# **4LIFE® INCOME DISCLOSURE STATEMENT**

2016

The 4Life mission of Together, Building People® through science, success, and service extends all over the world, with offices in 24 countries and business operations in over 50 countries. People join 4Life for a variety of reasons. Many enroll to enjoy the health benefits of exclusive 4Life Transfer Factor® products. Others sign up to earn part-time income. A select few join 4Life to build full-time businesses. 4Life distributors benefit from minimal start-up costs, no requirements to purchase large amounts of inventory, and the company's money-back guarantee.

There are two fundamental ways in which a distributor can earn compensation. First, a distributor can receive rebates and earn retail profit on products that are purchased for resale and sold to customers. Second, a distributor can earn commissions on the sale of products by other distributors in his or her downline sales organization.

The income statistics below are for all distributors who received a commission payment from 4Life in 2016. The amounts do not represent distributor profits, as they do not consider expenses incurred by 4Life distributors in the promotion of their businesses. Also, these figures do not include retail profit earned by 4Life distributors from reselling 4Life products.

	<b>Monthly</b> Average	<b>commission p</b> Low	<b>ayments</b> High	Average annual commissions	Percent of distributors who earned a commission	Percent of all distributors
Associates	\$20	< \$10	\$1,240	\$240	4.0%	1.0%
Leaders	\$59	< \$10	\$28,955	\$708	88.8%	19.9%
Diamonds	\$613	\$11	\$4,998	\$7,356	5.4%	1.2%
Presidential Diamonds	\$2,780	\$128	\$14,719	\$33,360	1.4%	<1%
International Diamonds	\$9,340	\$1,450	\$56,655	\$112,080	<1%	<1%
Gold International Diamonds	\$38,161	\$11,789	\$180,691	\$457,932	<1%	<1%
Platinum International Diamonds	\$167,127	\$82,518		\$2,005,524	<1%	<1%

The income statistics above are for all worldwide distributors who were eligible to earn commissions during 2016. In 2016, approximately 80% of all distributors received no income at all. These distributors who received no income are comprised of distributors who are inactive, but have not yet been terminated due to inactivity, distributors whose customer base and downline sales organization purchased product in amounts that did not qualify them to earn commission payments, or distributors who did not generate sales volume by building a customer base or downline sales organization.

The earnings of the distributors in this chart are not necessarily representative of the income, if any, that a 4Life distributor can or will earn through his or her participation in the 4Life Life Rewards Plan. These figures should not be considered as guarantees or projections of your actual earnings or profits. Any representation or guarantee of earnings would be misleading. Success with 4Life results only from successful sales efforts, which require hard work, diligence and leadership. Your success will depend upon how effectively you exercise these qualities.



#### Income Disclosure Statement

#### THE AVERAGE ANNUAL COMPENSATION PAID BY ADVOCARE TO ACTIVE DISTRIBUTORS IN 2016 WAS \$1,429.

The total number of Distributors who placed a product order and/or earned a check in 2016 was 570,289. An Active Distributor is anyone who earned a check from AdvoCare in 2016 (157,905) Distributors.

People become AdvoCare Independent Distributors for a number of reasons including the opportunity to purchase products at a discounted price to consume themselves, to sell products directly to others and receive profits, or to build a business and coach a team of Distributors on how to sell products.

Distributors may earn compensation from AdvoCare on aless to registered retail customers and Preferred Customers who order through the AdvoCare website, as well as from downline Distributors ("Commissions"). Distributors at the AdvoCare website, as well as from downline Distributors ("Commissions"). Distributors at the Advocare level may earn additional compensation from AdvoCare based on the buying and selling activities of downline Distributors ("Overridge" and "Laderina Bonussa"). Distributors with osalify for the Advocre level are also eligible to earn bonuss or incentives for their selling activities and the selling activities of their downline. For example, in 2016, 1,670 Distributors at the Advisor level earned a \$500 Rookie Bonus.

The Annual Income Ranges chart provides the compensation earned in 2016 by Distributors (Commissions, Overrides and Leadenshia Bonuse). Not included in these figures are the potential profits Distributors receive from selling products in person to retail customers, bonuses and incentives earned, or the expenses of engaging in or building an AdvoCare business.

#### 2016 ANNUAL INCOME RANGES

RANGE	% OF ACTIVE DISTRIBUTORS	% OF ALL DISTRIBUTORS
		72.31%

AdvoCarr's Compensation Plan provides qualification criteria for product discounts and pin levels that indicate advancement in business building and puying and selling activities (see AdvoCarr's Politice, Procedures, and Compensation Plan). Distributors have the ability to earn compensation from AdvoCarr for their selling activities each Pay Period, a total of 24 Pay Periods, couring a calendar year. O'r Course, not every Distributor chooses to be Active or sustain the same level of activity every Pay Period, so income may vary over time. The Pay Period income activities each Period, so income may vary over time. The 290 Period income activity every Pay Period, so income act at the discount level or pin level ("Pay Level") in 2016. The figures show the average too and bottom 10 percent and the modilar, the middle value when all checks are placed in lowest to highest order, at each Pay Level. In 2016, a total of 197.855 checks were corned by 157,905 Active Distributors.

#### 2016 PAY PERIOD INCOME BY PAY LEVEL

PAY LEVEL	% OF CHECKS EARNED AT EACH LEVEL	AVERAGE # OF MONTHS TO REACH THIS LEVEL	TOP 10% AVERAGE	AVERAGE	BOTTOM 10% AVERAGE	MEDIAN
DISTRIBUTOR						
ADVISOR						
SILVER						
GOLD						
GOLD 3 STAR						
RUBY						
RUBY 6 STAR						
EMERALD	0.19%					
EMERALD 9 STAR						
DIAMOND +						

AdvoCare pays no compensation for recruiting new Distributors. Instead, compensation is based upon product sales, which varies based upon a number of factors, including how effectively Distributors exercise key traits like diligence, leadership, time and effort in selling products. There is no guarantee of success or a short cut to success. Distributors establish there own working hours, context the day-to-day business, determine and pay for their own costs of doing business, and choose when and how much they would like to engage in their AdvoCare business.

AdvoCare offers a number of very encouraging consumer protections for the Distributor base including the low cost to become a Distributor a generous 100 percent buyback policy on product purchases upon resignation, Distributor, Perfect Customer, and Retail Customer product satisfaction guarantees and no minimum inventory purchase requirement.

These figures show compensation pair by Advisions and do not halide profits around or lostes incurred in resalting products or other expenses incurred by Distributions while operating their beariness Additionally Amounted memory comparation of insurable casces and this Disclosure Statement sloss not previous any projections of actual earnings or profits. Success with Advisional Statement sloss not previous any projections of actual earnings or profits. Success with Advisional Statement sloss not previous any projections of actual earnings or profits. Success with Advisional Statement Statement sloss and success and the success and statement of the success and success an

	ABOUT ADVOCARE	OUR PRODUCTS	SCIENCE	NEWS & EVENTS	AFFILIATIONS	CUSTOMER SERVICE
	Company Overview Executive Leadership Scientific & Medical Advisory Board Sports Advisory Council Our Leagery Guiding Principles Founding Family Leadership Back Corporate Contact Us	24-Day Challenge* Challenge* Trim FFT Active Well Performance Eite Testimonials Product Updates Product Navigator	Overview Quality & Safety Informed Choice Nutrient Glossary FAGs	Press Room Corporate Notices SPORTS Endorsers Sponsorships	DSA CRN  OPPORTUNITIES  Distributor Opportunity Customer Opportunity	FAGE Contact Us
Co	pyright 2017 AdvoCare. T	Terms & Conditions.			f	<b>7</b> • <b>P 0</b>





#### **Company Overview**

Arbonne is a highly regarded premium brand with a Swiss heritage. The products are healthy, botanically based and inspired by nature. Arbonne Independent Consultants believe in the Arbonne products and vision, and enjoy the flexibility of a business tailored around their lives — not the other way around. They earn income through the Arbonne compensation plan, or SuccessPlan. Arbonne is a direct selling company that operates in the United States, Canada, Australia, the United Kingdom, Poland, New Zealand, and Taiwan. with a network of approximately 268,100 Active Independent Consultants and 1,500,000 Preferred Clients as of the end of 2016.

#### **Arbonne Independent Consultants** earn in 4 ways through our SuccessPlan:

- 1. Retail profits on sales of products purchased at discounted prices from Arbonne, Preferred Client Commissions paid on products purchased by their Preferred Clients calculated at 15% of the suggested retail price of orders,
- 2. Overrides paid on their product sales volume and the sales volume of other Arbonne Independent Consultants on their team,
- 3. Mercedes-Benz Cash Bonus Program (at Vice President Level), paid on their product sales volume and the sales volume of other Arbonne Independent Consultants on their team,
- 4. Bonuses paid on their product sales volume and the sales volume of other Arbonne Independent Consultants on their team.

#### **Earning Overrides, Bonuses and Preferred Client Commissions**

During 2016, Arbonne paid in excess of \$244 million in Preferred Client commissions, overrides and bonuses (together "Earnings")to Arbonne Independent Consultants globally and \$163 million in Earnings in the United States and its territories. These Earnings do not include any retail commission income.\* In the United States, Arbonne had an average of 180,600 Arbonne Independent Consultants during 2016.\*\* Any Arbonne Independent Consultant who received Earnings in a month is an "Active Arbonne Independent Consultant" for purposes of this compensation summary. On a monthly basis, the United States had an average of 24,800 Active Arbonne Independent Consultants in 2016, or 14% of all U.S. Arbonne Independent Consultants. Because not all Arbonne Independent Consultants qualify to receive Earnings each month, the figures in this compensation summary represent the average Earnings paid in 2016 to the individuals who did.

#### **Average Annual Earnings of Active Arbonne Independent Consultants for 2016**

	Average Annual Earnings	Top 50 Average	Bottom 50 Average	Average % of Active Arbonne Independent Consultants	Average Months to Promote
National Vice Presidents	\$250,847	\$567,478	\$89,117	1%	55
Regional Vice Presidents	\$64,722	\$127,375	\$21,418	3%	35
Area Managers	\$16,560	\$53,984	\$2,405	8%	21
District Managers	\$3,336	\$19,788	\$88	30%	7
Independent Consultants	\$767	\$7,423	\$25	59%	n/a

Note: These figures do not represent Arbonne Independent Consultants' profits, as they do not consider expenses incurred by Arbonne Independent Consultants in the promotion of their businesses and do not include retail commission from reselling product.

Arbonne is a proud member of the Direct Selling Association.



THERE ARE NO GUARANTEES REGARDING INCOME, AND THE SUCCESS OR FAILURE OF EACH ARBONNE INDEPENDENT CONSULTANT, LIKE ANY OTHER BUSINESS, DEPENDS ON EACH ARBONNE INDEPENDENT CONSULTANT'S OWN SKILLS AND PERSONAL EFFORT. YOU SHOULD NOT RELY ON THE RESULTS OF OTHER ARBONNE INDEPENDENT CONSULTANTS AS AN INDICATION OF WHAT YOU SHOULD EXPECT TO EARN.

For further details about the Arbonne SuccessPlan, speak to your Arbonne Independent Consultant, visit arbonne.com or call Customer Service at 1.800.ARBONNE.





<sup>\*</sup>Arbonne Independent Consultants can earn up to 35% retail profit on Client purchases. Arbonne does not provide an estimate of average or actual Arbonne Independent Consultant income from retail sales in this compensation summary because published retail price is only a suggested price, Arbonne Independent Consultants are free to set their own retail prices for Clients, and many Arbonne Independent Consultants also purchase products to personally use.

<sup>\*\*</sup>Figures regarding Arbonne Independent Consultants do not include Client or Preferred Client accounts, which are not eligible to participate in the Arbonne SuccessPlan.



# STATEMENT OF AVERAGE GROSS COMPENSATION PAID BY HERBALIFE TO UNITED STATES DISTRIBUTORS IN 2012

People become Herbalife Distributors for a number of reasons. The majority  $(73\%)^{(1)}$  primarily join us to receive a wholesale price on products they and their families enjoy. Some wish to earn part-time money, wanting to give direct sales a try and are encouraged by Herbalife's low start-up costs (at their option, a mini-International Business Pack (IBP) at \$57.75 or full IBP at \$89.55) and money-back guarantee<sup>(2)</sup>. Others are drawn to Herbalife because they can be their own boss and can earn rewards based on their own skills and hard work.

Whatever the motivation, an Herbalife Distributorship is something like a gym membership: results vary with the time, energy and dedication you put into it. Anyone considering an active Distributorship needs to understand the realities of direct selling. It is hard work. There is no shortcut to riches, no guarantee of success. However, for those who devote the time and energy to develop a stable base of customers and then mentor and train others to do the same, the opportunity for personal growth and an attractive part- or full-time income exists. Moreover, unlike other businesses, there are minimal start-up costs in beginning your Herbalife Distributorship. There is no need for a Distributor to spend significant amounts of money on sales aids or other materials. In fact, Herbalife's corporate policy discourages the use of such sales aids, especially in the first few months of a Distributorship.

The majority of Herbalife's independent Distributors (71%) have not sponsored another Distributor and are therefore "single-level" Distributors. Single-level Distributors benefit from buying Herbalife products at a preferred price for their consumption and that of their families, and for many this is the only benefit they seek. Some may also be retailing products for a profit and this profit is not included in any of the compensation figures below.

Some Distributors (29%) have decided to sponsor others to become Herbalife Distributors. In that way, they may seek to build and maintain their own downline sales organizations. They are not paid anything for sponsoring new Distributors. They are paid solely based on product sales to their downline Distributors for their own consumption or for retail to others. This multi-level compensation opportunity is detailed in Herbalife's Sales & Marketing Plan, which is available to all Distributors on line at www.myherbalife.com.

For potential Distributors to make an informed decision, we offer the following chart to show the different ranges of average gross compensation that Herbalife pays to its Distributors. The figures below do not include any retail / wholesale profit that a Distributor makes from selling Herbalife's products to others nor do these figures include expenses incurred by a Distributor in the operation or promotion of his or her business. Such business expenses can vary widely. They might include advertising or promotional expenses, product samples, training, rent, travel, telephone and internet costs, and miscellaneous expenses. The compensation received by the Distributors in this chart is not necessarily representative of the gross compensation, if any, that any particular Distributor will receive. These figures should not be considered as guarantees or projections of your actual gross compensation or profits. Success with Herbalife results only from successful product sales efforts, which require hard work, diligence and leadership. Your success will depend upon how effectively you exercise these qualities.

<sup>(1)</sup> Based on a Distributor research survey conducted by Lieberman Research Worldwide, January 2013, with a margin of error of +/- 3.7%.

<sup>(2) 90</sup> days on the return of the IBP and one year on the return of resalable inventory, upon leaving the business.

The compensation chart below indicates that 434,125 Distributors (88%) received no payments from Herbalife during 2012. However, this chart does not include amounts earned by Distributors on their sales of Herbalife products to others.

Additionally, this chart does not include the benefit to Distributors buying Herbalife products at a preferred price for their consumption and that of their families. Based on the company's survey, 73%(1) of individuals became Distributors primarily for this benefit.

