



Distributor Compensation Levels

Your Distributor profit level determines how much you earn from retail and wholesale product sales. Profit levels range from 20% to 40% and are based on the point volume of products purchased by you (the Distributor) and your personal group during a calendar month. This is also known as Personal Group Point Volume, or PGPV.

SPECIAL NOTE:

Point volumes and Business volumes for each product are noted on the Distributor Order form.

PROFIT LEVEL QUALIFICATION - RETAIL PROFIT

Each profit level has a specific PGPV qualification, as follows

STATUS	PGPV	PROFIT LEVEL
Retail Distributor	0-499	20%
Affiliate	500 - 999	25%
Key Affiliate	1,000 - 1,499	30%
Senior Affiliate	1,500 - 2,499	35%
Master Affiliate	2,500	40%

When your retail customers purchase products from you, or directly from Reliv, you earn retail profit based on the difference between your profit level and the price paid by the retail customer. With the exception of Master Affiliate, which requires annual re-qualification, once you achieve a profit level, you enjoy that status permanently. As long as you remain a Reliv Distributor in good standing, you will retain your profit level month after month. If for any reason your Distributorship is terminated, however, all benefits are lost.

When a Distributor qualifies at a new profit level during a month, the order that achieves the qualifying PGPV level will receive the new higher discount.

However, the exception to this rule is for qualifying Master Affiliates. The highest discount allowed on orders up to and including 2,500 PGPV is 35%. The Master Affiliate's 40% profit begins with the next order, following achievement of 2,500 PGPV in one month.

WHOLESALE PROFITS

Wholesale profits are paid to any Reliv Distributor with downline Distributors at a lower profit level. Wholesale profits are equal to the difference between your profit level and your downline Distributor's profit level.

For Example:

You are a Senior Affiliate, your Profit Level is..... 35%

Your Distributor is an Affiliate, his Profit Level is 25%

You receive wholesale profits of..... 10% on the Retail Value or RV of product purchases made by your Distributor.

Reliv streamlines the wholesale profit process by setting you up for automatic monthly payment of your wholesale profits directly from Reliv. Reliv takes care of the rest, automatically calculating all wholesale profits you are entitled to receive, and issuing you a check, (or direct deposit). Distributor's enrolled in direct deposit are eligible for weekly payout on wholesale profits.

MASTER AFFILIATE

How to Qualify

Distributors may qualify as a Master Affiliate by achieving 2,500 PGPV in a calendar month, all of which must be unencumbered*.

*Unencumbered volume consists of volume points that are not being used to qualify a downline Distributor as a Master Affiliate during the same month. This volume includes your personal sales plus the sales made by Distributors in your personal group that are not being used to qualify another Distributor in your group as a Master Affiliate. Qualifying Master Affiliates Volume is all encumbered.

Matching Volume Requirements

If you are a fully qualified Master Affiliate, each time a Distributor in your personal group qualifies as a new Master Affiliate, you must meet a matching volume requirement during their qualifying month. This requirement is used by Reliv to validate the Master Affiliate process, and in some instances to validate the qualifying Master Affiliate's sales for the month.

If a promoting Master Affiliate does not meet the matching volume requirement, they risk losing sponsorship of the newly promoted Master Affiliate and may not be able to receive future Overrides for them.

SPECIAL NOTE: Your PGPV as a Master Affiliate includes all orders you place with Reliv during the calendar month, PLUS all orders placed by your downline personal group, PLUS all PVQ points from your first-level Active Master Affiliates (See "PVQ" section).

Unencumbered Volume - Is personal group volume that is available for you to use. It is not being used by your downline to advance to MA.

Encumbered Volume - Is personal group volume that is unavailable for you to use. It is being used by your downline to advance to MA.

Master Affiliate Benefits

In addition to enjoying the highest profit level, Master Affiliates enjoy a number of other monetary and support/training benefits. To receive the full benefits available, Master Affiliates must remain "active" on a monthly basis.

