

Lifestyle

reliv[®]



**TAKE
CHARGE**

TAKE CHARGE OF YOUR BUSINESS TODAY!

It can happen now with the Reliv Super Pack.



Learn more: reliv.com/superpack



WHAT
HAVE YOU
ACHIEVED
SINCE
BECOMING
A PART
OF RELIV?

distributorsfirst

Reliv has helped me in so many ways during the short time I've been a Master Affiliate. But, mainly, to be turning 50 next year and feeling as young as ever, with more energy than I ever thought possible has made a huge impact on my everyday life.

Tina Frantz

Reliv has given me the ability to retire early and have the freedom to live life on my terms.

Richard Vance

When we found Reliv we never dreamed that our first success would come in the very first month! First came health goals... but to our amazement, from month two to the present, we have received a monthly check from our Reliv business!

Ruth Davis

By sharing my story I have not only helped others, but I have begun to earn additional monthly income, something I hadn't anticipated when I began my Reliv journey.

Marla Sather

I can look back and be grateful that I was able to spend all that time with my kids. Most parents don't have that opportunity throughout their kids' school-age years.

Dawn VanAmberg

do you want to be **first**?

Share your comments on these social networks and you could be featured in the next *Lifestyle*:



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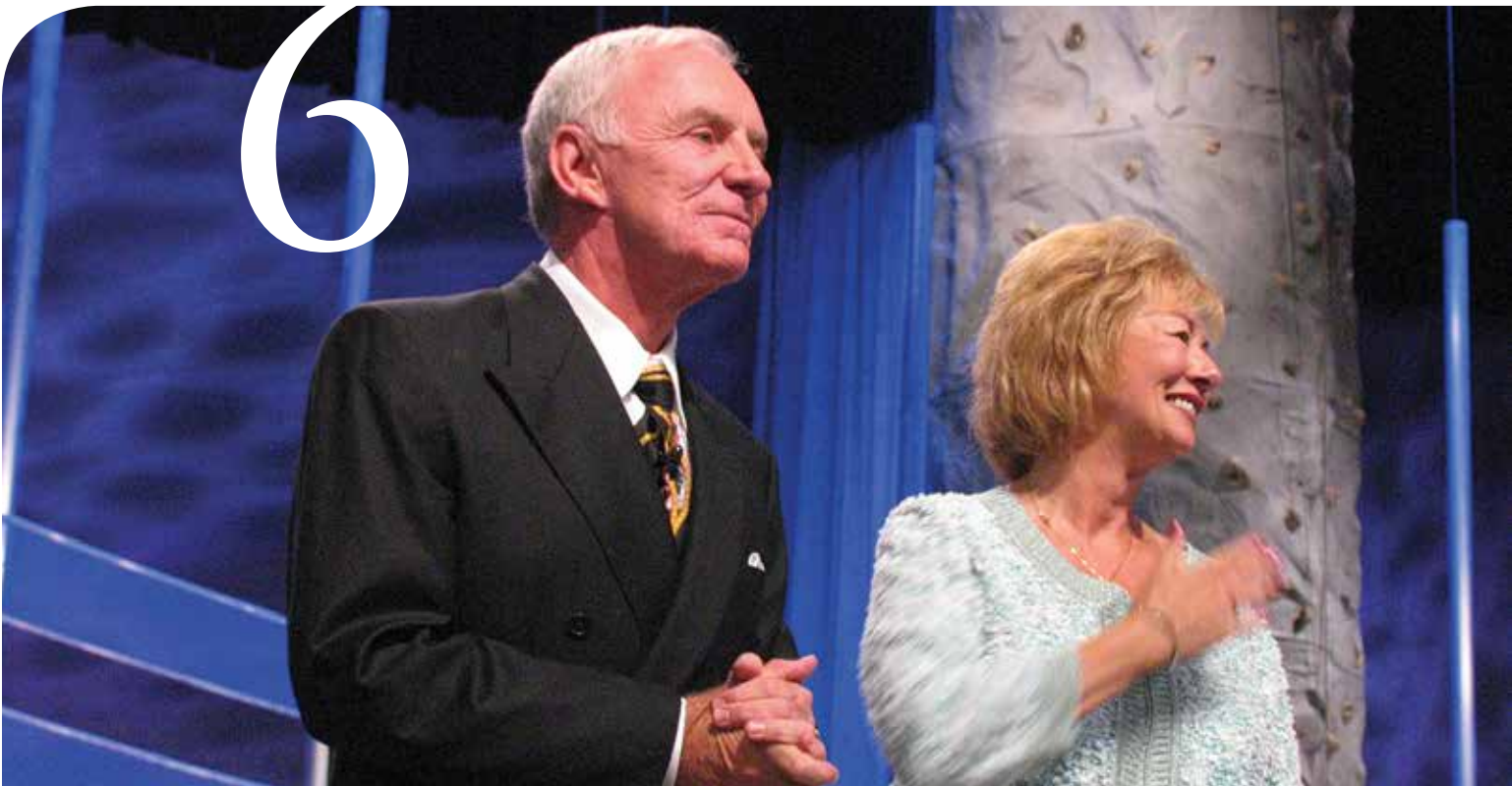
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The statements contained in this material have not been evaluated by the Food and Drug Administration. The personal testimonials shared reflect individual experiences of Independent Reliv Distributors and are not necessarily typical of the results you may obtain. Reliv products are not intended to diagnose, treat, cure or prevent any disease.

As with any independent business, success as a Reliv Distributor requires a significant amount of hard work and dedication. The individuals featured in this material offer a glimpse into the lifestyle and economic benefits they are enjoying through the Reliv opportunity as a result of their own skills and personal effort. These stories are examples only and are not intended as averages or guarantees.

Our New Year's Resolution to You

More than any other time of the year, people are thinking about change. That's what New Year's resolutions are all about, right? We all seek change in the form of improvement, and we look for opportunities to make next year better than last year. So often, years can run together without progress because when nothing changes with our priorities, nothing changes in our lives. The two most common New Year's resolutions are some variation of:

1. **Make more money; pay off debt and save for retirement**
2. **Lose weight; exercise more, eat healthier and get fit**

Sound familiar? When I think about these resolutions, I'm reminded that Reliv continues to be relevant in our mission to Nourish Our World — Body, Mind and Spirit. Reliv offers what people seek — money and health. It's what we do.

At the conclusion of every year, our management team looks back at lessons learned and looks forward to the next year for opportunities. We challenge ourselves to get better and build on our foundation. We commit to a plan with key initiatives and "must wins." At the top of the "must win" list in 2016 is **Helping Distributors Succeed with THEIR Business**. This company is driven by entrepreneurs in the field who are motivated by resolution #1 above. Their success determines the success of Reliv, so it's our task to offer a workable compensation plan and effective sales tools to support their effort. 2016 will be a year to enhance and highlight the business-building opportunity you have based on all the people motivated by resolution #2 above.

