

Compensation Plan FAQs

LIFEPHARM ACRONYM GUIDE

- **IBO:** Independent Business Owner
- **CV:** Commissionable Volume
- **GV:** Generation Group Volume
- **PC:** Preferred Customer
- **PV:** Personal Volume

Q: Are commissions always based on the previous month's GV (Generation Group Volume)?

A: For Rank Achievement, previous month's GV is not needed. For Rank Maintenance, we do use the previous month's GV to calculate your Rank.

Q: I understand that according to the enhanced Compensation Plan, you can earn even more commissions and bonuses. How does this work?

A: LifePharm's Compensation Plan has been optimized to help you pursue and achieve higher Paid Ranks. When you reach a new level of Rank Requirements, your commission earnings increase. The Monthly Commissions are based on your current month's GV. Therefore, it's essential to build out your weak leg(s) for achieving the best balance (refer to page 22 in the Compensation Plan).

Example: For Bronze and above Ranks—at least 40% of required GV must come from weak leg(s). It is crucial to maintain the GV requirement on your weak leg(s) while building balanced legs to maximize your commissions.

Level	Rank	Generation Volume Requirement ⁺	PV Required	Weak leg(s) (40%) volume requirement*	Strongest leg no more than (60%) volume ^{**}	Leg Requirements
Business Builders	Bronze	5,000 CV	100 CV	2,000 CV	3,000 CV	-
	Silver	10,000 CV	100 CV	4,000 CV	6,000 CV	2 Leader Legs
	Sapphire	20,000 CV	100 CV	8,000 CV	12,000 CV	2 Premier Legs
Team Leaders	Ruby	40,000 CV	200 CV	16,000 CV	24,000 CV	2 Bronze Legs
	Gold	60,000 CV	200 CV	24,000 CV	36,000 CV	2 Bronze Legs
	Platinum	80,000 CV	200 CV	32,000 CV	48,000 CV	2 Silver Legs
Global Ambassadors	Emerald	150,000 CV	300 CV	60,000 CV	90,000 CV	3 Silver Legs
	Titanium	350,000 CV	300 CV	140,000 CV	210,000 CV	4 Silver Legs
	Diamond	700,000 CV	300 CV	280,000 CV	420,000 CV	4 Ruby Legs
	Royal Diamond	1,500,000 CV	300 CV	600,000 CV	900,000 CV	5 Ruby Legs

*At least 40% of Generation Volume must come from weak leg(s).

**No more than 60% of the Generation Volume at each rank is to come from a single leg.

⁺Generation Group Volume per month for one month.

- Must maintain Rank Qualifications each month to be paid at that rank.
- IBOs must achieve Premier Rank to advance to Bronze or higher.

Compensation Plan FAQs

Q: What are the benefits of the LifePharm Business Success Starter Kit?

A: By enrolling as an Independent Business Owner (IBO) with the LifePharm Business Success Starter Kit, you will have a position with the company, receive your own Personalized Replicated Website and a Virtual Office to manage your business.

Q: Besides the Retail Profit of \$10.00 per bottle*, what are the other benefits related to selling retail?

A: In addition to earning \$10.00 for every bottle of Laminine you sell retail, the Commissionable Volume (CV) assigned to the products purchased by your Retail Customers is considered to be part of your GV.

* Laminine & OMEGA+++ is \$10 per bottle, DIGESTIVE+++ & IMMUNE+++ is \$9 per bottle and Lamiderm Apex is \$23 per bottle.

Q: How does the Fast Start Bonus work?

A: The Fast Start Bonus is paid to the Sponsor from all the IBOs and Preferred Customers (PC)s they Personally Enroll with LifePharm.

Q: What do I gain from the Break Even Bonus?

A: As an active IBO, you will receive a 10% Break Even Bonus when your Personally Enrolled IBOs and PCs have placed a new order following their initial enrollment order.

Q: What is the difference between the Rank Achievement Qualifications and the Rank Maintenance Requirements?

A: The Rank Achievement Qualifications require a certain number of Personal Enrollees (IBOs and PCs) in order to “achieve” the following Ranks.

