



Distributor Profit Levels

Your Distributor profit level determines how much you earn from retail and wholesale product sales. Profit levels range from 20% to 40% and are based on the point volume of products purchased by you (the Distributor) and your personal group during a calendar month. This is also known as Personal Group Point Volume, or PGPV.

Special Note: Point volumes for each product are noted on the Distributor Order form.

PROFIT LEVEL QUALIFICATION

Each profit level has a specific PGPV qualification, as follows

STATUS	PGPV	PROFIT LEVEL
Retail Distributor	0-349	20%
Affiliate	350 - 699	25%
Key Affiliate	700 - 1,499	30%
Senior Affiliate	1,500 - 3,000	35%
Master Affiliate	Over 3,000	40%

With the exception of Master Affiliate, which requires annual re-qualification, once you achieve a profit level, you enjoy that discount permanently. As long as you remain a Reliv Distributor in good standing, you will retain your profit level month after month. If for any reason your Distributorship is terminated, however, all benefits are lost.

When a Distributor qualifies at a new profit level during a month, the order that achieves the qualifying PGPV level will receive the new higher discount.

However, the exception to this rule is for qualifying Master Affiliates. The highest discount allowed on orders up to and including 3,000 PGPV is 35%. The Master Affiliate's 40% profit begins with the next order, following achievement of 3,000 PGPV in one month.

Example:

DATE OF ORDER	POINT VOLUME ORDER	ACCUMULATED POINT VOLUME	PROFIT ON ORDER	LEVEL ACHIEVED
Oct. 1	200	200	20%	
Oct. 7	200	400	25%	Affiliate
Oct. 12	400	800	30%	Key Affiliate
Oct. 16	600	1,400	30%	
Oct. 20	600	2,000	35%	Senior Affiliate
Oct. 23	1,001	3,001	35%	Master Affiliate
Oct. 28	1,000	4,001	40%	

WHOLESALE PROFITS

Wholesale profits are paid to any Reliv Distributor with downline Distributors at a lower profit level. Wholesale profits are equal to the difference between your profit level and your downline Distributor's profit level.

For Example:

Your Profit level is35%

Your Distributor's Profit level is25%

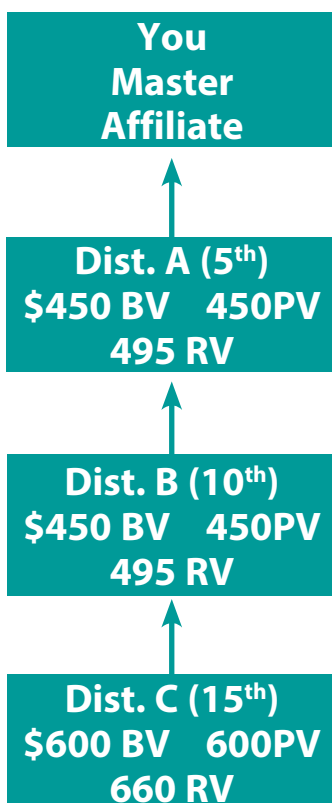
You receive wholesale profits of10% on the RV of product purchases made by your Distributor.

Reliv streamlines the wholesale profit process by setting you up for automatic monthly payment of your wholesale profits directly from Reliv. Just call 1-800 Reliv US and report your current profit level. Reliv takes care of the rest, automatically calculating all wholesale profits you are entitled to receive, and issuing you a check once each month.

As your business grows and you achieve new profit levels, it is imperative that call to report your new profit level to ensure you receive all the profits you have earned.

The following examples help to illustrate how wholesale profits are paid:

(This example assumes point volume and business volume are the same)



- You are a Master Affiliate who has sponsored new Distributor A.
- Distributor A sponsors new Distributor B.
- Distributor B sponsors new Distributor C.

During the month, these new Distributors place orders as illustrated. Since you are the Master Affiliate for this group, you earn wholesale profits on all of these orders.

Since Distributors B and C are also in Distributor A's personal group, each order increases Distributor A's PGPV for the month. And, as A's PGPV increases, so does A's profit level:

ORDER DATE	ORDER PV	A'S TOTAL PGPV	A'S PROFIT LEVEL
5th	450	450	25%
10th	450	900	30%
15th	600	1,500	35%

To determine A's wholesale profits, compare A's profit level to the profit used on each order. The difference is the amount that will be issued to A if the Distributor has reported his profit level to Reliv.

