

World Team & President's Team Rank Advancement

Developing Qualified Directors is your springboard to success!

World Team & President's Team

QUALIFICATIONS

- **THREE MONTH Qualification Minimums:**
 - Achieve the specified number of First Level Director Legs* and GPV as listed in the chart for a given title
 - Achieve that level for a total of three months within a six-month period, and you earn your World Team/President's Team title

TITLE MAINTENANCE

Maintain your World Team or President's Team title by qualifying a minimum of 3 out of 12 months (January – December) in the current calendar year. To qualify at title in a month, achieve the specified number of First Level Director Legs and GPV as listed in the chart.

**"1st Level Director Legs" refers to the next Qualified Director or higher within your downline.

WORLD TEAM BENEFITS

- **25% Sales Volume Bonus**
- Earn Leadership Development Bonuses
- Receive a World Team Pin recognising your achievement
- Attend World Team Conference and travel to luxurious vacation destinations
- Be recognised in publications and on stage at events
- Attend special meetings, trainings, and invitation-only events

PRESIDENT'S TEAM BENEFITS

All the World Team benefits plus:

- **Up to 3% Network Development Bonus (NDB)** on Unlimited Levels! (see pg.13 for details)
- Receive a President's Team Pin, made of real gold and precious gemstones
- Luxury vacation experiences around the world and exclusive leadership events
- Attend Diamond Director lifestyle events

World Team & President's Team Qualification Chart

	TITLE	QUALIFICATIONS		
		1 st Level Qualified Director Legs	GPV	QPV
WORLD TEAM	Sapphire Director	1	10,000	Director and higher ranks must maintain a minimum of 4,000 QPV per month
	1 Ruby Director	3	20,000	
	2 Ruby Director	4	30,000	
	3 Ruby Director	5	50,000	
PRESIDENT'S TEAM	4 Ruby Director	6	100,000	
	5 Ruby Director	8	150,000	
	1 Diamond Director	10	200,000	
	2 Diamond Director	12	250,000	
	3 Diamond Director	14	300,000	
	4 Diamond Director	16	400,000	
	5 Diamond Director	18	500,000	

GPV (Group Point Value)

Group PV is your QPV plus the QPV of three levels of Qualified Directors in your group.

NOTE: If you have a downline Titled Sapphire Director or higher who does not qualify with 4,000 QPV in a month, the Qualified Director(s) below them will be limited to one 1st Level Qualified Director Leg. However, you may still earn 1st Level LDB on those Qualified Directors.

Your Step-up month can be counted as the first month of the 3 consecutive month requirement.

**"First Level Director Legs" refers to Qualified Directors or higher in your Qualifying Team.

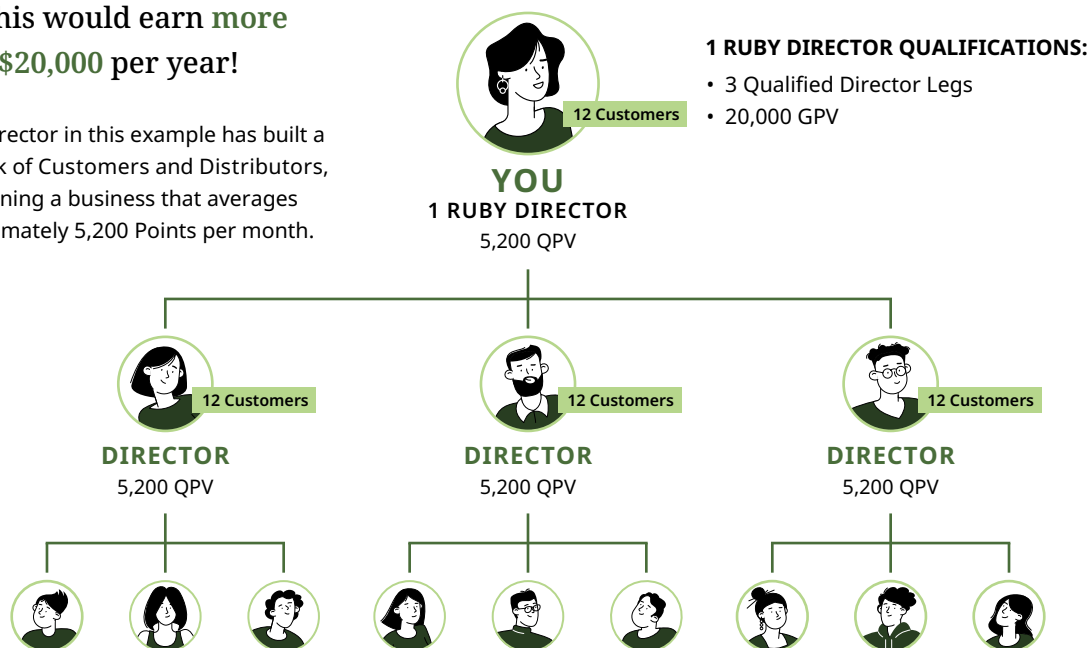
**See International Incentives book for more details. Available in your NeoLife Back Office.

