



LIFEPHARM®

COMPENSATION PLAN

FEBRUARY 2024



JOIN LIFEPHARM AS A CUSTOMER

- Pay the Retail price for all LifePharm Products.
- Participate in special product offers and promotions.

INDEPENDENT BUSINESS OWNER (IBO)

- Pay the Wholesale price for all LifePharm Products.
- Maintain monthly activity requirements.
- Earn commissions and bonuses.
- Participate in promotions and incentives.

GETTING STARTED

BUSINESS SUCCESS STARTER KIT

- Join LifePharm for as little as \$29.95 and receive:
 - Personal Replicated Website and Virtual Office
 - Customer service and support
 - Discounted product prices
 - Access to promotions and incentives
 - Company tools and communications

*Business Success Starter Kit will be included with the purchase of an Activation Pack or higher at time of sign-up.



10 WAYS TO EARN WEEKLY EARNING OPPORTUNITIES

1. Retail Profit
2. Fast Start Bonus
3. Break Even Bonus
4. Matrix Bonus
5. Matrix Match Bonus
6. Coded Bonus
7. Coded Match Bonus

MONTHLY EARNING OPPORTUNITIES

8. Business Builder Bonus
9. Team Leader Bonus
10. Global Ambassador Bonus

PLUS

Lifestyle Bonuses and Rewards

1. RETAIL PROFIT

PAID WEEKLY



NUTRITIONAL POWERHOUSE

Wholesale price
\$142

Retail price
\$188

You earn
\$46



REFIVE

Wholesale price
\$165

Retail price
\$235

You earn
\$70

Retail profit on LAMININE & OMEGA+++ (30-count) is \$12 per bottle and (120-count) is \$46 per bottle; DIGESTIVE+++ and IMMUNE+++ is \$11 per bottle; REFIVE is \$70 per box; LAMIDERM APEX (15 mL) is \$15 per bottle and (50 mL) is \$66 per bottle; OMNIA is \$15 per bottle; Extrim Shape is \$20 per bottle.



2. FAST START BONUS

PAID WEEKLY

Receive 15% of the CV of the initial order* from all IBOs and Preferred Customers that you personally enroll into LifePharm.

*Only on the first order of your personally enrolled team members.



3. BREAK EVEN BONUS

PAID WEEKLY

Receive 10% of the CV on all orders after the initial enrollment order made by IBOs and Preferred Customers you have personally enrolled. Every order, every time.

Must be active to earn Break Even Bonus.



TREE STRUCTURE

In the LifePharm Compensation Plan, you have the opportunity to earn bonuses from two trees: Matrix Tree and Generation Tree.

MATRIX TREE (2x12)



In the Matrix Tree, you have the choice of placing your new personally sponsored IBO, Joe into any of the four open spots on level two.

When Joe enrolls somebody new (let's say, Alex), he has the option of placing him in any of the open spots under him, as long there is someone located above that open spot in the matrix.

GENERATION TREE



In the Generational Tree, your new personally sponsored IBO, Joe, will automatically fall in your 1st Generation.

When Joe enrolls somebody new (Let's say, Alex), he is automatically placed below Joe. He is considered Joe's 1st Generation and your 2nd Generation.

4. MATRIX BONUS (2x12)

PAID WEEKLY

The Matrix Bonus uses the Matrix Tree to pay commissions down 12 levels of Associates and above. Enroll two IBOs or Preferred Customers and get paid down 5 levels. Reach Silver to get paid down all 12 levels.

Rank	Pay Level Percentage												Personal Volume	Generation Volume
	Lvl.1	Lvl.2	Lvl.3	Lvl.4	Lvl.5	Lvl.6	Lvl.7	Lvl.8	Lvl.9	Lvl.10	Lvl.11	Lvl.12		
Associate	2%	2%	3%	3%	4%	🔒	🔒	🔒	🔒	🔒	🔒	🔒	25 CV	50 CV
Builder	2%	2%	3%	3%	4%	4%	4%	🔒	🔒	🔒	🔒	🔒	25 CV	100 CV
Leader	2%	2%	3%	3%	4%	4%	4%	3%	3%	🔒	🔒	🔒	25 CV	200 CV
Premier	2%	2%	3%	3%	4%	4%	4%	3%	3%	2%	🔒	🔒	50 CV	300 CV
Bronze	2%	2%	3%	3%	4%	4%	4%	3%	3%	2%	2%	🔒	100 CV	5,000 CV
Silver and above	2%	2%	3%	3%	4%	4%	4%	3%	3%	2%	2%	1%	100 CV	10,000 CV

Must maintain requirements for each rank and Group Volume criteria from the past 30 days to earn commission.

5. MATRIX MATCH BONUS

PAID WEEKLY

Receive an additional bonus on your first two personally enrolled IBOs' matrix earnings. This is paid as a percentage from their weekly matrix income.

Rank	Payout Percentage	Personal Volume	Generation Volume
Associate	15%	25 CV	50 CV
Builder	20%	25 CV	100 CV
Leader	20%	25 CV	200 CV
Premier	20%	50 CV	300 CV

Must maintain requirements for each rank.



