



**4Life®**

**TOGETHER, BUILDING PEOPLE®**

**4LIFE 20**  
TWENTY-YEAR ANNIVERSARY

**20 YEARS!**

**5 Continents**

**50+ Countries**

**26 International Offices**

**In India since 2008**



# World-Class Executive Leadership



**DAVID LISONBEE**  
*Founder &  
Chairman of the  
Board*

**BIANCA  
LISONBEE**  
*Co- Founder*

**DANNY LEE**  
*President & CEO*

# 4Life Growth



**Since launching in 1998, 4Life has grown month over month and year over year.**

# *4Life Wins six Telly Awards*



For the first time in company history, 4Life has just been named the winner of six Telly Awards, including TWO Golds, ONE Silver, and THREE Bronze.

The Telly Awards represent the world's premier industrial video and multiscreen awards showcase. Established in 1979, The Telly Awards typically receive more than 12,000 entries from five continents. The Judging Council is an industry body of more than 200 leading experts in advertising, production, and major television networks.



# World Federation of Direct Selling Associations

SPECIAL REPRINT EDITION

## Direct Selling News

Serving the Direct Selling and Network Marketing Executive Since 2004 Volume 6, Issue 11

### Ethics, Opportunity, Leadership

The "Platinum" value of DSA membership for 4Life distributors

As a Direct Selling Association (DSA) member company, 4Life® distributors are the beneficiaries of a rich legacy. The DSA's history is one of collaboration, information exchange, united lobbying efforts, and public awareness campaigns designed to dispel negative myths about network marketing. Over the years, we've leveraged our DSA membership to validate distributor businesses and grow markets by effectively communicating our commitment to the DSA Code of Ethics. Just as importantly, 4Life participates in DSA lobbying efforts to protect the rights of people to work for themselves as independent distributors.



www.4Life.com

RAY & BARBARA MCGUIRE  
DR. KERRONNE NEWMAN & TADDA DUVO  
BONNIE TAYLOR  
JULIE & MICHAEL ALTMEIER  
DARLA GARRIGA & COURTNEY  
SARIN DIN & HANIMAR  
ANGEL MOLINA & EVELISE LÓPEZ



**4Life is a good-standing member of the Direct Selling Association (DSA) in the United States and more than a dozen countries around the world.**

**David Lisonbee Steve Tew and Bianca Lisonbee: WFDSA CEO Council.**

**In India, we are a full time member of the IDSA**

# COMMITTED TO COMPLIANCE

## COMPLIANCE

Following 4Life Policies  
and Procedures

Adhering to our Industry  
Code of ethics

Refraining from  
inappropriate product or  
opportunity claim

# The Direct Seller Shall NOT

Knowingly make any misrepresentation relating to the remuneration system, the agreement or the products being sold

Make any claims that cannot be verified or make any promise that cannot be fulfilled;

Use unfair recruiting practices, including misrepresentation of actual or potential sales or earnings

Use misleading, deceptive and / or unfair trade practices;

Force the downline to purchase any literature or training materials

Provide any literature and / or training material which has not been approved by the parent Direct Selling entity;

Require or encourage downlines to purchase products in unreasonably large quantity



# Don'ts

# Life Rewards Plan



**4Life**

TOGETHER, BUILDING PEOPLE™

# Seamless Pay Plan



# 4Life Pays

# 64% PAYOUT



Associate



Builder



Diamond



Presidential  
Diamond



International  
Diamond



Gold  
International  
Diamond



Platinum  
International  
Diamond

	Associate	Builder	Diamond	Presidential Diamond	International Diamond	Gold International Diamond	Platinum International Diamond
1st Level	2%	2%	2%	2%	2%	2%	2%
2nd Level	25%	25%	25%	25%	25%	25%	25%
3rd Level		5%	5%	5%	5%	5%	5%
4th Generation*			6%*	12%	12%	12%	12%
5th Generation				3%	3%	3%	3%
6th Generation				3%	3%	3%	3%
7th Generation					2%	2%	2%
8th Generation					2%	2%	2%
9th Generation						2%	2%
10th Generation						2%	2%

COMMISSIONS

Commissions: → 58%

*Paid based on the rank qualified in the month*

Builder Bonus: → 2%

*Available up to the rank of Presidential Diamonds*

Great Escape : → 1%

*Available for Presidential & International Diamonds*

Premier Pool Bonus: → 2%

*Paid to International Diamonds & above*

Platinum Pool Bonus: → 1%

*Paid to Platinum International Diamonds*

TOTAL : 64%

In addition, you  
can earn upto  
**33% Profit**  
from Retailing  
of 4Life Products