Single-Level Distributors (No Downline)								
Economic Opportunity	Distrik Number	outors*	The economic rewards for single-level Distributors are the wholesale pricing rece					
Wholesale price on product purchases     Retail profit on sales to non-Distributors	351,065	71%	on products for consumption by the Distributor and his or her family as well as the opportunity to retail product to non-Distributors. Neither of these rewards are payments made by the company and therefore are excluded from this schedule					
	Non-Sales Leaders** With a Downline							
Economic	Distril	outors						
Opportunity	Number	%	In addition to the economic rewards of the single-level Distributors above, w					
Wholesale price on product purchases     Retail profit on sales to non-Distributors     Wholesale profit on sales to another Distributor	60,333	12%	not included in this chart, certain non-sales leaders with a downline may be eligible for payments from Herbalife on downline product purchases made directly with Herbalife.  2,466 of the 4,449 eligible Distributors earned such payments in 2012.  The average total payments to the 2,466 Distributors was \$104.			ases made ents in 2012.		
Sales Leaders** With a Downline								
		Sales	Leauers with	a DOWIIIIIE				
Economic	Distril	outors	Leaders with		Leaders with a	Downline		
Economic Opportunity	Distril Number		Average Payments	All Sales	Leaders with a	Downline  Average	_	
		outors					_	
Opportunity     Wholesale price on product purchases     Retail profit on sales to		outors	Average Payments	All Sales	Leaders with a	Average Gross	-	
Opportunity     Wholesale price on product purchases     Retail profit on sales to non-Distributors		outors	Average Payments from Herbalife	All Sales  Number of Distributors	% of Total Grouping	Average Gross Payments	This chart does	
Opportunity     Wholesale price on product purchases     Retail profit on sales to		outors	Average Payments from Herbalife	All Sales  Number of Distributors	% of Total Grouping	Average Gross Payments \$724,030	not include amounts earned by	
Opportunity     Wholesale price on product purchases     Retail profit on sales to non-Distributors     Wholesale profit on sales to another Distributor	Number	www.	Average Payments from Herbalife  >\$250,000  \$100,001-\$250,000	All Sales  Number of Distributors  194 452	% of Total Grouping 0.2% 0.5%	Average Gross Payments \$724,030 \$148,808	not include amounts earned by Distributors on their	
Opportunity     Wholesale price on product purchases     Retail profit on sales to non-Distributors     Wholesale profit on sales to		outors	Average Payments from Herbalife  >\$250,000 \$100,001-\$250,000 \$50,001-\$100,000	All Sales  Number of Distributors  194  452  539	% of Total Grouping 0.2% 0.5% 0.7%	Average Gross Payments \$724,030 \$148,808 \$68,912	not include amounts earned by	
Opportunity     Wholesale price on product purchases     Retail profit on sales to non-Distributors     Wholesale profit on sales to another Distributor     Multi-level compensation on downline sales     Royalties	Number	www.	Average Payments from Herbalife  >\$250,000 \$100,001-\$250,000 \$50,001-\$100,000 \$25,001-\$50,000	All Sales  Number of Distributors  194 452 539 1,136	% of Total Grouping 0.2% 0.5% 0.7% 1.4%	Average Gross Payments \$724,030 \$148,808 \$68,912 \$35,581	not include amounts earned by Distributors on their sales of Herbalife	
Opportunity     Wholesale price on product purchases     Retail profit on sales to non-Distributors     Wholesale profit on sales to another Distributor     Multi-level compensation on downline sales	Number	www.	Average Payments from Herbalife  >\$250,000 \$100,001-\$250,000 \$50,001-\$100,000 \$25,001-\$50,000 \$10,001-\$25,000	All Sales  Number of Distributors  194  452  539  1,136  1,940	% of Total Grouping 0.2% 0.5% 0.7% 1.4% 2.4%	Average Gross Payments \$724,030 \$148,808 \$68,912 \$35,581 \$15,538	not include amounts earned by Distributors on their sales of Herbalife	
Opportunity     Wholesale price on product purchases     Retail profit on sales to non-Distributors     Wholesale profit on sales to another Distributor     Multi-level compensation on downline sales     Royalties	Number	www.	Average Payments from Herbalife  >\$250,000 \$100,001-\$250,000 \$50,001-\$100,000 \$25,001-\$50,000 \$10,001-\$25,000 \$5,001-\$10,000	All Sales  Number of Distributors  194  452  539  1,136  1,940  2,552	% of Total Grouping 0.2% 0.5% 0.7% 1.4% 2.4% 3.1%	Average Gross Payments \$724,030 \$148,808 \$68,912 \$35,581 \$15,538 \$7,008	not include amounts earned by Distributors on their sales of Herbalife	
Opportunity     Wholesale price on product purchases     Retail profit on sales to non-Distributors     Wholesale profit on sales to another Distributor     Multi-level compensation on downline sales     Royalties	Number	www.	Average Payments from Herbalife  >\$250,000 \$100,001-\$250,000 \$50,001-\$100,000 \$25,001-\$50,000 \$10,001-\$25,000 \$5,001-\$10,000 \$1,001-\$5,000	All Sales  Number of Distributors  194 452 539 1,136 1,940 2,552 11,307	% of Total Grouping 0.2% 0.5% 0.7% 1.4% 2.4% 3.1% 13.7%	Average Gross Payments \$724,030 \$148,808 \$68,912 \$35,581 \$15,538 \$7,008 \$2,216	not include amounts earned by Distributors on their sales of Herbalife	
Opportunity     Wholesale price on product purchases     Retail profit on sales to non-Distributors     Wholesale profit on sales to another Distributor     Multi-level compensation on downline sales     Royalties	Number	www.	Average Payments from Herbalife  >\$250,000 \$100,001-\$250,000 \$50,001-\$100,000 \$25,001-\$50,000 \$10,001-\$25,000 \$5,001-\$10,000 \$1,001-\$5,000 \$1,001-\$5,000	All Sales  Number of Distributors  194  452  539  1,136  1,940  2,552  11,307  39,151	0.2% 0.5% 0.7% 1.4% 2.4% 3.1% 47.5%	Average Gross Payments \$724,030 \$148,808 \$68,912 \$35,581 \$15,538 \$7,008 \$2,216 \$292	not include amounts earned by Distributors on their sales of Herbalife	

51.0% of all sales leaders as of February 1st, 2011, requalified by February 1st, 2012 (including 33.5% of first time sales leaders)

The majority of those Distributors who earned in excess of \$100,000 in 2012 had reached the level of Herbalife's President's Team. During 2012, 47 U.S. Distributors joined the level of President's Team. They averaged 9 years as an Herbalife Distributor before reaching President's Team, with the longest being 20 years and the shortest being less than three years.

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# Immunotec Income Disclosure Statement for Consultants Residing in the U.S.

### Fiscal year 2016 (November 1, 2015 – October 31, 2016)

Immunotec Inc. (the "Company") develops, manufactures, markets research-driven nutritional products through a network of independent Consultants ("Consultants").

The time and effort Consultants devote to their respective businesses is an individual choice and is not designated by the Company.

The table below shows the average monthly income range of all Consultants residing in the U.S. in fiscal 2016.

Monthly Income Range (in US \$)	Monthly Average % of Consultants in Range
\$0.00	60.84%
\$1-\$25.00	11.36%
\$25.01-\$50.00	6.41%
\$50.01 - \$100.00	5.62%
\$100.01 - \$150.00	3.00%
\$150.01 - \$250.00	3.16%
\$250.01-\$500.00	4.67%
\$500.01 - \$1000.00	2.44%
\$1000.01 -\$2500.00	1.70%
\$2500.01-\$5000.00	0.43%
\$5000.00+	0.38%





#### 2015 Earnings Disclosure Statement — Global

Isagenix provides solutions to transform lives. People choose to join Isagenix for a variety of reasons, but most are simply consumers who wish to enjoy Isagenix products at reduced prices. Many refer other customers every now and then and may receive some commissions that may help offset the cost of their products. Others join Isagenix to earn a little extra money to supplement their full-time incomes, and some join to build full-time businesses selling Isagenix products. Everyone who joins Isagenix enjoys low start-up costs and a money-back satisfaction guarantee.

Building an Isagenix business can be rewarding, but like any worthwhile business, results vary depending on many factors, including your skill, effort, and time. Isagenix does not offer "quick riches" and there are no guarantees of success. Building a long-term business is hard work and Isagenix is no different in that regard. Unlike most businesses, however, building an Isagenix business does not require a significant investment in inventory, sales tools, or other materials. Isagenix Independent Associates ("Associates") are strongly discouraged from purchasing more than they can reasonably consume or sell in a given month, and they are protected by our satisfaction guarantee as well as a one-year buy back policy for those who choose to leave the business.

Those who decide to build an Isagenix business have the opportunity to earn money in various ways, including commissions and bonuses based on product purchases made by new and existing customers, product introductory bonuses, and retail sales, to name a few. Isagenix Associates also can be rewarded for helping other Associates achieve success. However, Associates are not paid for recruiting new Associates. They are paid primarily based on product sales to end consumers. For additional information, the Isagenix Compensation Plan is available to all Isagenix Associates at www.Isagenix.com. The following chart is designed to help prospective Associates better understand the different ranges of average compensation that Isagenix pays to its Associates. It's important to note that a large majority of those who join Isagenix don't join to make money at all—they just want to enjoy the benefits of using our products. They are reflected in the chart as "product users". The "product sharers" category represents those who earned compensation in 2015 for referring a few friends from time to time, but who have earned less than \$500 with Isagenix during the previous year, which makes them more like loyal customers than active business builders. The "business builder" category represents those whom we believe have made a significant commitment to build a part-time or a full-time business selling Isagenix products and who have earned at least \$500 in the previous year, either in commissions and bonuses or through retail sales. As of December 31, 2015, 165 Associates (0.3% of those who have become business builders) had achieved "Isagenix Millionaire" status, meaning they had earned more than \$1,000,000 excluding costs and expenses on a cumulative basis since joining Isagenix. Those in this group averaged approximately 5.63 years as Isagenix Associates before becoming Isagenix Millionaires, with the longest being almost 12 years and the shortest being 1 year 2 months.

The figures below include retail profits for retail sales, but only to the extent those sales were made directly through Isagenix channels. The compensation received by the Associates depicted in this chart is not necessarily representative of the compensation, if any, that any particular Associate will receive. The amounts presented should not be viewed as guarantees or projections of any individual results.

# PRODUCT USERS - 83.3% OF MEMBERS (THERE WERE 8% MORE PRODUCT USERS IN 2015 THAN IN 2014)

Includes Preferred Customers and Associates who are simply
consumers of Isagenix products. They receive reduced prices
and enjoy all of the benefits our products have to offer.

% of Total Members	Product User Benefits
83.3%	<ul><li> Enjoy high quality products</li><li> Buy products at reduced prices</li></ul>

# PRODUCT SHARERS - 11% OF MEMBERS (THERE WERE 8.5% MORE PRODUCT SHARERS IN 2015 THAN IN 2014)

Includes	consumers	who	earned	some	consideration	by
introducir	ng others to I	sagen	ix produc	ts but v	vhose commissi	ons
were less	than \$500 ir	1 2015.	Isagenix	believe	s these Associa	tes,
while eligi	ible to earn c	ommis	ssions, are	e primai	rily with Isageni	x to
enjoy our	products. Th	ne aver	rage annu	ial incoi	me for those in	this
category	was \$145.					

,	% of Total Members	Product Sharer Benefits
,	11.5%	<ul> <li>Enjoy Product User benefits</li> <li>Earn retail profits</li> <li>Earn bonuses for sharing products</li> <li>Earn commissions and bonuses on product sales</li> </ul>

# BUSINESS BUILDERS - 5.2% OF MEMBERS (THERE WERE 8.5% MORE BUSINESS BUILDERS IN 2015 THAN IN 2014)

Includes consumers and others whom we believe have made a commitment to pursue the Isagenix income opportunity and who have earned \$500 or more in 2015, which Isagenix refers to as "business builders". They have treated their Isagenix income opportunity like a business, devoting considerable time and effort into introducing others to Isagenix products and helping others do the same. The incomes and percentages displayed to the right relate only to the 5.2% of Associates who are business builders and do not include the 94.8% of Preferred Customers and Associates designated as product users and product sharers.

	All Business Builders						
% of Total Members	Average Payments	% of Business Builders	Average Annual Income				
5.2%	\$100,000 + \$50,000-\$99,999 \$25,000-\$49,999 \$10,000-\$24,999 \$5,000-\$9,999 \$5,000-\$9,999	<1% <1% 2% 5% 7% 42% 43%	\$331,956 \$68,690 \$34,562 \$15,363 \$6,972 \$2,101 \$702				

This earnings disclosure statement contains data from all markets where Isagenix conducted business in 2015. (Amounts are listed in U.S. dollars.) The earnings listed in this chart are not a guarantee or projection of actual income that an Associate will earn through his or her participation in the Isagenix Compensation Plan. Any guarantee of earnings would be misleading. Success with the Isagenix Compensation Plan results from successful sales efforts and business development on the part of the Associate.

<sup>&</sup>lt;sup>1</sup> 30 days, no questions asked on new purchases; one year on the return of resalable inventory upon leaving the business. See the Isagenix Policies and Procedures for full details.

# jamberry

# What is your earning potential with Jamberry?

#### Want to Make Life Beautiful? We hope you'll join us.

Jamberry provides you a fun and stylish opportunity for personal growth and financial success, while allowing you the flexibility to manage your own day-to-day schedule and work from home. As you build your Jamberry team, you can develop your own leadership abilities and increase your earning potential. Even more importantly, you can also help others achieve their personal goals and dreams!

Keeping in mind that Jamberry Consultants have access to industry leading commissions on personal sales, here's what you can expect to earn on a monthly basis as you build your Jamberry business and team:

CONSULTANT PAID-AS TITLE	ACTIVE CONSULTANTS*	PERCENT OF ACTIVE	PERCENT OF ALL		15 MONTH ICOME (US			HS WOI		NUMBER OF FRONTLINE TEAM MEMBERS		
PAID-AS TITLE	CONSOLIANTS	CONSOLIANTS	CONSOLIANTS	HIGH	LOW	AVG	HIGH	LOW	AVG	HIGH	LOW	AVG
CONSULTANTS WHO RECEIVED NO PAYCHECK IN 2015	16,981	N/A	12.44%	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A
CONSULTANT	83,627	69.95%	61.25%	\$3,980	\$1	\$219	48	1	7	29	0	0
ADVANCED CONSULTANT	19,155	16.02%	14.03%	\$4,695	\$1	\$195	50	1	11	38	0	2
SENIOR CONSULTANT	3,965	3.32%	2.90%	\$1,130	\$68	\$226	49	1	11	27	1	3
LEAD CONSULTANT	7491	6.27%	5.49%	\$2,498	\$25	\$468	46	1	12	31	1	4
SENIOR LEAD CONSULTANT	3006	2.51%	2.20%	\$5,435	\$212	\$745	54	2	14	34	2	7
PREMIER CONSULTANT	648	0.54%	0.47%	\$4,668	\$371	\$1,013	46	3	15	33	4	10
TEAM MANAGER	1035	0.87%	0.76%	\$8,030	\$286	\$1,516	54	3	17	64	4	15
SENIOR TEAM MANAGER	300	0.25%	0.22%	\$8,289	\$764	\$2,336	49	3	17	63	5	19
EXECUTIVE	109	0.09%	0.08%	\$9,163	\$1,086	\$3,639	52	3	21	107	8	24
SENIOR EXECUTIVE	125	0.10%	0.09%	\$20,261	\$1,932	\$5,876	50	3	23	83	7	28
LEAD EXECUTIVE	62	0.05%	0.05%	\$47,313	\$3,600	\$11,974	50	3	25	125	15	36
PREMIER EXECUTIVE	14	0.01%	0.01%	\$70,711	\$7,808	\$23,081	46	3	26	77	28	47
ELITE EXECUTIVE	23	0.02%	0.02%	\$112,840	\$12,762	\$41,943	54	21	31	105	20	48

A Consultant is an independent contractor of Jamberry and is considered "Active" if she/he received at least one commission payment during 2015. In 2015, 12.44% of all Consultants received no income from Jamberry. These figures do not represent a Consultant's profit, as they do not consider expenses incurred by a Consultant in operation or promotion of her/his business. The figures above refer to gross income (total income before any expenses are deducted). The expenses a Consultant income income to fire the expenses are deducted. The expenses are consultant income income to fire the expenses are deducted. The expenses are consultant income in inventory and prohibits the purchase of products in unreasonable amounts or primarily to qualify for compensation levels or incentive programs

The earnings of the Consultants in this chart are not necessarily representative of the income, if any, that a Consultant can or will earn through her/his Jamberry business. These figures should not be considered as guarantees or projections of your actual earnings or profits. As a Jamberry Consultant, you are responsible for your own success which requires work, planning, relationships, and customer care.