6. CODED BONUS

PAID WEEKLY

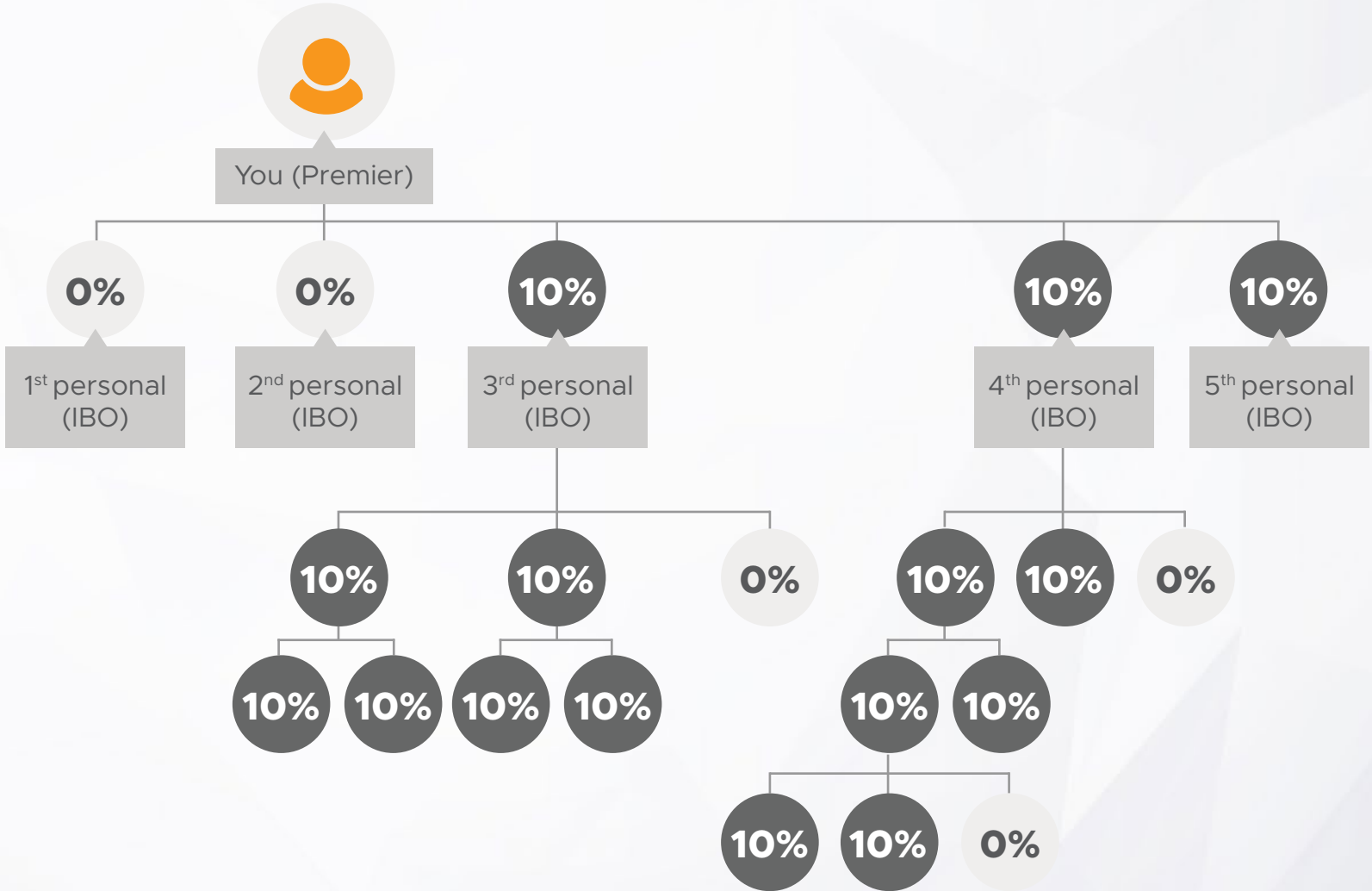
The Coded Bonus uses the Generation Tree and pays Infinity Wide beginning from the **3rd IBO you personally enroll** and **each one you personally enroll thereafter**. Preferred Customers are always coded to enroller regardless of position in the Generation Tree.

The Coded Bonus percentage is based on your rank:

Rank	Payout Percentage	Personal Volume	Generation Volume
Builder	2%	25 CV	100 CV
Leader	6%	25 CV	200 CV
Premier	10%	50 CV	300 CV

The Coded Bonus also pays Infinity Deep beginning with your 3rd personally enrolled IBO, and their “first two” personally enrolled and their “first two” and their “first two” and so on Infinity Deep.

Must maintain requirements for each rank.

