MEMBER COMPENSATION PLAN
INCOME DISCLOSURE STATEMENT
AUGUST 2020
UNITED STATES | CARIBBEAN
Thank you for your interest in Life.

We are a Direct Sales company marketing products and services through a mobile app subscription. Our digital platform approach gives us the agility to respond to market needs with precision and breadth. We continually develop new products and features that can simply be plugged into our platform for increased value.

Our current range of offerings and benefits include travel related discounts and credits, immediate cash back on purchases at national brand merchants, aggregated coupon savings, virtual currency rewards, health and wellness products, convenience items, and educational and personal development informational products.

Life Members earn money from the sale of our products to customers and from the overall sales volume produced by Life Members they involve in the program, based upon performance. There are no Life Member product purchase, autoship enrollment, or buy-in requirements for participation in any part of this Compensation Plan.

Life Members are in the business of improving customer’s lives by providing Life-changing products and services. To do this, they invest their time in two main activities:

1. Merchandising Life products and services to customers, and
2. For those who choose to, building sales forces of people who do the same.

Life Members are compensated through a multi-faceted pay plan with five parts:

1. Retail Sales Margins, Bonuses, and Contests
2. Performance Bonus Chart Commissions
3. Momentum Bonuses
4. Balanced Business Bonuses
5. Incentive Reward Trips

We will go through each of these briefly, just to give you a feeling for what they are, followed by some examples to show you how they work. Further, in the pages to follow, you will find average incomes, and highs and lows for people at the various levels in the Compensation Plan (along with a lot of legaleeze you should be sure to read, if you want to skip ahead!)

*All amounts presented in the document are in US dollars.*
Life Members earn money directly from the sale of Life products and services. To aid us in calculating payments and bonuses, we track sales volume through something we call Point Value, or “PV,” which are merely points assigned to each product. PV is related to actual dollars of sales in a ratio of about $1.2 = 1 PV. Actual PV varies based upon the product and its profitability, but the 1.2 to 1 ratio is a good rule of thumb overall. We will be referring to PV throughout the rest of this document.

**Retail Sales Commissions**

You earn 25% on the PV of the products you merchandise as a first time sale to new Registered Customers (those verified through a free account set up through the app or website). Then, for any and all subsequent sales to Registered Customers, you will earn 15% on the PV of those products sold. These are totaled up and paid to you monthly.

**Sales Achiever Bonus**

In addition to the Retail Sales Commissions just discussed, you can also earn additional retail sales commissions based on sales to newly registered customers each month. To qualify, accumulate 600 PV or more of new customer sales at any time during a new customer’s enrollment month of the following products: Super App, Super App +, and Life Accelerator. For example, if your customer enrolled with the Super App in October, any products they purchase from above as a customer during their enrollment month of October would count towards your Sales Achiever Bonus. Instead of receiving the usual 25% Retail Sales Commissions on those sales, you will earn an additional 25%, for a total of 50% in Retail Sales Commissions.*

**Sales Achiever Pro Bonus**

Similar to the Sales Achiever Bonus defined above, the Sales Achiever Pro Bonus awards you for sales to newly registered customers, and for helping downline Members qualify for the Sales Achiever Bonus. To qualify, first help a downline Member qualify as a Sales Achiever in 2 of your Leader and below Sales Teams, as well as personally generate 300 PV as a Sales Achiever. Your bonus for doing so is $300 and is paid each month in which you meet this qualification.**

**Customer Pool Bonus (CPB)**

In addition to the Retail Sales Commissions, Sales Achiever Bonus, and Sales Achiever Pro Bonus just discussed, you can also earn money based on any total Registered Customer sales you make in a complete calendar year. These represent additional bonuses on those same sales. Simply add up your total PV from Registered Customer sales from the beginning of January through the end of December, and look for the corresponding dollar amount on the chart to determine your bonus. These bonuses will be paid out in January along with the bonuses and commissions earned in the month of December.

