COMPENSATION PLAN
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I. Becoming a Zurvita Customer and/or Independent Consultant

Zurvita proudly announces its Compensation Plan, used to reward Independent Consultants for their sales efforts on behalf of Zurvita. Zurvita offers individuals the opportunity to sell Zurvita products to others, and simply requires the potential Consultant complete the online application and agreement to the company for consideration.

Once a Consultant's application has been accepted he or she will be considered a Zurvita Independent Consultant and will be eligible to earn commissions as outlined below.

Additionally, when the application has been accepted by Zurvita, an online computer entry is made. This assigns the new Independent Consultant a "Z-Center" in the uni-level structure of their upline sponsor.

The Zurvita Compensation Plan has multiple income opportunities including: Weekly Bonuses, Monthly Residuals, Personal Sales, Uni-level Overrides and Commissions. This generous compensation plan makes the Zurvita opportunity far superior to others and unique to our industry.

Commissions are earned from the sale of Zurvita products by Independent Consultants. Consultants are never required to make a product purchase. Products are purchased by our customers and optionally by Independent Consultants.

Our customers are able to enjoy our products on a monthly autoship or may purchase the products as needed from their Zurvita Consultant.

Our state of the art products include:

1. Zeal Wellness in Wild Berry or Bold Grape
2. Chocolate Delight Protein Shakes
3. Vanilla Creme Protein Shakes
4. Zeal Burn
5. Zeal Cleanse
II. Commission Structure for Zeal

A. Bonuses – Paid Weekly

1. Builders Bonuses

A Builders Bonus of **$100** is triggered throughout the week when you sponsor a Consultant that purchases a **($549.95) Builders Pak**. *(The commission is paid on product sales at 500 Business Volume which is a 20% payout.)*

A Builders Bonus of **$60** is triggered throughout the week when you sponsor a Consultant that purchases a **($349.95) Quick Start Pak**. *(The commission is paid on product sales at 300 BV which is a 20% payout.)*

A Builders Bonus of **$50** is triggered throughout the week when you sponsor a Consultant that purchases a **($274.95) Quick Start Pak - Wellness**. *(The commission is paid on product sales at 250 BV which is a 20% payout.)*

<table>
<thead>
<tr>
<th>Starter Pak</th>
<th>Builders Bonus</th>
</tr>
</thead>
<tbody>
<tr>
<td>$549.95 Builders Pak (500 BV)</td>
<td>$100</td>
</tr>
<tr>
<td>$349.95 Quick Start Pak (300 BV)</td>
<td>$60</td>
</tr>
<tr>
<td>$274.95 Quick Start Pak - Wellness</td>
<td>$50</td>
</tr>
</tbody>
</table>

*(Builders Bonuses are paid only on Builders Paks and Quick Start Paks)*

The commission paid to the Sponsor is triggered by the Consultant that purchases a Builders Pak or a Quick Start Pak. There is an additional $35.00 charge for the enrollment fee, which provides the Consultant with a Welcome Kit and is non-commissionable.

Each Sunday at 11:59pm (CT) that week is “closed”. All Builders Bonuses are calculated and paid the following Friday, based on active business.
2. Team Bonuses

**New Consultants** will be given **30 days** from their start date to qualify for a **one-time $1,000 All-Star Team Bonus** when their Team Bonus Volume reaches 3,000 BV in new business. Once a new consultant earns a $1,000 All-Star Team Bonus or their first 30 days expires, they can then participate in the other Team Bonuses. **Must be a Managing Consultant the week the Bonus is triggered and cannot use more than 45% revenue in one leg.**

**Existing Consultants** can qualify for a **$400 Team Bonus** each and every time their Team Bonus Volume reaches 3,000 TBV in new business in their entire organization. (See Team Bonus Qualifications below). Once a Consultant becomes Z-Car Qualified, has a qualifying car, submitted the appropriate paperwork and it has been approved, all subsequent Team Bonuses will be paid as **$600 Z-Car Team Bonuses.**