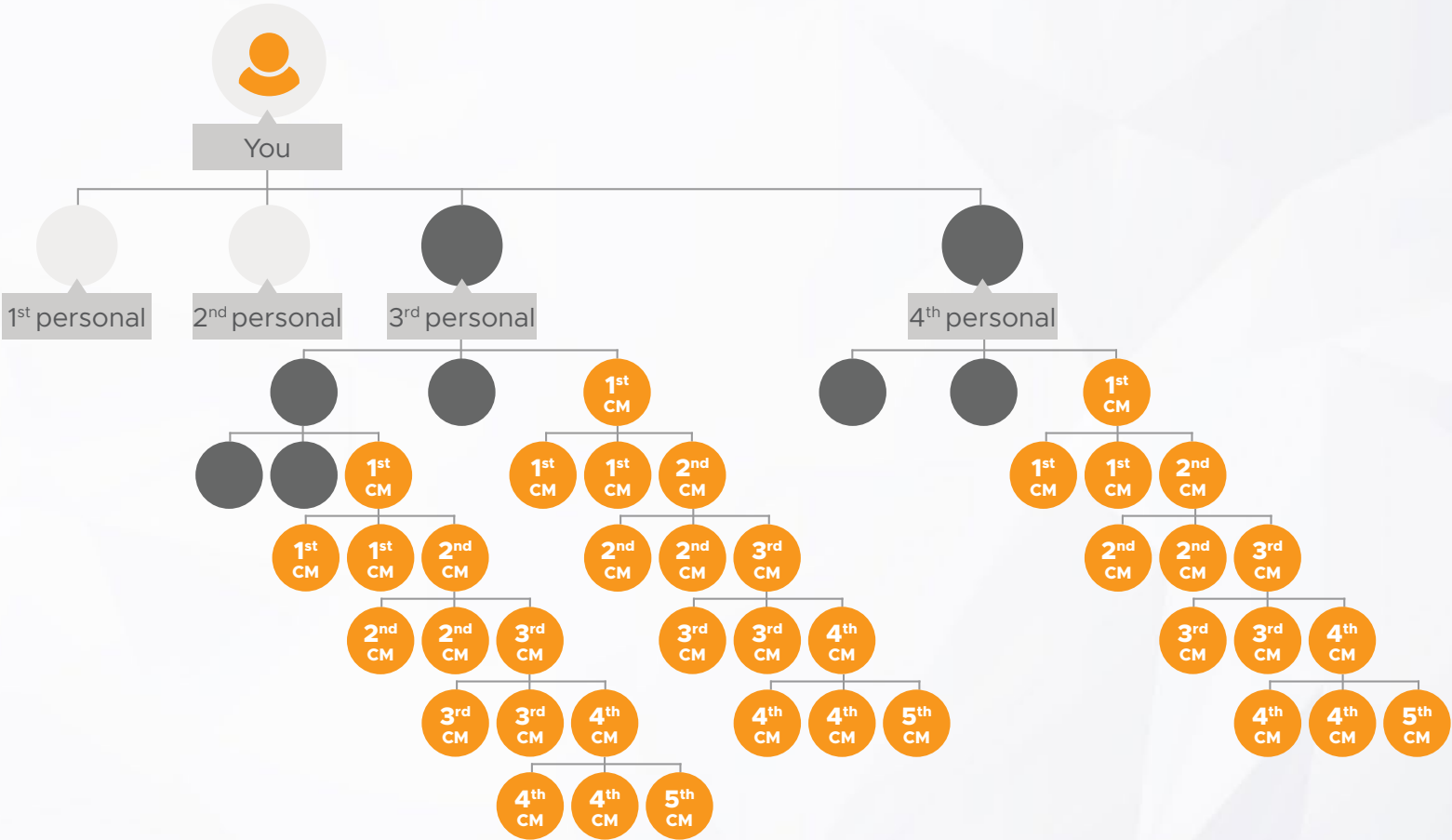


7. CODED MATCH BONUS

PAID WEEKLY

You will be paid a Coded Match Bonus from a percentage of the Coded Bonus earnings **when those coded to you earn the Coded Bonus**. You will be able to earn from your compressed first 5 qualified Coded Generation Levels*.

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



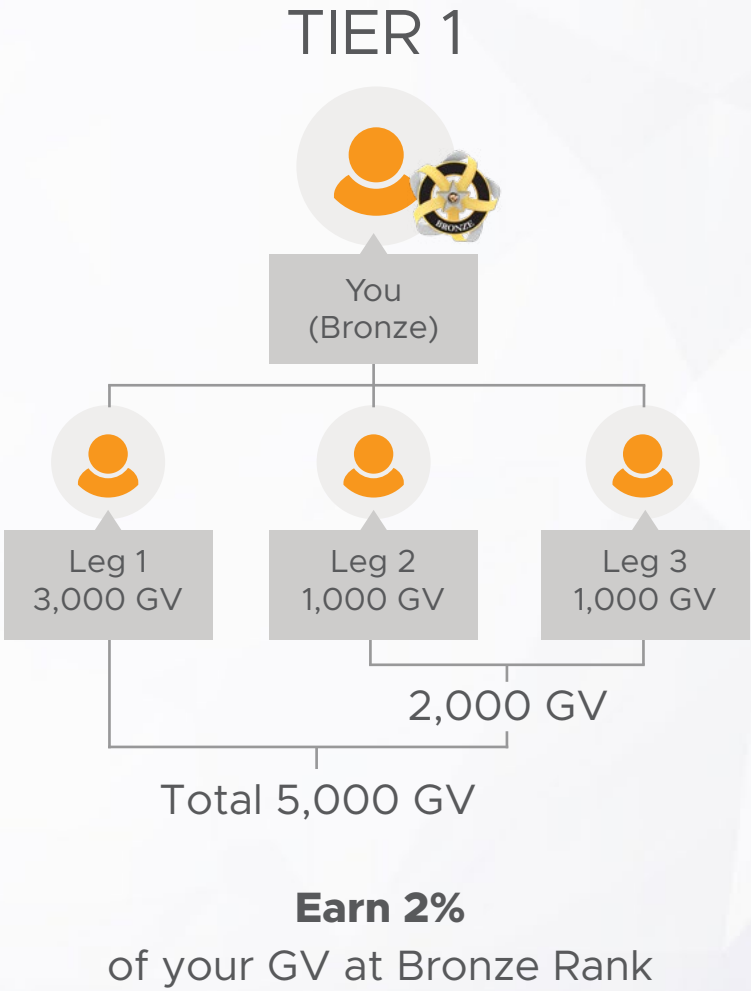
*Any IBO coded to you who opens his/her coded bonus earnings, by personally sponsoring a third enrollee under him/her, is your 1st Generation coded match. You can earn a Coded Match Bonus through up to 5 coded generations with unlimited width and depth in your Generational Tree. Must maintain requirements for each rank.

8. BUSINESS BUILDER BONUS

PAID MONTHLY

Earn a percentage of your GV when your volume reaches 5,000 and you achieve Bronze rank. Earn up to 11% of your GV when you reach Ruby.

