



# Singapore Compensation Plan

## PREFERRED CUSTOMER

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A Preferred Customer pays a minimal one-time enrolment that entitles them to a 20% discount off the retail price. Preferred Customer are eligible to enrol on monthly or quarterly auto-ship and enjoy the convenience of having their Reliv products automatically delivered right to their door every month.

Preferred Customers have no Distributor rights and cannot sponsor or earn an income from Reliv. A Preferred Customer can upgrade to a Distributor at any time by paying the difference in join-ing fee between a Preferred Customer and a Distributor and accepting the terms of the Distributor Agreement.

## DISTRIBUTOR

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Upon acceptance of a Distributor Application by Reliv and the purchase of a Distributor Kit, an applicant becomes an Independent Reliv Distributor and is authorised (but is not under any obligation) to seek orders and to sell Reliv products and to sponsor Reliv Distributors in any country in which Reliv has an established business. Please see Reliv's Policies and Procedures for full details.

## ACTIVE DISTRIBUTOR

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To remain active a Distributor must place an annual order with Reliv. A Distributor who does not place an order in any 12 month period will become inactive and downline moved permanently to the first active upline. Inactive Distributors can activate their Distributorship at any time by placing an order and will retain their discount up to 35% but will not regain downline that has been moved.

## EARNING A PAYMENT

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To be eligible to earn a Retail, Wholesale, Override or Bonus payment from Reliv, Distributors must be 'Active' by enrolling in a monthly 50PV minimum auto-ship order (AS50). Auto-ship ensures you never miss out on receiving your Reliv nutrition. You can change your order at anytime by giving Reliv five days notice. We understand you may be away from home and need to put your auto-ship on hold, so you may miss one month during a calendar year without it affecting your payments.



# Distributor Profit 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 (PV) 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. Distributors sponsored by you and by your downline Distributors, not at the Master Affiliate level, make up your personal group.

*Note: Point volumes (PV) for each product are noted on the Distributor Order form. The PV is generally the same for all Reliv countries.*

## PROFIT LEVEL QUALIFICATION

Each profit level has a specific PGPV qualification, as follows

STATUS	PGPV	PROFIT LEVEL
Retail Distributor	0-249	20%
Affiliate	250-499	25%
Key Affiliate	500-1499	30%
Senior Affiliate	1500-2499	35%
Master Affiliate	2500	40%

With the exception of Master Affiliate, which requires annual re-qualification, once you achieve a profit level, you enjoy that discount permanently. Master Affiliates not re-qualifying their status move to the Senior Affiliate level. 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.

## YOUR PROFIT LEVEL DETERMINES YOUR DISCOUNT

Your Distributor profit level also determines the discount you receive from Reliv for your own product purchases. If you are at the 25% profit level you receive a 25% discount off the Retail Volume (RV) of each product.

For example, if you are at the 25% profit level:

You purchase products to the value of ..... S\$100RV + GST  
Less your 25% discount ..... -S\$25  
You pay ..... S\$75 + GST

*Note: Retail Volume (RV) for each product is the retail price on the order form and is shown in the local currency and is different for each country.*

## PROFITS — PROFIT PAID DIRECT

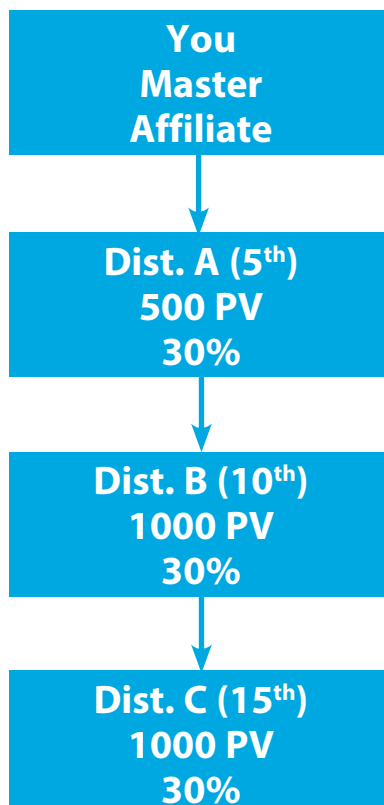
Wholesale and retail profits are calculated on the Retail Volume (RV) and paid direct from Reliv to any active Reliv Distributor (a Distributor on AS50) whose customers or downline Distributors are on a lower profit level. Retail profits are the difference between your profit level and your customer's. Wholesale profits are the difference between your profit level and your downline Distributor's profit level.