*It pays to brand success and drive in style! The first Team Bonus of the month is determined based on the day the bonus is triggered.*

(This example shows a Consultant who earned a **Team Bonus** for that week with 3,000 in new Team Bonus Volume.)
**Team Bonus Qualifications:**

- A Consultant can qualify for a Team Bonus when their Team Bonus Volume reaches 3,000 in new business volume.
- Team Bonus Volume only counts for the upline at the time of application for the new Consultant.
- The 3,000 Team Bonus Volume must be from first orders of Builders Paks, Quick Start Paks and Wellness Paks from all new accounts. Each account has a 30 day “shelf life” and will either expire or will be used toward a Team Bonus. **Website only orders will not count toward TBV.**
- To qualify for the Team Bonuses you must be at least a Managing Consultant by the end of the weekly pay period the Bonus is triggered.
- Consultants cannot use more than 45% from any leg. *(If a leg has maxed out, any BV from new business enrolled in that leg after it has reached its maximum and before the Consultant qualifies for a Team Bonus, will carry over to the next Team Bonus qualification.)*

**Example:** John Doe has a leg that has reached the 45% maximum. That leg enrolls an additional 1,300 BV of new business **before** John Doe’s other legs qualify him for a Team Bonus. That 1,300 BV will count for John Doe’s next Team Bonus.

- Revenue from an account can only be used for a Consultant and their upline one time (everyone has the opportunity to use that TBV) in a Team Bonus. If your downline triggers a Team Bonus, it does not prevent you from using the same TBV.
- MC’s, SC’s and RC’s can qualify for up to 4 **Team Bonuses PER WEEK.** EC’s and above can qualify for up to 8 **Team Bonuses PER WEEK.** *(Any new business enrolled after a Consultant reaches the weekly cap and before the end of the business week **will not count** for future Team Bonuses.)*
- When a Consultant has 2,950 of Team BV and the next piece of new business in that leg is a Builders Pak, the total is then 3,450. Only 3,000 will count for the Consultant and the other 450 will not carry over in the next qualification because it is part of a piece of business that made up the 3,000.
- If a Team Bonus is paid out and then some of the BV used for that Team Bonus is refunded, we will deduct the full amount of BV from the next Team Bonus Qualification.
  - We reserve the right to limit the Team Bonus Commission paid to 65% of the previous business weeks’ Company Qualifying Revenue on the Team Bonuses for the weekly commission. If the Team Bonuses and Builders Bonuses for the weekly are more than 65% of the previous week’s Company Qualified Revenue, we will payout the Team Bonuses as follows:
    - $1,000 All-Star Team Bonuses paid in full
    - First Team Bonus of the month for a Consultant ($400 Team Bonus or $600 Z-Car Team Bonus) paid in full.
    - Prorate the remaining Team Bonus by calculating the remaining Qualifying Revenue and dividing by the number of outstanding shares and paying the remaining shares of that amount.
- **Every Sunday at 11:59pm CT, we will calculate all Team Bonuses earned for the week. Payment of Team Bonuses will pay on the weekly commission run after the close of the business week the Team Bonus was earned.**

*(See Business Volume Chart below)*
B. Personal Sales

You can earn **20% commission on your Personal** sales when your customers purchase Zeal for Life products from your website.

- The personal sales commission of 20% for **Zeal Customers** will be **paid monthly**.
- **Commissions** are based on **Business Volume (BV) for Zeal for Life products**.
- You can choose **HyperWALLET or Direct Deposit in your Z-Center** otherwise a check will be mailed.
- All monthly checks must meet a minimum of $20 before sending out commissions.
- Consultants can purchase Zeal for Life products in their Z-Center at a **20% discount but will not receive personal commissions**. All other upline commissions (overrides) will be paid.
- **Personal Business Volume (PBV)**: Business Volume attained through Personal Zeal wholesale purchases, Personal Monthly Wellness Pak purchase, Personal Zeal Customer purchases (Retail or Preferred Customers) and Personal first order purchase of a Quick Start Pak or a Builders Pak.