Login to your Back Office at ShopNeoLife.com > Go to 'Resource' > Click on 'Resource Library' > Scroll down to your regional 'Incentives Book'.

Incentives are subject to change at the discretion of the company.

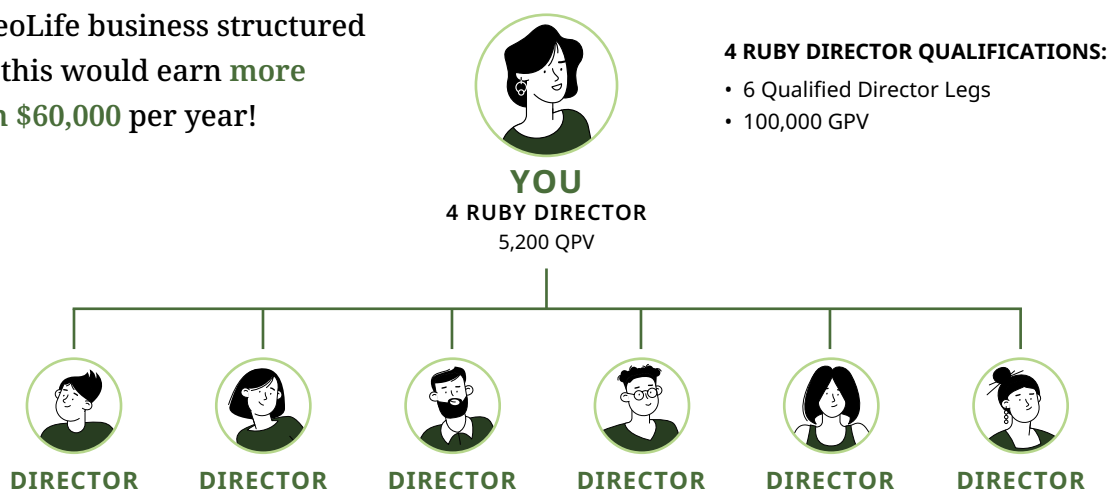
A NeoLife business structured like this would earn **more than \$20,000** per year!

Each Director in this example has built a network of Customers and Distributors, maintaining a business that averages approximately 5,200 Points per month.



4 Ruby Director Income Example

A NeoLife business structured like this would earn **more than \$60,000** per year!



These illustrations show you continuing to service your 12 Customers, but it's important to note that Directors at this level have quite often built a much larger personal customer base and are therefore earning much more residual income than that indicated by this basic illustration.

These are simplified illustrations of 1 and 4 Ruby Director-sized businesses.

Example illustration only. These sales network illustrations and earnings calculations are not a guarantee or projection of actual income that a NeoLife Distributor will earn through his or her participation in the Compensation Plan. Any guarantee of earnings would be misleading. Success with the NeoLife Compensation Plan results from successful sales efforts and business development on the part of the Distributor. Income applicable to the individuals (or examples) depicted are not average.