For example:

Your Profit level is ..... 30%  
Your downline Distributor's Profit level is ..... 20%  
You receive wholesale profits of ..... 10% on the Retail Volume (RV) of product purchases made by your Distributor.

If you purchase stock from your upline Master Affiliate to take you to a higher profit level, please notify Reliv to ensure you receive all the retail and wholesale profits you are entitled. Reliv takes care of the rest, automatically calculating all the profits you are entitled to receive and direct depositing your commission in your nominated bank account around the 18th of each month. Your Reliv statement can be viewed under 'My Business' in your Distributor Portal.

The following example helps to illustrate how wholesale profits are paid:



- You are a Master Affiliate who has sponsored new Distributor A.
- Distributor A sponsors new Distributor B.
- Distributor B sponsors new Distributor C.

During the month Distributor A purchases on the 5th, Distributor B on the 10th and Distributor C on the 15th. Since Distributors B and C are also in Distributor A's personal group, each order increases Distributor A's PGPV for the month. And, as A's PGPV increases, so does A's profit level!

Order Date	Order PV	A's PGPV	B's PGPV	C's PGPV	A's Profit Level	B's Profit Level	C's Profit Level	A's W/Sale Profit on Order	B's W/Sale Profit on Order	You the MA's Profit on Order
5 <sup>th</sup>	500	500	0	0	30%	0	0	0	0	10% of RV
10 <sup>th</sup>	1000	1500	1000	0	35%	30%	0	5% of RV	0	5% of RV
15 <sup>th</sup>	1000	2500	2000	1000	40%	35%	30%	5% of RV	5% of RV	8% of BV*

Wholesale profits are calculated on the Retail Volume (RV) also know as the retail price.

\*Override Commission are calculated on Business Volume (BV). Please see 'Override Commissions' for details.



# Getting Paid

Reliv's exceptional compensation plan makes it possible for you to achieve whatever financial goals you set for yourself. If you're looking to make a car payment, save money toward retirement, or enjoy a life of financial independence, Reliv can help you get there.

The main variables in your income potential are the amount of time you're willing to invest, and your commitment to using the Reliv Success System.

You've already learned about Retail and Wholesale Profits, this section goes into detail about the Master Affiliate Program, including qualifications, benefits, Override Commission and the Star Director Program.

## MASTER AFFILIATE

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### **How to Qualify**

A Distributor can now qualify as a Master Affiliate in two ways:

1. With 2500 PGPV unencumbered in one calendar month
2. Promote a downline Master Affiliate with 2500 PGPV, and have 1000 PGPV unencumbered in the same month

### **Additional Notes Concerning Master Affiliate Qualification:**

1. If you fail to qualify as a Master Affiliate because you did not achieve the required 1,000 unencumbered PGPV during a month in which a downline Distributor does qualify for Master Affiliate, you will receive a four month grace period, beginning in the qualifying month, during which time you must qualify in order to retain the downline Master Affiliate in your payline.
2. If you do not achieve your Master Affiliate qualification within the four month grace period your downline Master Affiliate moves up permanently to the first fully qualified Master Affiliate in your upline.
3. A Distributor purchases their qualifying Master Affiliate volume at the 40% profit level and becomes a Master Affiliate immediately, eligible to earn override bonuses on other Master Affiliates they promote during the month.

## **Master Affiliate Benefits**

In addition to enjoying the highest profit level, Master Affiliates enjoy a number of other monetary and support benefits. To receive full benefits, Master Affiliates must remain "active" on a monthly AS50.

Active Master Affiliates receive the following benefits:

- Eligible to earn Overrides on the PGBV\* (personal group business volume) of Master Affiliates in your payline. Your payline consists of Master Affiliates in your downline organisation up to five levels deep.
- Eligible to earn volume bonus awards.
- Eligible to compete in contests based on volume performance.
- Receive special Master Affiliate communications and support.

*Note: Business Volume (BV) is the monetary value assigned to each product by Reliv for purposes of determining Overrides. It varies between countries.*

## **AS50**

To be eligible to earn a Retail, Wholesale, Override or Bonus payment from Reliv, a Master Affiliate must be 'Active' by enrolling on AS50, a monthly 50PV minimum auto-ship order. Auto-ship ensures you never miss out on receiving your Reliv nutrition. You can change your order at anytime by giving Reliv five days notice. We understand you may be away from home and need to put your auto-ship on hold, so you may miss one month during a calendar year without it affecting your payments. New Master Affiliates have a three month grace period before they need to commence AS50.