You can also earn **20% commission on your frontline Consultants** when they purchase their **Monthly Wellness Paks**.

- The 20% commission for **Monthly Wellness Paks** will be **paid monthly**.
- **Commissions** are based on **Business Volume for Wellness Paks**;
- All Frontline Consultants who purchase the Wellness Pak count for both First Level (5%) and Sponsor - Personal Level (15%) commissions to qualified Consultants.
- **You do not earn commissions on your own Wellness Pak**.
- **No commissions or BV on website only autoships**.

*(See Business Volume Chart below)*
C. Overrides

1. Uni-Level Overrides

- Consultants can earn up to 8 levels of overrides in their organization based on their rank and qualifications.

<table>
<thead>
<tr>
<th>Rank</th>
<th>Business Consultant (BC)</th>
<th>Managing Consultant (MC)</th>
<th>Senior Consultant (SC)</th>
<th>Regional Consultant (RC)</th>
<th>Executive Consultant (EC)</th>
<th>National Director (ND)</th>
<th>Presidential Director (PD)</th>
<th>Ambassador</th>
</tr>
</thead>
<tbody>
<tr>
<td>Personal Commission</td>
<td>20%</td>
<td>20%</td>
<td>20%</td>
<td>20%</td>
<td>20%</td>
<td>20%</td>
<td>20%</td>
<td>20%</td>
</tr>
<tr>
<td>Level 1</td>
<td>5%</td>
<td>5%</td>
<td>5%</td>
<td>5%</td>
<td>5%</td>
<td>5%</td>
<td>5%</td>
<td>5%</td>
</tr>
<tr>
<td>Level 2</td>
<td></td>
<td>5%</td>
<td>5%</td>
<td>5%</td>
<td>5%</td>
<td>5%</td>
<td>5%</td>
<td>5%</td>
</tr>
<tr>
<td>Level 3</td>
<td></td>
<td></td>
<td>5%</td>
<td>5%</td>
<td>5%</td>
<td>5%</td>
<td>5%</td>
<td>5%</td>
</tr>
<tr>
<td>Level 4</td>
<td></td>
<td></td>
<td></td>
<td>5%</td>
<td>5%</td>
<td>5%</td>
<td>5%</td>
<td>5%</td>
</tr>
<tr>
<td>Level 5</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>5%</td>
<td>5%</td>
<td>5%</td>
<td>5%</td>
</tr>
<tr>
<td>Level 6</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>5%</td>
<td>5%</td>
<td>5%</td>
</tr>
<tr>
<td>Level 7</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>5%</td>
<td>5%</td>
</tr>
<tr>
<td>Level 8</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

- **Business Consultants** can earn overrides on their 1st level.
- **Managing Consultants** can earn overrides on their 1st and 2nd levels.
- **Senior Consultants** can earn overrides on their 1st through 4th levels.
- **Regional Consultants** can earn overrides on their 1st through 5th levels.
- **Executive Consultants** can earn overrides on their 1st through 6th levels.
- **National Directors** can earn overrides on their 1st through 7th levels.
- **Presidential Directors and Ambassadors** can earn overrides on their 1st through 8th levels.

- Any Consultant who you sponsor directly to you is on your 1st level. Any 1st level Consultants who sign up new Consultants, those new Consultants will be on your 2nd level and so on.

- Once a new title has been achieved, the title is permanent but you must maintain your Personal BV in order to be Commission Qualified for overrides, bonuses and commissions at that level. If you do not maintain your Personal Business Volume requirements you will be paid at the level at which your Personal BV qualifies you for that particular month. For example, if you are a National Director and your Personal BV is at 70, which is less than the 200 minimum required, you will be paid as a Regional Consultant (5 levels) for that particular month. **If your Personal BV is less than 70, you will be paid only on your personal level and no overrides.**

(See Business Volume Chart & Leadership Levels below.)
2. Infinity Overrides

A. **2% Infinity Overrides** - As a Presidential Director, you may earn an additional 2% **Infinity Overrides** on active Zeal Customers and Consultants starting from your 9th level down through unlimited levels to the next Presidential Director’s 8 levels.