**Cumulative Customer Bonus (CCB)**

In addition to the Retail Sales Commissions, Sales Achiever Bonus, Sales Achiever Pro Bonus, and Customer Pool Bonus just discussed, you can also earn yet another bonus based on the total amount of Registered Customer sales you make in a complete calendar year. These represent additional bonuses on those same sales. Simply add up your total PV from Registered Customer sales from the beginning of January through the end of December, and look for the corresponding dollar amount on the chart to determine your bonus. These bonuses will be paid out in January along with the bonuses and commissions earned in the month of December.

**Retail Sales Contests**

For some additional incentive and fun, three times a year we hold two different Retail Sales Contests. The first contest is based upon total Registered Customers Sales Volume, as measured in PV. The Life Member who accumulates the most during the contest period, wins!

The second contest is based upon the total number of Registered Customers, as measured by the number of unique Registered Customer accounts. The Life Member who sells products to the most individual customers during the contest period, wins!

Please reference *My Sales Center > Sales Contests* for current contest details.

**Customer Sales Requirement**

The Retail Sales Commission previously described is the only bonus you can receive without first meeting a monthly minimum Customer Sales Requirement. Simply stated, the minimum monthly Customer Sales Requirement to participate in any and all other portions of the Life Compensation Plan is 100 PV or more of Registered Customer sales. This must be accomplished in each and every month in which a Life Member expects to participate in the following components of Life’s Compensation Plan.

**New Life Member Enrollment Restriction**

We are about to proceed into the explanation of the next levels of bonuses available in the Life Compensation Plan. Some of these bonuses involve rewards for performance in not only selling the products, but also for building teams of people who do the same, and helping them succeed as Life Members.

To prohibit an improper focus on recruiting and to give prospective new Life Members time to make an informed decision about whether to proceed, we do not allow anyone to become a Life Member until they have undergone a three day (72 hour) period of investigation and consideration. This delay period is initiated as soon as one becomes a Registered Customer, which requires no purchase. At the conclusion of the delay period, an existing Life Member can send an enrollment link and our system will only then allow the perspective new Life Member to enroll.

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*Note: If you qualify for the Double Differential Bonus referenced on page 7 of this brochure, you are no longer eligible for the Sales Achiever Bonus.

**Note: If you have a Sales Team with a Coordinator or above, it will not be eligible to meet this qualification.

There are no Life Member purchase, monthly purchase, or autoship requirements for participation in any part of this Compensation Plan.

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**Annual Registered Customer PV Total vs Annual Bonus ($)**

<table>
<thead>
<tr>
<th>Annual Registered Customer PV Total</th>
<th>Annual Bonus ($)</th>
</tr>
</thead>
<tbody>
<tr>
<td>5,000</td>
<td>500</td>
</tr>
<tr>
<td>10,000</td>
<td>1,000</td>
</tr>
<tr>
<td>15,000</td>
<td>1,500</td>
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<tr>
<td>20,000</td>
<td>2,200</td>
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<tr>
<td>30,000</td>
<td>4,000</td>
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<td>7,000</td>
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<tr>
<td>100,000</td>
<td>15,000</td>
</tr>
<tr>
<td>200,000</td>
<td>40,000</td>
</tr>
</tbody>
</table>
For this portion of our Compensation Plan, you will need to reference the below Performance Bonus Chart, which correlates total PV amounts with commission percentages.

<table>
<thead>
<tr>
<th>PV</th>
<th>Bonus %</th>
</tr>
</thead>
<tbody>
<tr>
<td>8,000</td>
<td>30%</td>
</tr>
<tr>
<td>6,000</td>
<td>26%</td>
</tr>
<tr>
<td>4,000</td>
<td>22%</td>
</tr>
<tr>
<td>2,500</td>
<td>18%</td>
</tr>
<tr>
<td>1,500</td>
<td>15%</td>
</tr>
<tr>
<td>1,000</td>
<td>12%</td>
</tr>
<tr>
<td>600</td>
<td>9%</td>
</tr>
<tr>
<td>300</td>
<td>6%</td>
</tr>
<tr>
<td>150</td>
<td>3%</td>
</tr>
</tbody>
</table>

As you make sales of Life Products each month, one of your goals will be to stack up as much PV as possible in order to qualify for larger commissions on those sales, as displayed on this chart. The higher your volume, the higher your bonus percentage. And keep in mind, these Performance Bonus Chart Commissions are in addition to all the bonuses we’ve already discussed. The idea is that you can earn money several ways from the same customer sales.