## **Override Commissions**

Override commission represent perhaps the most lucrative aspect of the Reliv compensation plan. Overrides are paid to Active Master Affiliates only, in recognition of the training and ongoing support you provide to downline Distributors who have 'broken away' from your personal group by qualifying as a Master Affiliate.

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.

Override commission can be earned monthly by Active Master Affiliates, who meet maintenance requirements, based on the Personal Group Business Volume (PGPV) of their downline Master Affiliates. Reliv pay Override commissions for Master Affiliates five levels deep and of unlimited width.

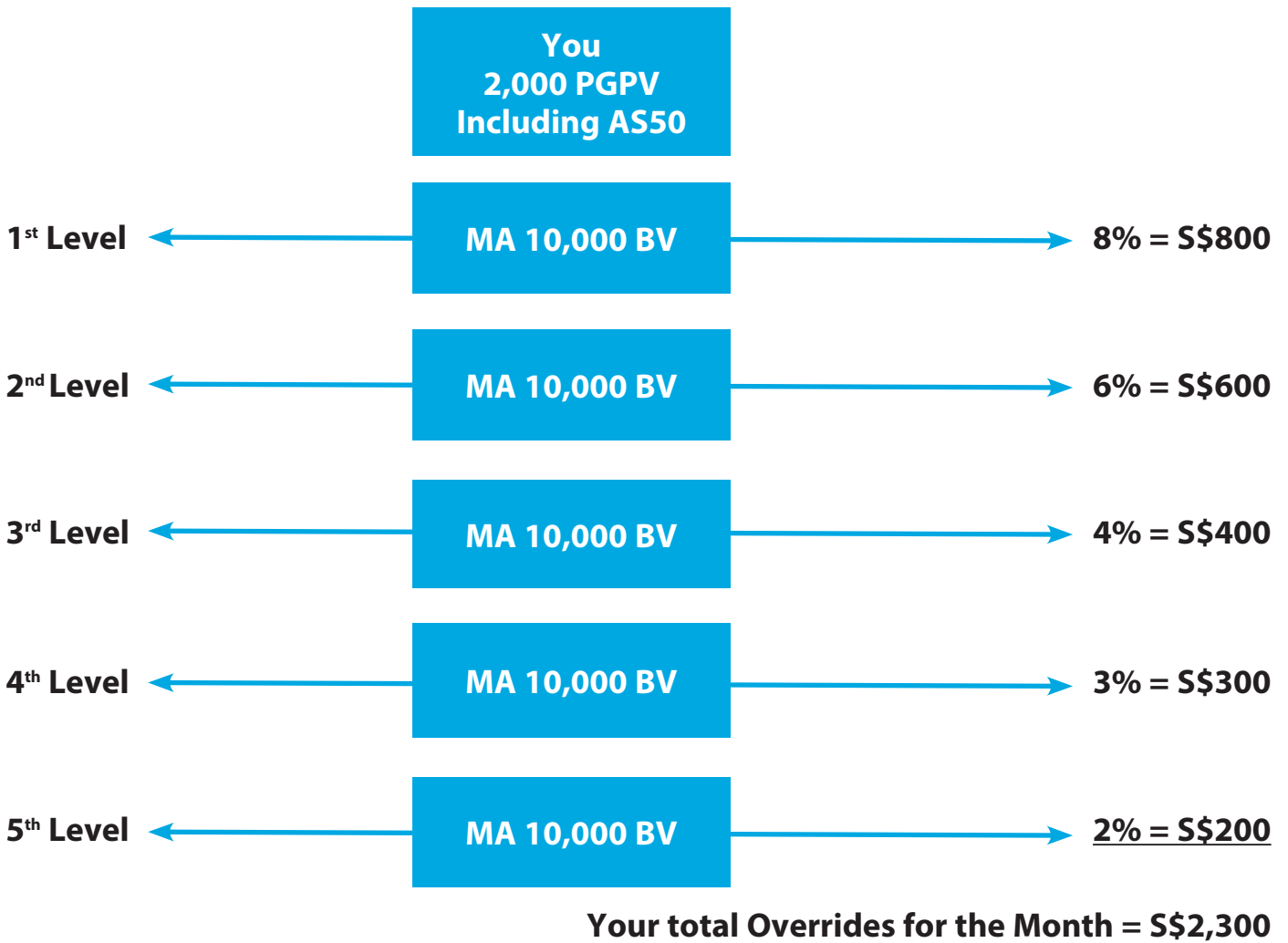
## **Income Potential**

Override commission represent residual income that can last a lifetime. Through the process of duplication, your Overrides have the potential to gain a momentum all their own, increasing year after year as your downline organisation continues to grow and mature.