B. As an Ambassador, you can earn an **additional 2% Infinity Overrides** on active Zeal Customers and Consultants starting from your 9th level down through unlimited levels to the next Ambassador’s 8 levels.

C. **Crown Ambassador Infinity Overrides** - Crown Ambassadors will receive the following compensation on their monthly residual check: ¼% **Infinity Overrides** on active Zeal Customers and Consultants starting from your 9th level down through your third downline Crown Ambassador’s 8 levels.

In order to achieve the rank of and be paid as a Crown Ambassador, an Ambassador must have 5 legs with at least one active Qualified (has their 50,000 Level 1-8 Commissionable Business Volume) Ambassador in the first eight (8) levels of each leg.

D. Monthly Commission Process

You can build Monthly Recurring Income by selling Zeal for Life products and ensuring they remain in an active status, as well as from the sale of Zeal for Life products to the customers enrolled by the Consultants in your downline to potentially unlimited levels.

- **Personal Commissions, Overrides and Infinity Overrides** will be paid on the 15th of the month following the month payment is received by Zurvita. In order to receive commissions on your personal and group sales you must be an active Consultant and must meet the minimum qualifications according to your Leadership Position (see Leadership Positions section for additional information).

- All Consultants will have 30 days from their start date to complete the Compliance Module. In the event the Compliance Module is not completed, your commissions may be held. You will receive 100% of your commission once completed.

- All monthly checks must meet a minimum of $20 before sending out commissions.

- You can choose HyperWALLET or Direct Deposit in your Z-Center otherwise a check will be mailed.
III. Zurvita Car Program

We want you to arrive in style with the **Zurvita Car Program**.

As you build your Zurvita business, in addition to all the great opportunities to earn income, you can be driving one of the highest quality automobiles built today.

Once a Consultant becomes Z-Car Qualified, has a qualifying car, submitted the appropriate paperwork and it has been approved, all subsequent Team Bonuses will be paid as **$600 Z-Car Team Bonuses**. Here are some of the requirements for the Zurvita Car Program. You may purchase or a lease a black Mercedes, Cadillac or BMW. The payment will be for the contract term. This will count for new and used. A used car for a Mercedes must be 10 years old or newer at the time of purchase. A used car for a BMW must be 7 years old or newer at the time of purchase. And a used car for a Cadillac must be 5 years old or newer at the time of purchase.

As a Regional Consultant you have the ability to leverage the Assurance Provision. If for any reason you do not trigger a Team Bonus in any given month, you may notify Zurvita and request your $600 Assurance payment. You must request this by sending an email to consultantservices@zurvita.com. The Assurance provision may be utilized a maximum of 6 (six) times during your tenure as a Zurvita Consultant. The payment of the Assurance provision is at the sole discretion of Zurvita management and is reserved for hardship situations. You must be currently qualified as an active **Regional Consultant** in good standing with a **minimum of 12,000 GBV that month**.

For more **Company Car Program Guidelines and Contract**, go to your Z-Center, ‘Tools’ then ‘Business Downloads’.
IV. Business Volume & Leadership Levels

A. Business Volume Chart

As you move up the leadership ranks, minimum amounts of business volume are required to advance and maintain certain levels. Each product has Business Volume associated with it as described in the chart below.