To repeat something I presented at International Conference last year — Success begins with two beliefs: The future can be brighter than the present and I have the power to make it so. **It's also important to do work that you can believe in.** Because we offer solutions for what people seek most every new year, we have a business that is purposeful and one you can believe in, and we have the power to make 2016 a year that changes lives, starting with yours.

Make a resolution to Take Charge of your Reliv future starting today and let's have a great 2016!



Ryan Montgomery
President

Reliv offers what
people seek —
money and health.
It's what we do.



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To learn more about Reliv,
contact the person who shared
this magazine or visit reliv.com.

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Celebrating Sandy Montgomery

Sandy Montgomery, Co-Founder and First Lady of Reliv, touched millions with the gifts of hope, empowerment and love. From the day she helped her life-long partner, husband Robert, turn a dream of building a nurturing company into a reality at their kitchen table, she championed Reliv's mission to "Nourish Our World." Her legacy will grow even stronger as people around the world continue to share Reliv and make a difference for others, just as Sandy so passionately did.

Just as the three flags of the Reliv logo represent the values of the company — to Nourish our World through Body, Mind and Spirit — so too they embody the values of Sandy. We celebrate her life and legacy with just a glimpse of the many ways she shared those values with so many.



MEMORIES OF RELIV



When Bob and I are enjoying time together, just us, we talk about you — your families, your partnership, your friendship. Our Reliv friends are among the most important relationships in our life. —Sandy

My dearest, dearest Sandy. God Bless your heart and giving soul. —Dr. Theodore Kalogris

Every charm on my bracelet will remind me of Sandy in a different place at a different time. She was special and dear to us all. —Linda

Sandy just looked like sunshine — with bright rays all around her with that amazing smile. Such perfect grace and style and love. —Cassandra

She embodied the type of individual we should all aspire to be within our daily life... a person devoted to the welfare of all people throughout our world. —Denise





~The value of the body~

HEALTH & VITALITY FOR LIFE.



~The value of the mind~

A PASSION TO LEARN, LEAD AND HELP OTHERS TO SEE AND REACH THE POTENTIAL SHE BELIEVED WAS IN EACH AND EVERY PERSON.



~The value of the spirit~

UNWAVERING FAITH IN GOD, HER FAMILY AND THE GOOD IN PEOPLE THAT DRIVES A PASSION FOR HELPING THOSE MOST IN NEED.





Robert & Lauren Laird: 2015 has been all about grabbing hold of everything that Reliv has offered and running with it. MATS (Master Affiliate Training Schools) returned so we made sure that we qualified in every way possible for MATS, and also brought people with us. Next year is all about building off of MATS, utilizing the enhanced compensation plan, and bringing new Master Affiliates into our organization as we build to having a local MATS. Our sights are on that Presidential Director level in 2016!

Julie Moeller: 2015 was such a monumental year for us! I had the income and flexibility to support my husband while he launched his legal business, relocate to a new home, and take time out to help our oldest daughter with her wedding. Moving forward, my goal for 2016 is to double my business and build a stronger residual retirement income that will allow me more time freedom with my loved ones.



Reliv Resolutions



Maureen Soens: This year we made it our goal to tell people about Reliv and not be attached to the outcome, but rather be excited and passionate about what we have to offer; better health and/or wealth and the opportunity to help others do the same. It made our business fun and rewarding. After earning our trip to Mexico, we had a goal to be in the "top 10" in July and August and we stayed focused earning a \$3,000 bonus simply by doing a lot of the same things! Our goal for 2016

is to continue our daily plan of action and to help our organization reach their goals. We will keep it simple and know it is the key to duplication. We can't control who says yes to the opportunity but we can control how many people we talk to daily. Thank you Reliv family, both corporate and fellow Distributors, for being such great cheerleaders in helping us reach our goals and knowing we have the real deal with RELIV!



Beth Matthews: My husband Mark and I returned from International Conference in 2015 newly committed to do more for the Kalogris Foundation. We knew others were also touched by this mission, and Team Epic was born. We meet every Saturday morning at a local café and encourage everyone to work together as a team to help each other share the hope of Reliv's products and succeed in reaching the goal of Ambassador which we will celebrate in Atlantis in 2016.

Steve Hastings: I can look back on 2015 with a great sense of pride for a Marketing Team that accomplished some monumental tasks. At the top was the creation and introduction of personal websites for Reliv Distributors. Built entirely in-house and offering tools and support that rival the best in the industry, they have already nearly tripled the presence of Reliv websites to the digital world.

My goal for 2016 is to create additional sales tools and messaging that helps Reliv Distributors more effectively communicate the value of the Reliv opportunity. I believe that this year will be monumental in setting the pace for the growth and advancement of Reliv businesses all across the world!



Rosemary Bell: In 2015 I was able to work with a Distributor who signed up 10 years ago who recently lost her job. She was so excited about losing her job because now she could build her Reliv business. She has already earned two rookie bonuses and is well on her way to becoming a huge success in this amazing company. My goal in 2016 is to help Valerie and her husband, Don, become Ambassadors. Valerie and I were fortunate enough to spend a week with our wonderful upline, Mindy Jones, in Destin, Florida. The whole time we were there, Valerie paced the beach and made phone call after phone call setting up appointments. I am so proud of her.



Scott Weaver: In 2015, we were thrilled to have earned a Reliv promotional trip to Cancun, Mexico. It was exciting leaving the cold April weather behind. Because Dawn and I had earned the trip, we took our two daughters and were able to include a six-hour bus trip to Belize, Central America. This is where I grew up as a missionary kid.

Our goal for 2016 is to help our Distributors build strong, healthy organizations, become Ambassadors, and help grow the Reliv Kalogris Foundation.

for a New Year

AS WE TURN THE CALENDAR ON A NEW YEAR, WE ASKED RELIV LEADERS TO TELL US ABOUT THEIR TOP ACCOMPLISHMENT IN 2015 AND THEN TO LOOK AHEAD AND SHARE THEIR GOALS FOR 2016. WHAT ARE YOUR GOALS FOR 2016?

Pam Thiefen: In 2015, I've had the opportunity to ignite a fire in some new people's eyes and help them turn their hope for the future into a plan of action. My daughter will graduate from college debt free. My goal for 2016 is to find more people who desire a change and are willing to put one foot in front of the other consistently to achieve that. I would like to be able to help my daughter get through chiropractic school debt free.



Kimberly Burns: In 2015, I worked with our downline to help them accomplish trip promotions and rookie bonuses as well as other goals. I was able to finish fourth in the nation for the June/July "Power of You" promotion with a \$4,500 bonus. Also, two months in a row in September and October, we were first in the nation and earned a \$5,000 bonus each time. We have been averaging \$8,000/month. This allows me to be the stay-at-home mom I've always wanted to be to my 3-year-old Joshua, and yet contribute more to the family budget than any



corporate salary I have ever earned. I would call that a win-win!