To receive Override payments, Master Affiliates must be on AS50 and achieve maintenance (see 'Override Maintenance'). Overrides are then paid monthly according to the following schedule:

- 1st Level 8%
- 2nd Level 6%
- 3rd Level 4%
- 4th Level 3%
- 5th Level 2%

The following example illustrates the substantial income potential Overrides represent. This one-month example assumes only one Master Affiliate in each of your generation levels: *Example I*



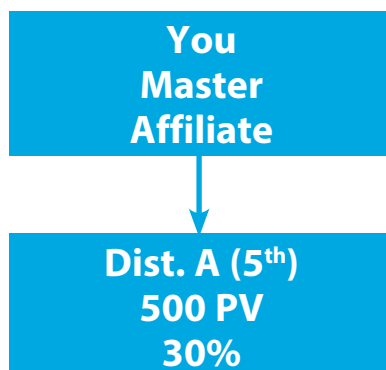
*For illustration purposes only*

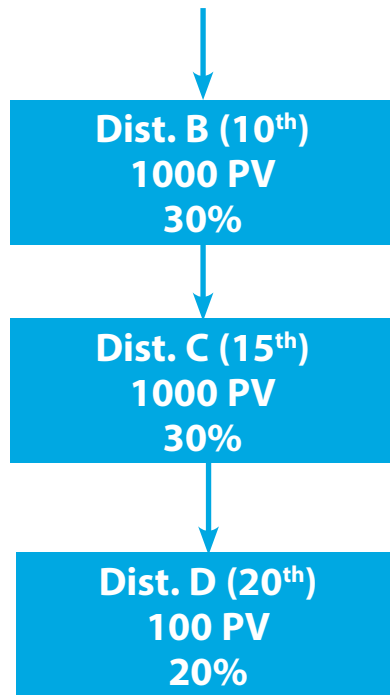
**When Promoting a New Master Affiliate**

When you promote a new frontline Master Affiliate, you will be paid 8% on the BV of the order that takes your new Master Affiliate to 2500 PGPV. You will also receive a further 8% on any additional PGPV they accumulate during the remainder of the month. You will be paid the usual wholesale profit on their PGPV placed earlier in the month, prior to them attaining Master Affiliate.

The following examples help to illustrate how override commissions are paid:

*Example II*





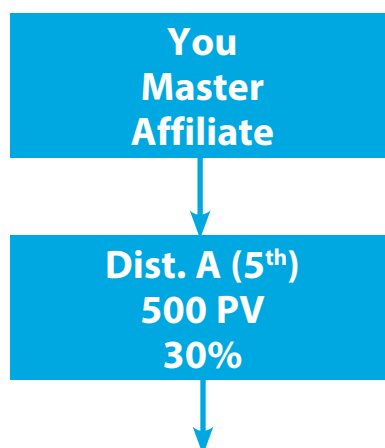
You are a Master Affiliate who has sponsored new Distributor A

- Distributor A sponsors new Distributor B
- Distributor B sponsors new Distributor C
- Distributor C Sponsor new Distributor D

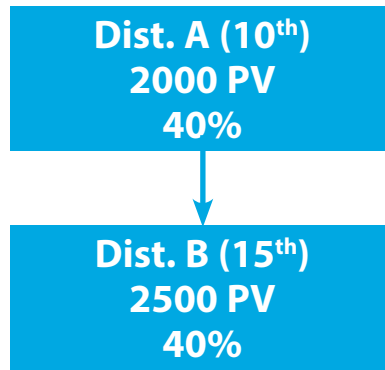
During the month Distributor A purchases on the 5th, Distributor B on the 10th, Distributor C on the 15th and Distributor D on the 20th. Since Distributors B, C and D are also in Distributor A's personal group, each order increases Distributor A's PGPV for the month. When A's PGPV reaches 2500 on the 15th, this takes A to Master Affiliate and YOU earn 8% on the BV of C's 1000 PV order and on subsequent PGPV of A.