ORDER DATE	A'S PROFIT	B'S PROFIT	PROFIT ON ORDER	DIFFERENCE X RV	A'S WHOLESALE PROFITS
5th	25%	N/A	25%	0 x \$495 =	\$0
10th	30%	25%	25%	5% x \$495 =	\$24.75
15th	35%	30%	25%	5% x \$660 =	\$33.00

Here's what your profit picture looks like:

ORDERED BY	DATE	RV OF ORDER	PROFIT	WHOLESALE %	YOU EARN
A	5th	\$495	25% (Affiliate)	40 - 25 = 15%	\$74.25
B	10th	\$495	25%	40 - 30 = 10%	\$49.50
C	15th	\$660	25%	40 - 35 = 5%	\$33.00

Who Gets What

Wholesale profits will be paid as follows when all downline Distributors report their profit levels to Reliv:

Reliv pays you, the Master Affiliate: \$156.75

Reliv pays A: \$57.75

Reliv pays B: \$33.00

C's \$660 (600PV) order on the 15th moved B's total points volume to 1,050, upping his profit level to 30%. Therefore, B is entitled to 5% wholesale profit on C's order.



International Ambassador/ Inner Circle Bonus Program

(By Invitation)

	Reliv Ambassadors		Reliv Inner Circle		
Title	Ambassador	Bronze Ambassador	Silver Ambassador	Gold Ambassador	Platinum Ambassador
Qualifications	Gen Royalties > MD Level for 2 Consecutive Months	Personally Sponsored Distrib. with Gen Royalties > MD Level for 2 Consecutive Months	2 P/S Distributors with Gen Royalties > MD Level for 2 Consecutive Months	3 P/S Distributors with Gen Royalties > MD Level for 2 Consecutive Months	4 P/S Distributors with Royalties > MD Level 2 Consecutive Months
Benefits	<ul style="list-style-type: none"> • Ambassador Pin • Business Cards & Stationery • Personalized Leather Binder & Pen Set • Free Conference Registration, Conference Party, & Exclusive Ambassador Events 	<ul style="list-style-type: none"> • Bronze Ambassador Pin 	<ul style="list-style-type: none"> • Silver Ambassador Pin 	<ul style="list-style-type: none"> • Gold Ambassador Ring 	<ul style="list-style-type: none"> • Rolex Watch
Monthly Bonus Qualifications	Gen Royalties > MD Level 5 Level PV > 100,000	Gen Royalties > MD Level 5 Level PV > 100,000	Gen Royalties > MD Level 5 Level PV > 100,000 5 First Level M.A.'s with 100% required maintenance 2 P/S Distributors with Gen Royalties > MD Level	Gen Royalties > PD Level 5 Level PV > 100,000 5 First Level M.A.'s with 100% required maintenance 3 P/S Distributors with Gen Royalties > MD Level	Gen Royalties > PD Level 5 Level PV > 100,000 5 First Level M.A.'s with 100% required maintenance 4 P/S Distributors with Gen Royalties > MD Level
Bonuses	<p>Ambassador Bonus</p> <p>Ambassadors meeting the monthly bonus qualifications will earn a share of the Ambassador Bonus pool which equals 1/2 % of Worldwide Sales. Your share is based upon your total 5 level PGPV as compared to the combined 5 level PGPV of all Ambassadors. The higher your organizational volume, the higher your bonus.</p>		<p>Inner Circle Bonus</p> <p>Additional 1% on 4th Level BV</p> <p>Additional 1% on 5th Level BV</p> <p>Car & Health Ins. Allowance</p>		
			<p>Presidential Bonus</p>		
			<p>Qualifications: 2 P/S Distributors with Gen Royalties > PD Level</p> <p>Bonus: 1% Bonus on 6th Level BV</p>	<p>2 P/S Distributors with Gen Royalties > PD Level</p> <p>1% Bonus on 6th Level BV</p>	<p>4 P/S Distributors with Gen Royalties > PD Level</p> <p>2% Bonus on 6th Level BV</p>



Getting Paid

Reliv's exceptional compensation plan makes it possible for you to achieve whatever financial goals you set for yourself. Whether you're looking to make a car payment, save money toward retirement, or enjoy a life of financial independence, Reliv can help you get there.

You've already learned about the lucrative 5 Avenues of Income available to all Reliv Distributors. The information below goes into more detail about the Master Affiliate program, including qualifications, benefits, Overrides and the Star Director program.