For 2016, I want to help our team develop strong leadership skills and help them accomplish their goals and dreams. By doing this, as Robert Montgomery (Reliv CEO) often states, we will accomplish ours. Other professional goals include helping at least one person become an Ambassador, which in turn would bring us to Bronze Ambassadors. As we build one another up, we can see all of our dreams realized! It's going to be an amazing year ahead!



Making **YOUR** Reliv Business **STRONGER**

By Reliv Senior Vice President of US Sales **Don Gibbons**

FEBRUARY 1

is almost here! We are making adjustments in the Reliv compensation plan to help strengthen your business, and everything we are doing takes effect February 1, 2016.

All of the details can be found @ reliv.com/update15.

When a person decides to start building a business from their home, they will be investing time in that effort. Make an investment of your time into building a Reliv business, and our compensation plan rewards you for that effort. Introducing someone to Reliv IS the primary business effort that is rewarded.

You can share Reliv in many simple ways; a casual conversation, a text message, social media, listening to a call, watching a video, attending a live presentation — we have many ways a person can learn about Reliv. Rewarding the effort to make that happen is the purpose of our compensation plan.

Our business is what makes it possible for ANYONE to start earning money from home.

You may have a place you like to shop, for groceries, for tools, for furniture, for electronics, for clothes. If you have a great experience, you tell people about it. "I really like that XYZ grocery store. Great selection. Clean. Nice people. You should try it!" This happens for everyone. You go somewhere, you like it, and you tell other people about it. BUT – you don't get paid!

With Reliv, you use the products, you have more energy, you feel great and you tell someone about it.

The truth is, every time someone enjoys a Reliv shake someone earns money. Either you earn the money for talking about Reliv or your Distributor does. YOU get to decide if you would like that opportunity.

Our effort right now is to strengthen the structure of our compensation plan so that the more you do the more rewards you earn — at every level. We think that rewarding effort makes



sense. Matching effort and expectations makes even more sense. That is what we are doing.

When you consider how unique and powerful our products are this rebalancing spells huge opportunity for every person who joins us.

As a part of this effort, Reliv is doing serious expansion of our support for the "business" you can build from home. Upgrading our technology, communications and especially skill development efforts that help you become more effective in your own business.

We believe that our investment in YOUR business is the best way for us to encourage growth.

Our January Master Affiliate Training Schools will be focused on this effort. These MAT Schools will be available again in April. If you have ever considered the possibility of investing more of your time in building a Reliv business from your home, it's time to catch up with Reliv.



**TAKE CHARGE
AND LEARN HOW
YOU CAN BUILD
A STRONGER
BUSINESS
THIS YEAR.**



BIG QUESTIONS: RELIV



[Q] How do the compensation plan level adjustments make a difference for Distributors?

[A] Our Reliv Compensation Plan is designed to reward the time and effort of introducing people to Reliv. Our 2/1/2016 adjustments are structured to reward people for making more of those efforts. More effort means more growth — and more growth builds a stronger business. If you are building a business in Reliv, we want that to be a business that lasts. These adjustments will help ensure that happens.

To get an in-depth look at the specifics, and the detailed explanation behind them, go to: **reliv.com/update15**

[Q] What is the difference between a Preferred Customer and a Retail Distributor? They both order product at a 10% discount from the Suggested Retail Price.

[A] A Preferred Customer is simply that: a customer. They consume Reliv products month after month, and have registered with Reliv. They pay a \$10 annual registration fee, and complete a registration that requires only simple contact information. By becoming a Preferred Customer, they enjoy 10% discount on products they use. They may periodically receive information about our products, science and wellness. They do not “accumulate” volume points and anyone they talk with about Reliv will be referred to their Distributor.





COMPENSATION

A Retail Distributor is also a consumer of our products, and they also purchase products at a 10% discount from the Suggested Retail Price. They receive a Distributor Kit, with all of the materials they need to get their business started, as well as a quarterly magazine and Distributor support. Their enrollment fee is \$40 which covers the cost of their Distributor Kit. A Retail Distributor can purchase products from Reliv and then share those products with other people — earning 10% profit. Orders from people they refer to Reliv who order products from the company at the Retail price also create Retail Profit.

One other benefit for the Retail Distributor makes a significant long-term difference. A Retail Distributor accumulates volume over their lifetime. This volume includes any products they order and any products ordered by their customers and Distributors. When the total product ordered reaches \$750, as long as they have at least ONE customer or Distributor registered with the company, they will advance to the Affiliate level. The Affiliate level unlocks a whole new avenue of income: Wholesale Profit!

As an Affiliate, you purchase product from Reliv at a 25% discount. You will earn 25% on purchases made by retail customers. You will also earn 15% profit on products ordered by Preferred Customers. Plus, you will earn 15% Wholesale Profit on products moving through any Retail Distributors you have in your group. That's 15% profit on products they purchase, and 15% profit on products their customers purchase.

[Q] I've been using Reliv products and I'm really enjoying them. I'd like to learn more about the business, but my Distributor/sponsor is just doing it very part time and is not very knowledgeable about the business. What should I do?

[A] Everyone in Reliv has upline leaders who would be delighted to hear from people wanting to learn more about building a Reliv business. They spend their days working with people just like you who want to take the next steps in building a solid Reliv business. There are two things you can do:

- 1. Call your direct sponsor and ask them how to contact their upline leader, or...**
- 2. Call the Reliv Distributor Service Center at 1-800-735-4887. Have your RCN ready and we'll help you get connected.**

Don't hesitate to call. We are all working together to bring the benefits of the best nutrition available to a world of people who need it. The market for our products is essentially unlimited. Let's work together and make a difference.

LET'S GO!



Designed to Move

By Certified Group Fitness Instructor, Personal Trainer and Sports Nutritionist
Angie Janes, M.Ed., M.A.

American adults average just 17 minutes of physical activity per day, according to researchers at Penn State University and the University of Maryland. How did we become so sedentary?


From a technological perspective, we have re-engineered our home, school, work and social environments to minimize movement and consequently encourage inactivity. Slowly, but surely, we have arrived at a daily routine that involves hardly ANY physical activity — intentional or non-intentional. The World Health Organization (WHO) asserts that physical inactivity constitutes the fourth leading cause of death globally. We are now reaping the consequences of not moving our bodies.

We are not plants! The human body NEEDS to move!

Activity is an essential part of ANY healthy lifestyle and weight management plan, but for more reasons than just burning extra calories. Improved mood, better sleep and disease prevention are all advantages of moving more. There are also additional hidden benefits of physical activity that occur at the cellular level such as improved hormone regulation, metabolic efficiency, epigenetic regulation and anti-oxidant response.