	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%

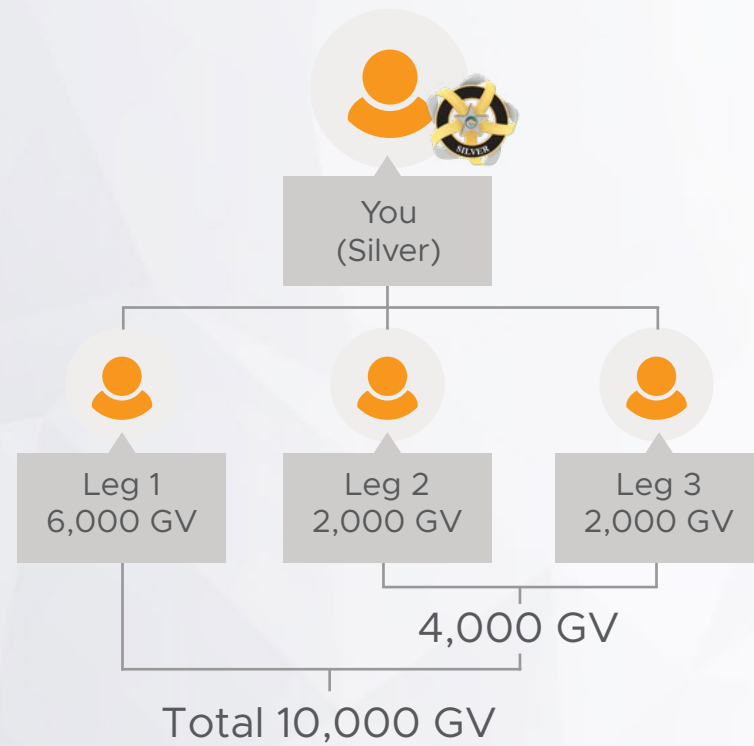


Must maintain requirements for each rank.