MASTER AFFILIATE REQUIREMENTS

As a Reliv Master Affiliate, you have the opportunity to fully participate in the Reliv compensation plan, which offers you a wide variety of income, bonus and award benefits. However, to remain eligible for these substantial benefits, Reliv requires that certain qualifications be met.

These qualifications assure that you are actively involved in the business and are fulfilling the additional responsibilities of your Master Affiliate status:

Personal Volume Qualifications (PVQ)

Master Affiliate benefits are available only to fully qualified, active Master Affiliates. To certify that you are active each month as a Master Affiliate, Reliv requires a monthly personal volume qualification (PVQ) order of 100 points. PVQ orders must be specifically designated as PVQ in order to be accurately credited to you. This monthly qualification, which is ordered at a 40% discount, can be satisfied in one of the following ways.

1. Place a designated personal wholesale order of at least 100 PV each month, or
2. Arrange a monthly automatic PVQ Protection Order 100 PV Autoship order.

Your PVQ order assures Reliv that you are actively pursuing your Reliv business, retailing to customers and working with your Distributors.

Failure to comply with this monthly minimum qualification will classify the Master Affiliate as inactive, and certain Master Affiliate privileges will be withdrawn for that volume month, including suspension of override payments from Reliv and eligibility for some bonuses.

PVQ Reinstatement

A Master Affiliate who has missed their PVQ during any month may have those privileges reinstated, provided they meet PVQ the following month.

Director PVQ Point Credit

Reliv recognizes the continuous work required by Directors to teach, train and motivate their frontline Master Affiliates. Therefore, the volume points attributed to the PVQ of your frontline Master Affiliates are credited to your Personal Volume each month. The volume points from your own PVQ are credited to your first upline fully qualified, active Master Affiliate each month and are not counted into your total PGPV.

This volume recognition program ensures you receive compensation for your support efforts, even though your frontline Master Affiliates are no longer members of your personal group. The program also allows you to build a solid and more permanent foundation for your business.

PVQ points will compress around inactive Master Affiliates to the first active upline Master Affiliate.

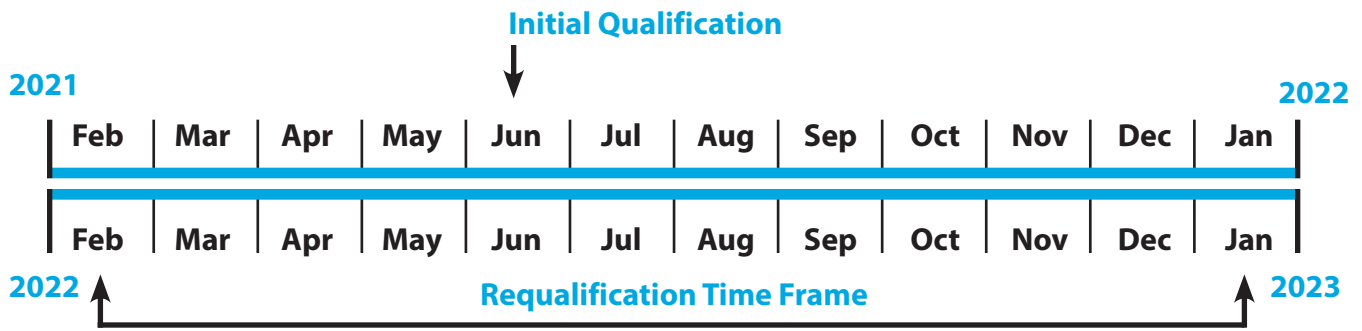
Master Affiliate Yearly Requalification

Master Affiliate is the only profit level that requires requalification on an annual basis. To retain benefits and 40% buying privileges, Master Affiliates must requalify at least once during the qualification period February 1st to January 31st.

To requalify, Master Affiliates must meet the same requirements necessary for initial qualification: Achieve 2,500 PGPV unencumbered in a single calendar month.*

For newly qualified Master Affiliates, requalification is required during the year following the year in which they promoted.

*Unencumbered volume — Any volume that is not being used to qualify a new Master Affiliate.