Just like diet, there is no specific exercise plan that works for everybody. We all need to incorporate more activity into our “daily” routines (e.g. take the stairs vs. the elevator or park farther away), as well as regularly participate in structured activities that include cardiovascular, strength and flexibility training to promote functional fitness.

The purpose of functional fitness is to build a body capable of doing real-life activities in real life positions and consequently promote successful aging. Exercise should be moderately challenging, but also needs to be enjoyable for YOU! Take a Zumba dance class, go hiking, jump rope or bounce on a trampoline. Try kayaking, Pilates or swimming. If you don't enjoy it, you won't stick with it, but be sure to give yourself time to adjust to new workouts. You may not enjoy yoga the first time, but after a few sessions, you might change your mind. Consistency and variety are essential. Change up the intensity, frequency and duration of workouts to prevent boredom and training adaptations that limit results.



Intentional exercise programs that focus on functional fitness should incorporate strength, cardiovascular training and flexibility. Some workouts, like circuit training, may combine the elements (strength and cardio) while other exercises may be more specific (running is generally cardio). Pilates is an example of a workout that combines strength and flexibility.

Strength training (2-3 times per week)

As we age we tend to lose lean muscle mass, which is a condition known as sarcopenia. Resistance training helps maintain and combat the loss of muscle mass by increasing muscular fitness. As strength training builds lean muscle mass, resting metabolic rate also increases, which allows you to burn more calories without even trying. This form of training can prevent osteoporosis by promoting bone density. Regular resistance training can also decrease the risk of heart disease by lowering body fat, decreasing blood pressure and improving cholesterol levels.

Resistance training can be accomplished with traditional free weights and dumbbells, weight machines, elastic tubing, medicine balls or even common household products like milk jugs filled with sand or soup cans.

Cardiovascular training (3-4 times per week)

Cardiovascular activity is any kind of activity that increases the work of the heart and lungs. Running, walking, dancing, swimming, elliptical, cross-training, biking, Stairmaster, and rowing are aerobic activities that burn calories, as well as promote health with the following benefits:

- **Lowers blood pressure**
- **Enhances immunity**
- **Improves cholesterol levels**
- **Boosts mood**
- **Strengthens heart**
- **Reduces risk of chronic disease**

Flexibility (1-2 times per week)

Stretching can help improve flexibility, and consequently, the range of motion in your joints. Better flexibility may improve your performance in physical activities and decrease your risk of injuries by helping your joints move through their full range of motion. Stretching also increases blood flow to the muscles and improves balance. Yoga and Pilates are two forms of flexibility training that also build muscular strength.

Starting a fitness program may be one of the best things you can do for your health. Don't be afraid to ask for help when getting started. Many resources are available in your community, including fitness centers and the local YMCA. These facilities have beginner programs, as well as personal trainers who can help you set goals and design a safe and realistic workout program specifically for you. Individual workouts and home workouts are time-saving alternatives, but you will need to educate yourself on how to get started. There are hundreds of online resources, fitness forums, videos and blogs, so heed advice cautiously. The American Council on Exercise (www.acefitness.org) is an excellent resource for fitness beginners.

Physical activity is an important step towards achieving optimal health, but nutrition is also a critical part of the equation. Your body needs quality fuel to support your energy demands, lean muscle development and recovery. Reliv's LunaRich X contains lunasin, which is a natural anti-inflammatory and antioxidant that can promote a quicker recovery after tough workouts.

It's time to
get started.
Put down the
magazine and
let's get moving!



Do you have some weight to lose? If so, you aren't alone. Most of us do! According to the US Centers for Disease Control, nearly 70% of US adults are either overweight or obese. Over the past 35 years, obesity rates have more than doubled. The average American is more than 24 pounds heavier today than in 1960.



the perfect diet

by Tina Van Horn



change your lifestyle

Changing this trend is a monumental task. Massive public health campaigns have fallen short of curbing the American propensity to super-size meals and motivating people to exercise. Most private medical professionals lack the time and resources to educate individual patients regarding weight loss. Information conveyed by various media sources contains conflicting information that further complicates a subject that has been completely flooded with self-serving propaganda from the food industry. Filtering through all of these messages to find individual solutions to weight loss is a never-ending process.

Despite advances in nutrition science that have improved our understanding of weight management and metabolic health, confusion persists. The diversity of the genetic makeup of humans, compounded by epigenetic

(lifestyle) choices that further differentiate us as individuals, explains why most "diets" are not realistic or effective. Is it any wonder why almost no one, including most of the experts, can agree as to what constitutes your ideal diet?

Here's a thought — Let's just forget the whole "diet" idea. A diet is something you do short term in order to lose a few pounds and then return to your old eating habits (and gain all the weight back). So if your goal is to have a long, healthy life, you may want to consider long-term lifestyle changes. Rather than trying to change everything all at once, make small, manageable and sustainable changes that improve eating habits over time. Yes, it takes more work and awareness than current eating habits, but change doesn't happen by chance, it happens by choice.



no-no list

Making healthier food choices does require discipline, but it isn't about perfection — any nutrition plan which requires perfection is going to be impossible to sustain in the long run. That said, to experience successful weight management, you should try to avoid the following most (80% – 90%) of the time:

Processed Foods: Convenient, but you pay for that convenience with chemical additives, trans fats, salts and refined sugars.

Refined Foods: Refined flours, sugars (high-fructose, white, brown, and the rest)

and trans fats. Ingredient labels are a wealth of information about the source of nutrients in your foods.

Alcohol: The body metabolizes alcohol the same way it does sugar.

Sugar-sweetened Beverages and Juice Drinks: Soda is liquid sugar, diet soda is loaded with artificial sweeteners and fruit juices often contain added sugars. These are empty calories that often trigger cravings and are not ideal sources of hydration.

focus on better choices

A preferred approach to making dietary changes is to focus on the better choices and use them to “crowd out” the things you want to avoid. Fill your plate with the following suggestions and you will not only feel better, but look better too.

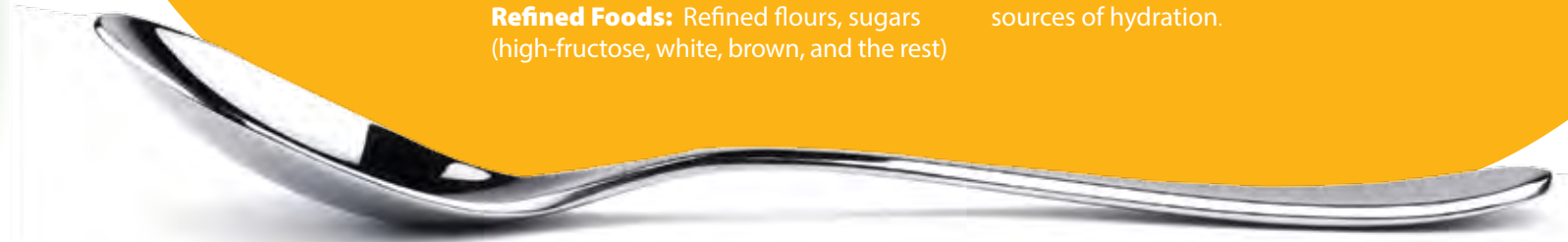
Whole Foods: These have been minimally processed. Shop the perimeter of the super market where you will find foods closer to their original form in nature.