<table>
<thead>
<tr>
<th>Products</th>
<th>Consultant Discount</th>
<th>*Consultant Discount BV</th>
<th>Preferred Price</th>
<th>Preferred BV</th>
<th>Retail Price</th>
<th>Retail BV</th>
</tr>
</thead>
<tbody>
<tr>
<td>Zeal Cleanse</td>
<td>$23.95</td>
<td>25</td>
<td>$29.95</td>
<td>25</td>
<td>$34.95</td>
<td>30</td>
</tr>
<tr>
<td>Zeal Burn</td>
<td>$31.95</td>
<td>35</td>
<td>$39.95</td>
<td>35</td>
<td>$46.95</td>
<td>40</td>
</tr>
<tr>
<td>Zeal Protein Shakes (2 bags)</td>
<td>$39.95</td>
<td>30</td>
<td>$49.95</td>
<td>30</td>
<td>$58.95</td>
<td>35</td>
</tr>
<tr>
<td>Zeal Wellness Canister</td>
<td>$48.00</td>
<td>60</td>
<td>$59.95</td>
<td>60</td>
<td>$69.95</td>
<td>60</td>
</tr>
<tr>
<td>Zeal Wellness Case of 24 Single Serving Bottles</td>
<td>$68.00</td>
<td>85</td>
<td>$84.95</td>
<td>85</td>
<td>$99.95</td>
<td>85</td>
</tr>
<tr>
<td>Zeal Protein Shakes - 24 Single Serving Bottles</td>
<td>$78.16</td>
<td>65</td>
<td>$97.70</td>
<td>80</td>
<td>$114.95</td>
<td>80</td>
</tr>
<tr>
<td>Zeal Weight Management Program</td>
<td>$135.95</td>
<td>100</td>
<td>$169.95</td>
<td>100</td>
<td>$199.95</td>
<td>120</td>
</tr>
<tr>
<td>Family Pak</td>
<td>$176.00</td>
<td>220</td>
<td>$219.95</td>
<td>220</td>
<td>$269.95</td>
<td>220</td>
</tr>
</tbody>
</table>

*Consultant Discounts do not pay out Personal Level commissions.
In addition to products, the Starter Paks and Wellness Paks have business volume associated with it as described in the chart below.

<table>
<thead>
<tr>
<th>Zeal Wellness &amp; Starter Paks</th>
<th>Price</th>
<th>*BV</th>
</tr>
</thead>
<tbody>
<tr>
<td>Wellness Pak - Canister</td>
<td>$69.95</td>
<td>70</td>
</tr>
<tr>
<td>Wellness Pak - 24 Single Serving Bottles</td>
<td>$79.95</td>
<td>70</td>
</tr>
<tr>
<td>Wellness Pak - 36 Single Serving Bottles</td>
<td>$99.95</td>
<td>70</td>
</tr>
<tr>
<td>Wellness Pak - Protein Shake Bags</td>
<td>$109.95</td>
<td>75</td>
</tr>
<tr>
<td>Wellness Pak - Weight Management</td>
<td>$169.95</td>
<td>100</td>
</tr>
<tr>
<td>Quick Start Pak - Wellness</td>
<td>$274.95</td>
<td>250</td>
</tr>
<tr>
<td>Quick Start Pak</td>
<td>$349.95</td>
<td>300</td>
</tr>
<tr>
<td>Builders Pak</td>
<td>$549.95</td>
<td>500</td>
</tr>
</tbody>
</table>

*First monthly purchase counts toward Team Bonus Volume. Quick Start Paks and Builders Paks are one time purchases.

- **Personal Business Volume (PBV):** Business Volume attained through personal Zeal purchases, Personal Wellness Pak purchase, Personal Zeal Customer purchases (retail or preferred customers) and personal purchase of Quick Start Pak or Builders Pak.

- **Group Business Volume (GBV):** Business Volume attained through Consultant Zeal purchases, Wellness Pak purchases, Zeal Customer purchases (retail or preferred customers) and purchases of Quick Start Paks or Builders Paks throughout your entire organization. **This includes your Personal Business Volume.**

- **Team Bonus Volume (TBV)** must be from Builders Paks, Quick Start Paks and Wellness Paks from all new accounts for 30 days.
B. Leadership Positions and Promotion Requirements

There are several leadership positions with Zurvita. Once a new title has been achieved, the title is permanent but you must maintain your Personal BV in order to be qualified for overrides, bonuses and commissions at that level.