8. BUSINESS BUILDER BONUS

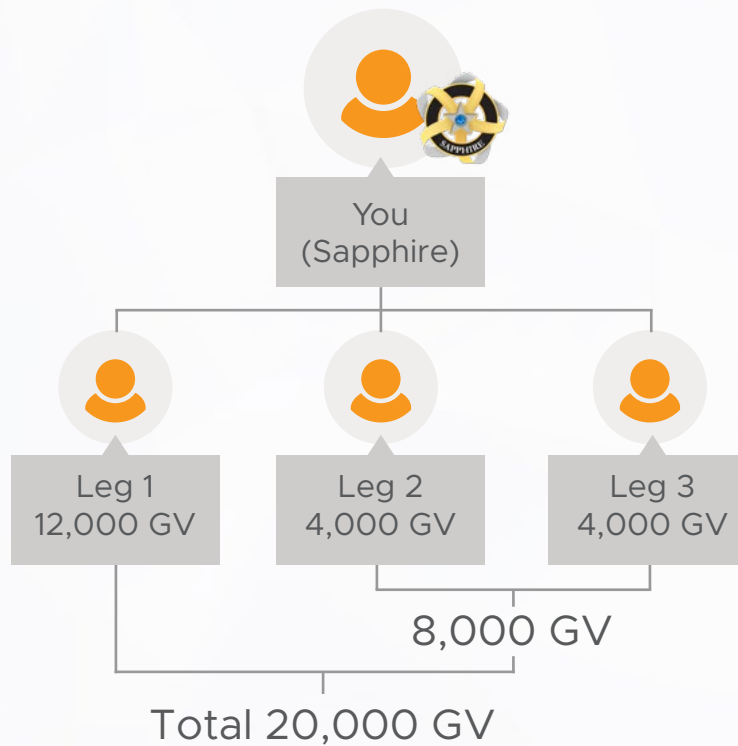
PAID MONTHLY

TIER 2



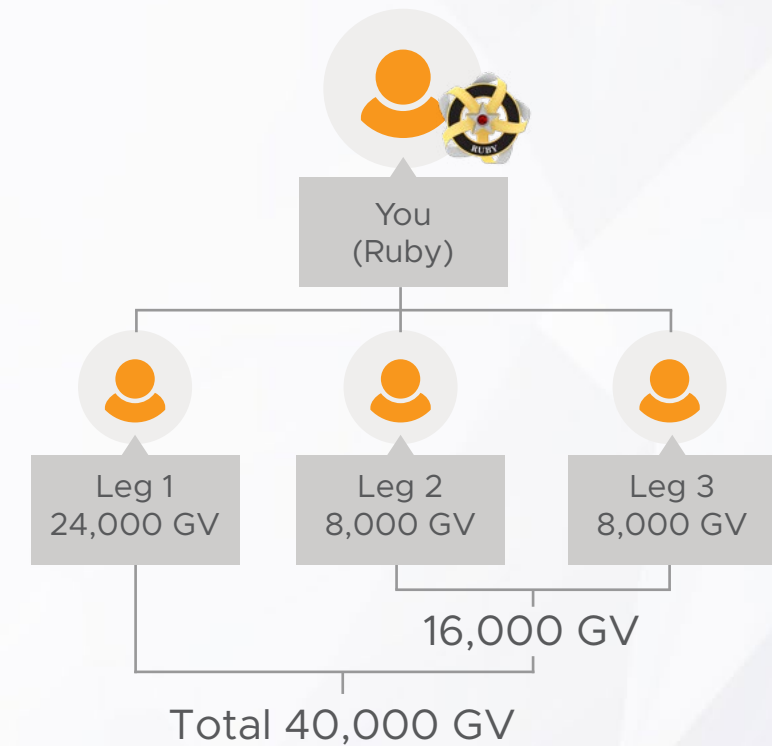
Earn up to 4%
of your GV at Silver Rank

TIER 3



Earn up to 8%
of your GV at Sapphire Rank

TIER 4



Earn up to 11%
of your GV at Ruby Rank

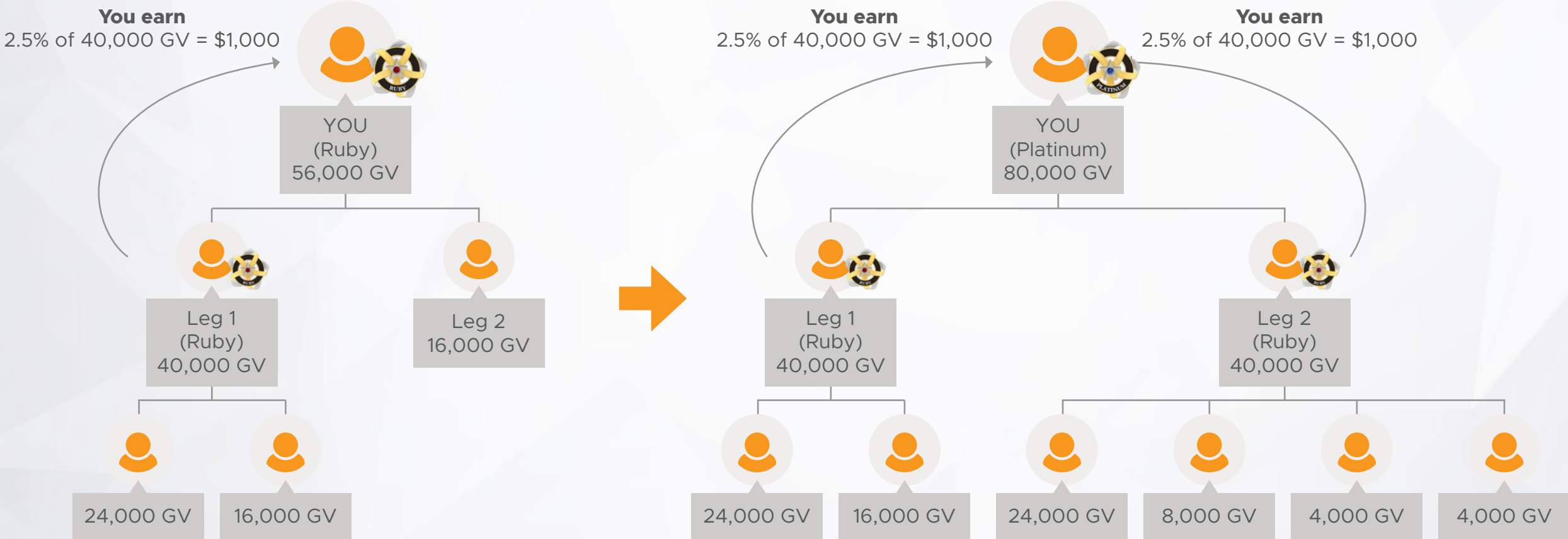
Must maintain requirements for each rank.

9. TEAM LEADER BONUS

PAID MONTHLY

When you reach Ruby and have another Ruby below you, you earn 2.5% of that Ruby’s volume. Continue to earn 2.5% of the GV of one Ruby per leg’s volume up through infinity.

Rank	Personal Volume	Generation Volume	Payout Percentage
Ruby	200 CV	40,000 CV	2.5%



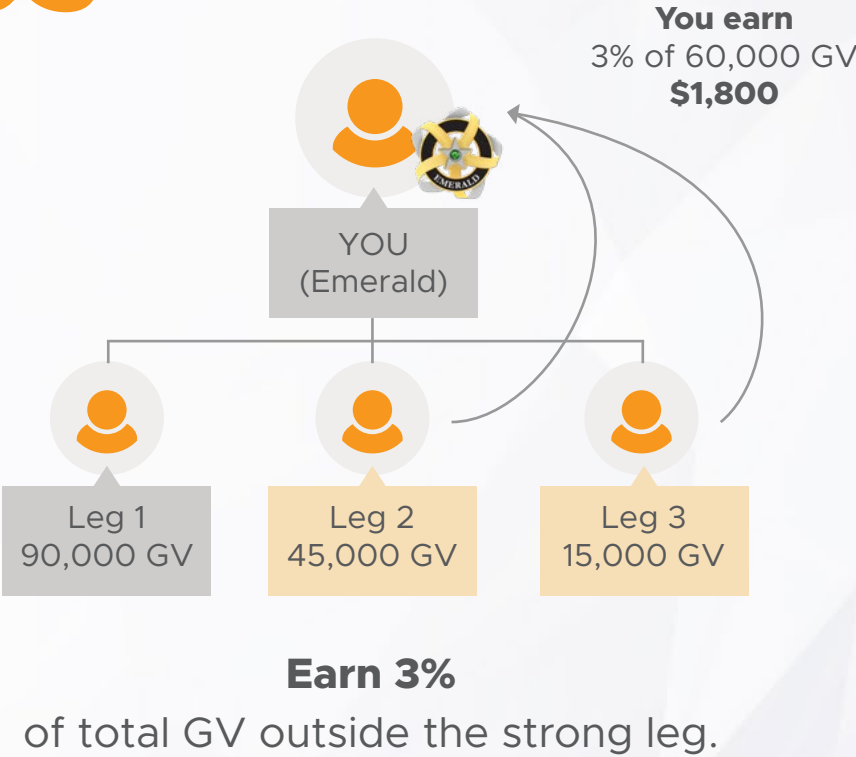
Once a second Ruby appears in the same generational leg, you will still get paid the Team Leader Bonus on the difference between the first and second Ruby’s GV on that leg. You must maintain requirements for Ruby or above rank.

10. GLOBAL AMBASSADOR BONUS

PAID MONTHLY

Maintain qualifications for Emerald, Titanium, Diamond and Royal Diamond and earn a percentage of the GV outside the strong leg every month.