Includes Consultants who were Paid-As this Title at least one time during 2015. Consultants may have been paid at this Paid-at Title for one month or more.
 During 2015, 119,560 Consultants received at least one commission payment from Jamberry.
 All Consultants include the 119,560 Consultants who received at least one commissions payment plus an additional 16,981 consultants who did not earn compensation in 2015, but who were active for at least one month during 2015.

#### INCOME DISCLOSURE STATEMENT

#### United States - 2014

This Income Disclosure Statement (IDS) is a reflection of Jeunesse Global's rewarding opportunity as reflected by the activity of Jeunesse distributors in 2014. The information provides the numbers and percentages of those who simply wish to purchase and use products, and of those who wish to earn part-time money. Those that wish to earn can do so with the minimal start-up cost of a starter kit at US\$49.95. There is no requirement to purchase products, though you are encouraged to purchase products for your personal use. You are not required to carry any inventory.

CUSTOMERS. You can profit on sales you make to your customers. You may register your retail customers with Jeunesse so that they can get a wholesale discount. These are called preferred customers.

SALES ORGANIZATION. Jeunesse encourages you to develop a stable base of customers and then start building your downline sales organization. Success will require you to mentor those you

sponsor and train them to do the same. As your downline has success, you will earn commissions. You are not paid for sponsoring new distributors, but are paid on the sale of products to them and their customers. See www.jeunesseglobal.com for a full description of the Jeunesse Financial Rewards Plan.

JEUNESSE\*

If you seek to earn extra income as a Jeunesse distributor, either parttime or full time, you will incur expenses, as in any other business. You must also be realistic about the time and energy commitment. Direct selling is rewarding and provides ample opportunity for personal growth. It is also hard work; those who have the greatest success are normally those that work the hardest and smartest.

In the chart below you can see the average payments<sup>1</sup> to Jeunesse distributors in 2014, based on their activity and rank.

Туре	Average Payments	Average Number of Distributors	Percentage	Average Commission amount USD
Single-Level Distributors (No Downline)	NA	20,608	72.25%	NA
Distributors Without an Active Downline	NA	524	1.84%	\$71.14
Distributors With an Active Downline		7,390	25.91%	
	>\$250,000	18	0.24%	\$1,681,110.20
	\$100,001 \$250,000	23	0.31%	\$176,165.22
	\$50,001 \$100,000	26	0.35%	\$65,683.46
	\$25,001 - \$50,000	40	0.54%	\$35,133.72
	\$10,001 - \$25,000	98	1.33%	\$15,978.97
	\$5,001 \$10,000	115	1.56%	\$6,978.81
	\$1,001 - \$5,000	741	10.03%	\$2,111.03
	\$1-\$1,000	4880	66.05%	213.92
	\$0	1449	19.61%	\$0.00
Total Number of Distributors		28,522		

A Single-Level Distributor (No Downline) includes those who purchase for personal consumption: retail and preferred customers, as well as wholesale customers (distributors who have not sponsored anyone and have not earned any commissions). It also includes distributors whose enroller downline made no purchases.

A Distributor Without an Active Downline includes distributors who have only registered retail customers and preferred customers and so may have earned retail commissions or get2 bonuses.

A Distributor With an Active Downline is a person who has signed a Distributor Application and Agreement, generated at least 100 CV in a single month within the first year of enrollment, and has an Active downline. An Active downline is as defined in the Financial Rewards Plan (generates 60 PV in a commission month and has an Active distributor on its right and left leg). The amounts shown are before expenses incurred by the distributors in the operation of their business and do not include retail markup income.

<sup>&</sup>lt;sup>1</sup> These figures should not be considered as guarantees or projections of your actual earnings or profits.

# INCOME DISCLOSURE POLICY

We have developed this Income Disclosure Statement ("IDS") to help you convey truthful, timely, and comprehensive information regarding the income that Jeunesse distributors earn. In order to accomplish this objective, a copy of the ID must be presented to all prospective distributors.

<u>Prospective distributors.</u> A copy of the IDS must be presented to a prospective distributor (someone who is not a party to a current Jeunesse Distributor Agreement) anytime the Rewards Plan is presented or discussed, or any type of income claim or earnings representation is made.

Non-Public Meetings. In any non-public meeting (e.g., a home meeting, one-on-one, regardless of venue) with a prospective distributor or distributors in which the Rewards Plan is discussed or any type of income claim is made, you must provide the prospect(s) with a copy of the IDS.

<u>Public Meetings.</u> In any meeting that is open to the public in which the Rewards Plan is discussed or any type of income claim is made, you must provide every prospective distributor with a copy of the IDS and you must either project or display an image large enough to be legible to those in the back of the room. In any meeting in which any type of video display is utilized (e.g., monitor, television, projector, etc.) a slide of the IDS must be displayed continuously throughout the duration of any discussion of the Rewards Plan or the making of an income claim.

Copies of the IDS may be printed or downloaded without charge from the corporate website at www.JeunesseGlobal.com/Opportunity.

Income Claims & Earning Representations. The terms "income claim" and/or "earnings representation" (collectively "income claim") include: (1) statements of average earnings, (2) statements of non-average earnings, (3) statements of earnings ranges, (4) income testimonials, (5) lifestyle claims, and (6) hypothetical claims.

Statements of Average/Non-Average Earnings & Earnings Ranges. Statements of non-average earnings include, "Our number one distributor earned XXX dollars last year" or "Our average Double Diamond makes XXX per month." An example of a "statement of earnings ranges" is "The monthly income for Emerald Directors is XXX on the low end to YYY on the high end."

<u>Lifestyle Income Claims.</u> A lifestyle income claim typically includes statements (or pictures) involving large homes, luxury cars, exotic vacations, or other items suggesting or implying wealth. They also consist of references to the achievement of one's dreams, having everything one always wanted, and are phrased in terms of "opportunity" or "possibility" or "chance." Claims such as "My Jeunesse income exceeded my salary after six months in the business," or "Our Jeunesse business has allowed my wife to come home and be a full-time mom" also fall within the purview of "lifestyle" claims.

Hypothetical Income Claims. A hypothetical income claim exists when you attempt to explain the operation of the Rewards Plan through the use of a hypothetical example. Certain assumptions are made regarding the: (1) number of distributors sponsored, (2) number of downline distributors, (3) average product volume per distributor, and (4) total organizational volume. Cranking these assumptions through the Rewards Plan yields income figures which constitute income claims.



# **USA** INCOME DISCLOSURE STATEMENT

Distributors with no Purchases for 24 consecutive months are cancelled.

Active distributors are defined as any distributor with a purchase within the last 12 months. This income disclosure only includes active distributors per this definition.

This disclosure includes actual detail earnings from the period beginning September 1, 2014 and ending August 31, 2015.

12.5% of distributors were not active during the 12 month period.

Active distributors do not include customers.

37.8% of all active distributors received a checks of \$10 or more.

\* This income disclosure does not include the Kyäni Dream Car Program payments, which range from \$300 up to \$2,500 depending on the qualification level.

The Dream Car Program begins at the Sapphire rank.

Rank	% of Active U.S. Distrib- utors at this Rank	High Monthly Gross Earnings	Low Monthly Gross Earnings	Average Monthly Gross Earnings *	Median Monthly Gross Earnings	Highest No. of Months to Achieve Rank	Lowest No. of Months to Achieve Rank	Average No. of Months to Achieve Rank	Median No. of Months to Achieve Rank
Garnet	9.48%	\$1,678	\$0	\$74	\$37	66.2	1 Day	1.6	1.0
Jade	9.65%	\$3,275	\$10	\$298	\$250	70.1	1 Day	1.7	1.0
Pearl	2.47%	\$4,280	\$46	\$659	\$578	70.5	1 Day	2.6	1.3
Sapphire	1.96%	\$8,567	\$216	\$1,561	\$1,411	77.9	3 Days	3.7	1.9
Ruby	0.46%	\$14,919	\$1,023	\$3,569	\$3,151	68.9	5 Days	5.2	3.1
Emerald	0.23%	\$32,413	\$1,912	\$7,416	\$6,649	71.2	0.7	6.4	4.1
Diamond	0.12%	\$27,319	\$4,966	\$13,895	\$14,351	30.0	0.7	7.2	5.9
Blue Diamond	0.04%	\$60,399	\$10,937	\$25,757	\$22,850	90.6	3.7	14.4	6.8
Green Diamond	0.01%	\$66,411	\$24,671	\$46,949	\$45,672	93.6	5.0	17.4	9.7
Purple Diamond	0.02%	\$174,990	\$36,034	\$58,389	\$56,473	13.2	8.3	11.2	11.8

The figures contained herein are for educational purposes only, and are not to be relied on, interpreted or construed as a warranty or guaranty by Kyäni that all Kyäni distributors will achieve the results contained herein. Individual results will vary by Distributor. Your earnings based on your participation in the Kyäni Global Compensation Plan will be based on many factors, including your individual skills and abilities, hours worked and market conditions. This disclaimer is based on US Kyäni Distributors only.

# LifeVantage Corporation Distributor Compensation Summary

#### **COMPANY OVERVIEW**

LifeVantage Corporation is a company dedicated to helping people achieve their health, wellness and financial independence goals. We provide quality, scientifically-validated products and a financially rewarding network marketing business opportunity to customers and independent distributors who seek a healthy lifestyle and financial freedom. We sell our products to Independent Distributors, Preferred Customers and Retail Customers located in the United States, Japan, Hong Kong, Australia, Canada, Philippines, Mexico and Thailand.

#### **OUR PRODUCTS**

We engage in the identification, research, development and distribution of advanced nutraceutical dietary supplements and skin care products, including Protandim®, our scientifically-validated dietary supplement, LifeVantage TrueScience® Skin Care system, our line of anti-aging skin care products, Canine Health®, our companion pet supplement formulated to combat oxidative stress in dogs, and AXIO®, our energy drink mixes.

#### **DISTRIBUTORS**

LifeVantage markets its products through a network of independent contractors called Distributors. For the purposes of this summary, a "Distributor" is defined as any person who executed a LifeVantage Independent Distributor Application, and has either received at least one check, or made at least one purchase within the period. LifeVantage reported approximately 65,000 Active Distributors for the Quarter ended June 30, 2015.

#### COMPENSATION

The LifeVantage compensation plan enables Distributors to earn compensation early and often as they sell our products to their customers. Some elements of our compensation plan are paid weekly, allowing new Distributors to receive compensation quickly. We believe more frequent payments of earned compensation help us retain new Distributors by allowing them to experience success soon after becoming new distributors. We also offer a variety of incentive programs to our Distributors for achieving specified sales goals. Additionally, we offer various training resources to help our Distributors become more effective. We believe our compensation plan, incentive programs, and training resources help to motivate and prepare our Distributors for success.

#### INDEPENDENT DISTRIBUTOR MOTIVATION AND TRAINING

In addition to our compensation plan, we have established a broad array of programs and tools to support, motivate and train our Distributors, including:

- Proprietary LifeVantage Pro mobile application;
- Professionally-designed training materials Distributors can utilize in their sales efforts;
- · A wide variety of incentive programs and promotions; and
- Local, national and worldwide company-sponsored events.

LifeVantage and our Distributors conduct thousands of events to educate and motivate our Distributors each year.

#### **COMMISSIONS**

A Distributor can earn commissions based on the sale of products in his or her network to sponsored Distributors, Preferred Customers, and Retail Customers in all countries where LifeVantage does business. A Distributor can also earn money from retail sales of product. LifeVantage also sells promotional materials that do not generate commissions for Distributors.

#### **All Distributors**

The following table shows the average commissions earned during the period September 1, 2014 through August 31, 2015 by Distributors at various ranks in the LifeVantage Compensation Plan, including the average percentage of total Distributors and the average earned commissions at each level. During the period, Distributors earned approximately \$88,308,204 in commissions and sales compensation globally. There were approximately 97,000 total Distributors during the period, with approximately 59,000 Distributors paid in the same period.

Note that these figures do not represent a Distributor's profit, as they do not consider expenses incurred by a Distributor in the promotion of his/her business and do not include retail markup income.

#### SEPTEMBER 1, 2014 THROUGH AUGUST 31, 2015

Paid Rank	Total Annual Earnings	Monthly Avg.	Monthly Min.	Monthly Max.	Avg. % Paid Distributors as a % of Total Distributors
Distributor	\$3,548,934	\$16	\$0	\$6,387	32.71%
Pro 1	\$5,905,671	\$92	\$0	\$2,723	13.49%
Pro 2	\$12,693,409	\$248	\$0	\$10,643	8.46%
Pro 3	\$8,081,380	\$501	\$2	\$10,608	2.81%
Premier Pro 4	\$10,266,150	\$1,030	\$10	\$15,601	1.54%
Premier Pro 5	\$10,068,033	\$2,101	\$16	\$15,807	0.70%
Premier Pro 6	\$11,543,872	\$5,238	\$834	\$24,629	0.28%
Elite Pro 7	\$6,713,121	\$10,646	\$3,961	\$72,927	0.09%
Elite Pro 8	\$7,739,355	\$23,058	\$11,505	\$109,967	0.04%
Elite Pro 9	\$5,813,512	\$35,852	\$22,055	\$64,124	0.02%
Master Pro 10	\$5,934,767	\$82,331	\$53,189	\$124,920	0.01%

The earnings of the Distributors in this chart are not necessarily representative of the income, if any, that a Distributor can or will earn through the LifeVantage Compensation Plan. Distributors' success will depend on individual diligence, work effort and market conditions. LifeVantage does not guarantee any income or rank success.

This Summary is intended to provide truthful comprehensive information regarding the income earned by LifeVantage Distributors. A copy of this Summary must be presented to prospective Distributors any time Distributor compensation is presented or discussed, or any type of income claim or earnings representation is made, including one-on-one meetings. Earnings representations include: (1) statements of average Distributor earnings, (2) statements of non-average Distributor earnings, (3) statements of Distributor earnings ranges, (4) Distributor income testimonials, (5) Distributor lifestyle claims, and (6) hypothetical claims.