Order Date	Order PV	A's PGPV	B's PGPV	C's PGPV	A's Profit Level	B's Profit Level	C's Profit Level	A's W/Sale Profit on Order	B's W/Sale Profit on Order	You the MA's Profit on Order
5 <sup>th</sup>	500	500	0	0	30%	0	0	0	0	10% of RV
10 <sup>th</sup>	1000	1500	1000	0	35%	30%	0	5% of RV	0	5% of RV
15 <sup>th</sup>	1000	2500	2000	1000	40%	35%	30%	5% of RV	5% of RV	<b>8% of BV</b>
20 <sup>th</sup>	100	100	2100	1100	40%	35%	30%	5% of RV	5% of RV	8% of BV

*Example III*







You are a Master Affiliate who has sponsored new Distributor A  
 • Distributor A sponsors new Distributor B

During the month Distributor A purchases on the 5th and on the 10th totalling 2500 PGPV taking Distributor A to Master Affiliate. On the 15th Distributor A sponsors Distributor B who purchases 2500 PGPV, taking Distributor B to Master Affiliate.

Order Date	Order PV	A's PGPV	B's PGPV	You the MA's PGPV	A's Profit Level	B's Profit Level	A's Profit on Order	You the MA's Profit on Order
5 <sup>th</sup>	500	500	0	500	30%	0	0	10% Wholesale profit on RV
10 <sup>th</sup>	2000	2500	0	2500	40%	0	0	8% Override on BV
15 <sup>th</sup>	2500	2500	2500	2500	40%	40%	8% Override on BV	6% Override on BV

Note: The 2500 PGPV of Distributor A remains in the PGPV of YOU, for the month. However, Distributor A keeps any additional PGPV she accumulates after reaching Master Affiliate on the 10th, therefore, the 2500 PGPV of Distributor B shows in Distributor A's personal group.

### Override Maintenance

In order to qualify for Override payments, an Active Master Affiliate must meet monthly maintenance requirements or personally promote a new Master Affiliate. Your AS50 counts toward your monthly maintenance. Your monthly maintenance is intended to demonstrate that you are actively pursuing your Reliv business.

Overrides are paid based on the following PGPV requirements:

PGPV	% of Overrides Paid
0 – 999	0
1,000 – 1,999	50%
2,000+	100%

In each case, available Overrides are totalled for the active Master Affiliate, and he/she then receives the applicable percentage of that Override for the month.

### Reduced Maintenance Privilege

#### 10 Frontline Master Affiliates

When a Master Affiliate attains 10 frontline Master Affiliates, the 100% maintenance requirement is reduced to 1,000 PGPV. This is an all-or-nothing benefit.

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 drop below 10 (due to requalification, termination etc.) the reduced maintenance benefit will be revoked. It can be regained by replacing the lost Master Affiliates.

### One-Month Benefit Following MA Promotion

The first upline Master Affiliate receives one month of reduced maintenance of 1,000 PGPV 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 reduced maintenance benefit. If Mary were to also promote a Master Affiliate from her own personal group during June, she too would receive reduced maintenance for July.

### Missed Maintenance

In the event a Master Affiliate has a PGPV of less than 1,000 for the month, he or she will not earn Override commission. All available downline Overrides will compress up to the next Master Affiliate.

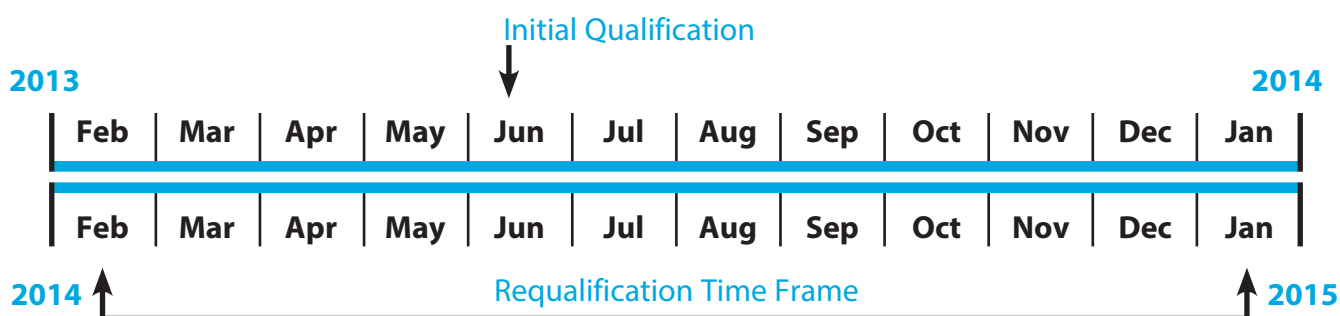
### Master Affiliate Yearly Requalification

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 to January.