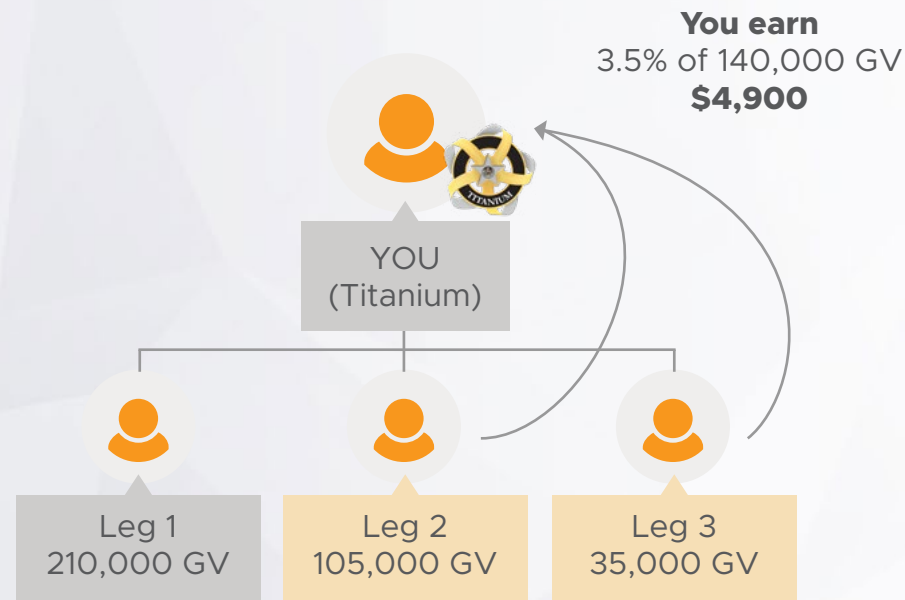
Rank	Personal Volume	Generation Volume	Payout Percentage
Emerald	300 CV	150,000 CV	3%
Titanium	300 CV	350,000 CV	3.5%
Diamond	300 CV	700,000 CV	4%
Royal Diamond	300 CV	1,500,000 CV	5%



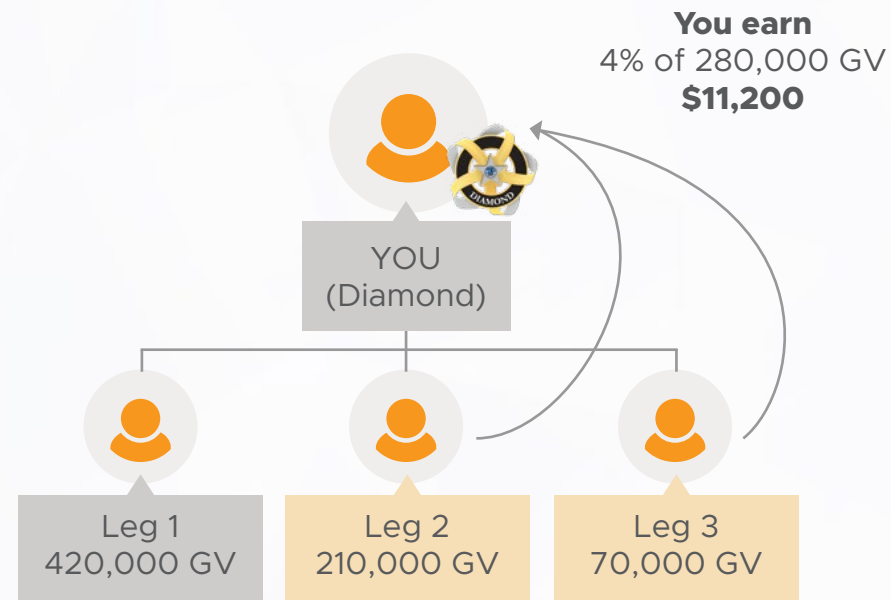
Must maintain requirements for each rank.

10. GLOBAL AMBASSADOR BONUS

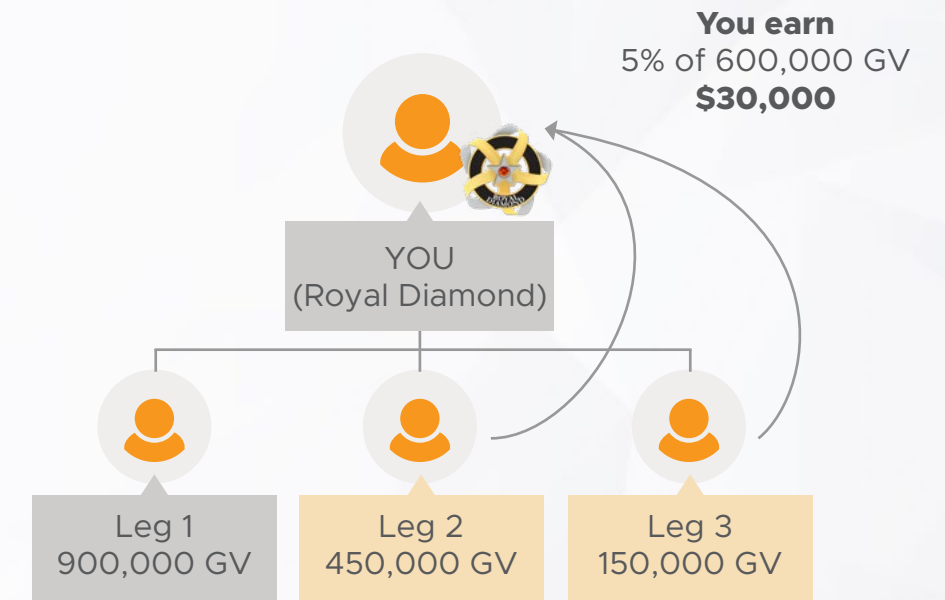
PAID MONTHLY



Earn 3.5%
of total GV outside the strong leg.



Earn 4%
of total GV outside the strong leg.



Earn 5%
of total GV outside the strong leg.

Must maintain requirements for each rank.



LIFESTYLE BONUSES AND REWARDS

Every year, LifePharm recognizes the achievements of its Independent Business Owners by offering additional Lifestyle incentives. This year, these incentives include cash Rank Rewards of up to \$250,000 and monthly Car Cash that starts at Silver rank.

LIFESTYLE BONUSES AND REWARDS

RANK REWARDS

When you reach Bronze rank, you qualify for a one-time Rank Reward of \$250. Continue to advance rank and collect a higher reward at every level, up to \$250,000.