Copies of this Summary may be printed or downloaded from the LifeVantage website, <u>www.LifeVantage.com.</u>



### 2014 U.S. Income Averages Statement Mannatech Career and Compensation Plan

Active Associate Level	No. of Associates at This Level 2014	Percentage of All Active Associates	Percentage of All Business- Building Associates	2014 Annual Income High¹	2014 Annual Income Low <sup>1</sup>	2014 Annual Income Average <sup>1</sup>
	0.400	4.5.0007	50.0004	40.455.44	±100 = 1	405005
Non-Leadership Level	2,430	15.82%	60.98%	\$3,455.44	\$128.74	\$953.97
Regional	1,054	6.86%	26.45%	\$7,644.80	\$1,117.83	\$2,598.79
National	352	2.29%	8.83%	\$30,580.08	\$5,899.41	\$10,979.90
Executive	92	0.60%	2.31%	\$66,958.80	\$20,375.61	\$31,868.40
Presidential	18	0.12%	0.45%	\$99,941.71	\$45,366.22	\$75,625.25
Bronze Presidential	21	0.14%	0.53%	\$161,288.71	\$88,619.77	\$120,272.95
Silver Presidential	13	0.08%	0.33%	\$225,979.20	\$171,376.40	\$190,601.84
Gold Presidential	1	0.01%	0.03%	\$315,925.78	\$315,925.78	\$315,925.78
Platinum Presidential	4	0.03%	0.10%	\$1,404,528.85	\$240,477.13	\$792,189.03

The total number of Associates in the United States in 2014 was 1,258,464. The total number of Active Associates for all 13 business periods ordering greater than or equal to 100 PPV per business period was 15,358. Mannatech divides each year into 13 four-week business periods. An Active Associate is an Associate who has renewed his/her annual status and placed an order within a 365-day reporting period. Of the total Active Associates, 26% were "Business Builders" and 74% were "Consumer Associates." Please see the Mannatech Career and Compensation Plan for the definition of Personal Point Volume (PPV).

For the purposes of this Income Averages Statement, the term "Business Builder" means Associates who ordered greater than or equal to 100 PPV and sold products and earned income from their sales, and sales made by their downline organization. All income is earned on the sale of Mannatech products. The term "Consumer Associate" means Associates who only ordered product and did not earn income. Consumer Associates benefit from buying Mannatech products at a discounted price for themselves and their families. Some Consumer Associates may retail Mannatech products to others; however, this income is not included in the table above.

The figures above do not include any retail profit that an Associate may earn from selling Mannatech products to others. The figures above do not include expenses incurred by Associates in the operation and promotion of their Mannatech business. These expenses vary from Associate to Associate. By way of example, these expenses may include product samples, training, rent, travel expenses, telephone and Internet costs and other business-related expenses. The Associate earnings in the above chart are not necessarily representative of the income that an individual can or will earn through his/her participation in the Mannatech Career and Compensation Plan. These figures should not be regarded as a guarantee or projection of actual earnings. Actual earnings depend on your individual efforts, the customer base available to you, and the time devoted to your business. These factors differ from Associate to Associate.

This 2014 Income Averages disclosure is not for use in Georgia, Louisiana, Maryland, Massachusetts or Wyoming.

<sup>1</sup>Annual Income High/Low/Average figures were calculated from all Active Associates that retained the specified level for the entire 13 Business Periods in 2014.



# Melaleuca 2016 Annual Income Statistics



### Customers

The majority (66%) of those who buy Melaleuca products each month are strictly customers.

They're not interested in pursuing the Melaleuca financial opportunity.

They just love Melaleuca products.

Only a few of them will ever decide to build a Melaleuca business.



### Product Advocates

**22%** of all Melaleuca customers have referred at least one customer but fewer than eight customers. As those customers purchase products directly from Melaleuca, those who referred them receive a small commission. These households are not necessarily interested in the financial opportunity. Their relationship with Melaleuca is primarily because they love Melaleuca products. Their "status" is determined by how many customers they have referred. A Product Advocate has at least one customer. A Product Advocate 2 has referred at least two customers and a Product Advocate 3 has referred at least four customers. While these individuals may not be considered serious business builders, their customers (like the vast majority of Melaleuca customers) come from word-of-mouth referrals. Therefore, the overall contribution of these individuals is significant.

	ANNUA	L INCO	OME		ONAL OMERS	TOTAL ACTIVE CUSTOMERS		TIM: ACHIEVE	
	HIGH	LOW	AVERAGE	MINIMUM	AVERAGE	MINIMUM AVERAGE		SHORTEST	LONGEST
	\$2,056	\$16	\$93	0	0	1	4	1 Mo.	314 Mo.
2	\$6,492	\$32	\$237	2	3	2	9	1 Mo.	320 Mo.
3	\$15,818	\$65	\$550	4	6	4	20	1 Mo.	301 Mo.



PRODUCT ADVOCATE 2

PRODUCT ADVOCATE 3

BUSINESS BUILDER	
12%	

# Beginning a Business

About one out of nine customers (12%) will decide to start their own Melaleuca business and eventually achieve Director status, which is considered the first step to becoming a business builder. Directors have made a significant effort (probably spent 50 hours or more) in developing at least eight Melaleuca customers. Those estimated 50 hours could have been spent in a single week or could have been spent over several years. But at some point in their lives, Directors have invested enough time to develop (and maintain) at least eight Melaleuca customers.

	ANNUAL INCOME	PERSONAL CUSTOMERS	TOTAL ACTIVE CUSTOMERS	TIME TO ACHIEVE STATUS	
	HIGH LOW AVERAGE	MINIMUM AVERAGE	MINIMUM AVERAGE	SHORTEST	LONGEST
DIRECTOR/ DIRECTOR 2 (89.9%)	\$41,454 \$148 \$2,047	8 15	8 74	1 Mo.	291 Mo.

# Initial Leadership Status

Leaders at these statuses have made a more serious effort to build a Melaleuca business. Those who have reached these leadership statuses have not only invested enough time to refer several customers, but they have also helped some of those customers start a business and become Marketing Executives. Those Marketing Executives have, in turn, referred additional customers who purchase Melaleuca products each month. Commissions are paid based on the development of customers and the development of leaders who help others reach their goals.

	ANNUAL INCOME			PERSONAL CUSTOMERS		TOTAL ACTIVE CUSTOMERS		TIME TO ACHIEVE STATUS	
	HIGH	LOW	AVERAGE	MINIMUM	AVERAGE	MINIMUM	AVERAGE	SHORTEST	LONGEST
DIRECTOR 3 (3.0%)	\$36,440	\$2,586	\$8,668	11	34	50	179	1 Mo.	296 Mo.
DIRECTOR 4/5 (1.9%)	\$47,844	\$6,558	\$14,314	12	45	106	346	1 Mo.	285 Mo.
DIRECTOR 6/7 (1.0%)	\$68,974	\$9,866	\$22,480	14	55	182	485	1 Mo.	300 Mo.
DIRECTOR 8/9 (0.7%)	\$95,874	\$16,961	\$31,979	16	71	322	657	1 Mo.	264 Mo.

# Advanced Leadership Status

Those Marketing Executives who reach Senior Director or above have shown substantial interest and dedication in building a Melaleuca business. While they may not work their businesses full time, it is essential that they invest some time each month nurturing, training, and helping those in their marketing organizations. Melaleuca advocates that Marketing Executives keep their full-time jobs and work their Melaleuca businesses in their spare time. However, some Executive Directors at the higher income statuses do work their businesses close to full time. Melaleuca strongly advocates that Marketing Executives do not quit their full-time jobs until their Melaleuca incomes far surpass the incomes they receive from their full-time employers. Rather, they should add their Melaleuca incomes to their regular incomes, thereby making a substantial difference in their family finances.

	ANNUAL INCOME			PERSONAL CUSTOMERS		TOTAL ACTIVE CUSTOMERS		TIME TO ACHIEVE STATUS	
	HIGH	LOW	AVERAGE	MINIMUM	AVERAGE	MINIMUM	AVERAGE	SHORTEST	LONGEST
SENIOR DIRECTOR 1-9 (2.1%)	\$269,565	\$24,212	\$60,367	20	82	390	1,061	1 Mo.	267 Mo.
EXECUTIVE DIRECTOR 1-9 (1.2%)	\$681,024	\$64,230	\$156,093	20	116	1,057	2,664	2 Mo.	283 Mo.
NATIONAL DIRECTOR 1-9 (0.2%)	\$719,700	\$155,471	\$270,987	20	132	3,173	4,868	11 Mo.	201 Mo.
CORPORATE DIRECTOR 1-9 (LESS THAN 0.1%)	\$3,198,160	\$386,520	\$1,273,731	20	242	7,093	13,474	29 Mo.	251 Mo.

The above annual income statistics include all North American Melaleuca Marketing Executives who were active during all 12 months of the period ending December 2016 all commissions and bonuses actually paid during the period.

For the purpose of these statistics, a Marketing Executive's leadership or developmental status was calculated by taking the highest status achieved and maintained for at least eight consecutive months. The information on this page is not and performed the minimum activity required at each status. The incomes stated include necessarily representative of what any individual Marketing Executive will earn with this program. Any representation or guarantee of specific earnings would be misleading. Success with any business takes hard work, diligence, perseverance, and leadership. Success with Melaleuca will depend on how effectively a Marketing Executive exercises those qualities.

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#### **MORINDA INCOME STATISTICS – 2015**

For over 20 years, Morinda has helped people achieve their financial goals through the sale of world-class products. Morinda has created almost 300 millionaires\* and has helped many others find financial success and relieve financial burdens.

We are proud of the financial opportunity available at Morinda. We attribute our success to award-winning, high-quality products, as well as our dedicated Independent Product Consultants (IPCs) around the world. Morinda has one of the strongest compensation plans in the industry. It is proven, sound, and has stood the test of time. In fact, Morinda has never missed a commission payment in its 20-year history.

So what kind of commissions can you expect when you become a Morinda IPC? Unfortunately, we cannot predict how each IPC will perform—success is completely up to individual effort. However, the table below will provide a breakdown of average earnings of Morinda IPCs in the United States. All figures refer to monthly income.

		MONTHLY COMMIS	IPCS AT THIS RANK AS A PERCENTAGE	IPCS AT THIS RANK AS A		
RANK	HIGH	LOW	AVERAGE	MEDIAN	OF ACTIVE IPCS RECEIVING COMMISSIONS	PERCENTAGE OF ALL ACTIVE IPCS
Not Qualified	\$926.20	\$3.00	\$39.48	\$15.97	3.13%	1.33%
IPC	\$1,480.25	\$3.00	\$48.82	\$16.63	1.60%	0.68%
Coral	\$5,996.40	\$2.10	\$95.71	\$22.30	80.76%	34.26%
Jade	\$6,222.45	\$5.05	\$824.65	\$707.82	10.56%	4.48%
Pearl	\$9,260.20	\$6.00	\$4,464.36	\$4,077.82	1.82%	0.77%
Diamond Pearl	\$50,898.19	\$5.00	\$4,394.04	\$3,395.69	1.56%	0.66%
Diamond Pearl Elite	\$34,325.19	\$231.30	\$11,955.15	\$11,089.12	0.25%	0.11%
Double Diamond Pearl	\$29,593.63	\$8,125.11	\$16,945.89	\$16,859.76	0.12%	0.05%
Triple Diamond Pearl	\$122,563.79	\$10,304.71	\$30,643.65	\$20,824.59	0.16%	0.07%
Platinum Diamond Pearl	\$147,344.38	\$11,112.59	\$86,429.38	\$88,043.57	0.04%	0.02%

The income statistics above are for all U.S. IPCs who were eligible to earn commissions during 2015 (i.e., active IPCs). In 2015, 57.49% of all active IPCs did not receive any commissions. IPCs who received no commissions are comprised of IPC accounts that are inactive but have not yet been closed due to inactivity, IPCs whose customer base and downline sales organization purchased product in amounts that did not qualify them to earn commission payments, and IPCs who did not generate sales volume by building a customer base or downline sales organization and thus are primarily customers, not business builders.

These figures do not include retail profits earned by IPCs from reselling Morinda products, nor do they represent IPC profits, as they do not consider expenses incurred by Morinda IPCs in the promotion of their businesses.

Car bonuses were earned by 0.6% of all active IPCs/1.5% of all active IPCs who earned commissions. Travel benefits were awarded to 0.4% of all active IPCs/1.0% of all IPCs who earned commissions.

\*The average time it took for our nearly 300 IPCs to achieve a million dollars in commissions is 7 years; the shortest time was 6 months.

We hope this gives you a general idea of the income opportunity available to Morinda IPCs. Individual income results may vary depending on skill and effort. Not everyone will achieve the represented level of income, and these figures should not be regarded as a guarantee or projection of actual earnings. Successful sales efforts require hard work, diligence, and leadership. Individual IPC success will depend on how effectively you demonstrate these qualities.

#### RECENT NEWS

The legacy of Tahitian Noni Juice Customers share their personal results from drinking Tahitian N... IPCs recall their first experiences with Tahitian Noni Juice Video: Harvesting the noni fruit from tree to bottle Meet Morinda scientist Laura Robertson







DIRECTSELLING.ORG

CONTACT

PRIVACY POLICY

RETURN POLICY



### Income Declaration for the United States

People across the globe are joining direct selling companies for various reasons. In these challenging economic times, people are seeking ways to earn additional part-time or full-time wages to supplement their financial needs. Direct selling is a proven, stable business option with a rich history of more than 100 years. Many direct selling companies have helped impact people's lives for decades. Nerium International<sup>TM</sup> was built upon solid business principles that have stood the test of time, are simple for the average person to accomplish, and offer the basic opportunity to supplement individual income. The level of financial gain depends upon an individual's work ethic, the amount of time he, or she, can devote to building their business and his, or her, determination to succeed.

Nerium attracts three different groups of individuals to become a part of the Nerium family: Customers, Savings Seekers, and Business Opportunity Leaders. The first, and by far the largest, segment is the Customers. Retail and Preferred Customers make up over 70% of the total number of enrollments for Nerium. Retail customers simply want to try the product once, and they usually enroll as Preferred Customers after they see the product's results. Preferred Customers receive the same pricing as our Savings Seekers and Business Opportunity Leaders, since they purchase the product each month and enjoy the benefits of significant price discounts.

Savings Seekers and Business Opportunity Leaders (called Brand Partners) can enroll with Nerium by simply purchasing a \$99 (at cost) Business Launch Kit which provides them with tools and information in order to start their business. This pack includes a full set of tools and materials including: videos, audios, books, personal development materials, training manuals, brochures, and flyers, along with all the forms necessary to manage your business. Brand Partners can also sign up for a monthly product order, which provides them with the lowest price for their monthly product needs. Brand Partners can also utilize Nerium Edge, our online business building system that includes an array of leading tools, including SlideShark, Deductr, Nerium Communications Center, and the Real Life Library.

Preferred Customers have no stipulations on whether or not they must continue to receive discounted product, other than the monthly order commitment. Brand Partners have the opportunity to earn revenue in the short term through commissions, bonuses, and incentives, including a free tablet computer. As they develop their business, they can earn a Lexus Car Bonus and residual income streams that can give them a substantial income, depending upon the efforts they expend in their business. Brand Partners will generate income in proportion to the time, energy, and investment they dedicate to their Nerium business. For this analysis, the Brand Partners have been divided into two groups, those that are defined as Savings Seekers and those that are defined as Business Opportunity Leaders.

Brand Partners, who for the purposes of this report are defined as Savings Seekers, include all those Brand Partners who have not built any organizational hierarchy under them in the past six months. Savings Seekers may have only earned while they were selling product, but never developed an organization to generate residual income. Brand Partners who have built an organization of Brand Partners are defined as our Business Opportunity Leaders because of their efforts and commitment to generating a part-time, or full-time, residual income. In total, 32% of our Brand Partners would be considered Business Opportunity Leaders.

The following table divides the Business Opportunity Leaders, based on effort levels in promoting and developing their business, and is ranked based on average annual income from the actual income earned during the past six months. This report is generated from actual commissions, bonuses, and incentives for the period from September 2012 through February 2013. See the detailed Brand Partner Compensation Plan for further explanations of ranks and, or, incentives. The amounts expended by the Brand Partners in order to build their business are not factored in.