To requalify, Master Affiliates must either:

- Achieve 2500 unencumbered PGPV in a single month.
- Promote a new Master Affiliate and achieve 1000 unencumbered PGPV in a single month.

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



You qualify as a Master Affiliate in June 2013 and begin enjoy Master Affiliate privileges immediately. Those benefits apply for the rest of 2013 and all of 2014. However, in order to retain your benefits for 2015, you must requalify in one of the 12 months between February 2014 and January 2015.

If you fail to requalify as a Master Affiliate:

- You automatically revert to Senior Affiliate status and a 35% profit level.
- You retain all Distributors and their groups who are not Master Affiliates.
- All Master Affiliates 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 next Master Affiliate.
- You will no longer be entitled to any of the benefits of a Master Affiliate.

### **Master Affiliate Activities**

Like all successful Distributors, Active Master Affiliates continue to sell to and service their customers, sponsor new Distributors and support and train their Personal Group.

In addition, Reliv business builders, provide leadership for their downline, taking on the roles of teachers, trainers and an information source for their entire organisation.

Active Master Affiliates may also supply products to downline Distributors and provide guidance, helping Distributors within their organisation to develop their businesses and their own leadership potential.

Your success as an upline leader depends upon your commitment to the business and to your downline Distributors. Reliv recommends the following good business practices to help you become successful:

- Remain available to your Personal Group for consultation and support.
- Encourage Preferred Customers to join Auto-ship (AS50) to enjoy a 25% discount and the convenience of having their product automatically delivered to their door each month.
- Commence all new Distributors on AS50 to ensure they are 'Active' and never miss out on receiving their retail, wholesale or override payment.
- Communicate and follow-up with your Personal Group. Monitor their progress and keep a watch out for emerging leaders and provide support and encouragement to those working toward or close to achieving the next level.
- Review and understand the compensation plan. Familiarise yourself with the policies and procedures. Become a source of information for your Personal Group.
- Follow the Reliv Success System and teach your downline Distributors to do the same.
- Lead by example. When you retail the products, your Distributors will also. When you sponsor, your Distributors will sponsor and will build a solid foundation for their own business. When you follow the Reliv Success System your Distributors will also follow the System. By sticking to the basics, your Distributors will stay on track, and your entire group will enjoy success.

## **RELIV DIRECTOR PROGRAM**

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

The program awards a distinctive lapel pin for each of the first four levels. 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:

Level	Qualification	Award
Director	A frontline Distributor achieves Master Affiliate	Lapel Pin and Reliv business compendium
Key Director	Attain S\$1,000 in monthly Overrides, or Achieve 20,000 PGPV in a calendar month	Lapel Pin with single stone
Senior Director	Attain S\$3,000 in monthly Overrides	Lapel Pin with two stones
Master Director	Attain S\$5,000 in monthly Overrides	Lapel Pin with three stones
Presidential Director	Attain S\$10,000 in monthly Overrides	Jewel-encrusted Ring

## 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 organisation-building efforts.

The program awards additional percentage points at each generation level, and extends Bonus payments to an unlimited depth. Many Distributors have been able to double their income through the additional rewards offered by this plan. You can, too.

Here's how it works:

### **3-Star Director Bonus**

**Qualification:** Active Master Affiliates who have personally sponsored three first-level Master Affiliates since January 1, 1996.

**Reward:** With a combined 6,000 PGPV from their frontline Master Affiliates, 3-Star Directors receive an additional 1% Override on the volume 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 personally sponsored six first-level active Master Affiliates since January 1, 1996.

**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 personally sponsored 10 first-level active Master Affiliates since January 1, 1996.

**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.

Example A: Income Opportunity with No Additional Star Directors in Your Lines

Front Line Master Affiliates				
	1-2	3-5	6-9	10+
1 <sup>st</sup> Level	8%	8% + 1%	8% + 2%	8% + 3%
2 <sup>nd</sup> Level	6%	6% + 1%	6% + 2%	6% + 3%
3 <sup>rd</sup> Level	4%	4% + 1%	4% + 2%	4% + 3%
4 <sup>th</sup> Level	3%	3% + 1%	3% + 2%	3% + 3%
5 <sup>th</sup> Level	2%	2% + 1%	2% + 2%	2% + 3%
6 <sup>th</sup> Level & beyond <i>New money!</i>		1% ▼ ▼	2% ▼ ▼	3% ▼ ▼

When someone becomes a 3-Star Director, he immediately begins earning 9% on his first level, 7% on his second level, 5% on his third level, 4% on his fourth level, 3% on their fifth level, and an additional 1% on levels six and beyond.