Rank	Cash Bonus
 Bronze	\$250
 Silver	\$500
 Sapphire	\$1,000
 Ruby	\$1,500
 Gold	\$3,000

Rank	Cash Bonus
 Platinum	\$4,000
 Emerald	\$7,000
 Titanium	\$40,000*
 Diamond	\$100,000*
 Royal Diamond	\$250,000*

The Rank Reward is a one-time payment from Bronze to Emerald rank. You must be active and in good standing to receive Rank Reward payout(s).

*Titanium, Diamond and Royal Diamond rank rewards will be paid in five, equal monthly installments.

LIFESTYLE BONUSES AND REWARDS

CAR CASH

PAID MONTHLY

Once you reach Silver and maintain your rank for two consecutive months, you will begin receiving a monthly cash allowance to use toward a new car. You can earn monthly Car Cash of up to \$4,000 when you reach Royal Diamond!

Rank	Car Bonus*
 Silver	\$250
 Sapphire	\$400
 Ruby	\$600
 Gold	\$800
 Platinum	\$1,000

Rank	Car Bonus*
 Emerald	\$1,500
 Titanium	\$2,000
 Diamond	\$3,000
 Royal Diamond	\$4,000

You must be active and in good standing to receive Car Cash payout(s).

*Maintain rank qualifications for two consecutive months.



COMPENSATION PLAN AND LIFESTYLE BONUS SUMMARY

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
1. Retail Profit	✓ ≈30%	✓ ≈30%	✓ ≈30%	✓ ≈30%	✓ ≈30%	✓ ≈30%	✓ ≈30%	✓ ≈30%	✓ ≈30%	✓ ≈30%	✓ ≈30%	✓ ≈30%	✓ ≈30%	✓ ≈30%	✓ ≈30%
2. Fast Start Bonus	✓ 15%	✓ 15%	✓ 15%	✓ 15%	✓ 15%	✓ 15%	✓ 15%	✓ 15%	✓ 15%	✓ 15%	✓ 15%	✓ 15%	✓ 15%	✓ 15%	✓ 15%
3. Break Even Bonus	✓ 10%	✓ 10%	✓ 10%	✓ 10%	✓ 10%	✓ 10%	✓ 10%	✓ 10%	✓ 10%	✓ 10%	✓ 10%	✓ 10%	✓ 10%	✓ 10%	✓ 10%
4. Matrix Bonus		✓ 2 - 4% 5 levels	✓ 2 - 4% 7 levels	✓ 2 - 4% 9 levels	✓ 2 - 4% 10 levels	✓ 2 - 4% 11 levels	✓ 2 - 4% 12 levels	✓ 2 - 4% 12 levels	✓ 2 - 4% 12 levels	✓ 2 - 4% 12 levels	✓ 2 - 4% 12 levels	✓ 2 - 4% 12 levels	✓ 2 - 4% 12 levels	✓ 2 - 4% 12 levels	✓ 2 - 4% 12 levels
5. Matrix Match Bonus		✓ 15%	✓ 20%	✓ 20%	✓ 20%	✓ 20%	✓ 20%	✓ 20%	✓ 20%	✓ 20%	✓ 20%	✓ 20%	✓ 20%	✓ 20%	✓ 20%
6. Coded Bonus			✓ 2%	✓ 6%	✓ 10%	✓ 10%	✓ 10%	✓ 10%	✓ 10%	✓ 10%	✓ 10%	✓ 10%	✓ 10%	✓ 10%	✓ 10%
7. Coded Match Bonus			✓ 1st Gen: 15% 2nd Gen: 5%	✓ 1st Gen: 15% 2nd Gen: 10%	✓ 1st Gen: 15% 2nd Gen: 10% 3rd Gen: 10% 4th Gen: 10% 5th Gen: 5%	✓ 1st Gen: 15% 2nd Gen: 10% 3rd Gen: 10% 4th Gen: 10% 5th Gen: 5%	✓ 1st Gen: 15% 2nd Gen: 10% 3rd Gen: 10% 4th Gen: 10% 5th Gen: 5%	✓ 1st Gen: 15% 2nd Gen: 10% 3rd Gen: 10% 4th Gen: 10% 5th Gen: 5%	✓ 1st Gen: 15% 2nd Gen: 10% 3rd Gen: 10% 4th Gen: 10% 5th Gen: 5%	✓ 1st Gen: 15% 2nd Gen: 10% 3rd Gen: 10% 4th Gen: 10% 5th Gen: 5%	✓ 1st Gen: 15% 2nd Gen: 10% 3rd Gen: 10% 4th Gen: 10% 5th Gen: 5%	✓ 1st Gen: 15% 2nd Gen: 10% 3rd Gen: 10% 4th Gen: 10% 5th Gen: 5%	✓ 1st Gen: 15% 2nd Gen: 10% 3rd Gen: 10% 4th Gen: 10% 5th Gen: 5%	✓ 1st Gen: 15% 2nd Gen: 10% 3rd Gen: 10% 4th Gen: 10% 5th Gen: 5%	✓ 1st Gen: 15% 2nd Gen: 10% 3rd Gen: 10% 4th Gen: 10% 5th Gen: 5%
8. Business Builder Bonus						✓ 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%
9. Team Leader Bonus									✓ 2.5%	✓ 2.5%	✓ 2.5%	✓ 2.5%	✓ 2.5%	✓ 2.5%	✓ 2.5%
10. Global Ambassador Bonus												✓ 3%	✓ 3.5%	✓ 4%	✓ 5%
Rank Reward						\$250	\$500	\$1,000	\$1,500	\$3,000	\$4,000	\$7,000	\$40,000	\$100,000	\$250,000
Car Cash							\$250	\$400	\$600	\$800	\$1,000	\$1,500	\$2,000	\$3,000	\$4,000

WEEKLY BONUSES

MONTHLY BONUSES

GETTING STARTED RANK ACHIEVEMENT

QUALIFICATIONS

Level	Rank	Personal Enrollments	or Builders	Personal Volume
Getting Started	IBO	0	-	0 CV
	Associate	2	-	25 CV
	Builder	3	-	25 CV
	Leader	6	2	25 CV
	Premier	10	5	50 CV

GETTING STARTED RANK MAINTENANCE

REQUIREMENTS

Level	Rank	Personal Volume	Generation Volume
Getting Started	IBO	25 CV	0 CV
	Associate	25 CV	50 CV
	Builder	25 CV	100 CV
	Leader	25 CV	200 CV
	Premier	50 CV	300 CV

Must have at least 25 PV in the previous 30 days to be considered active each week.