1. Business Consultant (BC)
   a) A minimum of a website only package

2. Managing Consultant (MC)
   a) Be an active Consultant
   b) Have 3 active frontline Consultants or if you purchase a Builders Pak/Quick Start Pak.

3. Senior Consultant (SC)
   a) 70 Personal Business Volume each month
   b) 3,000 monthly in Group Business Volume (60% max per leg)

4. Regional Consultant (RC)
   a) 70 Personal Business Volume each month
   b) 12,000 monthly in Group Business Volume (60% max per leg)

5. Executive Consultant (EC)
   a) 200 Personal Business Volume each month
   b) 30,000 monthly in Group Business Volume (60% max per leg)

6. National Director (ND)
   a) 200 Personal Business Volume each month
   b) 60,000 monthly in Group Business Volume (60% max per leg)

7. Presidential Director (PD)
   a) 200 Personal Business Volume each month
   b) 90,000 monthly in Group Business Volume (60% max per leg)
   c) 30,000 Level 1-8 Monthly Commissionable Business Volume

8. Ambassador
   a) 200 Personal Business Volume each month
   b) 150,000 monthly in Group Business Volume (60% max per leg)
   c) 50,000 Level 1-8 Monthly Commissionable Business Volume

9. Crown Ambassador
   a) A Qualified Ambassador must have 5 legs with at least one active Qualified (has their 50,000 Level 1-8 Monthly Commissionable Business Volume) Ambassador in the first eight (8) levels of each leg.
V. Get 4 and Pay No More!

This referral program will allow a Consultant to refer 4 people and receive their Wellness Pak for FREE each and every month.

In any given calendar month, a Consultant qualifies by having any combination of 4 or more active Preferred Zeal Customers with BV or active personally sponsored Consultants with a Wellness Pak with a start date on or after October 22, 2011. The following month the Consultant will receive a credit on their Wellness Pak of up to 25% of the total Business Volume of all active Preferred Customers and personally sponsored Consultants’ Wellness Pak Business Volume (BV).

- This program is for Consultants that are active and on a Wellness Pak Autoship.
- Wellness Paks are credited to the Sponsor, not the Enroller.
- Wellness Paks that are credited or partially credited will not generate up-line commissions.
- Consultants who qualify for G4 do not count toward their up-line’s G4.
- The maximum amount of credit a Consultant can receive in any month is the dollar value of their Wellness Pak monthly autoship from the prior month.
- Any excess BV above the amount of the Consultant’s Wellness Pak will not carry over to the next month.
- If the total eligible BV divided by 4 is less than the price of the Wellness Pak, the Consultant will be charged the difference.
- Consultant will always pay shipping & handling and applicable tax.
- All First Order Builders Paks and Quick Start Paks with Wellness Pak Autoships will count as 70 BV for the first month. Website only autoships will not count.
- All Consultants and Preferred Zeal Customers must have joined on or after October 22, 2011 to count towards G4.
- As long as the above criteria are met, Consultants do not have to get new Preferred Customers and Consultants each month to qualify.
- Website only autoships do not count toward G4.
VI. First Order Options

When you join Zurvita as a Consultant you can choose one of the following first order options as well as a Monthly Autoship:

A. Builders Pak – $549.95 (Managing Consultant) (500 BV)

B. Quick Start Pak - $349.95 (Managing Consultant) (300 BV)

C. Quick Start Pak – Wellness - $274.95 (Managing Consultant) (250 BV)

D. Wellness Pak Options -

  • Wellness Pak - Weight Management Program - $169.95 (Business Consultant) (100 BV)
  • Wellness Pak - Protein Shakes - $109.95 (Business Consultant) (75 BV)
  • Wellness Pak - 36 Single Serving Bottles of Zeal - $99.95 (Business Consultant) (70 BV)
  • Wellness Pak - 24 Single Serving Bottles of Zeal - $79.95 (Business Consultant) (70 BV)
  • Wellness Pak - 1 Zeal Wellness Canister - $69.95 (Business Consultant) (70 BV)

(There is a monthly recurring fee in the same amount of each Wellness Pak plus any applicable sales tax or shipping & handling charge).