Lean Protein: Every cell in your body needs protein to function properly and repair damage. Dietary protein is needed to build lean muscle, which may help with weight loss. Protein is digested more slowly than most carbohydrates, so it also helps curb hunger. Meat (leaner cuts), milk, fish, soy, eggs, beans, and legumes are excellent sources of protein

Healthy Fats: Not all forms of fat are “bad” for you. Fish, nuts and seeds, olive oil, eggs, avocados, and coconut oil are considered “good fats.” Fats supply your body with energy and provide storage spots for energy in the body. The essential fatty acids in fats also play a role in brain development, blood clotting and managing inflammation.

Natural Sugars and Complex Carbohydrates: Fruits, vegetables and whole grains (bread, pasta, cereal, etc.) are natural sources of carbohydrates that provide your energy needs. These carbs are preferred because they are combined with fiber that slows down their absorption and may help minimize blood sugar spikes. These also contain vitamins, minerals, antioxidants and other necessary micronutrient

High Quality Nutritional Supplements: Even when you are doing the best you can and making good choices, nutritional gaps still happen. Fill those gaps with Reliv's line of high quality nutritional supplements, like Reliv Now.



Make this year legendary...

DISC ATIA





OVER NTIS!

Reliv 2016 Leadership Celebration
Atlantis Resort, Paradise Island, Bahamas
October 13-16, 2016

Reliv wants you to join us on a mythical adventure to the luxurious Atlantis Resort for a 4-day/3-night experience unlike anything else on earth!

Experience an underwater utopia! Swim with the dolphins. Walk through tunnels surrounded by sharks, stingrays, moon jellies and piranhas. Soak in beautiful open-air lagoons and relax on pristine beaches. Or jump right into the action at Aquaventure, a one-of-a-kind 141-acre waterscape.

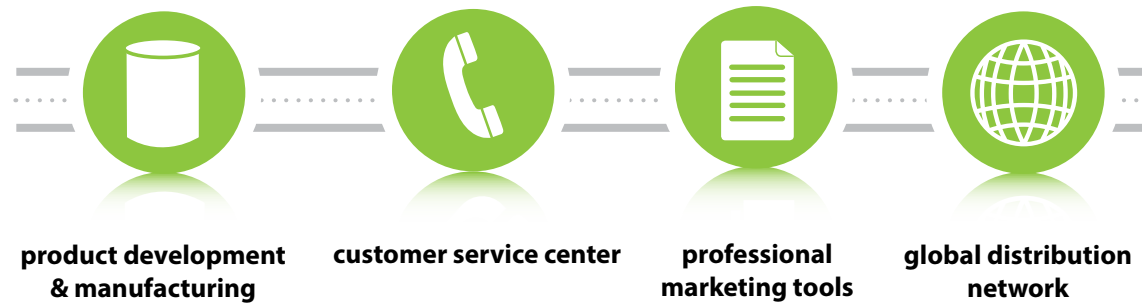
Create your own adventure! Luxuriate in your suite at the iconic Royal Towers, savor gourmet meals at world-famous restaurants, golf on a PGA championship course, test your luck at the casino voted best in the Caribbean and shop at the seemingly endless array of stores.

Visit reliv.com/leadership-celebration for qualifications and to view the trip video.

Don't just live. Reliv.

Dollar\$ Make Sense With

How much would it take for you to be in a personal financial crisis? Most Americans (about 62% according to Bankrate.com) are only one paycheck away. They have no emergency savings for things like a \$500 car repair or \$750 emergency room visit. But you don't have to be a statistic; a plan that includes a Reliv income can set you on the path to financial security.



Create Cash Flow, Not Debt

Entrepreneurial success comes when you stop trading time for money, even just a little. Whether you're looking for part-time income to help make ends meet or ready to work your way out of a traditional job, starting your own business is a powerful step toward financial freedom. As your business grows, you gain independence — from unpaid bills, from limited resources and eventually from working for someone else.

The best part is that it's your business. You set your own schedule, you decide your business strategy and you decide how hard you want to work. Regardless of your personal goals for your business, one thing is certain: **you earn what you're worth, and there is no limit to how far you go.** No need to wait around for a boss to give you a raise — take action and make it happen!

But starting a business can be easier said than done. Traditionally it means finding a product, creating a business plan and developing the manufacturing, marketing tools and other operations. Of course, don't forget taking out big loans to make it all happen. Startup costs can bankrupt a new business before it even launches.

Reliv offers an alternative. From the moment you sign-up as a Reliv Distributor, you have the product, business plan, manufacturing, marketing and more already in place. With a minimal investment and something as simple as a spiral notebook, you're in business!

a Reliv Business



TAX

Give Yourself a Tax Break

There are many government incentives given to small businesses, and many of these tax benefits are meant for the business, not the employees. Starting a Reliv business can help you remove the yoke of losing up to 40% of your earned income to taxes. **You'll be able to take advantage of tax breaks that only apply to business owners.**

Because tax law allows for the deduction of business expenses, there are financial benefits of direct selling that you may not have considered. Anything you use to build your business, such as Internet access fees, printing costs and other home office needs, may be deductible. That includes mileage on your car and travel costs on business-related trips, like attending Reliv International Conference.

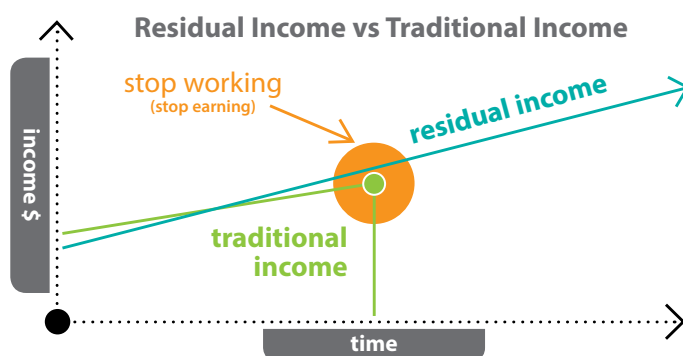
Talk to a tax expert to take full advantage of tax benefits associated with your business.

