



ZURVITA™
A higher way of life.

HOW TO DO BUSINESS



SINGAPORE



Zurvita is a leading-edge, marketing company leveraging the power of word of mouth advertising and the Internet to create the next generation, home-business opportunity. This business model creates immediate cash flow and generates long-term, residual income from proprietary health and wellness products.

How We Operate in Singapore

Thank you for being interested in ZURVITA's expansion into the country of Singapore. ZURVITA is pleased to offer our renowned ZEAL products in Singapore, launching **Summer 2014**. The following information should help you understand the appropriate rules of engagement, enabling you to acquire and offer ZURVITA products and the business opportunity to others in this country. Some of our US policies have been adapted to meet the needs of International Markets so please read carefully.

ZURVITA will soon be conducting business around the world, in many countries. Each country will have its own guidelines, rules & regulations, based on a multitude of factors. Independent Consultants are responsible to be aware of each countries' differences, by reading the How to Do Business information for each specific country.

English is widely spoken in Singapore, a small country of 5.2 million people. In fact, Singapore English (British origins) is an integral part of the Singaporean identity, spoken now in 35% of the homes (47% still speak Chinese in the home). English is regarded as the main language in Singapore, and is officially the main language of instruction in all subjects except for mother tongue lessons in Singapore's education system. It is also the common language of administration, and is promoted as an important language for international business.

At this time, ZURVITA will only be providing products to residents of Singapore on a "Personal Importation" basis, although they are labeled according to Singapore requirements. Each person purchasing ZURVITA products in Singapore cannot resell the product in the public domain, unless they collect and remit taxes to the local taxing authorities (see below: Other Business Details).

Purchases are concluded in the USA and will be shipped directly to the customer in Singapore via courier services. Fortunately, our products are relatively light-weight, allowing for shipping from the USA to be quite acceptable, until further stages of development are considered.

"Personal Importation" also means that each person purchasing ZURVITA products is limited to approximately \$300 USD per order shipment, which avoids the requirement to have to collect customs duties or sales taxes under the Singapore Customs, personal exclusion for internet and postal sales. If you purchase more than this amount in a single order, you may be charged both customs duties and GST (sales tax) by Singapore Customs Services.

In the future, supply location may change from the USA to Singapore, based upon multiple factors.





Products

To begin, the only ZURVITA products formulated and labeled for Singapore are:



- Zeal Wellness Wild Berry Canister
- Zeal Wellness Bold Grape Canister
- Zeal Wellness Wild Berry Single Serve Bottles
- Zeal Wellness Bold Grape Single Serve Bottles

In the future, additional products may or may not be introduced into Singapore based on a multitude of factors. In almost all countries around the world, Zeal Wellness products are the first products being introduced.

Financial Matters

- Commissions and bonuses will be paid **ONLY** to Hyperwallet accounts. Hyperwallet is a global money management company that has partnered with ZURVITA to ensure timely and accurate delivery of funds to citizens around the world. Each new participant with Zurvita receives access to create a Hyperwallet account. When you have received funds in your account, you may: (1) use them for additional ZURVITA product purchases (2) transfer them to your bank account in local currency or (3) use them via your Hyperwallet issued debit card for other purchases where the debit card is accepted. **Please note you must open an account and sign-up directly with Hyperwallet to use this service. This is done through your Z-Center (online consultant back office).**
- To be eligible for commissions, Singapore residents and consultants agree to allow ZURVITA to obtain (as necessary) a United States IRS form (W-8BEN) in their behalf. This form claims exemption from USA tax withholding on commissions received. Any income taxes required to be reported or paid to the home country of any ZURVITA consultant, for commissions received from ZURVITA, are entirely the responsibility of the independent consultant and is NOT the responsibility of ZURVITA.
- All prices of products are stated in US Dollars only, while Volumes (such as TBV and rank volumes) and commissions paid are generally stated in USD points.