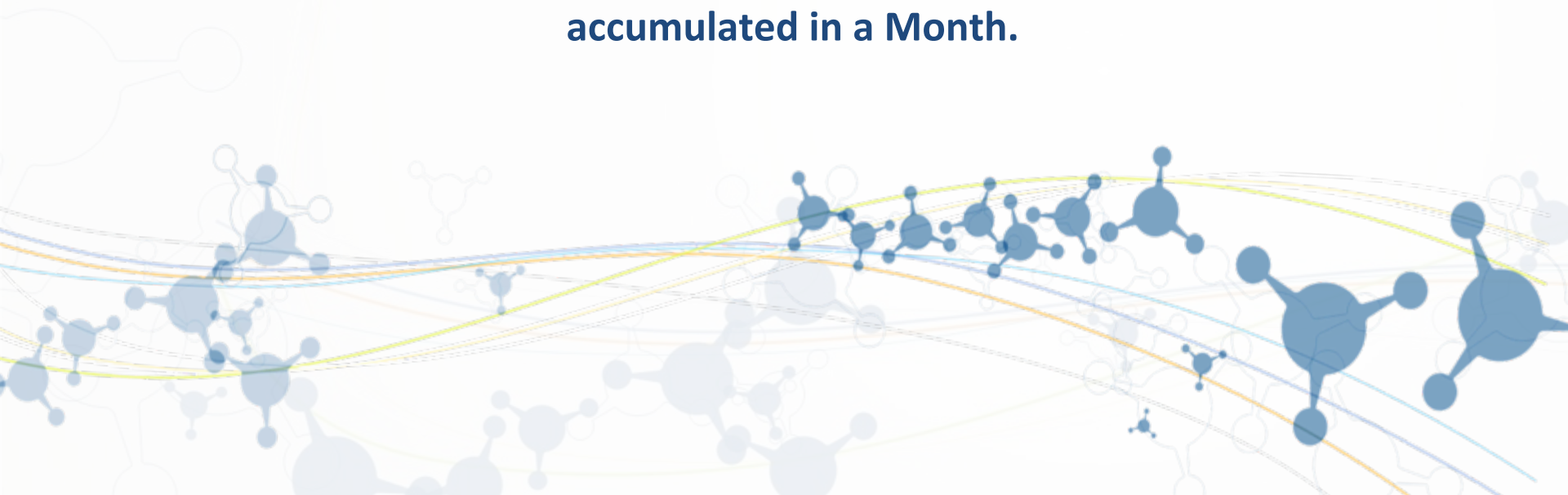
# Life Reward Plan Definitions

## 1. Principal Volume:

- ✧ Products you purchase to consume or sell for a Retail profit
- ✧ Customer purchases made directly on your distributor account

**2. Life Point :** Commissionable Value associated with 4Life Products.  
Each Product is assigned Life Points or LP.

**The commissions are based on the Total Life Points  
accumulated in a Month.**



# Life Points



# 4Life™ Essential Oils

## Life Points



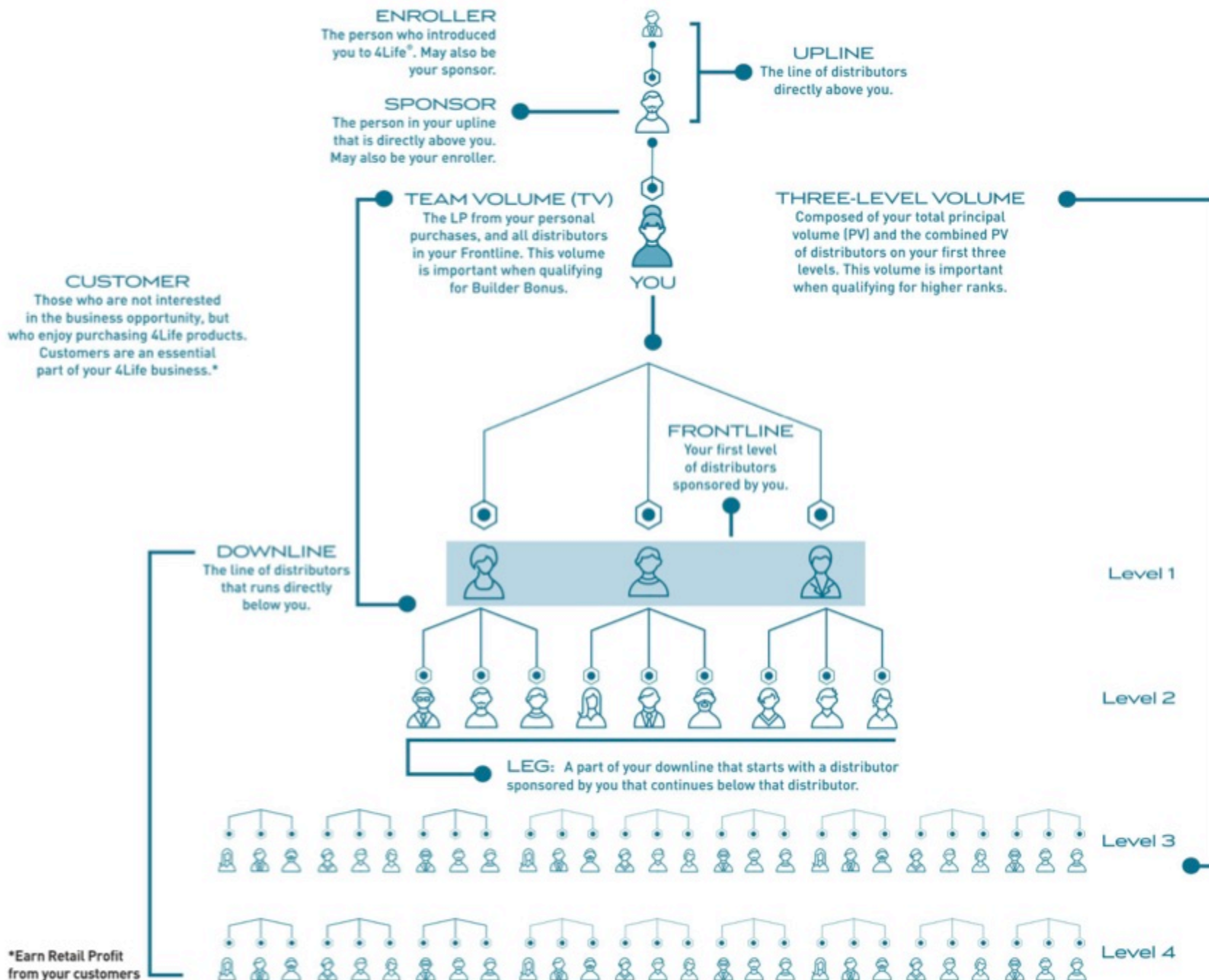
**3. Team Volume:** *The LP from your personal purchases, and all distributors in your Frontline. This volume is important when qualifying for Builder Bonus.*

**4. Three Level Group Volume:** *Total Group LP within the individual's first three levels including the personal LP of the individual*

**5. Organizational Volume:** *Total Group LP within the distributors organization.*

**6. Enroller :** *A 4Life distributor who introduces a newly enrolled distributor to the opportunity and is credited with obtaining the new distributor's first order. (Personally Enrolled (PE) would be inherited by the sponsor if Enroller should leave 4Life)*