DIRECTOR RANK ACHIEVEMENT AND MAINTENANCE REQUIREMENTS

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.



TERMS & DEFINITIONS

ACTIVE IBO

An IBO is considered to be “active” if he/she has placed an order within the last 30 days.

ACTIVE ACCOUNT

An IBO/Customer that has had at least 1 order placed in past 6 months

ANNUAL RENEWAL FEE

In order to remain an Active IBO and to continue to have access to their LifePharm Virtual Office and a LifePharm Replicated Website, IBOs must renew their account by paying a \$20 renewal fee annually on their enrollment anniversary date.

AUTO-DELIVERY

Auto-Delivery is a standing order that is to be processed on the same day of each month. IBOs are encouraged to be on Auto-Delivery so that they are never out of product and always remain Active without having to remember to re-order on their enrollment anniversary.

BUSINESS SUCCESS STARTER KIT

Any person wishing to become a LifePharm IBO will be required to pay \$29.95 for a Business Success Starter Kit, which allows them access to the LifePharm Virtual Office and LifePharm Replicated Website.

COMMISSION VOLUME (CV)

Each product sold has a CV assigned, and this CV is the basis of calculating all commissions and bonuses.

COMMISSION PAYOUT

We pay out weekly and monthly commissions in the next pay period.

- **Weekly**

If an IBO is active in week 1 and earns commissions, they will get paid those commissions in week 2*.

- **Monthly**

If an IBO is active in Month 1 and earns commissions, they will get paid those commissions in month 2*.

COMPRESSION

For Matrix commission, if any IBO within your pay level is not “active,” then that inactive IBO is not considered to have occupied a level, and the next Associate in the tree will be “compressed up” to take that place.

GENERATION GROUP VOLUME (GV) REQUIREMENT

GV is the collection of all CVs from all your downline IBOs in your Unilevel Generation Tree. Each rank has its own GV requirement in order to be paid at that rank. If the GV falls below the requirement, then the IBO will be paid as of a lower rank based on the GV he/she has.

INDEPENDENT BUSINESS OWNER (IBO)

A LifePharm Independent Business Owner is a person over 18 years of age who has completely filled out and signed a LifePharm IBO Application & Agreement Form and paid for his/her Business Success Starter Kit.

*If an IBO is not active or in good standing, they are not eligible to be paid commissions earned from the previous week or month.

TERMS & DEFINITIONS

LEGS

In the Matrix Tree, you only have two legs—one on the left and one on the right—and all downline IBOs belong to one of the sides. In a Unilevel Generation Tree, anyone you personally enrolled is the beginning of a new leg. So, if you have personally signed up 5 IBOs, then you have 5 legs (See “Tree” for further explanation).

LEVEL

This is the vertical position of an IBO in your organization, and may refer to both your Matrix Tree & Unilevel Generation Tree (See “Tree” for further explanation).

PERSONAL VOLUME (PV)

PV is the collection of all CVs assigned to the products you purchased or products you sold. CV assigned to the products purchased by your own Retail Customers and Preferred Customers is considered to be part of your GV. In order to receive commissions and bonuses, an IBO must meet a PV and GV requirement associated with each rank.

PERSONALLY SPONSORED DOWNLINE

Often referred to as “frontline,” the Personally Sponsored Downline are the downline IBOs who are personally enrolled by you. You, in turn, are referred to as their “sponsor.”

PREFERRED CUSTOMER

An individual who purchases the LifePharm Products at the wholesale price. He/she is eligible to participate in Auto-Delivery and select product offers.

QUALIFIED IBO

An IBO who has met all requirements either to advance or maintain a rank and is active.

HIGHEST ACHIEVED RANK

Once an IBO achieves a rank, he/she will always be “recognized” at the highest rank he/she has achieved even if he/she does not continue to meet the performance requirements for that rank.

RETAIL CUSTOMER

An individual who purchases LifePharm Products at retail from a LifePharm IBO. LifePharm Products may only be sold to Retail Customers through a LifePharm IBO.

TREE

There are two types of trees:

- **Unilevel Generation Tree**

This tree, also known as the Sponsorship Tree, includes all downline IBOs that you have personally recruited (your 1st level downlines), their personally recruited downlines (your 2nd level downlines), and their personally recruited downlines (your 3rd level downlines), and so forth.

- **Matrix Tree**

This tree includes all IBOs that are in your Unilevel Generation Tree and those who are recruited by your sponsor & uplines and their recruits. All IBOs are placed in the Matrix Tree in the order of sign ups. LifePharm has a 2x12 Matrix Tree, meaning that any IBO can only have 2 legs in his/her first level of the Matrix Tree, and any additional member will flow down to the next level.

FOR THOSE WHO WANT IT ALL



LifePharm does not guarantee income and all commissions and bonuses are based on IBOs meeting specific activity and performance requirements. You must be active and in good standing to receive commissions, Car Cash and Rank Rewards payout(s). LifePharm reserves the rights to edit, modify and alter the Compensation Plan at anytime.

V1.20240201.01