Ready for Steady Growth

In a traditional career, your pay is determined by your educational background, experience and the whims of your managers. You could spend years waiting for advancement because a position is currently occupied or your company structure isn't set up for promotion. These years of lost income can mean pushing off retirement until your finances are more secure.

With network marketing, on the other hand, you are not limited by circumstances beyond your control. Unlike a traditional job where your salary is your salary no matter how hard you work each day, a network marketing business pays you based entirely on your personal performance. **You work, you succeed, you get paid — in that order.**

Reliv takes it to a whole new level. Our advanced nutritional products are guaranteed, in demand and consumable. People who use Reliv products order them month after month, and you get paid with every purchase. So the work you do now can literally pay you for the rest of your life, and earnings accelerate as your business grows. That's called residual income, and it's the key to long-term financial security with Reliv.



In Business for Yourself, Not by Yourself

Starting a business can be scary. Reliv makes it easy: proven products, proven tools and a proven plan for success based on 27+ years of experience. Best of all, you'll have the support of your fellow Reliv Distributors — mentors who can share advice, contacts and business approaches that have worked for them. And we're always here at Reliv HQ when you need us; just dial 800 RELIV US (735.4887) to speak with a Distributor Services Center representative.

So what are you waiting for? Start earning what you're worth with Reliv.

OUR RELIV ADVENTURE

by Maria Lyons

In 2000, my husband **David** and I were desperately searching for a remedy for his terrible back discomfort. New to Arizona, I went to a local health store where I met Sandra Sopko, who introduced us to Reliv. Within three weeks of starting Reliv products, David's discomfort subsided. We were quickly given a new life with Reliv, one where we could travel and enjoy outdoor activities without the discomfort that he felt before!

At my first Reliv Conference in Reno, Nevada, I was blown away by all of the incredible stories. I saw Reliv as a company looking out for their customers and Distributors. They offered unending support for their Distributors to build their businesses. This Conference really opened my eyes to the Reliv business and all of the amazing opportunities it has to offer. We started our business at the 20% profit level with the intent to start saving more. As we started seeing even better results with the products, we changed to the 40% profit level.

As full-time working parents of five, we had a very hectic, fast-paced lifestyle with little time for anything. I owned a business that owned me. With Reliv, I can train lots of people to work their business effectively and we can earn residual income. If I walk away and take a break, our income will still be there, growing, because of the empowered people in our downline who are just as passionate as us about their Reliv businesses.

In 2008, the financial crisis hit our other businesses hard and we filed for bankruptcy. As devastated as we were, we attended a Reliv Conference in St. Louis and reignited our passion for the business. After six months of doing Reliv in Phoenix, Arizona, we decided that I should go to our hometown of Cebu in the Philippines and share Reliv. After nine incredibly successful months, I returned to Arizona and shared all of my stories with David. Shortly after, David retired and we both came back to Cebu, Philippines, to continue building our international business and achieving our Reliv goals.





In November of 2013, a typhoon hit the Philippines resulting in much devastation. Our team of Distributors pulled together and prepared meals for the next six weeks to help those in need. On the last day of feeding, a woman approached me and said she had something to give me — a baby girl. David and I became parents for the sixth time when we adopted Rosa Mia. We have a new answer to the question, “Why Reliv?”

Reliv is a business of the heart and as you build other people, your lifestyle changes. Our health is now more important than money. There is so much joy, camaraderie, teamwork and bonding — we have built lifelong relationships with our fellow Distributors.

Reliv has given us unlimited possibilities for ourselves and our team. Our minds and lives have been transformed and we are all living the lives we previously only dreamed about. We are constantly learning more, meeting new people and trying new things.

Today, I am 57 years young and look and feel like I am in my 40s. My skin is smooth, my complexion flawless. My attitude towards people, life, business, marriage and my children has changed for the better because of the incredible nutrition Reliv provides.

David and I love the adventure. Being in Reliv makes business fun because we get to enjoy the things we love to do. We are always strengthening the bond we have as husband and wife (we just celebrated our 37th anniversary!), being each other's best friend, helping others achieve their dreams and earning income!

What more could you ask for?

WE LOVE RELIV AND WILL NEVER STOP SHARING IT WITH OTHERS
SO WE CAN CHANGE THEIR LIVES AND CONTINUE TO
CHANGE OUR OWN!

MORE FROM MARIA'S ORGANIZATION

Name: Maria Van Olphen

Home: Cebu, Philippines

Gigs: US Air Force, Reliv

Reliv regimen: Reliv Now®, FibRestore®, Innergize!®

The ultimate savings account: At first, I just wanted the savings from Reliv. Once friends started seeing positive health results, they wanted in on Reliv. The demand for Reliv and the noticeable results caught my attention and inspired my Reliv business.

Improvements galore: The Internet was a necessity for my business. Once I started using Facebook marketing, my sales took off. As for my health, I've never felt more alive than the 15 years I've been on Reliv.

Living the life: I love to travel and meet people. I go as I do Reliv, and I do Reliv as I go. I don't just live — I RELIV!

Name: Dory Hey

Home: Philippines and Phoenix, Arizona

Gigs: Returns clerk in auto parts warehouse, Reliv

Reliv regimen: Reliv Now, Innergize!, FibRestore, GlucAffect®, LunaRich X®

Sharing is caring: After great health results with the products, we started sharing the opportunity in order to save money, but it turned into so much more.

Big business: When we moved to the Philippines, we found lots of people in need of better health and better business. We have since become Ambassadors and achieved many milestones with Reliv.

Dreams do come true: We have so much freedom; no boss, no set hours. We have so much fun with our downline and upline. We are always making new friends. Our dream lifestyle became real with Reliv!

Name: Rita Caballero

Home: Cebu, Philippines

Gigs: Real estate broker, insurance agent, Reliv

Reliv regimen: Reliv Now, Innergize!, FibRestore, Arthraffect, ReversAge®, LunaRich X

Ultimate provider: In dire need of financial freedom, I was excited to start my Reliv business. As a single mother of five, I am able to support my family and our daily needs.

The gift that keeps on giving: My driving force has been seeing my sister, who is a nun in Corpus Christi, Texas. Meeting my sister again after 30 years was a huge blessing to all.

Business is pleasure: Reliv allows me to have business and pleasure in one!

How Goals can Drive Action

Goal setting by itself can have a certain level of effectiveness for your business. Goals without action — not so much.

There is a ton of information you can read about setting goals. Here is an example I recently found.

Your GOALS should be >>

By Reliv Senior Vice President of US Sales **Don Gibbons**



Specific
Measurable
Achievable
Relevant
Tied to time

You get it: SMART. As long as your goal helps you determine what you are going to wake up and actually DO each day — smart makes sense.