**7. Sponsor:** *A 4Life distributor to whom a new distributor is placed 'frontline'.*



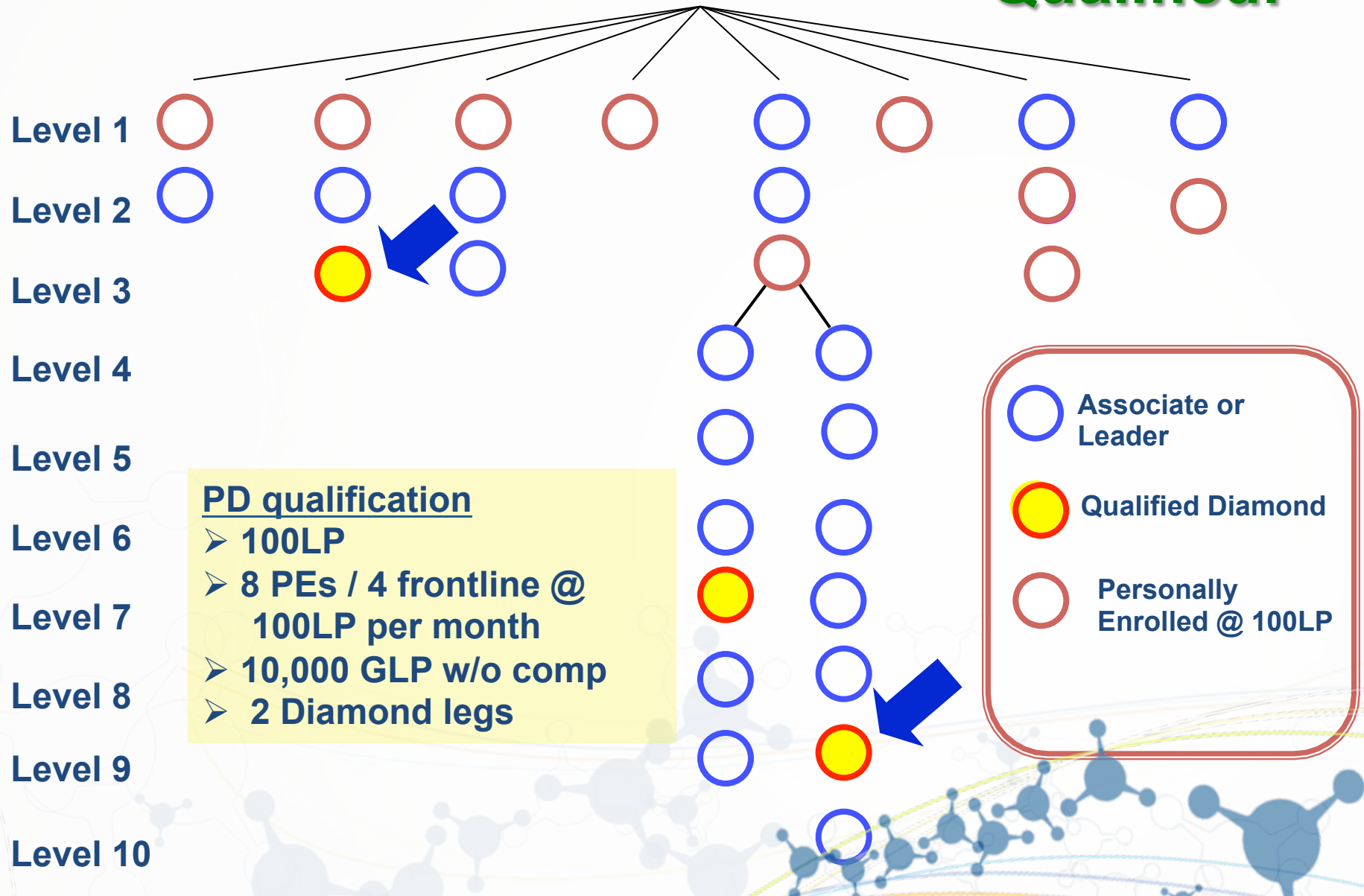
# Levels & Ranks - *Summary*

Requirements	ASSOCIATE	BUILDER	QD	PD	ID	GID	PID
Personal LP	100 LP	100 LP	100 LP	100 LP	100 LP	100 LP	100 LP
Personal Enrollment	1	3	6	8	10	12	12
Frontline Enrollment	1	3	3	4	5	6	6
3 Level LP	-	-	3000 LP	10000 LP	20000 LP	20000 LP	20000 LP
Organization Volume	-	-	3000 LP	10000 LP	20000 LP	250000 LP	1000000 LP
Legs	-	-	-	2 QD Legs	2 PD Legs	3 ID legs with 50000 LP	3 GID Legs

# Separate Legs: Example 1

Presidential Diamond (100LP)