Rank	Personal Enrollments	or	Builders
Associate	2		-
Builder	3		-
Leader	6		2
Premier	10		5

The Rank Maintenance Requirements must be met in order to be paid at a certain Rank as follows:

Rank	Generation Volume
Associate	50 GV
Builder	100 GV
Leader	200 GV
Premier	300 GV

Compensation Plan FAQs

Q: How do I benefit from the Matrix Bonus?

A: The Matrix Bonus is paid to qualified IBOs from orders made by IBOs and PCs within your Matrix Tree. All payment levels are compressed. Additionally, IBOs are paid the Matrix Bonus on a different number of levels in your Matrix Tree.

Rank	Pay Levels
Associate	5 levels
Builder	7 levels
Leader	9 levels
Premier	10 levels
Bronze	11 levels
Silver and above	12 levels

Q: How do the compressed levels work for each of my matrix levels?

A: If an IBO or PC in your matrix becomes inactive for 30 days or has not made a monthly purchase, their level will be compressed. For example, if someone on your fifth level becomes inactive, your sixth level will be compressed up to your fifth level.

Q: In regards to the Matrix Match Bonus, what happens if my first two Personally Enrolled IBOs/PCs become inactive?

A: The Matrix Match Bonus will not be earned if your first two Personally Enrolled become inactive by not placing an order within 30 days or more.

Q: The Coded Bonus pays Infinity Deep & Infinity Wide. How does that work?

A: The Coded Bonus "Infinity Wide" starts with the third person you enroll and everyone you enroll thereafter. The Coded Bonus "Infinity Deep" starts with your third Personally Enrolled and their first two Personally Enrolled, and their first two Personally Enrolled and so on. The Coded Bonus percentage for each Rank is as follows:

Rank	Payout Percentage
Builder	2% of the CV
Leader	6% of the CV
Premier	10% of the CV

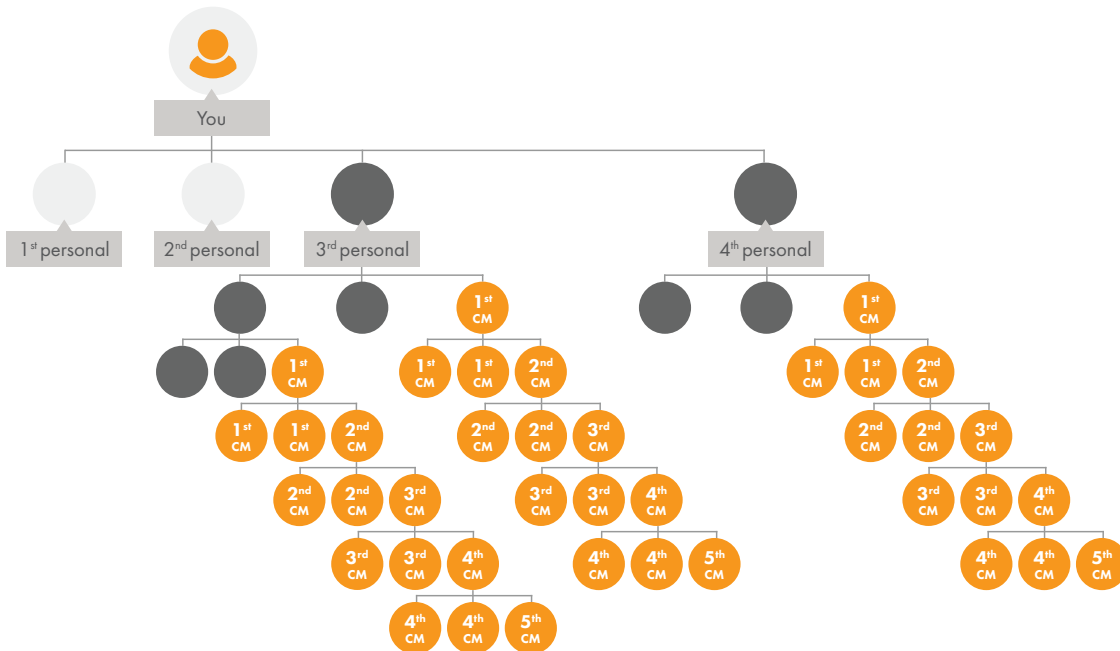
*Please note: you must maintain the personal CV & GV sales volume requirement for each Rank.

Compensation Plan FAQs

Q: How do I earn the Coded Match Bonus?