For me, goals that I have must lead to a plan of ACTION! That's how I have always seen the Reliv compensation plan used effectively to drive action. It's a process that involves these steps:

- 1) **Identify where you are in the compensation plan**
- 2) **Identify the next level you would like to reach**
- 3) **Go to work towards the goal of achieving the next level**

This is not about “why” — or defining what your purpose of moving forward is. That is VERY IMPORTANT — and it’s personal. This is about the actual actions you will take to move forward, and how those actions can propel you from where you are now to the level you are driving to achieve.

Let’s say you are a Key Affiliate at the 30% level in the compensation plan. You may decide that the next level you want to set as your GOAL is Master Affiliate. This goal is Specific. It is Measurable. It is Achievable. It is Relevant. And it is Tied to time. If you ask me, I think it’s pretty SMART!

You have determined “WHAT’s NEXT” — and now it’s time for your plan. And in Reliv, any plan to grow your business starts with “WHO’s NEXT.” Who is the next person you will talk with about Reliv? How many of your customers want to take the next step and become Distributors? How many of your Retail Distributors want to take the next step and reach the Affiliate level? How can you find out???

ASK!

Asking questions encourages more communication. And it’s communication with a purpose. When you contact a customer, and talk with them about how they are doing, it’s a perfect time to mention the Reliv business again. You can apply this to every single person you have involved in Reliv. Do they know and understand where they are in the compensation plan? Would they like to move to the next level? It’s like asking someone this question:

Would you prefer to have higher earnings or lower earnings?

Crazy question right?!?

What I have seen is this: We “think” people naturally understand what their next step could be. But what you will find, and I’m certain about this, is that people 1) don’t really understand what the next level is and 2) even when they see it, they don’t understand how to get there.

What I have found over the years; given the opportunity people are not afraid to work hard. They just need to understand what they are working to achieve, and how their work will get them to their destination. All of the work Reliv is doing right now in this area is to help you use the Reliv compensation plan to advance your business.

Use Goals to help you drive the Actions to move your business forward. And use the Reliv compensation plan — YOUR compensation plan — to help you keep moving forward.

Reliv Book Club

Reliv Senior Vice President of US Sales **Don Gibbons** reviews *Think and Grow Rich* by Napoleon Hill

This book was a huge wake-up call in my life.

I married my wife, Tiz, 12 days after my 20th birthday. Out of necessity, by my mid-20s my list of jobs included:

- Grocery store
- Mail room
- Operate snow plow and other heavy equipment
- Cutting trees
- Executive correspondent for Governor office
- Electrician

Each position had many good points. I worked with great people, learned useful skills and each job helped me provide for my family... as long as each lasted! It seemed like every avenue I took ended with frustration.

- Government work: lasted until political leadership changed
- Snow plow: good money but seasonal and inconsistent
- Electrician: fantastic until the economy turned and there was no work

I learned a great work ethic during these early years. There was no doubt that no matter what, I would work hard and take pride in what I accomplished when given the opportunity. But I was always working for someone else, and earning what they decided I was worth.

Think and Grow Rich changed everything.

The writing style is from 75 years ago, so the language can be a bit dated at times. And if you get worn out by a repetitive positive tone, be prepared. But I’ll say this; the message makes it clear that if you want more to happen in your life, you can choose to make more happen.

The bottom line — this book will make you think. Whether you use most or just a few of the tips that he details, you will start to think more about what YOU want to do with your life and how you will go forward from here. *Think and Grow Rich* helped me realize that I could choose to be much more than what I had previously ever thought possible.

Open your mind and have fun with it!



A Story of Resilience

By **Kathy Brawley**, Haiti Area Coordinator for the Reliv Kalogris Foundation



Carline

Cap Haitien, Haiti

Imagine you are one of 12 kids. Then imagine that all of your siblings, as well as your parents, are no longer alive. An earthquake, disease, hunger... all of them gone but you. You are alone. Where do you look for family?

That's the situation with the oldest "kid" in the Reliv Kalogris Foundation Children's Home in Cap Haitien, Haiti. Carline's story is one of despair, deprivation and displacement.

Her mother thought she was saving her daughter when she gave her to a friend who was going to take Carline to a family where she'd be safe and cared for. But as it turned out, she became the house slave for six years, before she ran away to the streets.

Eventually she ended up on the streets of Cap Haitien with a younger sister, and was discovered by a member of the committee from the Cathedral of Cap Haitien. This committee cares for street kids, feeding them a couple times a week and trying to get them into school and even a foster home if possible.

When the Children's Home was completed in 2011, Carline was one of the first to be brought into the home by the committee. In the Children's Home, she has food, a place to sleep, and a new family of brothers and sisters who love her and whom she loves as well. Now she attends school, but also attends to the needs of her younger "siblings." On any given day, she can be found cooking, cleaning, dressing smaller children, and just being the older sister/mom that she no longer had for herself. What she has lost in her own life, she provides for the other kids in the Home.

Carline is also quite the musician. On a recent Reliv-sponsored Papa Noel trip, a saxophone was delivered which will bring hours of delight to Carline and entertain the rest of the residents. Because of the compassion of Reliv Distributors who continue to support the Foundation, Carline and the others have the opportunity for a good life filled with caring people.



Brix

Philippines



Brix was a severely malnourished child who has recovered after six weeks of receiving Reliv Now for Kids under the supervision of Beth Perez in Cavite City, Philippines.

Brix is just one and a half years old. There are eight in the family and Brix is the youngest, with his mother expecting their ninth child. His father is a farmer, planting bananas and pineapples and his mother is a scavenger. Pictured above is his mother carrying Brix's brother who is also severely malnourished.

Both parents are very cooperative and have followed Beth's instructions regarding how Reliv products should be taken by Brix to experience the best results. His skin and eyes are bright and the weight gained is truly amazing. He now runs when before he could barely stand.

Name: Jessica & Jim Maughan

Home: Aurora, Colorado

Gigs: Jessica is in project management for construction; Jim is a commercial real estate appraiser

Reliv regimen: Reliv Now, Innergize!, LunaRich X, Slimplicity®, Cellebrate®, 24K®, Reliv Now for Kids, ProVantage®, FibRestore

Two peas in a pod: I (Jessica) have been taking Reliv products since I was four so when I met Jim, it was inevitable that Reliv would become part of our life and daily regime.

Tired of being tired: I (Jim) frequently got headaches, felt tired and was unable to focus. On days where I (Jessica) am not consistent with my shakes, I definitely notice my lack of energy and an increase in stress and anxiety.

Revived by Reliv: We are able to do the things we want to do, and with the physical and mental strength we need to do it. We both live an active lifestyle and we look forward to continuing this for the rest of our lives. We may be getting older, but we don't feel it! Life is good thanks to Reliv and we are excited for what the future has in store.