Commissions, Incentives, Bonuses, Promotions Available

- All ZURVITA incentive and bonus programs are available in Singapore, except some programs may have modifications for international residents as discussed above.
- Periodic Sales Promotions conducted by ZURVITA will vary from those offered in the United States and Canada, in the form of products being offered and the time period of availability. Watch for specific International Promotions offered monthly.
- Special Provisions for First Time Purchasers. Every first purchase of a Zeal Wellness Canister also receives a complimentary (Free) Blender Bottle in their shipment. For example, first purchase by a Retail customer, Preferred Customer or Consultant of a Canister, Builders Pak or Wellness Pak (containing a canister of Bold Grape or Wild Berry) will also contain a Blender Bottle. Subsequent purchases will not include a Blender bottle. Blender bottles are NOT sold separately as a product.
- All commissions paid are stated and done so in US dollars only.
- Car Program Modifications: The Car Bonus Program is eliminated for international consultants (due to global application challenges). In lieu of this, the TBV is increased to a FLAT \$200 bonus based on TBV on the amount of \$1200. The independent consultant may use the bonus increase for any business building practice desired. There is no separate Car Program in Singapore as a result.
- Commissions will be paid according to the ZURVITA commission plan with the following exceptions for international residents.
 1. ALL Team Group Volume Bonuses which state a 30 day qualification period in the compensation plan, will be extended for an additional 10 days (40 total) in the first month. This is to compensate for purchase limitations and international shipping time. This includes all eligible TBV (Starter Paks & Initial order Wellness Paks). As a result, the Consultant has up to 40 days from their “start date” to achieve All Star Bonus (first bonus). If accomplished, Consultant will have an additional 30 days to achieve the Platinum All Star Bonus. After that, there is no specific time period to achieve any Team Bonus, just a 30 day “shelf life” on eligible TBV.
 2. In addition, the amount for qualification for TBV for international residents will be reduced to \$1200 with a reduction in program bonuses to be paid rather than the US \$3000. This is done to accommodate purchase limits in some countries. This will allow you to receive your bonus with 6 qualifying people as in the US.
 3. The amount of the bonus is adjusted to pay \$320 on the AllStar (first bonus) and \$400 on the AllStar Platinum (second bonus in the next 30 days).
 4. As a result of the lower cost Builder Paks for International Residents (200 BV for international vice 500 BV for US/Canada), the upline bonus payout will remain 20% but be aware that the actual amount of bonus is reduced from \$100 to \$40 USD or the equivalent in local currency.



Other Business Details

- ALL Singapore residents, both customers and independent consultants, who complete a legal application (sign up) with ZURVITA, agree they are doing so under US laws and regulations, with ZURVITA accepting and making such sales, supply, and contracts in the U.S. Please see the *“Addendum for International Residents” to the ZURVITA Statement of Policies and Procedures and Terms and Conditions* for specific details.
- Singapore residents agree to provide accurate personal identification information to ZURVITA in order to be accepted as independent consultants or customers. Such Identification shall include Citizens ID #, or valid passport #, or valid driver’s license #.
- Products are properly labeled for Singapore regulations and may be resold. However, if products are re-sold, the independent consultant is solely and completely responsible to register for and pay any GST or other sales taxes, to the local taxing authorities.
- Products will be shipped directly from the USA to customer and independent consultant addresses. All should allow approximately 7 days for delivery from time of order.

Singapore Country Founders Club

ZURVITA recognizes that those who engage with ZURVITA in the early weeks & months of doing business in a foreign country, may not have every marketing tool available, every product available, and every other component that might exist in Zurvita’s home country (USA). In recognition of these limitations which must be patiently managed by the early-participating consultants

(referred to as pioneers), ZURVITA has created a Country Founders Program. Those qualifying for this program will receive some significant, long-term benefits, including high-level recognition and a share in a 1% pool of the countries’ sales volume (see International Founders Program for specifics).

Product Return Policy

For consultants, the Standard Return Policy (no special provisions) applies. For Preferred Customers and Independent Consultants, contact ZURVITA Customer Service to receive a Return Authorization (RA) and specific instructions for returns to receive a credit to your credit card.

For retail customers, they should contact the independent consultant from whom they purchased the product. The consultants will refund your purchase price and then they will receive reimbursement from ZURVITA according to ZURVITA’s guarantee policies.





FAQs

Can I resell the product in Singapore?

Yes, if you collect and remit taxes. The product is labeled correctly for resale inside Singapore. However, under current operations, the buyer is the official importer of this product under Singapore “Personal Importation” rules on internet and postal purchases, so the decision to resell must be up to you. Remember that if you do resell the product, you must collect and remit any sales taxes (GST) which are due.

Can I hold public meetings in Singapore to build my business?

Yes.

When will ZURVITA establish a local warehouse and office?

ZURVITA may make the decision to establish a local warehouse and office in Singapore sometime in the future, based on a variety of factors, including sales volume. This decision varies with each country.

When will other ZURVITA products be available?

Additional ZURVITA products may be made available in the future. This is a decision resting on many factors, including sales volume, market interest and government formulation acceptability.

Special Provisions to Be Aware of for This Country

None.

Customer Service Contact Information

Initially, all customer service will be provided only in English, from the USA. Zurvita is adding both Cantonese and Madarin Chinese speakers in the near future.

The hours of service Singapore time, will be:
9 p.m. – 5 p.m.

Customer Service may be contacted via email at:
singapore@zurvita.com

Telephone **800-130-2111** Singapore number that connects to US.

As growth occurs in Singapore, and elsewhere in the region, customer service may expand to local servicing and to include additional languages of support, such as Chinese.



ZURVITA™

Our mission is to create an opportunity where people from all walks of life can participate and create an immediate income as well as a long-term monthly recurring income that will last for generations. Our unique wellness products and exciting compensation plan offer every individual the opportunity to win at every level.

That's what is so wonderful about Zurvita: We want you to win, we want you to make money and we love to recognize you for your accomplishments. As our Consultants achieve their dreams by helping others reach their own, we want them to know they're heroes by treating them like royalty.

— Mark and Tracy Jarvis

Join the fastest growing group in Zurvita: www.SuccessStoriesGroup.com

For more information contact:

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