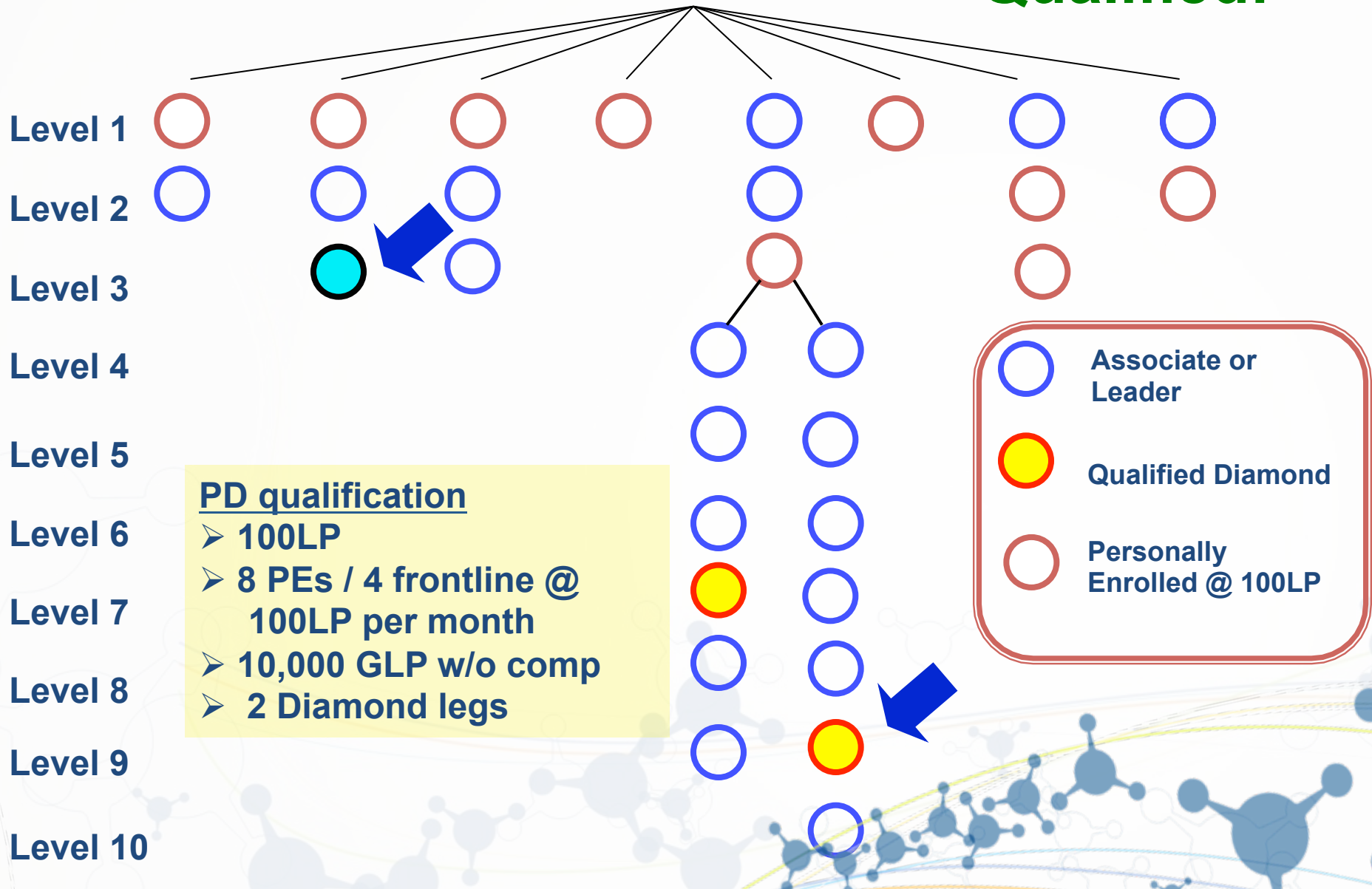
**Qualified!**



# Separate Legs: Example 2

Presidential Diamond (100LP)

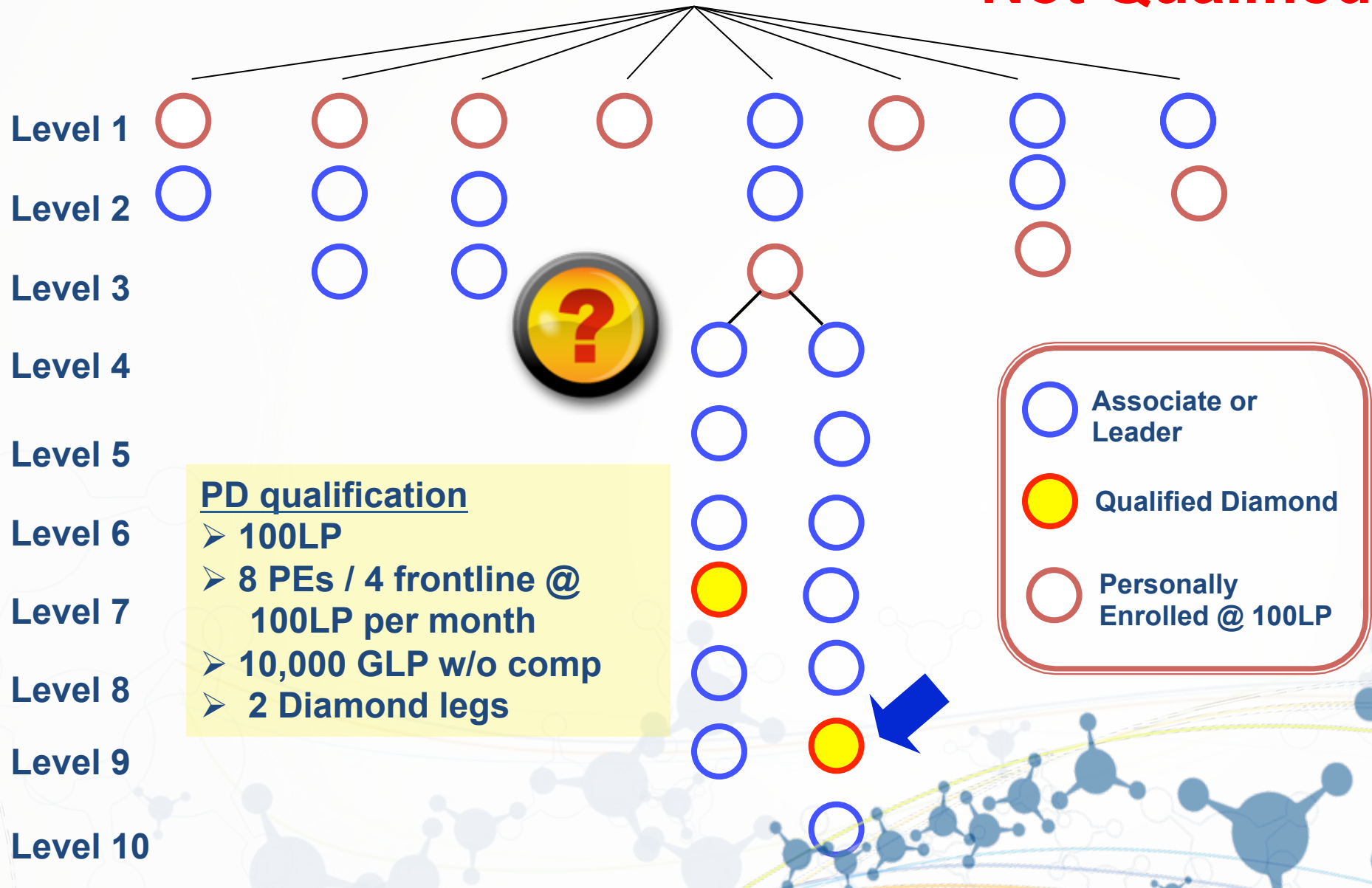
**Qualified!**



# Separate Legs: Example 3

Presidential Diamond (100LP)

**Not Qualified!**



# Six Ways

to earn with 4Life:

Profit

2

25% on every  
new distributor's  
first order

3

25% on  
personal purchases\*

4

team commissions

5

4life Loyalty  
Program

6

builder bonus



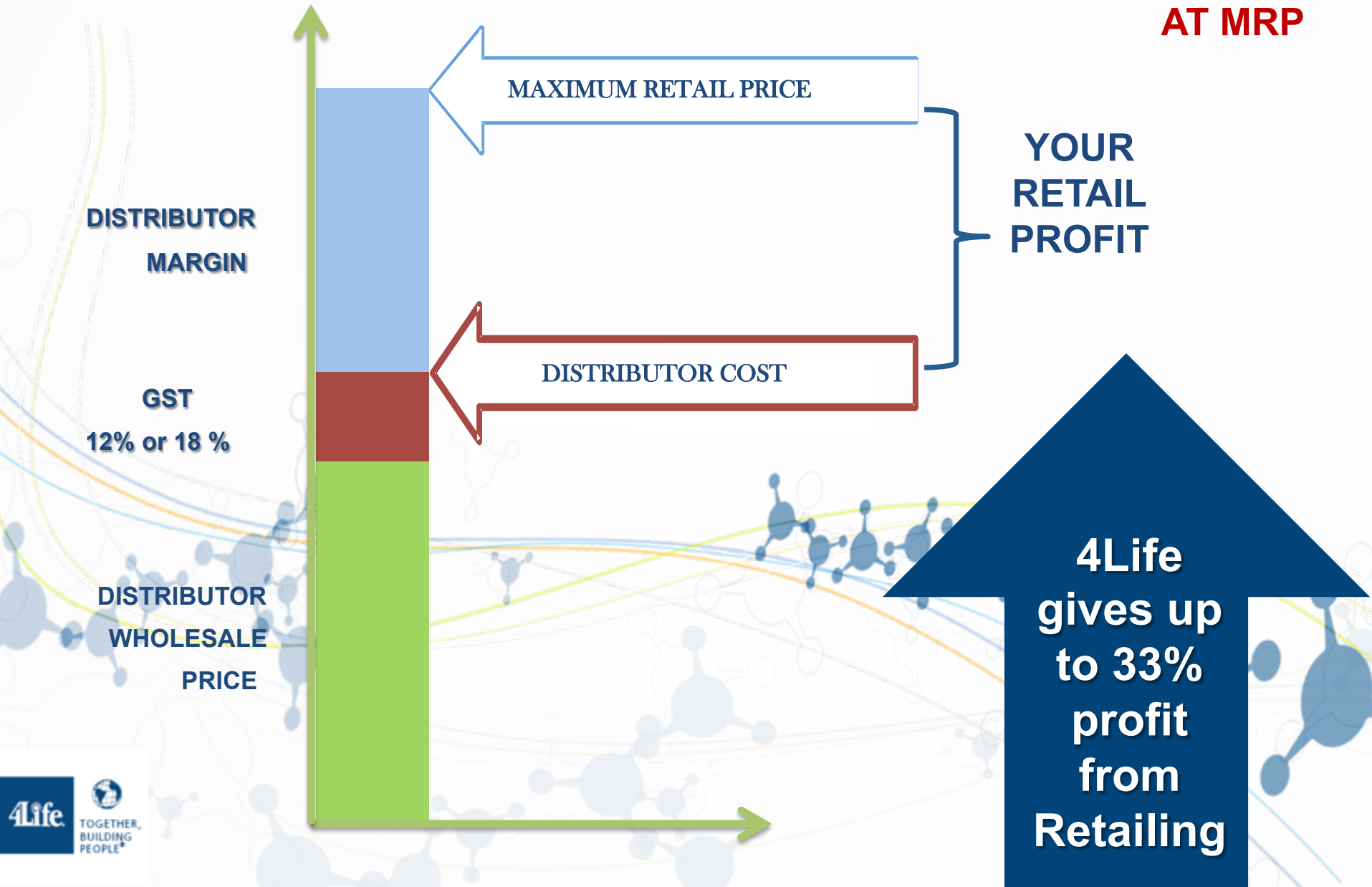
4Life

\*Commissions on Personal LP purchases are paid as upfront instant discount on orders over 100L

1

# RETAIL PROFIT

**SELL  
PRODUCTS  
AT MRP**



# RETAIL PROFIT

For Example:

4Life Transfer Factor Formula (12 for 10)= Rs. 22,792/-\*

**YOU GET PRODUCTS WORTH Rs. 30,420/-**

**Your PROFIT : Rs. 7,628/-  
(Approx . 33 %)**

**GST – 12 % - Pick up Price,  
Retail Profit will vary from Product to Product**

2

YOU

Enrolled by You



NEW ENROLLED DISTRIBUTOR 1 = 200 LP  
NEW ENROLLED DISTRIBUTOR 2 = 400 LP  
NEW ENROLLED DISTRIBUTOR 3 = 100 LP

**25%\*** RAPID REWARDS

\* 25% of 1<sup>st</sup> Order

**25%** on First Order  
of your  
New Enrolled  
Distributor

NEW ENROLLED DISTRIBUTOR 1 = 200 LP

25% of 200 LP = 50 LP

Rs. 2150/-

NEW ENROLLED DISTRIBUTOR 2 = 400 LP

25% of 400 LP = 100 LP

Rs. 4300/-

NEW ENROLLED DISTRIBUTOR 3 = 100 LP

25% of 100 LP = 100 LP

Rs. 1075/-

**Total :Rs. 7,525/-**

3

YOU

25%

of all Personal  
Re-purchases  
above 100 LP



PLPP is received by distributor for **Re-Orders**  
in excess of first 100LP in a month

25% of (500-100) 400 LP  
= Rs. 4,300/-

500 LP

Commissions on Personal LP purchases are paid as  
upfront instant discount on orders.