By choosing to purchase a Builders Pak, Quick Start Pak and/or a Wellness Pak, in addition to your Zeal products, you will receive a:

  • 20% commission on all Personal sales of Zeal & 20% Discount on Personal Zeal Purchases.
  • Website and Z-Center back office to manage your business

Website Only Package – $29.95 per month. Website and Z-Center back office to manage your business, there is no BV associated with this package and also no commissions paid. Website only packages will not count toward G4 or TBV.

Welcome Kit – Included in the enrollment fee of $35 with any option above, a Consultant will receive a Welcome Kit. There is no BV and no Commission paid for the Welcome Kit.

Business Consultants can promote to Managing Consultants by meeting the Managing Consultant qualifications or by purchasing a Quick Start Pak or a Builders Pak. (see Leadership Positions for additional information).

Your personalized Z-Center is a full-featured online business Management Suite designed to help you build and manage your Zurvita business. You can monitor and manage your business from anywhere in the world and even customize the system to notify you of activity in your business. The Z-Center is a powerful tool that is an integral part of becoming a Zurvita Consultant.
VII. Promotional Rings & Pin Programs

1. **Ring Program**

A Consultant will be awarded a ring after achieving $100,000 of income the following two ways:

1. Achieve at least $8333.33 on the monthly residual check.
2. Accumulate $100,000 of total income for the past 12 months (monthly plus weekly income). Must have at least $4000 of monthly residual income to achieve this way.

   *Once you receive a ring, a stone will be added for every additional $100,000 of earnings up to $1,000,000.*

2. **K Club Program**

Zurvita will award a recognition pin for achieving the following level of commissions paid in a calendar month:

- $5000, $10,000, $20,000, $30,000, $40,000, $50,000, $60,000, $70,000, $80,000, $90,000, $100,000

This will be calculated by adding all weekly checks sent in a given month and then adding the monthly residual commissions earned for that month which is paid the following month.

   *Example:* For the month of March, Zurvita adds all weekly checks that are processed in March and then at the end of the month adds the March monthly residual income which is paid April 15.

PINS and rings are only awarded at Zurvita corporate events. Must be registered and present to receive awards.
VIII. Specification for Sponsor & Placement (Enroller)

Every Zurvita Consultant that sponsors a new Zurvita Consultant will have the ability to Place that individual under a different Consultant (Enroller) in their downline.

- A Consultant can be both Sponsor and Enroller, or that Consultant can choose to sponsor them and place them under someone else in their downline.
- There will be 2 separate genealogies; a Sponsor Tree and an Enroller Tree.
- Team Bonuses, Level 1-8 Overrides and Infinity Overrides will follow the Enroller Tree.
- In the case of the Monthly Wellness Paks, the Sponsor will receive the Personal Sales Commission (15%) and the Enroller will receive the Level 1 (5%) Override.
- The one-time Builders Bonuses will be paid to the Sponsor.
- Leadership Level Promotions will be determined by the Enroller Tree.
- Zurvita Consultants can track their downline Consultants in both their Sponsor Tree and their Enroller Tree in their Z-Center.
- A Sponsor has 60 days from the active date of the new Consultant to PLACE them under someone else in their downline or until the new Consultant to be placed accumulates 5,000 in Group Business Volume or 5,000 in Team Bonus Volume, whichever comes first.
- The Sponsor will forfeit any Team Bonus Volume that has already been accumulated by the new Consultant being placed.
- A new consultant can only be placed once.