MASTER AFFILIATE

How to Qualify

Distributors may qualify as a Master Affiliate by achieving 3,000 PGPV in a calendar month, including 1,000 PGPV "unencumbered."

Unencumbered volume consists of volume points that are not being used to qualify a downline Distributor as a Master Affiliate during the same month. This volume includes your personal sales plus the sales made by Distributors in your personal group that are not being used to qualify another Distributor in your group as a Master Affiliate.

Example of unencumbered volume:

You
400 PV

Three Distributors you have sponsored:

A
3000 PV

B
500 PV

C
100 PV

During this month:

- You personally retailed products with a PV of 400.
- Distributor A accumulated 3,000 PV.
- Distributor B accumulated 500 PV
- Distributor C accumulated 100 PV.

All products were ordered from Reliv during the month. No one is a Master Affiliate yet, and you want to qualify this month.

Here's how the PV adds up for your group:

400
3,000
500
100
4,000 PGPV

With a PGPV of 4,000, you have satisfied the 3,000 PGPV requirement for Master Affiliate. Now, subtract the encumbered PV that will qualify Distributor A for Master Affiliate:

Points	
Total PGPV	4,000
Encumbered to A	<u>(3,000)</u>
Leaving	1,000 unencumbered

Your 4,000 total PGPV including the 1,000 unencumbered volume in this example is enough to qualify you as a Master Affiliate.

While Distributor A's 3,000 total PGPV will be enough volume to qualify him as well provided that volume is not being used to qualify any other Distributors in his downline.

Matching Volume Requirement

If you are a fully qualified Master Affiliate, each time a Distributor in your personal group qualifies as a new Master Affiliate, you must meet a matching volume requirement (see example) during his qualifying month. This requirement is used by Reliv to validate the Master Affiliate process, and in some instances to validate the qualifying Master Affiliate's sales for the month.

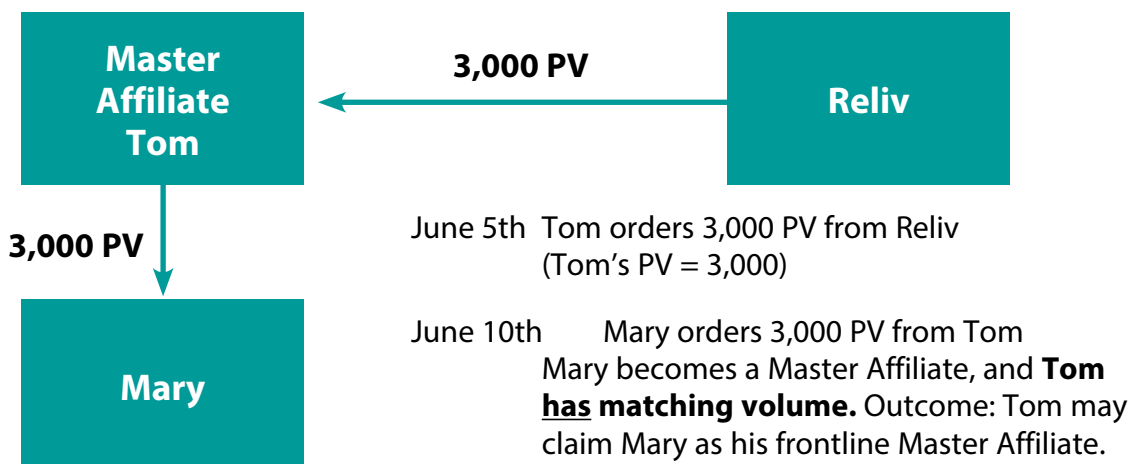
If a promoting Master Affiliate does not meet the matching volume requirement, he risks losing sponsorship of the newly promoted Master Affiliate and may not be able to receive future Overrides for him/her.