# TEAM COMMISSIONS PAID ON RANKS



Associate



Builder



Diamond

Presidential  
DiamondInternational  
DiamondGold  
International  
DiamondPlatinum  
International  
Diamond

COMMISSIONS

1st Level
2nd Level
3rd Level
4th Generation^
5th Generation
6th Generation
7th Generation
8th Generation
9th Generation
10th Generation

	Builder Bonus, and Great Escape trip				Premier Pool Bonus (2% of company LP*)		Platinum Pool Bonus (1% of company LP*)
1st Level	2%	2%	2%	2%	2%	2%	2%
2nd Level	25%	25%	25%	25%	25%	25%	25%
3rd Level		5%	5%	5%	5%	5%	5%
4th Generation^			6%^	12%	12%	12%	12%
5th Generation				3%	3%	3%	3%
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7th Generation					2%	2%	2%
8th Generation					2%	2%	2%
9th Generation						2%	2%
10th Generation						2%	2%

The power of 4Life's Infinity Payout is its ability to pay multiple levels for each generation beginning at the Diamond rank. The payout for each generation continues for an infinite number of levels until reaching a distributor of like or higher rank, at which time you begin receiving the payout for the next earned generation.



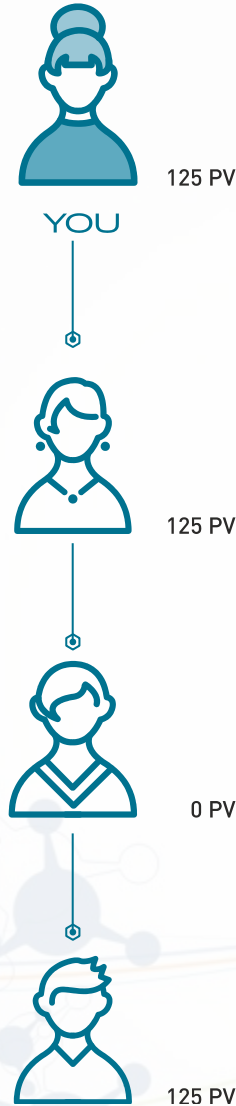
\*LP: The commissionable sales value assigned to 4Life products

^When 6% is paid to a Diamond, the additional 6% is paid to the next Presidential Diamond or higher in the upline. This is called Infinity Pass Through.

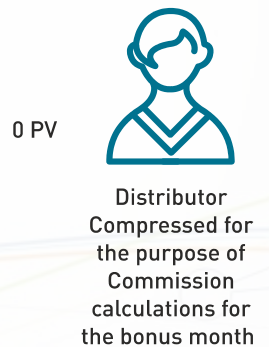
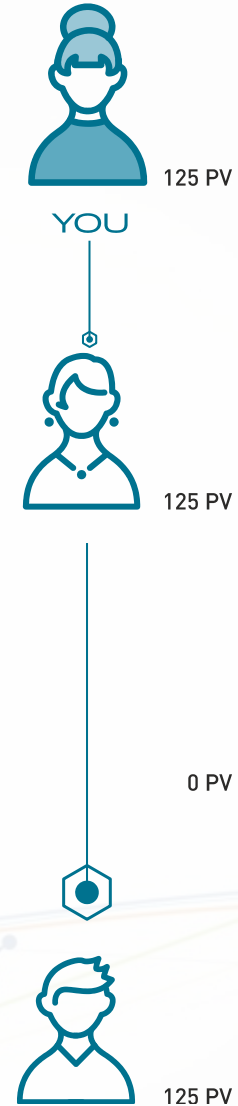
# Compression

Distributors in your downline who don't place an order are removed for that month when commissions are calculated.

Before  
Compression

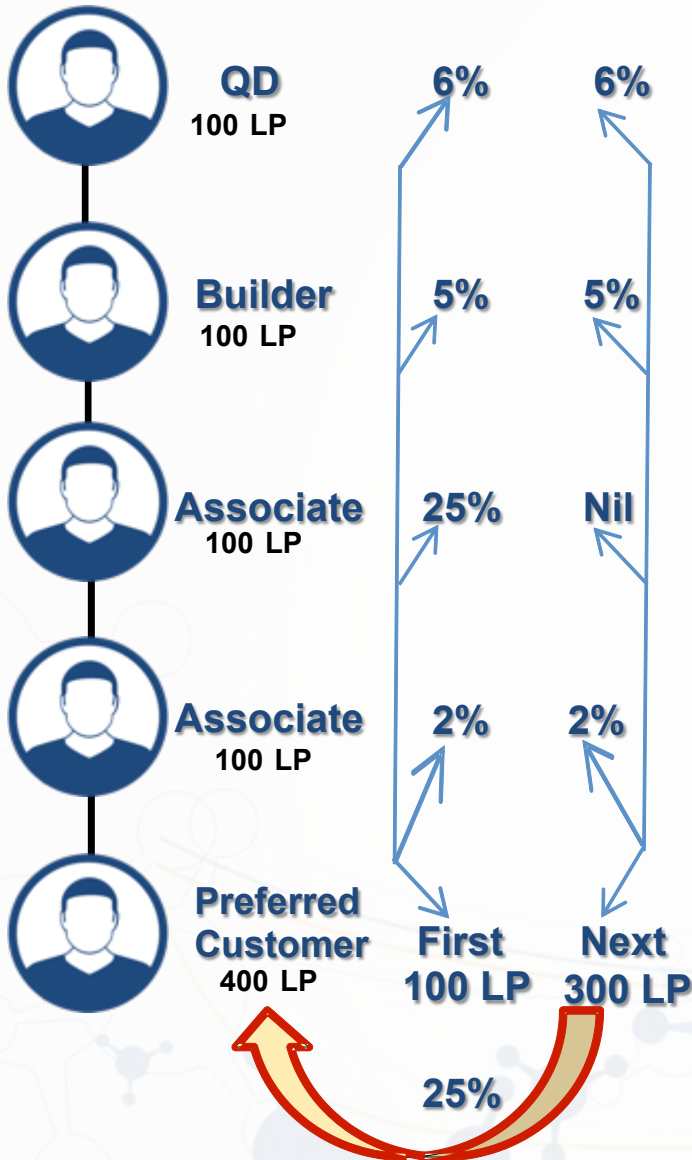


After  
Compression  
(For Commission)