Also, as you build a sales force of Life Members, each of them will also generate sales. And, for both them and yourself, there may be some products purchased for personal use. As a result, you will likely have three types of product volume:

1. **Customer Volume** = products sold to your Registered Customers (those with a customer account).
2. **Personal Volume** = products you buy for your own use, or sell to customers directly who have no account and haven’t been registered through the app or website.
3. **Group Volume** = the total volume of the Life Members and their Registered Customers in your Sales Force(s) or Team(s).

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**THREE TYPES OF VOLUME**

- **Customer Volume:** Products sold to your Registered Customers (those with a customer account).
- **Personal Volume:** Products you buy for your own use, or sell to customers directly who have no account and haven’t been registered through the app or website.
- **Group Volume:** The total volume of the Life Members and their Registered Customers in your Sales Force(s) or Team(s).

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*There are no Life Member purchase, monthly purchase, or autoship requirements for participation in any part of this Compensation Plan.*
At this point, we need to introduce a concept called Rank Achievement. As a shortcut to summarize certain structures of Sales Team businesses, and to provide convenient levels at which to recognize and reward Life Members for performance, we have instituted Ranks or names for various levels of business building, as follows:

**Apprentice and Sr. Apprentice**
With a particular structure in your Sales Teams producing certain volumes, you may not just be a "Student" on the journey, but one with a specific Rank. To begin, if you have 1,500 total PV with at least 300 PV in your second Sales Team, you would be called an Apprentice.

Likewise, with 2,500 total PV and at least 600 PV in your second Sales Team, you would be called a Sr. Apprentice.

**Student 150 through Student 8,000**
As you work your way up the Performance Bonus Chart, you will be referred to as a "Student" and then the corresponding total PV amount on the chart. For example, at 2,500 total PV you would be recognized as a "Student 2,500."

**Performer and Sr. Performer**
Similarly, with 4,000 total PV and at least 1,000 PV in your second Sales Team, you would be called a Performer.

And with 6,000 total PV and at least 1,500 PV in your second Sales Team, you would be called a Sr. Performer.

**Leader**
You can qualify for the Rank of Leader by building a business that has 8,000 PV total or more, with at least 2,500 PV additional volume outside your largest Sales Team (when we say "outside", we are referring not only to any and all PV generated in Sales Teams outside your largest Sales Team, but also all your Customer Volume and Personal Volume).

*Note: If you are at or above 8,000 total PV but have not satisfied the 2,500 PV outside provision, you are referred to as a "Student 8,000."*

**Coordinator**
You can qualify for the Rank of Coordinator by building a business that has:

1. Two Sales Teams simultaneously producing 8,000 PV or more, and
2. Total Volume outside* of those two Sales Teams of at least 2,500 PV

**Sr. Coordinator**
You can qualify for the Rank of Sr. Coordinator by building a business that has:

1. Three Sales Teams simultaneously producing 8,000 PV or more, and
2. Total Volume outside of those three Sales Teams of at least 2,500 PV

**Advisor**
You can qualify for the Rank of Advisor by building a business that has:

1. Four Sales Teams simultaneously producing 8,000 PV or more, and
2. Total Volume outside of those four Sales Teams of at least 2,500 PV

**Sr. Advisor**
You can qualify for the Rank of Sr. Advisor by building a business that has:

1. Five Sales Teams simultaneously producing 8,000 PV or more, and
2. Total Volume outside of those five Sales Teams of at least 2,500 PV

**Life Coach**
You can qualify for the Rank of Life Coach by building a business that has six Sales Teams simultaneously producing 8,000 PV or more (with no outside volume requirement).

**Executive, Double, Triple, Crown, Crown Ambassador Life Coaches**
Similarly, Executive Life Coach is nine Sales Teams simultaneously producing 8,000 PV or more. Double Life Coach is twelve, Triple Life Coach is fifteen, Crown Life Coach is eighteen, and Crown Ambassador Life Coach is twenty Sales Teams simultaneously producing 8,000 PV or more.