**Example**: Joe is a Senior Consultant and he SPONSORS Sam. Sam purchases the Builders Pak. Joe PLACES Sam under Jill. Jill is on Joe’s 3rd level making Sam on Joe’s 4th level. Sam has the Wellness Pak monthly autoship.

Joe gets:
- The Builders Bonus based on the Builders Pak that Sam purchased.
- Joe gets the Personal Sales Commission (15%) on Sam’s Wellness Pak each month.
- Joe also gets Level 4 (5%) Overrides each month on Sam’s Wellness Pak.

Jill gets:
- Level 1 (5%) Overrides each month on Sam’s Wellness Pak.
IX. Dynamic Compression & Roll-Up

At the end of the month if an Independent Consultant drops below 70 Personal Business Volume, that Consultant will receive an email stating they will not be paid overrides and will only be paid commission on personal sales. If that Independent Consultant remains below 70 Personal BV for the following month, the organization is dynamically compressing for commission purposes for the monthly commission pay period. We will pay out commissions that month as if a roll up had occurred.

The first month the Consultant reaches 70 PBV, the compression will be lifted and will be paid according to their qualified rank with no compression. *Inactive Consultants will have their organization compressed for commission purposes but not have their organization roll up unless they choose to cancel.

If an Independent Consultant chooses to cancel, their downline will roll up and be forfeited to their active upline Consultant.

*Inactive Status – If a Consultant does not have a paid website and has 0 PBV for one month, the Consultant will be placed in an inactive status and not be paid commissions. The Consultant will not lose their organization to the roll up rule during this time but their downline’s commissions will compress the following month.

X. Charge-backs

When a bank forcibly reverses a credit card transaction, returning funds to the cardholder, it is known as a chargeback. Chargebacks are usually issued when fraudulent purchases have been made on a person's credit card. When Zurvita receives notice of a chargeback notice, the account in which the service was purchased is immediately blocked, and all related services in the account are terminated. In the interest of caution, Zurvita considers chargebacks to be the result of fraud and suspends all accounts until the issue is addressed.

When a Consultant receives a commission on any Zurvita product, they are subject to a clawback of any “unearned” commissions if the membership receives a refund at Company's discretion. Chargeback's will be deducted from any future commission checks until chargeback's are relieved. Bonuses received by Consultants are subject to a 100% chargeback due to fraudulent business or unethical activity.

XI. Cancellation

An annual renewal fee of $25 is due on the anniversary date of acceptance of the Independent Consultant Agreement. This fee is waived if the Independent Consultant has a minimum Personal Business Volume of 1,000 combined over the previous year. Independent Consultants that do not have a combined PBV of 1,000 for the previous year and not renewing by the renewal date shall be deemed to have voluntarily canceled their Independent Consultant relationship with the Company. There is no BV and Commission paid on the $25 Fee.

Because a Consultant has paid the $25 Annual fee, they cannot be cancelled during their first 12 months unless Zurvita terminates them or the Consultant requests to cancel. If the Consultant is drafted the recurring $25 annual fee (if required) and the draft fails, the Consultant will be cancelled. When a Consultant cancels, commissions will no longer be paid to that Consultant.

Any Consultant may cancel in writing (via fax or U.S. Mail) within 3 days of the date of enrollment or the date the Independent Consultant Application and Agreement is received at Zurvita and will receive a full refund.

Consultants in Canada may cancel in writing (via fax or mail) within 10 days of the date of enrollment or the date the Independent Consultant Application and Agreement is received at Zurvita and will receive a full refund.
XII. Compensation Chart Summary

The Compensation Chart Summary can also be found in your Z-Center under, ‘Tools’ then ‘Business Downloads’.

The earnings of any Zurvita Independent Consultant listed are not necessarily representative of the income, if any, that a Zurvita Independent Consultant can or will earn through participation in the Zurvita Compensation Plan. These figures should not be considered as guarantees or projections of your actual earnings or profits. Success with Zurvita occurs only from successful sales efforts, which requires hard work, diligence, and leadership. Your success will depend upon how effectively you exercise these qualities.