# Generation Bonus

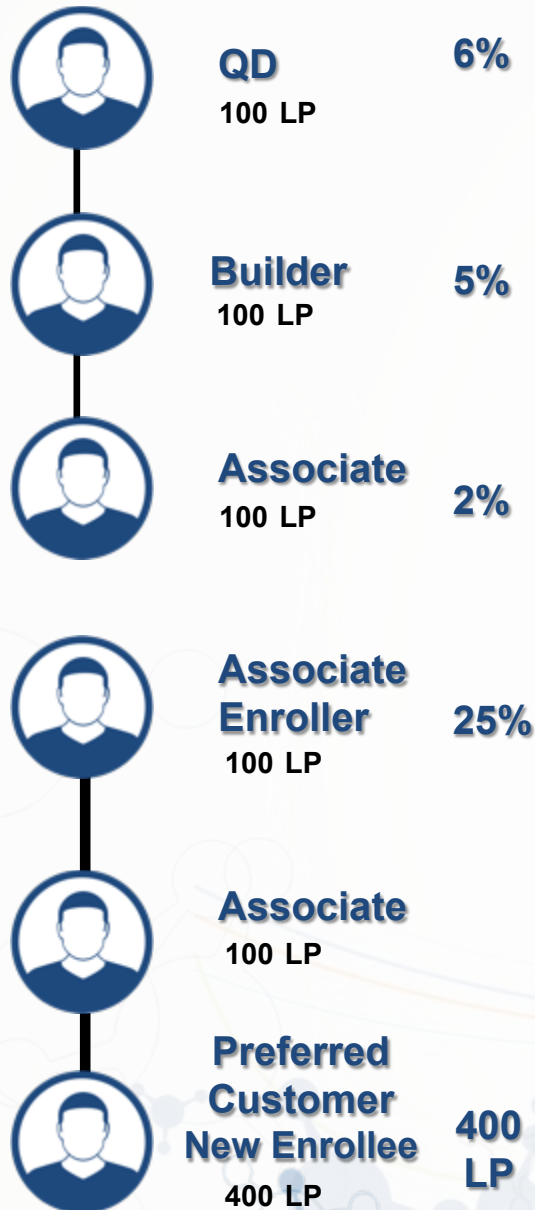
## For Repurchase



- 1<sup>st</sup> PD in the line – 6% (Balance)
- 2<sup>nd</sup> PD in the line – 3%
- 3<sup>rd</sup> PD in the line – 3%
- 1<sup>st</sup> ID in the line – 2%
- 2<sup>nd</sup> ID in the line – 2%
- 1<sup>st</sup> GID in the line – 2%
- 2<sup>nd</sup> GID in the line – 2%

**Total – 58%**

# Generation Bonus For Enrollments



- 1<sup>st</sup> PD in the line – 6% (Balance)
- 2<sup>nd</sup> PD in the line – 3%
- 3<sup>rd</sup> PD in the line – 3%
- 1<sup>st</sup> ID in the line – 2%
- 2<sup>nd</sup> ID in the line – 2%
- 1<sup>st</sup> GID in the line – 2%
- 2<sup>nd</sup> GID in the line – 2%

**Total – 58%**

5

▶ **ENROLL**



**FLAT  
PRODUCT  
CREDIT**

FOR ALL LOYALTY  
PROGRAM ORDERS

- Enroll in the program by placing your monthly product order on automatic shipment.
- Earn 15% back in Product Credits.
- Redeem credits for free 4Life products.





**EARN**



**4Life**<sup>®</sup>

TOGETHER, BUILDING PEOPLE<sup>™</sup>



**Maximum 75 LP  
can be earned in  
Product Credits  
each month**

Earn up to 75 Product Credits monthly.  
That's 900 LP in Product Credits annually



That's 18 bottles of TF Plus worth  
Rs. 73,980/-

## ▶ REDEEM



## Redemption Charges

- Rs. 265/- Redemption fee
- Additional 12/18% GST on Rs. 265/-
- For Riovida & NS Vanilla surcharge: Rs. 665/-
- Additional 12/18% GST on Rs.665/-
- For All Products – 12/18% GST will be applicable on special Redemption Prices
- Always refer to “Redemption Price List” for calculating GST while redeeming your Loyalty Credit Points.



# REDEMPTION CHARGES

## Redemption Product is subject to GST.

GST amount on each unit of product for redemption is indicated below.

Table to Calculate your Redemption Cost

Products	GST %	Credits Redeemed per unit (A)	Additional Amount per unit (B)	Quantity (C)	Total Product Credits Redeemed (A X C)	Total Additional Amount (B X C)
Transfer Factor Tri-Factor	12%	35	₹ 54.00			
TF Belle Vie Ayurvedic		40	₹ 33.00			
TF Renuvo		40	₹ 50.00			
*4Life RioVida		50	₹ 963.00			
Transfer Factor Plus Tri-Factor	18 %	50	₹ 60.00			
Transfer Factor Cardio		46	₹ 57.00			
Transfer Factor GluCoach		46	₹ 77.00			
Vitamin & Mineral Complex		12	₹ 25.00			
NutraShake Kids		8	₹ 34.00			
*NutraShake Vanilla		20	₹ 845.00			
* Includes additional surcharge of Rs. 665/- plus GST per unit				SUB TOTAL		

It is advisable not to club 12% and 18% GST products.

Add: Redemption Charges per Order (including GST)  
Rs. 297/- if all redeemed products are @12%

₹ 313.00

**Total Payable including GST for Redeemed Products**  
Total Amount may vary as per the selected products in differt slabs of GST.

▶ **BONUS**



**4Life**<sup>®</sup>

TOGETHER, BUILDING PEOPLE<sup>™</sup>



**125 LP**  
**Bonus Product**  
**of the Month**

If any DS orders min 125 LP in Loyalty Order (Autoship), then he/she is eligible for a Bonus product in their next Loyalty Program Order.

- The bonus product is selected by 4Life and varies each month.
- This product has no LP value and cannot be returned or exchanged for a different product.
- Bonus products will only ship with your next month's Loyalty Program order while you remain an active participant in the program.
- Each distributor qualifies to earn only ONE bonus product per month.

# MAXIMIZE YOUR LOYALTY PROGRAM BENEFITS

Monthly Loyalty Order	135 LP	500 LP
	1TF / 2TF+	12 TF +
Your Cost	₹ 9,102.00	₹ 34,102.00
Re-sell products at MRP	₹ 10,105.00	₹ 45,420.00
Product Credits	20 LP	75 LP
Re-sell redeemed Product	₹ 1,635.00	₹ 5,680.00
Rapid Rewards (25%)	₹ 376.25	₹ 4,300.00
Bonus Product	₹ 3,785.00	₹ 3,785.00
Your Returns	₹ 15,901.25	₹ 59,185.00
Net Profit	₹ 6,799.25	₹ 25,083.00

The logo for the 4LIFE Loyalty Program is centered on the left. It features the text "4LIFE" in a large, bold, sans-serif font, with "LOYALTY PROGRAM" in a smaller, all-caps, sans-serif font below it. The text is surrounded by a circular graphic of four thick arrows pointing clockwise. The arrows are colored blue, dark grey, red, and lime green in sequence.