You qualify as a Master Affiliate in June of 2021 and begin enjoying Master Affiliate benefits beginning in July 2021. Those benefits apply for the rest of 2021 and all of 2022. However, in order to retain your benefits for 2023, you must requalify in one of the 12 months between February 1st 2022 and January 31st 2023.

If you fail to requalify for Master Affiliate:

- You automatically revert to Senior Affiliate status and a 35% profit level.
- You retain all Distributors and their groups who are not fully qualified Master Affiliates.
- All Master Affiliates who are fully qualified as of February 1 of the new qualification year, along with their downline Distributors, will be permanently removed from your downline and compressed up to the first fully qualified Master Affiliate.
- You will no longer be entitled to any of the benefits of Master Affiliate, including 40% profit buying privileges, Overrides (including all Star Director Bonuses), eligibility for some bonuses and incentives, etc.

OVERRIDES

Overrides represent an important aspect of the Reliv compensation plan. Overrides are paid to Master Affiliates only in recognition of the training and ongoing support you provide to downline Distributors who have “broken away” from their personal group by qualifying for Master Affiliate status.

While you no longer receive wholesale profits from these Master Affiliates and their groups, through Overrides you retain the opportunity to benefit from their business success and the success of the Master Affiliates they in turn sponsor.

Overrides are calculated monthly by active Master Affiliates based on the Personal Group Business Volume (PGBV) of their downline Master Affiliates. Reliv pays Overrides for active Master Affiliates five levels deep and of unlimited width.

To receive Override payments, you must achieve and maintain active Master Affiliate status. Overrides are then paid monthly according to the following schedule, provided maintenance qualifications are met (see “Override Maintenance”):

1 st Level (your frontline Master Affiliates)	8%
2 nd Level	6%
3 rd Level	4%
4 th Level	3%
5 th Level	2%

Override Maintenance

In order to qualify for Override payments, an active Master Affiliate must meet monthly maintenance requirements. Your monthly maintenance is in addition to your PVQ requirement and is intended to demonstrate that you are actively pursuing your Reliv business and performing the necessary duties of an organization leader.

Overrides are paid based on the following PGPV requirements:

PGPV	% of Overrides Paid
0 – 999	0
1,000 – 1,999	50% = 4% of BV
2,000+	100% = 8% of BV

In each case, available Overrides are totaled for the active Master Affiliate, and they then receive the applicable percentage of that Override for the month.

In addition, the 2,000 PGPV maintenance (or 1,000 PGPV reduced maintenance) must include at least 500 of group volume (GV). "GV" is defined as direct orders to Reliv from retail customers, preferred customers and/or distributors (at the 20-35% level) in the Master Affiliate's personal group. The remainder of the 2000 PGPV maintenance may come from other sources.

Reduced Maintenance Privilege

10 Frontline Master Affiliates

When an active Master Affiliate attains 10 frontline Master Affiliates, the 100% maintenance requirement is reduced to 1,000 PGPV (including at least 500 of GV). This is an all-or-nothing benefit each month.

A monthly PGPV less than 1,000 will disqualify the Override entitlements for that month.

To maintain this privilege, the 10 Master Affiliates must be maintained. If at any time the number of frontline Master Affiliates drops below 10 (due to requalification, termination, non-renewal, etc.), the reduced maintenance benefit will be revoked. It can be regained by replacing the lost Master Affiliates.

One Time Benefit After Qualifying a New MA

First upline fully qualified Master Affiliates receive one month of reduced maintenance following the month in which a Distributor from their personal group qualifies for Master Affiliate. This benefit is offered to promoting Master Affiliates to allow time to rebuild their personal group volume.

For example:

Mary is a Distributor in Tom's personal group. She qualifies for Master Affiliate during June. For the month of July, Tom receives the 1,000 PGPV (including at least 500 of GV) reduced maintenance benefit.

NOTE: This benefit is also awarded to qualifying Master Affiliates. If, in your qualifying month, you have a Distributor who also qualifies for Master Affiliate, you will receive the reduced maintenance benefit the following month.