*Note: The Ranks (beginning at Leader) must be maintained for 6 consecutive months before receiving official recognition.*

*When we say "outside", we are referring to any and all PV generated in Sales Teams outside your largest Sales Team or outside Teams with 8,000 PV, as well as all of your Customer Volume and Personal Volume.*

There are no Life Member purchase, monthly purchase, or autoship requirements for participation in any part of this Compensation Plan.
BONUS EXPLANATIONS

Now that you have at least a cursory introduction to the concept of Ranks, we can proceed with outlining the various bonuses that can be earned. As we do so, please refer back to the Performance Bonus Chart on page 5.

Customer Volume Bonus
The first bonus you earn from the Performance Bonus Chart is a Customer Volume Bonus. Simply determine your Total PV, consisting of the total of the three types described on page 5 (Customer Volume, Personal Volume, and Group Volume). Then, find the corresponding Commission percentage on the right side of the Performance Bonus Chart. Multiply this percentage with the total PV in Customer Sales Volume you generated that month, and you will have the amount of your Customer Volume Bonus.

To illustrate, let’s say your total PV was 1,500. Looking at the chart, this puts you at the 15% bracket. Let’s then say your PV in Customer Sales was 500. Your Customer Volume Bonus would therefore be:

\[ \text{.15} \times 500 = \$75 \]

Personal Volume Bonus
The next bonus you earn from the Performance Bonus Chart is based on your Personal Volume. Simply take the same percentage you determined in the Customer Volume Bonus calculation, and multiply that by your total Personal Volume PV, and you will have the amount of your Personal Volume Bonus.

To illustrate, let’s continue with the illustration. Your total PV was 1,500, which, as we saw, puts you at the 15% bracket. Let’s then say your Personal Volume was 200 PV. Your Personal Volume Bonus would therefore be:

\[ \text{.15} \times 200 = \$30 \]

Differential Bonuses
There are two types of Differential Bonuses: Standard and Double. These bonuses are based upon the sales volumes generated by the Sales Teams you help build.

Standard Differential Bonus
A Differential Bonus applies only when you have built “downline” Sales Teams that are also generating PV. You can have a Differential Bonus from each of your individual Sales Bonus calculation. You will qualify for a Differential Bonus any month in which your total volume, which, remember, consists of the sum of your Customer Volume, your Personal Volume, and your Group Volume (the total volume generated by all of your Sales Teams), corresponds to a percentage bracket on the Performance Bonus Chart that is higher than the percentage bracket for any one (or more) of your individual teams. For every downline Sales Team for which your total volume corresponds to a higher percentage bracket than the one they have earned, your Differential Bonus consists of the percentage difference multiplied by the PV in that Sales Team.

For instance, if your total volume at month’s end were 8,000 PV (corresponding to the 30% bracket), and your first Sales Team had a total volume of 4,000 PV (corresponding to the 22% bracket), then your Differential Bonus would be calculated using the difference between 30% and 22%, or 8%, multiplied by the total volume in that particular Sales Team, which in this example is 4,000 PV.

\[ .08 \times 4,000 = \$320 \]

Further, let’s say in this same month you have a second Sales Team with a total volume of 2,500 PV (corresponding to the 18% bracket), then your Differential Bonus from this Sales Team would be calculated using the difference between 30% and 18%, or 12%, multiplied by the total volume in that particular Sales Team, which in this example is 2,500 PV.

\[ .12 \times 2,500 = \$300 \]

In this particular example month, you would earn both the $320 and the $300 Differential Bonuses, in addition to all the other bonuses discussed so far.

Double Differential Bonus
We have just gone through an explanation and example of a Standard Differential Bonus. But there is also a way to have your Differential Bonuses doubled! To do so, you simply build your Sales Teams according to the following minimum structures. First, achieve one of the “Ranks” shown in the left-hand column below with the volume requirements of the next two columns, and your usual Differential Bonus on each of the two Sales Team structured as indicated will be doubled! The Double Differential Bonus applies to your two largest Sales Teams.

For those with more than two Sales Teams, the Double Differential Bonus will be calculated on the largest two teams that are not yet at the 8,000 PV level or above. For example, if you were a Performer with 5,000 total PV, and your Team 1 had 3,000 PV, your Team 2 had 1,200 PV, and your Team 3 had 600 PV, the Double Differential Bonus would be applied to Team 1 and Team 2.