Network Development Bonus

4 Ruby Directors and above earn their Network Development Bonus (NDB) on their entire network's organisations, through unlimited levels, down to and including the next Director of the same pay status.

As a Diamond Director you also earn 0.5% bonus on all the Directors in the network, up to and including the first Diamond Director below you. This is regardless of the status of that Diamond Director, and continues down through all levels until another Diamond Director is reached.

These Network Development Bonuses are paid in addition to the Leadership Development Bonuses you earn!

PT Developing Group (Own Team) includes your entire organisation down to the next qualified 4 Ruby Director or higher.

Payment on 1st Level Diamond Director

QUALIFIED STATUS	OWN TEAM	4 RUBY	5 RUBY	1 DIAMOND	2-5 DIAMOND
4 Ruby Director	0.5%	0.5%*			
5 Ruby Director	1%	0.5%	0.5%*		
1 Diamond Director	2%	1.5%	1%	0.5%	0.5%
2 Diamond and above	3%	2.5%	2%	1%	0.5%

*Paid on downline Qualified Directors under Ruby Directors of the same status.

PRESIDENT'S TEAM LDB + NDB
= **UNLIMITED EARNINGS**



YOU
4 RUBY DIRECTOR AND ABOVE

6% LDB + UP TO 3% NDB = UP TO 9%



1ST LEVEL
QUALIFIED DIRECTOR

4% LDB + UP TO 3% NDB = UP TO 7%



2ND LEVEL
QUALIFIED DIRECTOR

4% LDB + UP TO 3% NDB = UP TO 7%



3RD LEVEL
QUALIFIED DIRECTOR

UP TO 3% NDB
+ UNLIMITED LEVELS!



4TH LEVEL
QUALIFIED DIRECTOR

Glossary of Terms

PV (Point Value)

PV is a Point Value assigned to each product and is used to qualify for bonuses, recognition and achievements. PV doesn't change as prices are adjusted. So no matter what the price of an item, the amount of PV which must be sold to attain particular bonus qualifications does not vary from year to year.

PPV (Personal Point Value)

Personal PV is the PV from the purchases you have made during the month plus the PV on the accounts of the Members* you have sponsored. To participate in NeoLife's Compensation Plan and Distributor incentives you need 100 Personal PV, which is the minimum monthly activity required to participate.

QPV (Qualified Point Value)

QPV is a combined PV figure: your Personal PV for the month plus the PV of all the Distributors you've sponsored, and that they have sponsored, extending to the next Qualified Director in your downline. Your QPV determines the percentage of Sales Volume Bonus that you qualify to earn each month.

GPV (Group Point Value)

GPV is your QPV plus the QPV of three levels of Qualified Directors in your group.

BV (Bonus Volume)

BV is a currency value assigned to each product on which your bonuses are calculated. BV changes along with prices and is therefore an inflation-fighting feature. As cost of living and product prices go up over time, so does your income! BV values for each product can be found in the Confidential Distributor Price List.

Note: BV does not have a fixed relationship to PV for each product. The average ratio for products sold in Africa is approximately \$0.60 BV per PV.

SRP (Suggested Retail Price)

Suggested Retail Price is the price NeoLife recommends that you use to sell to retail customers. Suggested Retail Price List is available from NeoLife.

DP (Distributor Price)

Distributor Price is the wholesale price of NeoLife products to the Distributor. All registered Distributors can purchase products directly from NeoLife at Distributor Price.

*The Member option is not available in East and West Africa

Qualified Director

Qualified Director is a Distributor who has the Director Title and accumulates at least 4,000 QPV. Qualified Directors earn the 25% "Top of the Chart" Sales Volume Bonus.

1st Level Director Legs

A Qualified Director or higher in your downline network. Example: If Qualified Director A has no other Qualified Director or higher between you and them, they are your 1st level. If a person above Director A becomes a Qualified Director, then they become your first level and Director A becomes your 2nd level.

PT Developing Group

Your President's Team Developing Group includes your entire organisation down to the next President's Team.