Name: Tony Pezzullo

Home: West Bloomfield, Michigan

Gigs: Advertising and marketing executive, Reliv

Reliv regimen: Reliv Classic®, Reliv Now, Innergize!, FibRestore, LunaRich X, ReversAge, ProVantage

Moral obligations: I think about how sick Joni was and without Reliv, I don't even want to think about where we would be. When you see what Reliv does for yourself and other people, you have to get it out there.

Reveling in Reliv: When I think about what I accomplish every day at a regular job versus what I can do for people every day with Reliv — it's incomparable. Reliv is an incredible company with incredible people and incredible products.

To infinity and beyond: We share Reliv everywhere we go. We are always learning new things and meeting new people with amazing stories. How can you stop doing this for people? You can't!

Name: Nicki Bernard

Home: Chanhassen, Minnesota

Gigs: Interior designer, stay-at-home mom, Reliv

Reliv regimen: Reliv Now, FibRestore, SoySentials, Reliv Now for Kids, Cellebrate, Slimplicity, LunaRich X, ReversAge, Innergize!

Suffering subsided: Motivated by personal and family medical issues, I was eager to make a difference in my life as well as others. I was tired of not being able to do the things I wanted to do because of my health.

Sweet relief: I've lost 20 pounds in the last year, seasonal allergies are a thing of the past, my energy levels are soaring, my menstrual issues have subsided, my blood work is fantastic, my sleep is nearly perfect, I just ran my first 5K; the list goes on and on!

Living the dream: Reliv gives me the opportunity to revive my dream of serving others, staying home with my kids, and living a life I love! I turned 56 today and I feel better than I did in my 20s. Most importantly, we were able to send our kids through college debt-free!

Name: Rita Montenegro

Home: San Jose, California

Gigs: Reliv

Reliv Regimen: Reliv Now, Reliv Classic, LunaRich X, FibRestore, Innergize!, 24K

Whatever it takes: I worked for 23 years selecting fruit for a cannery. I worked night shifts in order to spend the day with my kids. On the weekends, we cleaned an electronics building as a family. After amazing health results with Reliv, we decided to take the Reliv opportunity and started as Master Affiliates.

Quick rewards: In our second month in the business, we earned more than \$10,000 and came in first place in the national cash bonus. As Ambassadors, we have earned many amazing trips, can afford the things we need and want, and run our Reliv business around our family agenda!

Living the American dream: We had our dreams on the table. We wanted to offer our children the opportunity to finish college debt-free, and we did it! Our highest monthly check has been \$13,000 and we are approaching a million dollars in profit. We will be here for the rest of our lives, bringing hope to many people!



The statements contained in this material have not been evaluated by the Food and Drug Administration. The personal testimonials shared reflect individual experiences of Independent Reliv Distributors and are not necessarily typical of the results you may obtain. Reliv products are not intended to diagnose, treat, cure or prevent any disease.



As with any independent business, success as a Reliv Distributor requires a significant amount of hard work and dedication. The individuals featured in this material offer a glimpse into the lifestyle and economic benefits they are enjoying through the Reliv opportunity as a result of their own skills and personal effort. These stories are examples only and are not intended as averages or guarantees.

Name: Lisa Hartzler

Home: Sterling, Ohio

Gigs: Stay-at-home mom, Reliv

Reliv regimen: Reliv Classic, LunaRich X, FibRestore, Innergize!, ProVantage, Cellebrate, Arthafect®, ReversAge

Seeking help: When my son was four months old, he developed respiratory syncytial virus (RSV). We were looking for something to help him get well and found Reliv. Around the same time, I was looking at jobs because we weren't making ends meet.

Rewarded with Reliv: After six weeks, my son was breathing better and quickly reaping the benefits Reliv had to offer — as was I. We realized if the products worked for us, they would work for others too so we started a Reliv business.

Financial freedom: We came in at the top profit level, with borrowed money, and had it all paid back and then some after three short months. At the end of my fourth year, I averaged \$4,000-\$6,000 per month. Reliv has allowed me to take a step back for years at a time to homeschool our children and be there during times of need for other family members. With our residual income from Reliv, we never have to worry. Reliv is our future.

Name: Karla Ans

Hometown: Devlin, Ontario

Gigs: Reliv, homeschooling mom of eight

Reliv Regimen: Reliv Classic, Reliv Now, LunaRich X, FibRestore (Herbal Harmony in Canada), ProVantage, SoySentials

Renewed by Reliv: After years of living from the couch, suffering from fibromyalgia, I was desperate to feel better. Reliv gave me hope; hope for my health and for our financial future.

Share the story: I regained my strength, my health, and my happiness. I got my life back with Reliv and my husband, Mike, got his wife back. Our family was amazed and started Reliv products too. Soon everyone was reaping the benefits!

Ultimate provider: I homeschool our eight children so having the strength and energy that Reliv provides is essential! I am also able to help contribute to our income and feel satisfied that I am relieving my husband's stress to do it all.

mystory 

Name: Eric Vill

Hometown: Solihull, England

Gigs: Chairman of Reliv Europe Limited

Reliv regimen: Reliv Classic, Reliv Now, Reliv Now for Kids, FibRestore, Arthafect, Innergize!, Slmplicity

Back in the game with Reliv:

Previously an avid soccer player, I have undergone four knee surgeries. At the age of 40, I was afraid the next step would be knee replacement and I just didn't want to do that. After just three months of using Reliv products I was able to take long walks, get on the treadmill, and keep my garden looking beautiful!

Real results: Better energy, better quality of sleep, improved longevity in the gym with faster recovery, 42-pound weight loss; the list goes on and on. I was able to lose a significant amount of weight and keep it off because Reliv gives me the energy to keep going.

Words of wisdom: I'm a great believer that if you can't sing about it then you shouldn't be in the choir. You have to practice what you preach. For me, that meant taking Reliv products and in return I received fantastic results. When you've got something as good as we've got, whether it be the product or the opportunity, you have to talk about it. Don't let anybody steal your dream or your power!

what's
your
story?

We want to hear it!

Send us your Reliv health or business success story and, if we feature it in *Lifestyle* magazine, we'll send you a Reliv t-shirt! Submit your story today: sharemystory@relivinc.com

RELIVHQ



View and share this issue of *Lifestyle* online: reliv.com/lifestyle

Start doing presentations and show Reliv videos right off your smart phone or tablet — wherever you are — then sign people up on the spot!

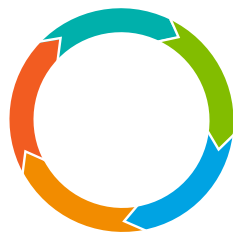
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2016 New Year's Resolution:
Take charge of my
Reliv business!



My Reliv Business Goals:

- ☒ Talk to three new people a day about Reliv
- ☒ Register for monthly Engage webinars
- ☒ Earn the monthly bonus
- ☒ Earn a trip to Atlantis in the Bahamas!



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