For Leaders and above with Sales Teams of 8,000 PV or more, Double Differential Bonuses can only be earned, when you have at least two additional Sales Teams, each with at least a minimum of 300 PV, that are in addition to the ones at or above 8,000 PV. If there are more than two Sales Teams in addition to the ones with 8,000 PV, the two largest of those would be used for the Double Differential Bonus.

So, in the previous example given to illustrate how the Standard Differential Bonus is calculated, we deliberately chose a scenario in which you would also qualify for a Double Differential Bonus. This is because you were at the Rank of Leader, with a total of 8,000 PV, with Sales Team 2 having a minimum of 2,500 PV, as specified by the chart. Therefore, the Differential Bonuses we calculated for you from Sales Team 1 and Sales Team 2 ($320 and $300 respectively) would be doubled to $640 and $600.

There are no Life Member purchase, monthly purchase, or autoship requirements for participation in any part of this Compensation Plan.
The next major category is called the Momentum Bonus. It applies to Life Members who qualify at the Rank of Leader or above, and is designed to reward consistent performance. Each month you qualify at a certain Rank, your monthly Momentum Bonus amount increases according to the chart below.

To illustrate, let’s say you hit the Rank of Leader by the end of January. Looking at the chart, you can see that your Momentum Bonus for that month would then be $50, since you achieved that Rank for one month. Then, the following month, you achieve the Rank of Leader once again, but now, because you have done it two months in a row, your Momentum Bonus would be $100. Do it again in March, a third time in a row, and you can see from the chart that your Momentum Bonus would be $150.

This concept works similarly for each of the Ranks displayed across the top of the chart. This can continue for a maximum possible 12 months in a row, since this program resets with the beginning of each new calendar year.

Now, to continue our illustration, what if you did not qualify at the Rank of Leader in April, which would have been the fourth month in a row? Then you simply don’t receive a Momentum Bonus that month. What if you then qualify at the Rank of Leader again in the month of May? Since you broke the streak, you would be starting over at 1, and therefore receiving the Momentum Bonus of $50 again.

On the other hand, what if instead of breaking the streak you actually advanced in Rank? Let’s say that in the month of April you suddenly qualified as a Coordinator? In that case, since in our example you qualified at the Rank of Leader for the first three months in a row, then you would step right up to the 4th month of the Coordinator column and receive $300 as your Momentum Bonus that month! In this way you can see that the Momentum Bonus is not only designed to reward performance, but to really reward advancement!

Please note that consecutive qualification months cannot be carried forward from one year to the next, as everything resets in January.

<table>
<thead>
<tr>
<th>Consecutive Months</th>
<th>Leader</th>
<th>Coordinator</th>
<th>Sr. Coord</th>
<th>Advisor</th>
<th>Sr. Advisor</th>
<th>Life Coach</th>
<th>Executive LC</th>
<th>Double LC</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>50</td>
<td>75</td>
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<td>1,800</td>
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<td>TOTAL</td>
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<td>5,850</td>
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<td>9,750</td>
<td>11,700</td>
<td>15,600</td>
<td>19,500</td>
<td>23,400</td>
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</tbody>
</table>

There are no Life Member purchase, monthly purchase, or autoship requirements for participation in any part of this Compensation Plan.
The next major bonus category is called the Balanced Business Bonus (BBB). It is paid monthly when you reach the Rank of Leader or above, and also develop Sales Teams at the Rank of Leader or above. The goal is to develop a balanced business of successful individuals horizontally (in what we call "width") and vertically (in what we call "depth"). The higher your Rank, the larger the number of individuals in width and depth that the BBB rewards you for helping achieve the Rank of Leader.