4LIFE  
LOYALTY<sup>®</sup>  
PROGRAM

**Earn 100  
Product Credits  
with 400 LP in  
Your First Month**



**Enroll in the Loyalty  
Program during your  
first two months to get  
15% in Product Credits  
on your first month  
purchases!**

6

Unlock the power of  
**Me and My 3™**



**BUILDER BONUS**

w.e.f. 1<sup>st</sup> October 2018



Rs.36000\*



Rs. 9000\*



Rs.2250\*

ENROLL  
DUPLICATE  
RETAIN

\*You can earn only one Builder Bonus in any given month

# BUILDER BONUS

## Me and My 3™

Unlock the power of Me and My 3™ to earn one any of the three Builder Bonus payments each month:

**Rs.2250, or Rs. 9000, or Rs.36000.**

Each bonus is achieved through structure and Team Volume.\*

**Team Volume includes your Principal Volume, plus the orders of your frontline Preferred Customers and distributors.**

To earn the Builder Bonus on a monthly basis, you must qualify at the Builder rank, receive a 100 LP 4Life Loyalty Program order, and fulfill the required Team Volume.

ENROLL  
DUPLICATE  
RETAIN

### To earn Rs. 2250:

- Should have 3 personally enrolled Preferred Customers or distributors on your frontline, each with at least 100 LP in Loyalty Program orders, and have 600 LP in Team Volume.
- This bonus is available to distributors with a rank of Builder.

### To earn Rs. 9000:

- Your 3 frontline distributors (*with 100 LP Loyalty Program order*) must each have 3 qualified (*100 LP Loyalty Program order*), personally enrolled Preferred Customers or distributors on their frontline with a minimum of 600 LP in Team Volume.
- This bonus is available to distributors with a rank of Builder or Diamond.

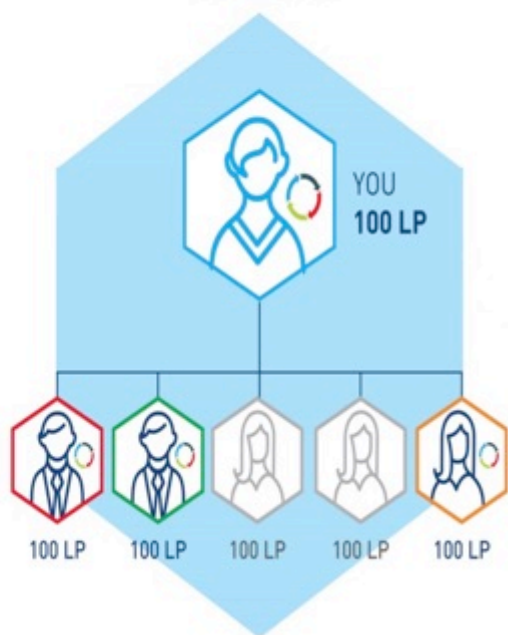
### To earn Rs. 9000:

- Your 3 frontline distributors (*with 100 LP Loyalty Program order*) must each have 3 qualified (*100 LP Loyalty Program order*), personally enrolled Preferred Customers or distributors on their frontline with a minimum of 600 LP in Team Volume.
- This bonus is available to distributors with a rank of Builder or Diamond.

# BUILDER BONUS

A distributor may earn each month either Rs. 2250, or Rs. 9000, or Rs. 36000 as bonus, but not all three at one time.

**Rs. 2250**



**Rs. 9000**



**Rs. 36000**



\*Team Volume=Your Principal Volume, plus the orders of your frontline Preferred Customers and distributors

 = Loyalty Program order

# GREAT ESCAPE

4LIFE 20  
TWENTY-YEAR ANNIVERSARY

A fully sponsored trip to an exotic  
location for TWO

Recharge, Rejuvenate your energy

Attend Leadership Training



# 6 WAYS TO WIN



1.

NEW  
PRESIDENTIAL  
DIAMOND

Qualify three times in your first  
six months at this rank.

2.

NEW  
INTERNATIONAL  
DIAMOND

Qualify two times in your first  
six months at this rank.

## INTERNATIONAL DIAMOND

Qualify as an International Diamond in the same month that you achieve the required Organizational Volume.

3.  
50 K **NEW**

5.  
150 K

Plus three legs with 15,000 LP each

4.  
100 K

6.  
200 K

Plus three legs with 30,000 LP each

# Gold and Platinum Gateway

**4Life**  
TOGETHER, BUILDING PEOPLE™

A fully sponsored trip to an exotic location for TWO

PID : 9 Days 8 Nights

GID : 6 Days 5 Nights



# Life Rewards Plan

## *The Beauty is in the Balance...*

Personal LP  
payout

Daily Rapid  
Rewards

Builder Bonus

4Life Loyalty  
Program

Paid Vacations

Infinity  
Commission

Unlimited  
earning  
potential

# Life Rewards Plan

## *The Beauty is in the Balance...*

Personal LP  
payout

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earning  
potential

# PROMOTIONS



Distributors will get

## 4LIFE BRANDED BAGPACK



with 400 LP enrollment and repurchase in the Loyalty Program (minimum 125 LP) in the following month.

Break Rank to

## QUALIFIED DIAMOND



4Life bag pack • 4Life branded Pen  
• 4Life branded Wallet /Clutch

Break Rank to

## PRESIDENTIAL & INTERNATIONAL DIAMOND



4Life bag pack • 4Life executive planner folder  
• 4Life branded Wallet / Clutch  
• 4Life Logo Merchandise



New Enrollment  
Order of 400 LP or more.



**4<sup>th</sup> of every month is  
the last day for all  
the month end  
orders.**

**No orders will be  
accepted after 4<sup>th</sup>**

**4Life**  
TOGETHER, BUILDING PEOPLE®