Total Brand Partners	75,276	100%		Overall Average	\$1,222.20
Savings Seekers	50,999	68%		Overall Average <sup>1</sup>	\$138.16
			Benefits		
	Wholes	sale price	e on product purchases		60
	Retail pro	ofit on sa	ales to outside customers		
Business Opportunity Leaders	24,277	32%	Payments	Count	Average
Benefits	,			_	
			Over \$500,000	5	\$880,360
Wholesale price on propurchases	oduct		\$250,000 to \$500,000	13	\$359,589
			\$100,000 to \$250,000	\$149,706	
Retail profit on sales to outsid	e custome	ers	\$50,000 to \$100,000	71	\$66,343
			\$25,000 to \$50,000	207	\$34,060
Commissions and incentives on Brand Partners	sales to d	other	\$10,000 to \$25,000	648	\$15,084
			\$5,000 to \$10,000	1230	\$6,834
			\$2,500 to \$5,000	2352	\$3,525
Car bonuses and other incen on production	tives base	ed	\$1,000 to \$2,500	4259	\$1,616
			Under \$1000	11219	\$370
			\$0	4208	\$ -
				04077	<b>\$0.004</b>

The earnings stated do not necessarily represent the typical earnings Nerium Brand Partners can, or will, earn through participation in the Nerium Compensation Plan. These statements should not be considered as guarantees or projections of actual earnings or profits. As with any other independent business, success results only from dedicated sales efforts, hard work, diligence, and leadership.

**Total** 

24277

\$2.804



#### NHT GLOBAL - STATEMENT OF AVERAGE GROSS COMPENSATION 2016

#### **HOW TO ENROLL:**

NHT Global members enroll for the following reasons:

- To buy products at a discounted rate for personal consumption.
- To sell products for retail profit.
- To build a network and sponsor others who plan to personally use or sell product. Most members enroll in our network for personal consumption and receive only the discounted rate. These members, which consists of 58% of our U.S. Active membership¹, did not receive any commissions from NHT Global.

#### **EARNINGS OPPORTUNITIES:**

- Through retail sales by purchasing NHT Global products at a discounted rate and selling product from your inventory
- Through retail sales captured via your NHT Global replicating Website retail cart (product is shipped direct from NHT Global to your retail customer)
- By building a network and enrolling others who purchase NHT Global products to either sell via retail or use personally.
- Note: Money cannot be earned solely through sponsorship sales are required.

#### MORE ABOUT THE BUSINESS:

- Most people start their NHT Global network by selling to their personal network of friends and family because they believe in the value and benefits of the products. By referring these people to NHT Global products, they themselves are able to make a little extra money.
- Members appreciate the freedom and flexibility of choosing how and when to work.
- Building a successful NHT Global network takes hard work and time.
- · Like all businesses, some members will succeed, while some will not.
- Beyond the initial enrollment fee (\$50) there are no required product purchases.

#### **RETAIL SALES INFORMATION:**

- Members are eligible to buy NHT Global products at a discount.
- Members earn the difference between the retail price / wholesale price of the product and the discount the member is able to purchase the product for based on their rank
- Discounts are offered for members who attain certain ranks based on the volume of product they purchase:
  - Bronze 3% discount
  - · Silver 11% discount
  - · Gold 34% discount

#### **EARNINGS INFORMATION:**

- Most members enroll to receive a discount on NHT Global products, however, NHT Global does pay one of the highest commission rates in the industry.
- During 2016, 18% of U.S. NHT Global Active members sponsored at least one person and earned from the sales of their network.
- During 2016, 41% of all U.S. NHT Global members were eligible to earn a commission.
- In addition to any retail profit, of those who received commissions from NHT Global, approximately:
  - 33% (253 members) made more than \$1,000 in earnings.
  - 9% (66 members) made more than \$5,000 in earnings.
  - 1% (9 members) made more than \$25,000 in earnings, with one member making over a million dollars.

#### **ADDITIONAL INFORMATION:**

- If you have unopened products, you can return them within a year of the purchase date for a refund and cancel your membership. The return is subject to product condition and a 10% restocking fee.
- Please contact member.compliance@nhtglobal.com for more information.

Published Date: 04/28/2017

<sup>&</sup>lt;sup>1</sup> Natural Health Trends defines Active Members as those that have placed at least one product order with the Company during the preceding twelve month period.



#### 2017 Earnings Disclosure Statement — Origami Owl, LLC

Thousands of Independent Designers ("ID(s)") across the country sell Origami Owl® ("O2") jewelry and empower others to start their own business and be a Force for Good! At O2, we are not just a business, we are a family with heart. People join O2 to create fun, personalized experiences while earning extra income, to tailor their business to reflect their life priorities, and to work the hours that work best for them. Join us, do what you love! Love what you do! Start living your dreams with this fun, flexible, rewarding and life-changing opportunity. We are proud accredited members of the Better Business Bureau and the US and Canada Direct Selling Associations.

Building an O2 business is flexible, fun and rewarding. IDs earn recognition, grow as individuals, enjoy fun perks, earn exciting trips and earn additional income by mentoring and guiding others while building a team. O2 IDs who choose to build an O2 business have the opportunity to earn money through commissions and bonuses based on product sales to new and existing customers. O2 IDs may also be rewarded for helping other IDs on their business team achieve success through product sales to new and existing customers. For additional information, the O2 Career Plan is available to all O2 IDs at <a href="www.origamiowl.com">www.origamiowl.com</a>. Financial results will vary depending on an ID's skill and effort. Building an O2 business does not require a significant investment in inventory, sales tools, or other materials. O2 provides IDs with exciting conferences, a weekly newsletter, a personal retail website, free training through an O2 academy, a blog, and an online community support system. O2 IDs should never purchase more product(s) than they can use or sell to customers in a reasonable time period, and they are protected by our twelve (12) month buy back policy of marketable inventory for those who choose to terminate their relationship with O2.

The following chart is designed to help prospective O2 IDs better understand what they may expect to earn as an ID as they build their O2 business. IDs achieve work-life balance, choose what they earn and get paid what they are worth. ID's earn one of the highest personal commissions in the home party industry while working with an award-winning company devoted to our O2 IDs, customers and employees. IDs plan Jewelry Bars®, sell jewelry product to customers, and keep the profits. IDs feel empowered by making meaningful connections and reaching their dreams. IDs earn 20-50% commission (as described in detail in the Career Plan).

The income statistics shown on the following chart reflect the earnings of IDs in 2016 and are not inclusive of business expenses or other offsets. The primary source of income of an ID who has been engaged with O2 for at least one year and actively maintains personal volume, is from compensation for service of arranging for the sale of jewelry products. The average earnings for all Active IDs in the U.S. in 2016 was \$580.35. The average earnings for all IDs in the U.S. in 2016 was \$170.54.

The compensation received by the IDs depicted in this chart is not necessarily representative of the compensation, if any, that any particular ID will receive. The amounts presented should not be viewed as a guarantee or projection of the amount of income an ID may earn.<sup>1</sup>

				An	nual Income	
ID Paid-As- Title	* Number of Designers at this Paid-As- Title <sup>2</sup>	*% of active Designers at this Paid-As- Title <sup>3</sup>	*% of <i>all</i> Designers <sup>4</sup>	Low	Average	High
Designer	27,122	86.04%	68.84%	-	\$247.78	\$7,960.07
Leading Designer	2,865	9.09%	7.27%	\$14.05	\$1,215.90	\$18,031.80
Team Leader	1,133	3.59%	2.88%	\$243.12	\$3,463.64	\$33,948.66
Senior Team Leader	292	0.93%	0.74%	\$789.27	\$8,516.45	\$34,825.98
Executive Team Leader	68	0.22%	0.17%	\$5,858.89	\$22,579.78	\$64,538.00
Director	29	0.09%	0.07%	\$18,883.93	\$57,130.54	\$302,107.72
Senior Director	11	0.03%	0.03%	\$68,652.20	\$123,602.24	\$190,028.35
Executive Director	4	0.01%	0.01%	\$255,547.58	\$300,319.42	\$352,287.66

<sup>&</sup>lt;sup>1</sup> These figures include only income actually paid to Designers in calendar year 2016, including retail profits generated by Designers from sales of products to retail customers which are made online.

<sup>&</sup>lt;sup>2</sup> Number of Designers at this Paid-As-Title includes Active Designers who achieved this Paid-As-Title during at least one calendar month in 2016. A Designer is considered "Active" if that Designer generated at least one unit of Personal Volume ("PV") in 2016.

<sup>&</sup>lt;sup>3</sup> In 2016, O2 had 39,400 Active Designers.

<sup>&</sup>lt;sup>4</sup> All Designers includes 39,400 Active Designers during 2016 plus an additional 15,860 Designers who were enrolled during at least one calendar month in 2016 but generated no PV and earned no income.

Locations



#### IMPORTANT DISCLOSURES

#### PRIMERICA - U.S.

Primerica is the trade name of Primerica Financial Services, Inc. (United States).

Concepts

#### **The Business Opportunity**

The Primerica business opportunity involves the sale of term life insurance and other financial services products such as mutual funds and variable annuities. Primerica representatives are independent contractors, not employees of Primerica or any of its affiliates.

#### **Personal Income**

From January 1 through December 31, 2016, Primerica paid cash flow to its North American sales force at an average of \$6,088 per life licensed representative. Average cash flow includes commissions paid on all lines of business, and reflects combined U. S. and Canadian dollars remaining in the local currency earned by the representative. Exchange rates fluctuate daily and impact the average.

#### **Independent Business Application Inquiries**

For new members of the Primerica sales force who have inquiries concerning Independent Business Application (IBA) fees, please refer to the Basic Agreement pages in your IBA. For additional IBA fee inquiries, send email to:

• U.S. inquiries email to: us ibainquiries@primerica.com

For inquiries regarding Primerica Online fees, send email to:

• help callatlantabilling@primerica.com

#### **Recruiting Inquiries**

For those individuals with inquiries pertaining only to recruiting contacts by a Primerica representative, send email to: us\_marketingadvisory@primerica.com

#### **OWNERSHIP**

Primerica is a publicly traded company. All references to ownership herein refer to representatives who qualify under Primerica's Ownership Program for the conditional right to transfer their Primerica business, subject to terms, conditions and applicable regulatory requirements. Please refer to POL for the Ownership Program documents and policies, which control in all respects.

#### **PARTNERSHIP**



#### 2016 Income Disclosure Statement

One of the first questions you probably asked as a new Reliv Distributor, and one of the first questions you will be asked by the prospective Distributors you recruit is, "How much money can I make doing the Reliv business?" We have prepared the tables below to help you answer that question. Keep in mind that what you or anyone earns as a Reliv Distributor depends primarily on the efforts of that individual Distributor.

Distributors join Reliv for various reasons. Some join because they appreciate the quality products and have no present interest in the income opportunity. Some enjoy the products and use the income opportunity as a way to share the products with friends and family and to earn additional income. Finally, certain Distributors see the income opportunity as a career choice. The most powerful element of Reliv's compensation plan is that it adjusts to your goals.

At Reliv, we believe our products are the best in the world, and that our opportunity is unequaled in the industry. As a result, there is no need to exaggerate the earnings potential of our business. There are five ways to earn money through Reliv:

- Retail profit through the sale of Reliv products to consumers
- Wholesale profit through the sale of Reliv products to downline Distributors
- Override income through sales of Reliv products by your downline Master Affiliates
- Cash Bonuses
- Ambassador Program

Reliv emphasizes that its business is based on the sale of products to the end consumer, including a reasonable amount to be used for personal consumption by Distributors and their family. Distributors should never purchase products solely for the purpose of receiving a commission, nor should they encourage others to do so. It is each and every Distributor's responsibility to encourage, train and support his or her organization in the development of each Distributor's own business.

The objective of this disclosure is to provide all Distributors with accurate data about the earnings potential of a Reliv Distributorship. The information contained herein reflects Distributor earnings in the year 2016. The earnings of the Distributors in this disclosure are not necessarily representative of the income, if any, that a Reliv Distributor can or will earn through his or her participation in the Reliv Compensation Plan. These figures should not be considered as guarantees or projections of your actual earnings or profits. Any such representation or guarantee of specific earnings would be misleading. Success with Reliv results only from successful sales efforts, which requires hard work, diligence, and leadership. Your success will depend on how effectively you exercise these qualities.

The following table displays the number, earnings and experience of Reliv's committed business builders. These Distributors have invested time and energy to develop several customers and/or have helped others start their own Reliv business. Distributors who reach Director Level and above put themselves in the position to earn significant income from their Reliv business. In the table below, an active distributor is defined as a Distributor in good standing as of December 31, 2016 that received at least \$600 in earnings during 2016.

Rank	Total Distributors	Active Distributors	% of all Distributors	% of Active Distributors	High Earnings	Low Earnings	Average Earnings	High Months Active	Low Months Active	Average Months Active
11-PDR	145	142	0.39%	2.83%	\$516,716.83	\$1,395.48	\$54,109.73	339	91	235
10-MDR	240	234	0.65%	4.67%	\$62,747.66	\$601.75	\$13,595.37	315	47	200
9-SDR	175	153	0.47%	3.05%	\$43,740.33	\$600.50	\$7,494.15	339	28	162
8-KDR	484	321	1.31%	6.41%	\$84,951.88	\$602.38	\$4,135.04	339	7	148
7-DIR	1,244	380	3.37%	7.59%	\$27,345.68	\$602.54	\$1,738.37	299	3	90
6-MAF	2,248	757	6.09%	15.13%	\$4,993.50	\$5.25	\$345.46	317	2	72

The following table displays the number, earnings and experience of the remaining ranks of Reliv distributors (Retail Distributor thru Master Affiliate). Many of the Distributors reflected in the following table enjoy the Reliv products and have joined Reliv to receive a personal discount for their families. While many of these individuals are working towards building a successful business, they often distribute our products at retail to customers or wholesale to downline Distributors through their network of families and friends. Anyone joining Reliv has the potential to build a business on their own terms and at their own pace. In the table below, an active distributor is defined as a Distributor in good standing as of December 31, 2016 that received at least one commission check during 2016.

Rank	Total Distributors	Active Distributors	% of all Distributors	% Active Distributors	High Earnings	Low Earnings	Average Earnings	High Months Active	Low Months Active	Average Months Active
5-QMA	51	9	0.13%	0.17%	\$1,169.98	\$23.37	\$358.75	302	1	84
4-SAF	12,933	2,266	35.06%	45.31%	\$1,990.10	\$5.25	\$145.81	326	2	130
3-KAF	3,713	291	10.06%	5.81%	\$1,046.10	\$5.50	\$107.91	300	1	51
2-AFF	8,599	362	23.31%	7.23%	\$1,158.50	\$5.50	\$71.01	263	1	35
1-RTD	7,053	86	19.12%	1.71%	\$65.50	\$5.50	\$16.06	58	1	8

The table below represents the percentage of all distributors and the average income of those who received bonus and commission checks in one to twelve calendar months during 2016.

1 Check	2 Checks	3 Checks	4 Checks	5 Checks	6 Checks	7 Checks	8 Checks	9 Checks	10 Checks	11 Checks	12 Checks
15.71%	12.44%	10.40%	9.05%	7.88%	7.03%	6.25%	5.57%	4.96%	4.41%	3.77%	2.97%
\$245.41	\$294.26	\$341.39	\$384.03	\$433.00	\$476.33	\$526.03	\$583.08	\$648.21	\$713.46	\$814.53	\$999.10

<sup>\*</sup>Note that a Distributor in good standing is a Distributor who either joined Reliv or renewed his or her Distributorship in the last 12 months and has not terminated his or her distributorship as of December 31, 2016.