This “infinity” bonus applies to all lines and continues until someone reaches an active Master Affiliate in his downline who has also achieved Star Director status. At that point, he qualifies for additional bonuses only if his Star level is higher than that of the downline Star Director.

Example B: Income Opportunity for a 3-Star Director with a Downline Star Director

Level	Line A	Line B	Line C
1 <sup>st</sup> Level	8% + 1%	8% + 1%	8% + 1%
2 <sup>nd</sup> Level	6% + 1%	6% + 1%	6% + 1%
3 <sup>rd</sup> Level	4% + 1%	<b>Downline Star Director</b> 4% + 1%	4% + 1%
4 <sup>th</sup> Level	3% + 1%	3%	3% + 1%
5 <sup>th</sup> Level	2% + 1%	2%	2% + 1%
6 <sup>th</sup> Level & beyond	1%	<b>No Additional Bonus</b>	1%

Since Line B has a Star Director at the 3rd level, additional bonus payments cease beyond this level for Line B only. Since Lines A and C have no Star Directors downline, the additional 1% “infinity” bonus applies to all levels in these two lines.

**Maintaining Star Director Qualification**

In order to maintain Star Director bonus payments and recognition, each frontline Master Affiliate in the Director’s organisation must requalify as a Master Affiliate during the appropriate requalification period each year (February – January).

Example:

If one of a 6-Star Director's six frontline Master Affiliates fails to requalify as a Master Affiliate, then that 6-Star Director will automatically drop to 3-Star Director status until an additional frontline Master Affiliate is promoted.

In addition, if the first level organisation 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.

Example:

Frank, a 10-Star Director, achieves only 19,000 in first-level organisation 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:

Helen, a 3-Star Director achieves 5,000 in first-level organisation 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 organisation.

## PAYDAY CHECKLIST FOR MASTER AFFILIATES

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To ensure you receive all payments you are entitled to each month, here's a simple checklist of qualifications and requirements. With the exception of the first one, each of the following must be completed monthly in order to qualify for full Master Affiliate Entitlements.

- Master Affiliate qualification/requalification has been achieved – 2500 unencumbered Personal Group Point Volume (PGPV) during a calendar month, including 1,000 PGPV unencumbered.
- A minimum 50PV monthly auto-ship (AS50) is in place.
- Maintenance of 2,000 PGPV (1,000 PGPV for 10-Star Directors) has been met.
- Star Director Program – appropriate number of personally-sponsored frontline Master Affiliates and frontline PGPV qualifications have been met.



# International Ambassador/ Inner Circle Bonus Program

## Singapore

Title	Reliv Ambassadors		Reliv Inner Circle		
	Ambassador	Bronze Ambassador	Silver Ambassador	Gold Ambassador	Platinum Ambassador
<b>Qualifications</b>	Overrides > MD Level for 2 Consecutive Months	1 Personally Sponsored Distrib. with Overrides > MD Level for 2 Consecutive Months	2 P/S Distributors with Overrides > MD Level for 2 Consecutive Months	3 P/S Distributors with Overrides > MD Level for 2 Consecutive Months	4 P/S Distributors with Overrides > MD Level for 2 Consecutive Months
<b>Benefits</b>	<ul style="list-style-type: none"> <li>Ambassador Pin</li> <li>Ambassador Business Cards</li> </ul>	<ul style="list-style-type: none"> <li>Bronze Ambassador Pin</li> </ul>	<ul style="list-style-type: none"> <li>Silver Ambassador Pin</li> </ul>	<ul style="list-style-type: none"> <li>Gold Ambassador Ring</li> </ul>	<ul style="list-style-type: none"> <li>Rolex Watch</li> </ul>
<b>Monthly Bonus Qualifications</b>	Overrides > MD Level 5 Level PV > 100,000	Overrides > MD Level 5 Level PV > 100,000	Overrides > MD Level 5 Level PV > 100,000 5 First Level M.A.'s with 100% required maintenance 2 P/S Distributors with Gen Overrides > MD Level	Overrides > PD Level 5 Level PV > 100,000 5 First Level M.A.'s with 100% required maintenance 3 P/S Distributors with Gen Overrides > MD Level	Overrides > PD Level 5 Level PV > 100,000 5 First Level M.A.'s with 100% required maintenance 4 P/S Distributors with Gen Overrides > MD Level
<b>Bonuses</b>	<b>Ambassador Bonus</b>		<b>Inner Circle Bonus</b>		
	Ambassadors meeting the monthly bonus qualifications will earn a share of the Ambassador Bonus pool which equals 1/2 % of Worldwide Sales. Your share is based upon your total 5 level PGPV as compared to the combined 5 level PGPV of all Ambassadors. The higher your organizational volume, the higher your bonus.		Additional 1% on 4th Level BV Additional 1% on 5th Level BV S\$2,000 Advancement Bonus	Additional 1% on 4th Level BV Additional 1% on 5th Level BV Car & Health Ins. Allowance S\$2,000 Advancement Bonus	Additional 1% – 4th Level BV Additional 2% – 5th Level BV S\$2,000 Advancement Bonus
	S\$2,000 Advancement Bonus	S\$2,000 Advancement Bonus	<b>Presidential Bonus</b>		
	<b>Qualifications:</b>		2 P/S Distributors with Overrides > PD Level	2 P/S Distributors with Overrides > PD Level	4 P/S Distributors with Overrides > PD Level
<b>Bonus:</b>		1% Bonus on 6th Level BV	1% Bonus on 6th Level BV	2% Bonus on 6th Level BV	