A: Active Builders and above are eligible to receive the Coded Match Bonus. To qualify for this bonus, an IBO must have a Paid Rank of Builder or above in the current month. You will earn a Coded Match Bonus through up to five coded generations when those coded to you earn their Coded Bonus. The First Generation consists of any IBO, who is part of your Coded Team. When your First Generation has enrolled their third personal IBO or PC, this will open your Second Generation, and so on through your Fifth Generation. The bonus is a percentage of the IBO's Coded Team's Coded Bonus earnings:

Rank	Generation					Details	Personal Volume	Generation Volume
	1	2	3	4	5			
Builder	15%	5%				Pays 15% on qualifying IBOs on 1 st generation. Pays an additional 5% on 2 nd generation	25 CV	100 CV
Leader	15%	10%				Pays 15% on qualifying IBOs on 1 st generation. Pays an additional 10% on 2 nd generation	25 CV	200 CV
Premier	15%	10%	10%	10%	5%	Pays 15% on qualifying IBOs on 1 st generation. Pays an additional 10% on 2 nd generation, 10% on 3 rd generation, 10% on 4 th generation, 5% on 5 th generation	50 CV	300 CV



Compensation Plan FAQs

Q: Are Leadership Bonuses available in our enhanced Compensation Plan?

A: Yes, we have updated the three Leadership Bonuses:

- Business Builder Bonus
- Team Leader Bonus
- Global Ambassador Bonus

Bonus	GETTING STARTED					BUSINESS BUILDERS			TEAM LEADERS			GLOBAL AMBASSADORS			
	IBO	Associate	Builder	Leader	Premier	Bronze	Silver	Sapphire	Ruby	Gold	Platinum	Emerald	Titanium	Diamond	Royal Diamond
Business Builder						✓ 2%	✓ Up to 4%	✓ Up to 8%	✓ Up to 11%	✓ Up to 11%	✓ Up to 11%	✓ Up to 11%	✓ Up to 11%	✓ Up to 11%	✓ Up to 11%
Team Leader									✓ 2.5%	✓ 2.5%	✓ 2.5%	✓ 2.5%	✓ 2.5%	✓ 2.5%	✓ 2.5%
Global Ambassador												✓ 3%	✓ 3.5%	✓ 4%	✓ 5%

Q: How do I earn the Business Builder Bonus?

A: To earn the Business Builder Bonus, you must maintain requirements for each Rank. This bonus is paid monthly to qualified IBOs Bronze and above. When your GV reaches 5,000 and you achieve the Bronze, you will earn 2% of your GV, which is the Tier 1 Payout. As you achieve higher Ranks, the total payout increases.

	Rank	Total Generation Volume	Personal Volume	Total Payout
Tier 1	Bronze	5,000 GV	100 CV	2%
Tier 2	Silver	10,000 GV	100 CV	Up to 4%
Tier 3	Sapphire	20,000 GV	100 CV	Up to 8%
Tier 4	Ruby	40,000 GV	200 CV	Up to 11%

Q: Why am I not getting my full group volume for the Business Builder Bonus?

A: Once one of your personal enrollment legs reaches Bronze, the leg moves out of receiving the 2% payout, including the volume with it. You will not be paid 2% on that volume that moves out because this leg will begin receiving the Bronze bonus themselves.

Compensation Plan FAQs

Q: How do I earn the Team Leader Bonus?

A: You will be eligible to earn the Team Leader Bonus when you achieve Ruby and have another Ruby below you in your Generation Tree. You will earn 2.5 % of that Ruby's GV. Once a second Ruby appears in the same generational leg, you will still get paid the Team Leader Bonus on the difference between the first and second Ruby's GV on that leg. Ruby through the Royal Diamond earns the Team Leader Bonus.

Q: How do I earn the Global Ambassador Bonus?

A: You will be eligible to earn the Global Ambassador Bonus when you achieve Emerald. This bonus is paid monthly to qualified IBOs Emerald and above. As you achieve higher Ranks, the Payout percentage increases. At Emerald, you will earn up to 3% of the GV outside your strong leg every month. The percentages of earnings increase when you achieve Titanium (3.5%), Diamond (4%) and Royal Diamond (5%).

Q: What are the Rank Rewards and how do I earn them?