Again, the one-month reduced benefit is an all-or-nothing option. A PGPV of less than 1,000 (or GV of less than 500) will disqualify the Master Affiliate from any Override earnings for the month.

Missed Maintenance

In the event a Master Affiliate has a PGPV of less than 1,000 for the month, they will not earn Overrides. All available downline Overrides will compress up to the next fully qualified Master Affiliate. This compression continues until a downline Master Affiliate qualifies for some portion of the available Overrides.

Long-Term PVQ Benefits

Master Affiliates who maintain 10 personally sponsored active frontline Master Affiliates will receive their monthly Override payments provided they have at least 500 of GV.

Since the PVQ points of frontline Master Affiliates are credited to the upline Master Affiliate's PGPV, a 10-Star Director may meet the 1,000 PGPV reduced maintenance requirement based exclusively on the PVQ of their frontline Master Affiliates (100 PVQ points x 10 = 1,000 PGPV).

Remaining Active (Additional Requirements)

- Override payments and other benefits of being a Master Affiliate will only be paid to Distributors who are actively pursuing their Reliv business. To be considered active, Master Affiliates are required to: (1) have consumers in their personal group purchasing Reliv product each month (2) assist their downline Distributors by, communicating on a regular basis, promoting Reliv events, providing information, training, and business-related guidance to their downline Distributors and (3) assist Reliv corporate staff in resolving the business-related challenges that may occur in their organization.
- A Distributor that is only buying or donating product to qualify for overrides or other benefits is not considered active and will not be paid overrides. Reliv expects all field leadership to put forth substantial efforts to meet these responsibilities and reserves the right to require reasonable documentation from a Distributor to substantiate such efforts. Where Reliv determines, in its sole discretion, that a Distributor is not satisfying its obligations to actively pursue its Reliv business, it will terminate or suspend the payment of overrides and other benefits to that Distributor.

NOTE: Beginning November 1, 2023, the GV requirement will increase to 1000 to earn overrides, or half the 2000 PGPV maintenance requirement. For a Master Affiliate subject to reduced maintenance (whether due to it having 10 first line active Master Affiliates, having a Master Affiliate in its group qualify the prior month, or the Master Affiliate qualifying for only 50% of its overrides) the GV requirement will remain at 500 in November 2023.

RELIV DIRECTOR PROGRAM

The prestigious Reliv Director program is designed to recognize and reward your accomplishments as you continue to grow your organization.

At the pinnacle of achievement – Presidential Director – qualifiers receive a distinctive jewel-encrusted ring.

Director Program participants receive special recognition at events and may qualify for additional rewards as follows:

Director Level	Qualifications	Bonus
Director	\$500 earnings	One-time \$100 bonus
Key Director	\$1,000 earnings	One-time \$250 bonus
Senior Director	\$2,000 earnings	One-time \$1,000 bonus
Master Director	\$4,000 earnings	One-time \$2,000 bonus
Presidential Director	\$8,000 earnings	One-time \$4,000 bonus and PD Ring
Bronze Director	\$10,000 earnings One 1 st level MD w/ MD earnings	One-time \$5,000 bonus
Silver Director	\$12,000 earnings Two 1 st level MD w/ MD earnings	One-time \$6,000 bonus
Gold Director	\$14,000 earnings Three 1 st level MD w/ MD earnings	One-time \$7,000 bonus
Platinum Director	\$16,000 earnings Four 1 st level MD w/ MD earnings	One-time \$8,000 bonus

NOTE: Beginning February 1, 2023, the current Director program will transition to the “OneReliv Road to Platinum Director.”

STAR DIRECTOR BONUS PROGRAM

The Star Director Program is a three-stage bonus plan that allows active Master Affiliates to increase their monthly income instantly as recognition for their organization-building efforts.

The program awards additional percentage points at each generation level, and extends Bonus payments to an unlimited depth.

Here’s how it works:

3-Star Director Bonus

Qualification: Active Master Affiliates who have three first-level active Master Affiliates.