## GLOSSARY OF BUSINESS TERMS

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The following Business Glossary will help explain the most common terms used in your Reliv business.

**Active Master Affiliate** – a Master Affiliate is considered 'Active' if they have a minimum 50PV monthly auto-ship in place (AS50).

**AS50** – A monthly auto-ship order of 50PV or more.

**Business Volume (BV)** – The monetary value upon which override commission is calculated.

**Compression** – When a Master Affiliate does not have sufficient Personal Group Point Volume (PGPV) to satisfy maintenance requirements, his/her Distributorship loses its position in the Override Bonus payline and positions below him/her move up.

**Downline Organisation** – All Distributors personally sponsored by you, as well as Distributors personally sponsored by them, and so on.

**Active Distributor** – A Reliv Distributor must place an annual order with Reliv to remain Active and be eligible to earn retail and wholesale profits and retain their downline Distributors and customers.

**Encumbered Volume – The PGPV claimed by a downline to fulfill his qualification as Master Affiliate.**

**Maintenance Requirements** – The PGPV required of a Master Affiliate to earn Override Bonuses on downline Master Affiliates.

**Master Affiliate** – A Distributor who has 2500 unencumbered PGPV in a calendar month.

**Master Affiliate Requalification** – The annual requirement that, at least once during the 12-month qualification period, Master Affiliates achieve 2500 unencumbered PGPV in a calendar month or promote a frontline Master Affiliate with an additional 1,000 PGPV unencumbered.

**Override Commission** – A payment ranging from 2% to 8%, which may be earned by Active Master Affiliates on the monthly Personal Group Business Volume (PGBV) of their downline Master Affiliates five levels deep.

**Payline** – All Master Affiliates down five levels, each of whom has fulfilled maintenance requirements. Override commissions are calculated on the PGBV of each Master Affiliate in your payline.

**Personal Group** – All Distributors in your wholesale organization who have not yet qualified as a Master Affiliate.

**Personal Group Business Volume (PGBV)** – The volume upon which upline Override commissions are calculated. This is computed for each Master Affiliate and includes: 1) all personal orders; 2) all orders placed by downline Distributors in your personal group who are not Master Affiliates.

**Personal Group Point Volume** – The total points achieved by you and all others in your personal group during a calendar month.

**Personal Volume** – Points achieved from personal orders placed by a Distributor and their customers.

**Point Volume (PV)** – Points assigned to each product, which, when accumulated during each month, to determine discounts and profit levels.

**Retail Profit** – The difference between the wholesale price (RV) paid by a Distributor and the retail price (RV) paid by the customer.

**Retail Volume (RV)** – Retail price of the products, which retail and wholesale profits and discounts are calculated.

**Sponsor** – A Distributor who signs up another Distributor.



**Upline Organisation** – Your sponsor and his or her sponsor, that person’s sponsor, and so on.

**Unencumbered Volume** – All PGPV not being used to qualify a Distributor in your downline for Master Affiliate.

**Wholesale Organisation** – All of the Distributors in your personal group who are not fully qualified as Master Affiliate.

**Wholesale Profit** – The difference between the discounted price paid by the sponsor and the price paid by *his or her downline Distributor*.

*Examples of earnings contained herein are not representative of what a typical Distributor may achieve. Each individual Distributor’s success will depend on his or her individual effort.*