A: The Rank Rewards are Rank achievement bonuses. You earn a Rank Reward for every new Rank you achieve, beginning with the Bronze and beyond. For Bronze through Emerald, you will receive a one-time payment for achieving each new Rank. Once you achieve Titanium through Royal Diamond, your Rank Rewards will be paid in five, equal monthly installments. If an IBO skips a rank, e.g., from Premier to Silver, he/she will still earn the Rank Reward for the Rank that was skipped, as well as the higher Rank achieved. The Rank Reward will not be paid on any new Paid Ranks that are below the highest Rank you achieved in the previous comp plan.

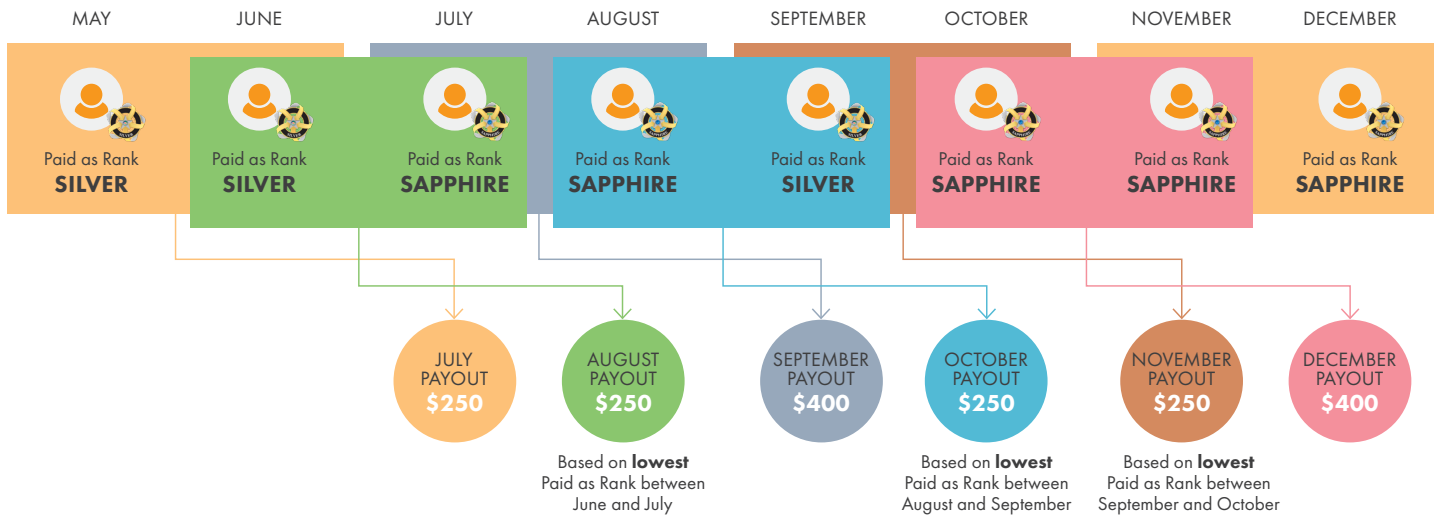
Q: If I qualify for the Car Cash for two consecutive months, will I continue to receive the Car Cash every month after that?

A: Yes, you will continue receiving the Car Cash as long as you maintain your Rank qualification of Silver or above. Once you reach Silver and maintain your Rank for two consecutive months, you will begin receiving a monthly cash allowance to use towards a new car. You can earn monthly Car Cash of up to \$4,000 when you reach Royal Diamond!

Compensation Plan FAQs

Q: If I previously earned the Car Cash Bonus but dropped down in my Paid Rank, how will my Car Cash be affected?

A: Your monthly Car Cash payout amount is based on the lowest Paid as Rank from the last two months. For example, if your Rank is Silver one month and Sapphire the following month, you will receive a Car Cash payout based on your Silver Rank.



Q: How does the Bronze B.I.G. (Better Income Guarantee) work?

A: Present to LifePharm an instance when your monthly commissions from another company were higher than your monthly commissions with LifePharm at the Bronze Rank. We will match it and pay you 20 percent more! [See Flyer for more details, terms and conditions.](#)

LifePharm does not guarantee income and all commissions and bonuses are based on IBOs meeting specific activity and performance requirements. LifePharm reserves the rights to edit, modify and alter the Compensation Plan at any time.