For instance, if you are at the Rank of Coordinator, then you could qualify for a maximum BBB of $4,200 by having two Sales Teams each with two individuals in them who have achieved the Rank of Leader (so two Leaders in width who each have a Leader in depth, making a 2 x 2).

\[(2 \times \$1,000 = \$2,000) + (2 \times \$1,100 = \$2,200) = \$4,200\]

If you had two Leaders in width, but there was only one Leader in depth in one of their Sales Teams, then you would qualify for a BBB calculated as follows:

\[(2 \times \$1,000 = \$2,000) + (1 \times \$1,100 = \$1,100) = \$3,100\]

In effect, you would be missing out on the bonus that would result from helping an additional individual achieve the Rank of Leader in that second Sales Team.

Continuing on, once you achieve the Rank of Sr. Coordinator, you step up in BBB eligibility. You could earn a Balanced Business Bonus for up to three Leaders in width each having three in depth for a Maximum BBB of $9,900:

\[(3 \times \$1,000 = \$3,000) + (3 \times \$1,100 = \$3,300) + (3 \times \$1,200 = \$3,600) = \$9,900\]

This concept progresses higher and higher based upon your Rank and the proper proportion of Leaders in width and depth. The maximum BBB possible for each Rank is shown in the chart below.

The Rank of Leader works similarly to all we’ve just described, but with one additional stipulation. As shown on the chart, as a Leader, you could qualify for a maximum BBB of $1,000 based upon having one Sales Team with a Leader in it and at least 8,000 PV outside of that Leader Sales Team. If you have less than 8,000 PV outside, then your BBB is reduced proportionately.

For instance, if you are at the Rank of Leader, and you have a Sales Team with a Leader producing 8,000 PV or more, but your volume outside of that is 4,000 PV, then your BBB will be calculated as follows:

\[(4,000/8,000) \times \$1,000 = \$500\]

One additional requirement throughout the BBB program is that any Leader with a Leader in depth must produce a minimum of 8,000 PV outside that downline Leader in order for both of them to be counted toward a full BBB. In the instance where the upline Leader does not produce this minimum of 8,000 PV, then the BBB for that particular position in the chart will be adjusted downward proportionally to the outside volume produced. These proportional calculations are similar in scope to what we just illustrated for a Leader with less than 8,000 PV outside volume.

<table>
<thead>
<tr>
<th>Rank</th>
<th>Max Bonus $</th>
</tr>
</thead>
<tbody>
<tr>
<td>Leader</td>
<td>1,000</td>
</tr>
<tr>
<td>Coordinator</td>
<td>4,200</td>
</tr>
<tr>
<td>Sr. Coordinator</td>
<td>9,900</td>
</tr>
<tr>
<td>Advisor</td>
<td>18,400</td>
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<tr>
<td>Sr. Advisor</td>
<td>30,000</td>
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<tr>
<td>Life Coach</td>
<td>45,000</td>
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<tr>
<td>Life Coach + 1</td>
<td>63,000</td>
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<tr>
<td>Life Coach + 2</td>
<td>84,000</td>
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<tr>
<td>Exec. Life Coach</td>
<td>108,900</td>
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</tbody>
</table>

There are no Life Member purchase, monthly purchase, or autoship requirements for participation in any part of this Compensation Plan.
INCENTIVE REWARD TRIPS

We also provide incentive travel for our top performers. Our annual reward trip is called the Lifestyle Trip. Qualifications each year vary based upon the destination and our latest sales promotions. Details for future trips and their qualifications will be posted on the website at My Account > My Trips.
Thank you for taking the time to review this in-depth look at Life’s Income Disclosure Statement (IDS). Typically we update this document every year with the latest results. Due to the significant upgrades we have made to our Compensation Plan effective March 2020, we have updated the data under the new plan for the first three months of results and will do so again at the end of 2020.

It might be helpful to first explain that individuals join Life for a variety of reasons. However, there are basically only two ways to participate with Life: as a Customer or as a Member. Customers simply register for one or more of Life’s monthly subscriptions, including our Super App as the main sales focus, or make one or more product purchases. That’s it.

Members, on the other hand, join Life with the intention of building a business and earning income, and represent a broad spectrum of entrepreneurs. Some join with the goal of earning a little extra spending money, while others join with higher aspirations.