<sup>\*\*</sup>The incomes above are in addition to and do not include profits earned on the resale of products to consumers that took place in the field.



# SABIKA – 2016 ANNUAL INCOME DISCLOSURE STATEMENT\*

Rank		Income		% of <i>Working</i> Consultants	% of <i>all</i> Consultants
	Low	Average	High		
Consultant	\$3	\$1,352	\$22,888	95.05%	83.71%
Director	\$2,255	\$9,744	\$18,741	1.88%	1.66%
Star Director	\$11,821	\$23,624	\$43,213	0.91%	0.81%
Crystal Director	\$3,596	\$12,285	\$19,931	0.63%	0.55%
Star Crystal Director	\$20,112	\$34,984	\$50,605	0.91%	0.81%
Star Silver Director	\$31,270	\$78,833	\$117,049	0.42%	0.37%
Gold Director	N/A	N/A	\$80,239	N/A	N/A
Star Gold Director	N/A	N/A	\$163,552	N/A	N/A
Star Platinum Director	N/A	N/A	\$200,282	N/A	N/A

As an entrepreneur with the opportunity to work from home, you determine your personal path to success. This chart has been developed to help you understand what you can expect to earn as you build your Sabika Business as an independent Consultant. Each Consultant's experience is unique.

The earnings of the Consultants in this chart are not necessarily representative of the income, if any, that a Consultant can or will earn through her Sabika Business. A Consultant is considered working if she received at least one check in 2016.

These figures do not represent a Consultant's profit, as they do not include expenses incurred by a Sabika Consultant in the operation or promotion of her business. The figures shown refer to gross income, including commission, overrides and bonuses before expenses are deducted.

Your success depends on your income generating activity, how much time you dedicate to developing your Sabika Business, and your commitment and desire to succeed.

Sabika® launched it's direct selling business in 2001.

<sup>\*30%</sup> of all Sabika Consultants derived no income from their business.

# SCENTSY

Independent Scentsy and Velata Consultants earn between 20 and 36 percent commissions and bonuses on personal sales and may be eligible for leadership bonuses based on their teams' sales.

The chart below shows how Independent Scentsy and Velata Consultants in the United States performed, on average, in 2015. As with any business endeavor, a Consultant's success will be a direct result of the time and effort they devote to selling the product and leading a team. The earnings below represent commissions that Scentsy actually paid Consultants in 2015. These figures do not take into account any expenses Consultants may have incurred in marketing their businesses.

UNITED STATES	Number of Consultants per title*	Average annual commission**	Minimum annual commission <sup>†</sup>	Maximum annual commission <sup>†</sup>	Average months with Scentsy <sup>‡</sup>
Escential Consultant	13,518	See footnote marked "t"	\$0.00	\$199.87	4.5
Certified Consultant	59,408	\$676.00	\$0.00	\$20,480.06	32.4
Lead Consultant	12,645	\$3,237.07	\$0.00	\$9,539.21	41.2
Star Consultant	5,710	\$5,014.17	\$55.63	\$10,858.04	50.6
SuperStar Consultant	2,874	\$7,815.53	\$114.00	\$23,165.31	65.4
Director	1,212	\$15,589.90	\$466.26	\$296,422.03	64.8
Star Director	328	\$42,303.20	\$2,090.23	\$120,846.28	82.8
SuperStar Director	196	\$219,313.48	\$8,271.41	\$962,153.18	96.1

All amounts listed in U.S. dollars.

t On average, Escential Consultants either promote to Certified or cancel within 4.5 months, so an average annual commission is irrelevant, but the average monthly commission in 2015 is \$29.85.





<sup>\*</sup>This chart includes all Independent Scentsy and Velata Consultants in the United States who were current at the end of 2015. It does not factor in Consultants who were current in any part of 2015 but not current during December 2015. The total number of current Consultants in the United States at the end of 2015 was 95,891. A total of 42,076 Consultants in the United States left due to inactivity or other causes in 2015. The minimum commission paid to Consultants who left was \$0.00, and the maximum paid was \$26,763.

<sup>\*\*</sup>Based on commissions paid in total each month at each Rank divided by the number of Consultants paid at that Rank for that month, tallied for an annual figure. These amounts reflect cash distributions only and do not include product credit or other non-cash awards such as incentive trips. The amounts above reflect gross profits and do not include any business expenses Consultants may have incurred in running their businesses.

<sup>&</sup>lt;sup>†</sup> For Consultants at their respective titles at the end of December 2015. These amounts reflect cash distributions only and do not include product credit or other non-cash awards such as incentive trips.

<sup>&</sup>lt;sup>‡</sup>The average number of months for the Consultants in the United States from their join date to the end of 2015.

# Income Disclosure 2015

#### SendOutCards Compensation Plan

The figures are not guarantees or projections of your actual earnings or profits. SendOutCards makes no guarantee of financial success. Your success with SendOutCards results only from successful sales efforts, which require hard work, diligence, skill, persistence, competence, and leadership. Your success will depend upon how well you exercise these qualities, in addition to your effectiveness in selling SendOutCards products, developing customers, building and training a sales organization (downline).

Rank	% of Total Distributors at this Rank in 2015	% of Active* Distributors at this Rank in 2015	Twice Weekly Low Income	Twice Weekly High Income	Average Gross Twice Weekly Earnings for Active Distributors	Median Gross Twice Weekly Earnings for Active Distributors	Monthly Low Income	Monthly High Income	Average Gross Monthly Earnings for Active Distributors	Median Gross Monthly Earnings for Active Distributors	Average Actual Annual Earnings for Active Distributors	Median Actual Annual Earnings for Active Distributors	Average Gross Calculated Annual Earnings for Active Distributors	Median Gross Calculated Annual Earnings for Active Distributors	Average Number of Months to Achieve Rank	Median Number of Months to Achieve Rank
Qualified Distributor	81.42%	80.12%	\$5.06	\$435.51	\$81.22	\$50.00	\$5.05	\$543.65	\$29.95	\$22.96	\$59.64	\$19.89	\$8,806.28	\$5,475.52	0	0
Manager	11.10%	11.50%	\$5.00	\$1,414.95	\$146.12	\$140.00	\$5.10	\$1,760.62	\$59.53	\$34.57	\$460.90	\$162.91	\$15,910.84	\$14,974.84	14.32	5.88
Senior Manager	6.79%	7.58%	\$5.00	\$3,460.00	\$180.08	\$117.44	\$7.56	\$8,670.39	\$162.81	\$88.40	\$1,756.68	\$677.42	\$20,682.04	\$13,274.56	23.04	14.17
Executive	0.61%	0.71%	\$6.00	\$3,563,59	\$135.44	\$77.32	\$25.99	\$14,062.31	\$1,031.76	\$558.78	\$13,292.47	\$7,206.72	\$26,466.88	\$14,746.64	57.31	51.37
Senior Executive	0.06%	0.07%	\$20.00	\$1,010.00	\$126.25	\$82.97	\$137.37	\$11,263.11	\$4,187.77	\$2,718.86	\$53,361.73	\$38,972.38	\$63,383.24	\$41,255.20	57.47	55.40
Eagle	0.01%	0.02%	\$25.00	\$4,956.00	\$513.47	\$266.23	\$9,403.14	\$70,077.65	\$32,288.39	\$15,664.14	\$425,839.16	\$216,000.00	\$440,861.56	\$215,865.60	36.25	41.00

The average annual income and median annual income for ALL U.S. distributors at all ranks, which includes Active and Inactive Distributors, in 2015 was \$401.84, and \$30.40, respectively. Six percent (6%) of Distributors did not earn any commissions in 2015.

\*An "Active" Distributor are those distributors in their first year following enrollment, and distributors who have paid their annual renewal fee for the year and received at least one commission check during the year.

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### **Take Shape For Life® Income Disclosure Statement 2015\***

#### **2015** Average Annual Income Ranges of ALL Health Coaches

Range	% of Health	Average No. of Months	Median No. of Months
	Coaches	in the business	in the business
No Earnings	28.1%	14	12
\$0.01 - \$100.00	8.5%	25	15
\$100.01 - \$250.00	10.8%	26	18
\$250.01 - \$500.00	11.0%	30	23
\$500.01 - \$1,000.00	11.6%	32	24
\$1,000.01 - \$2,500.00	12.4%	33	24
\$2,500.01 - \$5,000.00	6.3%	34	25
\$5,000.01 - \$7,500.00	2.5%	37	29
\$7,500.01 - \$10,000.00	1.5%	38	29
\$10,000.01 - \$15,000.00	1.8%	39	33
\$15,000.01 - \$20,000.00	1.2%	40	33
\$20,000.01 - \$30,000.00	1.5%	44	37
\$30,000.01 - \$50,000.00	1.5%	53	46
\$50,000.01 - \$100,000.00	0.9%	63	60
\$100,000.01 - \$200,000.00	0.2%	77	80
\$200,000.01+	0.1%	92	92

<sup>\*</sup>Based on 2015 Average Annual Income Ranges of ALL Take Shape For Life® Health Coaches

These figures are not guarantees or projections of expected earnings or profits, and the income levels represented do not include expenses Health Coaches may have incurred in building their businesses. Take Shape For Life® makes no guarantee of financial success. Success with Take Shape For Life® results only from successful sales efforts, which require hard work, diligence, skill, persistence, competence, and leadership. Your success will depend upon how well you exercise these qualities.



### **INCOME DISCLOSURE STATEMENT**

#### 2016 Income Ranges of ALL Associates

RANGE (In USD)	% OF ASSOCIATES	AVG & MEDIAN # MO IN THE BUSINESS	RANGE (In USD)	% OF ASSOCIATES	AVG & MEDIAN # MO IN THE BUSINESS	RANGE (In USD)	% OF ASSOCIATES	AVG & MEDIAN # MO IN THE BUSINESS
No Earnings	69.54%	4.64	\$2,500.01 - \$5,000.00	0.64%	16.72	\$30,000.01 - \$50,000.00	0.04%	36.21
\$0.01 - \$50.00	11.93%	5.20	\$5,000.01 - \$7,500.00	0.21%	20.40	\$50,000.01 - \$75,000.00	0.02%	44.19
\$50.01 - \$250.00	12.13%	6.00	\$7,500.01 - \$10,000.00	0.11%	22.27	\$75,000.01 - \$100,000.00	0.008%	48.81
\$250.01 - \$500.00	3.41%	8.43	\$10,000.01 - \$15,000.00	0.10%	25.47	\$100,000.01 - \$150,000.00	0.010%	45.50
\$500.01 - \$1,000.00	2.45%	10.11	\$15,000.01 - \$20,000.00	0.05%	30.41	\$150,000.01 - \$200,000.00	0.006%	49.37
\$1,000.01 - \$2,500.00	1.81%	12.84	\$20,000.01 - \$30,000.00	0.04%	32.71	\$200,000.01+	0.015%	55.99

These figures are not guarantees or projections of expected earnings or profits. They also do not include expenses incurred by Associates in operating their businesses. Talk Fusion makes no guarantee of financial success. Success with Talk Fusion results only from successful sales efforts, which require hard work, diligence, skill, persistence, competence, and leadership. Your success will depend upon how well you exercise these qualities.



# Statement of Independent Coach Earnings

December 31, 2015 – December 29, 2016<sup>1</sup>

Team Beachbody rewards our independent Coaches for retail sales of our proven fitness videos and nutritional supplements via a 15-50% retail commission program. Coaches who sell our products to others can also be rewarded through a binary compensation plan which pays bonuses at the Development and Leadership Ranks of Emerald Coach and above. A large number of our Coaches choose not to build a business, but rather join for the opportunity to purchase and enjoy Beachbody products and programs at wholesale. The flexibility and earning potential of the Team Beachbody opportunity allows its Coaches to choose whether they want to take advantage of the personal fitness and health benefits of the Beachbody products, earn supplemental income by participating in the Team Beachbody opportunity on a part-time basis, or focus their full-time attention on the opportunity to try to maximize their income potential. Participating in the Team Beachbody opportunity is similar to using any of our Beachbody fitness programs: results will vary depending on the time, dedication and effort you put into it. Participating as a Team Beachbody Coach requires hard work and there are no guarantees of success. However, there is a genuine opportunity for individuals willing to dedicate the time and diligence to develop customers interested in purchasing Beachbody products and mentoring others to do the same.

The earnings listed below do not include any expenses incurred by a Coach in operating and growing their business which can widely vary. Team Beachbody Coach Development ranks include Emerald and Ruby, and Leadership Ranks include Diamond and Star Diamonds (one through fifteen), all of which are eligible to earn several types of bonuses. Additional leadership bonuses are available to Coaches who achieve certain Star Diamond qualifications.

Coach Rank <sup>2</sup>	Average Tenure (In Years)	% of Development & Leadership Ranks	% of All Coaches	Low	/ Earnings	Average Earnings	High Earnings
<u>Development Ranks</u>							
Emerald	2.25	77.5%	20.0%	\$	12	\$ 3,065	\$ 83,793
Ruby	3.06	4.1%	1.1%	\$	102	\$ 10,271	\$ 131,496
<u>Leadership Ranks</u> Diamond Star Diamond	2.92 4.13	12.0% 6.4%	3.1% 1.7%	\$	400 2,320	\$ 14,671 109,225	\$ 294,618 3,577,535
All Development & Leadership Ranks	2.18	100.0%	25.9%	\$	12	\$ 11,254	\$ 3,577,535
Coach (Retail Sellers)	1.81	-	74.1%	\$	-	\$ 449	\$ 18,890
All Ranks	1.98	-	100.0%	\$	-	\$ 3,233	\$ 3,577,535

All Figures in U.S. Dollars

The figures stated above are not a guarantee and are not a projection of a typical Coach's earnings through participation in the Team Beachbody compensation plan. As in any independent business, the level of success or achievement of each Team Beachbody Coach is dependent upon the commitment, skill level, drive, and desire to succeed of the individual Coach. Success with Team Beachbody results only from effective product and program sales efforts, which require hard work, diligence, and leadership.

<sup>&</sup>lt;sup>1</sup> Information based on Coaches enrolled for the entire period. Of these Coaches, 51.05% received a bonus or commission check from Team Beachbody

<sup>&</sup>lt;sup>2</sup> Coach ranks are determined based on rank achieved as of December 29, 2016<sup>1</sup>

# Team National Income Earnings Disclosure 2016

Team National (TN) has created this Income Earnings Disclosure to help individuals understand the compensation they can earn as a TN Independent Marketing Director (IMD). Yet, each IMD's experience and success or lack thereof will vary based on the time, effort and leadership put forth in building their business. If you are someone that seeks to build a part-time or full-time income, we want you to have realistic expectations of your possible earnings.

Distributor Level	Total Number of Distributors	Percent of Active	2016	Annual Gross (U.S. Dollars	
Diotributor 2010.	at this Level	Distributors	Low	Average	High
Representative	38,017	78.4%	\$0	\$0.30	\$250
Believer	3,346	6.9%	\$0	\$60	\$5,055
Achiever	1,628	3.4%	\$0	\$361	\$6,600
Team Leader	2,308	4.8%	\$0	\$476	\$9,671
Rising Star	764	1.6%	\$0	\$1,576	\$44,825
Presidential	1,757	3.6%	\$0	\$2,827	\$46,410
Bronze	350	0.7%	\$0	\$10,953	\$99,948
Silver	134	0.3%	\$0	\$19,170	\$121,291
Gold	77	0.2%	\$0	\$37,947	\$183,899
Platinum	78	0.2%	\$0	\$75,381	\$423,511
Double Platinum	35	0.1%	\$1,178	\$272,240	\$1,131,911

The income in the chart is for all active U.S. TN IMDs who were eligible to earn downline commissions in 2016. An "Active Independent Marketing Director (IMD)" is defined as a distributor that is currently registered as eligible to represent TN to market and sell TN products and services, and to sponsor a downline sales organization. Active, for these purposes is merely to show existing distributors of TN.