Reward: With a combined 6,000 PGPV from their frontline Master Affiliates, 3-Star Directors receive an additional 1% Override on the BV of all lines to an unlimited number of levels until they reach a Master Affiliate in any line who has qualified for Star Director status. That means 3-Star Directors not only receive an additional 1% on levels 1 to 5, but they may also receive a 1% Override on levels 6 and beyond.

6-Star Director Bonus

Qualification: Active Master Affiliates who have six first-level active Master Affiliates.

Reward: With a combined 12,000 PGPV from their frontline Master Affiliates, 6-Star Directors receive an additional 2% Override on all volume in all lines for an unlimited depth, until they reach a Master Affiliate who has also achieved Star Director status.

10-Star Director Bonus

Qualification: Active Master Affiliates who have 10 first-level active Master Affiliates.

Reward: With a combined 20,000 PGPV from their frontline Master Affiliates, 10-Star Directors receive an additional 3% Override on all volume in all lines for an unlimited depth, until a Master Affiliate who has also achieved Star Director status is reached.

Maintaining Star Director Qualification

In order to maintain Star Director bonus payments and recognition, each frontline Master Affiliate in the Director's organization must requalify as a Master Affiliate during the appropriate requalification period each year (February – January) and have a PGPV of 500 for the relevant month.

Example:

If one of a 6-Star Director's six frontline Master Affiliates fails to requalify as a Master Affiliate or does not have a PGPV of 500 for the month, then that 6-Star Director will automatically drop to 3-Star Director status until that or another frontline Master Affiliate qualifies.

In addition, if the first level organization PGPV requirement for your Star Director level is not maintained each month, you will be paid based on the lower level for which you did achieve the appropriate PGPV requirement.

Star Director Level	First Level PGPV Requirement
3-Star Director	6,000 PGPV
6-Star Director	12,000 PGPV
10-Star Director	20,000 PGPV

Example 1:

Frank, a 10-Star Director, achieves only 19,000 in first-level organization PGPV for the month of August. Frank will receive the 6-Star Director bonus of 2%, not the 3% bonus paid to 10-Star Directors because he missed the 10-Star requirement of 20,000 in first-level PGPV. If Frank meets the 20,000 PGPV requirement in September, he will again receive his full 3% bonus.

Example 2:

Helen, a 3-Star Director achieves 5,000 in first-level organization PGPV for the month of June. Since she did not meet the 6,000 PGPV requirement for 3-Star Director, so she receives no Star Director bonus for the month of June. Her bonus will resume when she again achieves 6,000 in combined PGPV for her first-level organization.

NOTE: Beginning November 1, 2023, the individual PGPV qualification for "active" stars will be increased from 500 to 1000 PGPV.

ADDITIONAL QUESTIONS

Tax questions/answers (for US Distributors only).

Q. What information will the Form 1099-NEC show?

A. Form 1099-NEC will report Reliv name and address, Distributor name and address, tax identification number, and earnings. This information is sent to the Distributor as well as the federal government.

Q. What periods will be included on the Form 1099-NEC?

A. The Form 1099-NEC will include PV periods from December through November. These earnings are paid the following month (January through December).

Q. Will all Distributors with earnings receive a Form 1099-NEC?

A. No. Federal law requires Reliv to issue a Form 1099-NEC to all Distributors with earnings of at least \$600 in the above referenced periods, or to Distributors that have made purchases totaling \$5,000 or more of product for resale. Distributors who earn less than \$600 or who have not made qualifying purchases will not receive Form 1099-NEC; however, they are still required by law to report all income on their tax return. Please consult a tax advisor for additional information.

Q. Will I be taxed on incentive trips earned through Reliv?

A. Yes, the cash value of all incentive trips earned through Reliv will be added to your income reported on Form 1099-NEC.

Q. I changed my tax identification number during the year. What tax identification number will my income be reported under?

A. By law, we are required to report earnings under the tax identification number on record at the time the income was earned. For example, if your tax identification number changed on June 20th, you will receive two 1099-NEC forms for the year. One for earnings up to June 20th, and another for earnings after June 20th.

Q. When will I receive the Form 1099-NEC?

A. All Form 1099-NEC will be mailed from the corporate office on or before January 31st.