We have observed that in the profession of Direct Sales, many get excited about the prospects of the possibilities without truly deciding to commit to the hard work that sales require. With this new version of our Compensation Plan, we are introducing a mechanism to ensure that those who may be interested in becoming Members have ample time to investigate and consider their decision. To this end, we do not allow anyone to enroll as a new Life Member unless they have been a Registered Customer for a minimum period of 72 hours, as mentioned on page 4. (Becoming a Registered Customer does not require a purchase). This allows the prospective new Life Member a chance to analyze our products and review this document and Life’s Policies and Procedures before making a decision.

One of the most attractive aspects of joining Life as a Member is the low start-up cost of $24.95. For Members who choose the auto-renewal plan for their business, the membership fee is only $19.95 per year after that ($23.95 otherwise). Life offers its Members a way to start their own business without having to invest thousands of dollars in inventory or supplies. There are no “buy-ins” or “pay-to-earn” aspects to our Compensation Plan. Instead of having to buy and store merchandise to support customer orders, Life Members simply sell the products and subscriptions and Life handles the fulfillment, delivery, guarantees, and financial tracking.

Of course, as with any business, Life Members may incur various operational expenses such as those for their phone, computer, travel, etc. However, Life attempts to ensure the businesses of its Members are professionally operated at a fraction of the cost of more traditional businesses. After all, in order for the business to prosper and grow, so must the businesses of our Members. Therefore, in addition to the low start-up cost and no requirement for inventory, Life offers a complete online business management system, corporate-managed email blasts, and a variety of full color, high-quality, low-cost (or free download) brochures, pamphlets, and other sales aids that include the most recent and popular product information. And avoiding the costs of set-up charges, minimum orders, pre-loaded inventory, red tape, and so on, saves Life Members not only money, but also time that can be used more productively to make sales.

It’s important to also point out that all of Life’s products and training materials are backed by a no-questions asked, 30-day, 100% money-back guarantee.

Direct Sales isn’t for everyone. Just like joining a new fitness club or enrolling in college, it requires a commitment, and individual results are a direct reflection of the Member’s effort. Consider too that just like college freshmen, many newcomers only last a handful of weeks before quitting, yet their short stay is included in the calculation of the retention rates for the entire year (another reason we have taken the step of putting in a 72 hour investigation period, so that only those who truly intend to follow through even get started in the first place). In fact, according to an article published by the New York Times in January of 2013, “Almost half of the students who begin college at a two- or four-year institution fail to earn a degree within six years.” With that in mind, we believe we are doing quite well with our retention rate.

The majority of our Members are Ranked as “Students” and, as the term would imply, are still considered to be at some level of learning. The number following the Rank in the chart to follow distinguishes a Point Value (PV) level associated with the title of Student, Leader, etc. (see Bonus Chart on page 5). The first six months of any new Membership are considered to be a “Trainee” level, so you can easily distinguish newer Members on the following chart.

In order to be eligible to qualify for all aspects of the Life Compensation Plan, all Members, without exception, must meet the 100 PV minimum Monthly Customer Sales Requirement as outlined on Page 4.

A close look at the IDS Chart on the following page reveals a “flip” of the percentages moving from the Non-Qualified column to the Qualified Members column.* Qualified Members are those who have met the minimum Monthly Customer Sales Requirement just described. Non-Qualified Members are those who have not made enough sales to “qualify” for compensation. And this is where the differences among Members can really be seen. Almost every Student level Member in the Non-Qualified Members column, which demonstrates that these people are very new or are not necessarily involved with Life to earn commissions. In other words, they are not making the minimum level of product sales. Those with the beginner Rank of Student don’t begin to enter the Qualified Member list until they hit about the 1,500 PV level or higher. In other words, the Members who are genuinely trying to build a business and earn income are the ones listed in the Qualified Members column; these are the entrepreneurs who are committed and are making sales.

The IDS Chart on the following page reveals that the largest area of turnover in Life rests in the Student Ranks. This is the group of new Members who are trying out the business and deciding if it’s a good fit for them. Since most new Life Members make this decision within the first year, the greatest turnover is naturally seen in the beginner Ranks.

We strongly urge anyone wishing to gain a full understanding of the data in this report to study the Life Compensation Plan in the preceding pages. We are pleased to present what we believe is one of the industry’s most competitive programs. Remember to look for an announcement regarding an update to this IDS in the first quarter of 2021.