In 2016, 13.83% of all active distributors received commission or bonus income, and 86.16% of all active distributors received no income at all.

The earnings of TN's distributors in this chart are not necessarily representative of the income, if any, that a TN distributor can or will earn through the compensation plan. These figures should not be considered as guarantees or projections of actual earnings or profits. The information above does not deduct expenses incurred by the distributor. Success with TN results only from successful sales efforts, which require hard work, diligence, and leadership. Your success will depend upon how effectively you exercise these qualities.

<sup>\*</sup> The above income includes contest prize money earned but does not include the value of any trips awarded or any rebates from the Big N Market Place.

<sup>\*\*</sup>The above income for the Platinum and Double Platinum levels include leadership bonuses, combined business centers and leadership meeting attendance bonuses.

# U.S. THIRTY-ONE GIFTS LLC INCOME DISCLOSURE STATEMENT – 2016

With the opportunity to work from home and be a business owner, you can chart your own unique course. A Thirty-One business is yours to dream, build and develop!

We understand each Consultant's experience is unique – some Consultants join simply to receive a discount on Thirty-One products and many others start off selling products to earn a little extra money. If you choose to build your own business at Thirty-One, the information in the table, for 2016, should help you better understand the amount of income that Consultants can earn. For example, in 2016, approximately:

- 19.3% of Consultants earned less than \$1;
- 16.5% of Consultants earned between \$1 and \$99; and
- 48.8% of Consultants earned between \$100 and \$999.

Please note that Thirty-One Gifts does not require Consultants to purchase or maintain inventory and, in fact, our policies prohibit this practice. Note also that these income figures do not represent a Consultant's profit, as they do not consider expenses incurred by a Consultant in the operation or promotion of her business. The figures in the table refer to gross income (total income before any expenses are deducted) and expenses that a Consultant incurs in the operation of her business can vary widely. You should factor in estimated expenses when projecting potential profits.<sup>1</sup>

The income of the Consultants in the table is not necessarily representative of the income, if any, that you or any particular Consultant can or will earn through her Thirty-One business and should not be considered guarantees or projections of your actual earnings, income or profits. Your success with Thirty-One depends on several factors, such as time devoted to your business, tenure and hard work. For instance, the top 1% of those Consultants with the highest yearly income in the table have an average tenure with Thirty-One of 71 months. It is important to keep in mind that, like all businesses, some Consultants will succeed in earning income and some will not.



Consultant Yearly Income <sup>2</sup>	% of All Consultants <sup>3,4</sup>
Less than \$1	19.3%
\$1 - \$99	16.5%
\$100 - \$999	48.8%
\$1,000 - \$1,999	8.9%
\$2,000 - \$2,999	2.6%
\$3,000 - \$3,999	1.2%
\$4,000 - \$4,999	0.6%
\$5,000 - \$9,999	1.2%
\$10,000 - \$99,999	0.9%
\$100,000+	0.1%

<sup>&</sup>lt;sup>1</sup> Such operating expenses could include advertising and promotional expenses, product samples, training, travel, telephone and Internet costs, and miscellaneous expenses.

<sup>&</sup>lt;sup>2</sup> Income is defined as commissions earned by a Consultant from Thirty-One for her sale of products and any applicable overrides as defined in the Career Path booklet.

<sup>&</sup>lt;sup>3</sup> This table includes consultants as of December 31, 2016 (or earlier in the year if the Consultant relationship was terminated).

<sup>&</sup>lt;sup>4</sup> This table includes 115,827 Consultants who were active for at least one month in 2016. An active Consultant is defined as a Consultant who submits \$200 in Personal Volume in a rolling three-month period (including the current month and two months prior).



# USANA HEALTH SCIENCES OVERVIEW AND ASSOCIATE COMPENSATION

#### WHAT IS USANA?

USANA, founded in 1992, is a direct selling company that develops, manufactures, and sells high-quality, science-based nutritional supplements, healthy foods, and personal care products. USANA operates in the United States and 19 other countries around the world.

#### **HOW CAN I BE A PART OF USANA?**

You can participate in USANA as a Preferred Customer or an Associate. Only Associates are permitted to sell USANA products and earn compensation.

#### PREFERRED CUSTOMERS.

As a Preferred Customer, you can purchase USANA products at a discount for your personal or household use.

#### **ASSOCIATES.** As an Associate, you can:

- Purchase USANA products at a discount for your personal or household use;
- Sell USANA products to customers to make a retail profit;
- Sponsor Preferred Customers and earn compensation from the sale of USANA products to Preferred Customers in your sales organization; and
- Sponsor other Associates and earn compensation from the sale of USANA products by other Associates in your sales organization.

#### WHAT ELSE DO I NEED TO KNOW ABOUT BEING AN ASSOCIATE?

- The cost to become an Associate is very low. There are no required product purchases to be an Associate, but you must purchase a welcome kit for \$29.95, which contains helpful business information.
- People become Associates for various reasons. Most Associates join simply to improve their health and purchase products at a discount. Some Associates join and sell our products part time to friends and family to earn some extra money. Only a small percentage of our Associates sell USANA products full time.
- Just like any sales business, earning compensation takes considerable dedication, time, and effort. As such, the compensation earned by our Associates varies significantly.
- Associates do not earn compensation simply for recruiting or sponsoring other Associates or Preferred Customers—they only earn compensation when products are sold.

MOST ASSOCIATES JOIN SIMPLY TO IMPROVE THEIR HEALTH AND PURCHASE PRODUCTS AT A DISCOUNT.



#### **HOW MUCH COULD I EARN IF I SELL USANA PRODUCTS (RETAIL)?**

As a USANA business owner, you set your own selling prices. USANA's published retail prices suggest a 10% mark-up over the "Preferred Price" received by Associates and Preferred Customers. Associates (and Preferred Customers) receive an additional 10% discount off the Preferred Price for products purchased through our Auto Order program. With this additional discount, Associates can earn up to an 18% profit on retail sales of USANA products (before shipping and tax)\* as shown in the example below:

#### **USANA®** CellSentials™

Suggested Retail Price: \$58.25

Preferred Price: \$52.95

Auto Order Price: \$47.65

Potential Profit: \$10.60\*

<sup>\*</sup>Most Associates pass along the expense for shipping and taxes to their customers



USANA® CellSentials™ minerals and

# HOW MUCH COULD I EARN FROM PRODUCT SALES BY OTHER ASSOCIATES IN MY SALES ORGANIZATION (NOT INCLUDING RETAIL)?

The majority of Associates join USANA to improve their health and purchase products at a discount. Consequently, many Associates never build a sales organization or earn compensation from sales by other Associates in their sales organization.

In the United States in 2016, there were a total of 42,549 active USANA Associates.

2016 Yearly Compensation	Percent of total Associates
\$0	58.01%
\$1 to \$500	26.17%
\$501 to \$2,000	9.34%
\$2,001 to \$5,000	3.30%
\$5,001 to \$20,000	2.23%
\$20,001 to \$50,000	0.55%
\$50,001 to \$100,000	0.21%
\$100,001 to \$200,000	0.12%
\$200,001 to \$1,000,000	0.08%

#### WHAT IF I DO NOT WANT TO CONTINUE AS AN ASSOCIATE?

You can cancel your Associate agreement at any time for any reason. You can also receive a full refund on all product purchases, regardless if they have been opened or not, within the first 30 days of joining USANA. This includes the welcome kit, but does not include shipping fees. After your first 30 days, you can also receive a full refund on all products returned within one (1) year of the date of purchase. The products returned must be unopened and in resalable condition. Please contact USANA customer service at (801) 954-7200 for more information.



# VIRIDIAN

## AUGUST 1, 2014 - JULY 31, 2015 **EARNINGS DISCLOSURE STATEMENT**

The Earnings Disclosure Statement (EDS) is a reflection of the average earnings of Viridian Associates over the twelve-month period ending July 31, 2015, and provides high, low, and average monthly earnings information. These numbers are inclusive of additional Promotional Pay, which includes trips, cars, incentives and other promotions, and payments made pursuant to arrangements outside of the Viridian compensation plan.

	July 31,	July 31, 2015	Monthly Earnings			Annualized	Average Months to
INDEPENDENT ASSOCIATE RANKS	2015 Associates	Percentage of Associates	High	Low	Average	Earnings (12x avg.)	Achieve Rank
DEVELOPING LEADERSHIP RANKS							
Enrolled	9,266	42.8%	\$600	\$	\$0	\$4.58	NA
Associate	2,900	13.4%	\$419	\$	\$5	\$62.79	10
Senior Associate	7,537	34.8%	\$3,710	\$	\$28	\$340.46	10
Consultant	841	3.9%	\$2,050	\$	\$83	\$995.77	14
Lead Consultant	382	1.8%	\$4,674	\$	\$154	\$1,851.75	16
Senior Consultant	247	1.1%	\$3,514	\$	\$204	\$2,445.14	21
EMERGING LEADERSHIP RANKS							
Director	298	1.4%	\$3,397	\$	\$371	\$4,453	23
Lead Director	83	0.4%	\$4,217	\$79	\$658	\$7,894	25
Senior Director	54	0.2%	\$3,615	\$72	\$1,080	\$12,961	27
Executive Director	18	0.1%	\$6,793	\$297	\$1,814	\$21,763	29
ESTABLISHED LEADERSHIP RANKS							
Partner	20	0.1%	\$8,086	\$1,342	\$3,767	\$45,204	35
Platinum Partner	12	0.1%	\$21,054	\$2,720	\$7,914	\$94,969	34
Diamond Partner	5	<0.1%	\$33,705	\$6,803	\$17,662	\$211,948	42
Crown Partner	3	<0.1%	\$44,680	\$8,762	\$22,033	\$264,402	48
LIFESTYLE RANKS							
Ambassador	1	<0.1%	\$98,245	\$24,143	\$47,744	\$572,926	47
Platinum Ambassador	2	<0.1%	\$117,998	\$34,494	\$70,923	\$851,082	42
Diamond Ambassador	1	<0.1%	\$131,986	\$63,828	\$99,993	\$1,199,917	36
Crown Ambassador	0	0.0%	\$	\$	\$	\$	NA
TOTAL	21,670	100%	\$131,986	\$	\$61	\$732	NA

The above earnings statistics are for all Viridian Network Associates, including Active and Inactive Associates. An Active Associate is an Associate who qualified to earn a commission at any time during the time period covered by this EDS.

Please note these statistics were generated using actual earnings paid under the then applicable Viridian compensation plan over the time period covered by the EDS. This compensation plan is materially different from the current compensation plan in effect.

These statistics do not factor in fees paid to sign up as an Associate (Single State \$199; or All-States \$299), annual renewal fees (\$59), and the fee for the personalized website (optional \$19.99/month). Nor do these statistics include those other costs and expenses that an associate may incur in running their business.

During the reporting period:

- 57% of all Viridian Associates were "Active", and 43% of Viridian Associates were "Inactive" and did not receive any commissions.
- The average monthly income for Associates, including all inactive Associates, was \$61 per month.





# **EARNINGS DISCLOSURE STATEMENT**

#### CONTINUED

The earnings of the Associates in this chart are not representative of the earnings, if any, that YOU may earn as a Viridian Network Associate. These figures should not be considered as guarantees or projections of your actual earnings; Viridian Network makes no such guarantee. Any representation by an Associate of guaranteed earnings would be misleading. Success as a Viridian Network Associate is a result of successful sales efforts, which require hard work, diligence, and leadership. Your success will depend upon how effectively YOU exercise these qualities.

#### IMPORTANT DISCLAIMER

- · Your Rank depends on your own ability to acquire customers, recruit other Independent Associates who choose to work within your team, and then teach them how to duplicate within a successful system.
- · Success in Viridian's plan depends 100% on your own skill, effort, commitment, and leadership capabilities.

#### EARNINGS DISCLOSURE STATEMENT POLICY (EDSP)

Viridian's corporate ethics compel us to actively participate in absolute best business practices. To this end, we have written an Earnings Disclosure Statement (EDS). The EDS is designed to convey accurate, honest, and comprehensive information regarding the income that Viridian Associates earn. In order to accomplish this objective, a copy of the EDS must be presented to a prospective Associate any time the Compensation Plan is discussed, and/or any type of earnings claim is made.

The term "earnings claim" includes:

- (1) Statement of actual earnings, for example, a statement made by an Associate of his or her own earnings or those of another Associate.
- (2) Statement of average earnings, for example, a statement of the average earnings of all Associates, whether active or not.
- (3) Statement of non-average earnings, examples of "Statements of non-average earnings" include, "Our top Associate earned XXX dollars last month" or "Our average Platinum Partner makes XXX per month."
- (4) Statement of earnings ranges, an example of a "Statement of earnings ranges" is "The monthly earnings for Senior Directors range from XXX on the low side to YYY on the high side."
- (5) Lifestyle claims, a lifestyle earnings claim typically includes statements involving large homes, luxury cars, exotic vacations, or other items suggesting or implying wealth. They also consist of references to the achievement of one's dreams, having everything one always wanted, and are phrased in terms of "opportunity" or "possibility" or "chance." Claims such as "My Viridian earnings exceeded my salary after six months in the business," or "Our Viridian business has allowed my wife to come home and be a full-time mom" also fall within the purview of "lifestyle" claims.
- (6) Hypothetical claims, a hypothetical earnings claim exists when you attempt to explain the Compensation Plan through the use of a hypothetical example. Using a hypothetical earnings claim requires certain assumptions be made regarding the:
  - a. number of Personally Sponsored Associates (PSA),
  - b. an Associate's Personal Customer Count (PCC),
  - c. an Associate's Organizational Customer Count (OCC), and
  - d. an Associate's Organizational Rank Requirements (ORR),

which may or may not be present in reality.

Running these assumptions through Viridian's Compensation Plan yields figures, which constitute 'earnings claims'. Additionally, in any non-public meeting, regardless of venue (e.g., in-home meetings or one-on-ones) with a prospective Associate(s) in which any type of earnings claims are made, you must provide each attendee with a copy of the Viridian EDS and the accompanying EDSP. In any meeting that is open to the public in which any type of earnings claim is made, you must provide every prospective Associate with a copy of the EDS or have it displayed clearly for all to see. Copies of Viridian's EDS may be printed or downloaded from your VCenter.



# YOR HEALTH INCOME DISCLOSURE STATEMENT

At YOR Health we take great pride in our ethical business practices, and we invite anyone who would like to spread good health and work towards bettering the lives of your friends and family to join us. We go to great lengths to bring you the highest premium quality products to help you achieve optimal health and reach your financial goals. We also go beyond what is required of us to provide you with the details of our YOR Health Independent Representative (IR) Income Disclosure Statement so you can decide whether or not the YOR Health Opportunity is right for you.

**Certification Test:** All YOR Health Independent Representatives are required to pass a Certification Test (CT) in order to participate in the YOR Health Compensation Plan.

The following chart represents the average earnings of the ranks of YOR Health IRs and provides high, low, and average weekly income information, as well as annualized averages.

ACTIVE INDEPENDENT	% OF	4-WEEK	CYCLE INCOM	E (USD)	MONTHS ACTIVE IN YOR HEALTH			
REPRESENTATIVES (IR) PAID AS RANK	TOTAL IR	HIGH	LOW	AVERAGE	HIGH	LOW	AVERAGE	
V PROMOTER	81.96%	\$1,532.95	\$0.00	\$61.40	91	I	6	
▼ 2K PROMOTER	15.18%	\$4,096.19	\$2.40	\$393.00	91	I	10	
▼ SAPPHIRE*	-	-	-	-	-	-	-	
▼ EMERALD	2.23%	\$6,632.80	\$501.56	\$1,807.14	91	L	26	
▼ RUBY*	-	-	-	-	-		11 00	
▼ DIAMOND	<1%	\$8,971.36	\$1,743.76	\$3,712.34	91	1	45	
▼ DOUBLE DIAMOND*	-	-	-	-			-	
▼ BLUE DIAMOND	<1%	\$13,465.39	\$4,384.63	\$6,878.57	91	2	59	
▼ WHITE DIAMOND	<1%	\$17,899.17	\$8,077.43	\$12,003.02	91	19	64	
▼ I-STAR WHITE DIAMOND	<1%	\$30,794.92	\$13,132.10	\$22,191.79	91	29	48	
▼ 2-STAR WHITE DIAMOND	<1%	\$38,987.48	\$25,514.55	\$30,896.05	91	39	78	
▼ 3-STAR WHITE DIAMOND	<1%	\$42,170.68	\$39,487.26	\$40,649.42	91	39	78	

<sup>\*</sup> This rank was added on February 11,2016. Income statistics for this rank is unavailable for 2015.

The income statistics above include all YOR Health IRs who were paid commissions, bonuses and overrides generated from the YOR Health Comp Plan and/or Contests during the period of December 27, 2014 to December 25, 2015, at the above Paid As Ranks. An Active IR is defined as any person who: (1) executed a YOR Health IR Enrollment Application and Agreement; and (2) has earned at least one commission check. Note that this excludes IR who did not renew, any Select Customers and/or IRs whose relationships with YOR Health were revoked. An individual who has executed the YOR Health IR Enrollment Application and Agreement, but has not fulfilled criteria (2) above is not an Active IR. If, and only when, all criteria are satisfied does that person become an Active IR. Accordingly, the status of an individual can, and sometimes does, change throughout the course of a year.

The figures on this chart do not necessarily represent the income, if any, that a YOR Health IR can or will earn by his/her participation in the YOR Health Compensation Plan. These figures should not be considered projections or guarantees of your actual earnings or profits. Any guarantee or implication of earnings is misleading. Your success with YOR Health results only from successful product sales. This will require hard work, diligence, commitment, and leadership and is dependent on how well you exercise these qualities.

#### QUARTERLY DISCLOSURES

AS OF 04/2016 THE NUMBER OF CURRENT INDEPENDENT REPRESENTATIVES<sup>1</sup> WHO HAVE NOT RECEIVED ANY COMMISSIONS, BONUSES OR OVERRIDES IS 2651 OR 40.76% OF SUCH INDEPENDENT REPRESENTATIVES.

AS OF 04/2016 THE MEDIAN AMOUNT OF COMMISSIONS, BONUSES AND OVERRIDES RECEIVED BY ALL INDEPENDENT REPRESENTATIVES? IN YOR IS \$0.00. 58.28% OF ALL INDEPENDENT REPRESENTATIVES? HAVE RECEIVED, IN THE AGGREGATE, LESS THAN OR EQUAL TO THIS AMOUNT. 41.72% OF ALL INDEPENDENT REPRESENTATIVES? HAVE RECEIVED, IN THE AGGREGATE, MORE THAN THIS AMOUNT.

AS OF 04/2016 THE AVERAGE AMOUNT OF COMMISSIONS, BONUSES AND OVERRIDES THAT HAVE BEEN RECEIVED BY ALL YOR INDEPENDENT REPRESENTATIVES<sup>2</sup> IS \$683.08.

- "Current YOR Independent Representatives" represents Independent Representatives in the last 6 months from the date specified in the sentence.
- <sup>2</sup> "All Independent Representatives" accounts for Independent Representatives since the launch of YOR Health.

This Income Disclosure Statement is also downloadable from our website: www.ids.yorhealth.com

# INCOME DISCLOSURE POLICY

At YOR Health, we believe in conducting the absolute best business practices at all times and go above and beyond what is legally required. As such, we provide you with the YOR Health Income Disclosure Statement ("YHIDS"). The YHIDS is designed to convey truthful, timely, and comprehensive information regarding the income that YOR Health IRs earn. In order to accomplish this objective, a copy of the YHIDS must be presented to all prospective IRs.

Anytime the Compensation Plan is presented or discussed, or any type of income claim or earnings representation is made, a copy of the YHIDS must be presented to a prospective IR (someone who is not a party to a current YOR Health IR Agreement).

The terms "Income claim" and/or "earnings representation" (collectively "income claim") include: (1) statements of average earnings, (2) statements of non-average earnings, (3) statements of earnings ranges, (4) income testimonials, (5) lifestyle claims, and (6) hypothetical claims. Examples of "statements of non-average earnings" include, "Our number one IR earned XXX dollars last year" or "Our average Gold IR makes XXX per month." An example of a "statement of earnings ranges" is "The monthly income for an Emerald IR is XXX on the low end to YYY on the high end.

A lifestyle income claim typically includes statements (or pictures) involving large homes, luxury cars, exotic vacations, or other items suggesting or implying wealth. They also consist of references to the achievement of one's dreams, having everything one always dreamt of, and are phrased in terms of "opportunity" or "possibility" or "chance". Claims such as "After six months in business, my YOR Health income

exceeded my salary," or "Thanks to our YOR Health business we've been able to spend more time with our kids" also fall within the purview of "lifestyle" claims.

A hypothetical income claim exists when you attempt to explain the operation of the Compensation Plan through the use of a hypothetical example. Certain assumptions are made regarding the: (1) number of IRs sponsored, (2) number of downline IRs, (3) average product volume per IR, and (4) total organizational volume. Applying these assumptions through the Compensation Plan yields income figures which constitute income claims.

In any non-public meeting (e.g., a home meeting, one-on-one, regardless of venue) with a prospective IR or IRs in which the Compensation Plan is discussed or any type of income claim is made, you must provide the prospect(s) with a copy of the YHIDS. In any meeting that is open to the public in which the Compensation Plan is discussed or any type of income claim is made, you must provide every prospective IR with a copy of the YHIDS. In any meeting in which any type of video display is utilized (e.g., monitor, television, projector, etc.) a slide of the YHIDS must be displayed prior to any discussion of the Compensation Plan or making of an income claim.

# YOUNG LIVING 2016 U.S. INCOME DISCLOSURE STATEMENT

As a direct selling company selling essential oils, supplements, and other lifestyle products, Young Living offers opportunities for our members to build a business or simply receive discounts on our products

Whatever your interest in the company, we hope to count you among the more than 2 million Young Living members joining us in our mission to bring Young Living essential oils to every home in the world

#### What are my earning opportunities?

Members can earn commissions and bonuses as outlined in our Compensation Plan. As members move up in the ranks of Young Living, they become eligible for additional earning

This document provides statistical, fiscal data about the average member income and information about achieving various ranks

	PERCENTAGE OF ALL	MONTHLY INCOME <sup>4</sup>				<b>Š</b> Annualize	MONTHS TO ACHIEVE THIS RANK <sup>6</sup>		
	MEMBERS <sup>3</sup>	Lowest	Highest	Median	Average	AVERAGE INCOME <sup>5</sup>	Low	Average	High
Distributor	94.0%	\$0	\$841	\$0	\$1	\$12	N/A	N/A	N/A
Star	3.5%	\$0	\$811	\$60	\$77	\$924	1	15	255
Senior Star	1.3%	\$1	\$5,157	\$197	\$240	\$2,880	1	22	255
Executive	0.6%	\$50	\$12,139	\$434	\$514	\$6,168	1	29	253
Silver	0.2%	\$562	\$25,546	\$1,783	\$2,227	\$26,724	1	36	251
Gold	0.1%	\$1,781	\$46,820	\$4,874	\$6,067	\$72,804	1	54	240
Platinum	< 0.1%	\$5,146	\$85,993	\$12,188	\$15,324	\$183,888	2	63	238
Diamond	< 0.1%	\$14,898	\$140,333	\$32,078	\$39,566	\$474,792	10	75	251
Crown Diamond	< 0.1%	\$37,227	\$232,551	\$64,256	\$74,188	\$890,256	14	83	236
Royal Crown Diamond	< 0.1%	\$58,392	\$262,864	\$155,248	\$152,377	\$1,828,524	17	106	230

The income statistics in this statement are for incomes earned by all active U.S. members in 2016. An "active" member is a member who made at least one product purchase in products in the previous 12 months. The average annual income for all members in this time was \$25, and the median annual income for all members was \$0. 51% of all members who enrolled in 2015 did not make a purchase with Young Living in 2016. 57% of all members who enrolled in 2014 did not continue with Young Living in 2016.

Note that the compensation paid to members summarized in this disclosure do not include expenses incurred by a member in the operation or promotion of his or her business, which can vary widely and might include advertising or promotional expenses, product samples, training, rent, travel, telephone and Internet costs, and miscellaneous expenses. The earnings of the members in this chart are not necessarily representative of the income, if any, that a Young Living member can or will earn through the Young Living Compensation Plan. These figures should not be considered as guarantees or projections of your actual earnings or profits. Your success will depend on individual diligence, work, effort, sales skill, and market conditions. Young Living does not guarantee any income or rank success.

Based on a count of all active members in 2016.

\*Because a distributor's rank may change from during the year, these percentages are not based on individual distributor ranks throughout the entire year, but based on the average distribution of distributor ranks during the entire year.

\*Because a distributor's rank may change from during the year, these incomes are not based on individual distributor incomes throughout the entire year, but based on earnings of all distributors qualifying for each rank during any mont "This is calculated by multiplying the average monthly incomes by 12.

\*These statistics include all historical ranking data for each rank and thus is not limited to people who achieved these ranks in 2016.

\*These incomes include income enemed from January 1, 2016, and December 31, 2016, but which was paid between February 2016 and January 2017.

\*Members who do not make at least one product purchase in the previous 12 months have their membership terminated.



Independent Executives earn compensation at Zrii through two main channels. We strongly encourage our Independent Executives to use both strategies to increase their business.

#### ■ CUSTOMER SALES:

Customer sales means selling Zrii products directly to customers. Independent Executives can sell Zrii products directly to customers, which allows them the freedom to determine the days and hours they work, the expenses they incur, and how they market to their customer base.

#### ■ MULTI-LEVEL MARKETING COMPENSATION:

Some Independent Executives sponsor others who join Zrii as Independent Executives. These persons may seek to build and maintain a sales downline in order to provide stability to their organization. It is important to understand that Independent Executives are not paid for sponsoring people into their downline. Rather, they are paid based on product sales by members of their downline, which may be for personal consumption or may be sales of products to others. This compensation opportunity is detailed in Zrii's Prosperity Plan, which is available to all Independent Executives through MyZriiPro.com.

Zrii does not require Independent Executives to purchase large amounts of product inventory or other promotional materials. The below chart reflects figures from January 1, 2014 to December 31, 2014.

Rank	Top 10% Monthly	Monthly Average	Bottom 10% Monthly	Annualized Average	% of Active Distributors
IE	\$467.03	\$184.21	\$7.19	\$2,210.54	86.64%
1-Star	\$633.61	\$221.67	\$30.14	\$2,660.02	2.28%
2-Star	\$1,222.34	\$569.40	\$71.30	\$6,832.81	5.80%
3-Star	\$1,911.43	\$736.25	\$153.61	\$8,834.99	2.72%
4-Star	\$3,026.93	\$1,479.50	\$522.25	\$17,754.03	1.36%
5-Star	\$4,215.54	\$2,140.69	\$1,041.14	\$25,688.30	0.39%
6-Star	\$7,437.82	\$3,322.81	\$1,725.30	\$39,873.66	0.26%
7-Star	\$15,643.86	\$6,675.89	\$3,147.98	\$80,110.68	0.27%
8-Star	\$25,412.20	\$13,701.50	\$7,353.85	\$164,418.03	0.12%
9-Star	\$47,199.25	\$26,762.55	\$15,933.37	\$321,150.57	0.05%
10-Star	\$99,104.18	\$51,604.18	\$27,436.31	\$619,250.12	0.05%

This summary is intended to provide truthful and comprehensive information with regards to income earned by Zrii Independent Executives. A copy of this summary must be presented to prospective Independent Executives anytime compensation is presented or discussed, or any type of income claim or earnings representation is made, including in one-on-one meetings.



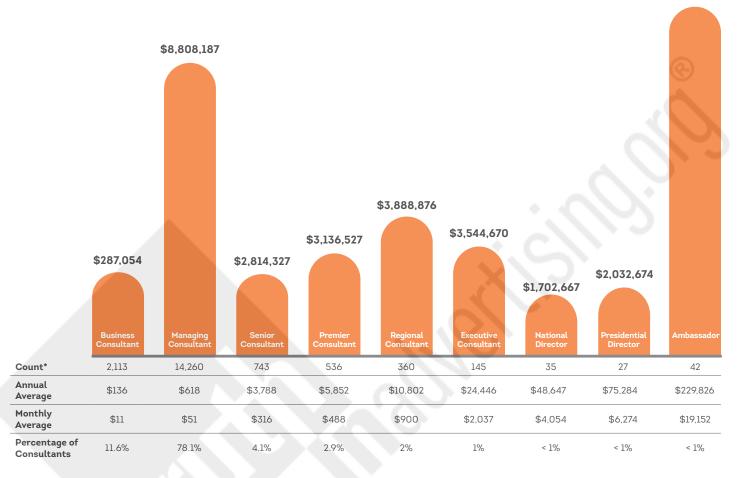
# **Income Disclosure Statement**

Zurvita is dedicated to meeting all legal requirements and to following our industry's best business practices. In order to protect the legal standing of the Company, and protect our Independent Consultants from making unsubstantiated financial claims, which might result in a violation of pertinent laws and regulations, we have developed the Zurvita Income Disclosure Statement ("IDS"). The Zurvita IDS is designed to convey truthful, timely, and comprehensive information regarding the income that a Zurvita Independent Consultant might potentially earn.

\$9,652,682

Commissions Paid to Independent Consultants by Rank





This chart depicts the amount paid out to active Zurvita Independent Consultants according to each rank's qualifying group business volume\* during the period of January 1, 2016 to December 31, 2016.\*\*

The total number of Independent Consultants that were active in December 2016 was 18,261.\*\*\*

The average commissions paid to Independent Consultants between January 1, 2016 and December 31, 2016 that were active as of December 31, 2016 with qualifying group business volume in December 2016 was \$1,964.

Independent Consultants participating in Zurvita's Team All-Star Program in 2016 earned an average of \$2,323.16 in their first 60 days. An explanation of these earnings is below:

Low: \$800 High: \$16,715.75 Average: \$2,323.16

The earnings of any Zurvita Independent Consultant contained in this chart 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. Zurvita pays no compensation for enrolling new Consultants. Rather, compensation is based solely on product sales, which varies. These figures should not be considered as guarantees or projections of your actual earnings or profits.

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<sup>\*</sup>The Qualifying Group Business Volume for each rank is set forth in Zurvita's Compensation Plan and Policies and Procedures documentation.

<sup>\*\*</sup>Count shows the number of Independent Consultants that were active as of December 31, 2016 with qualifying group business volume in the month of December 2016.

<sup>\*\*\*</sup>An Active Independent Consultant is defined as one that meets the minimum requirements to earn commissions as set forth in Zurvita's Compensation Plan and Policies and Procedures documentation.