Here's how it works:

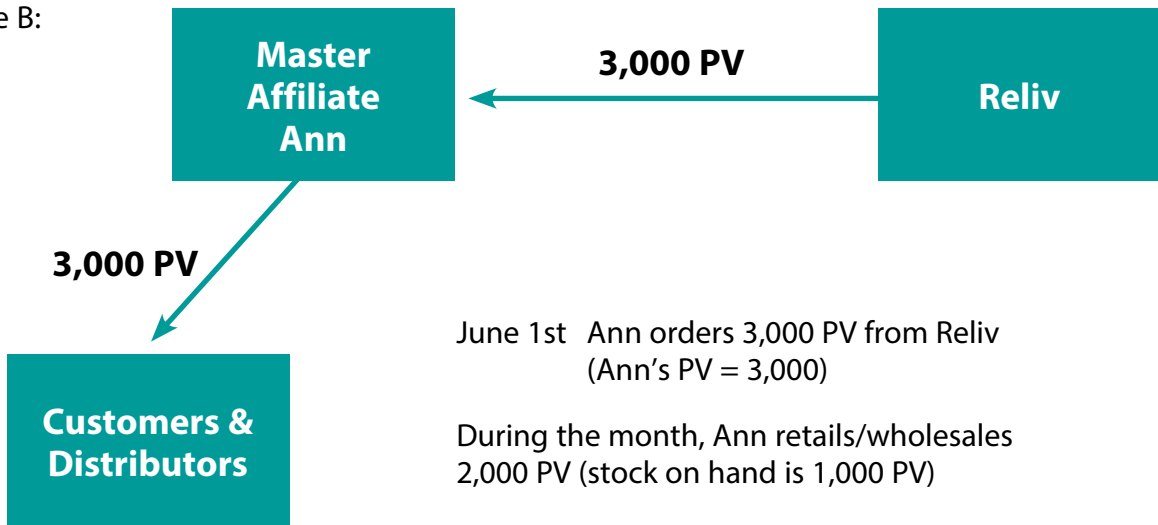
If you have a frontline Distributor who qualifies for Master Affiliate, your PGPV, as measured by Reliv, must be a minimum of 3,000.

This shows Reliv that you or your Personal Group ordered 3,000 PGPV from Reliv during the qualifying month, and not some previous month.

Example A:

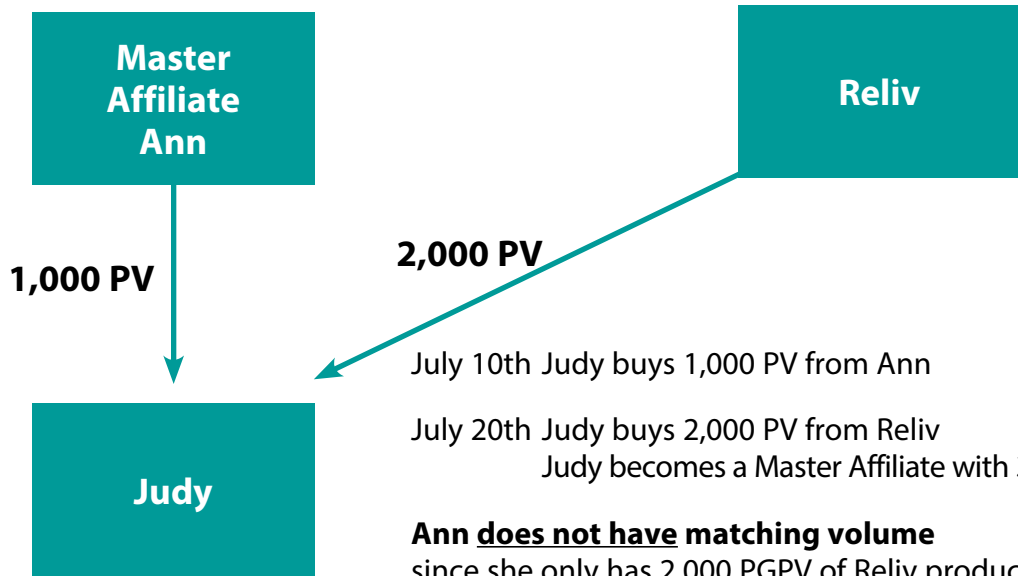


Example B:



June 1st Ann orders 3,000 PV from Reliv
(Ann's PV = 3,000)

During the month, Ann retails/wholesales
2,000 PV (stock on hand is 1,000 PV)



July 10th Judy buys 1,000 PV from Ann

July 20th Judy buys 2,000 PV from Reliv
Judy becomes a Master Affiliate with 3000 PV

Ann does not have matching volume
since she only has 2,000 PGPV of Reliv product.

Ann must place a further order for 1,000 PV to meet the 3,000 PGPV matching volume requirement this month in order to claim Judy as a frontline Master Affiliate and receive future Overrides on her business.

Special Note: Your PGPV as a Master Affiliate includes all orders you place with Reliv during the calendar month, PLUS all orders placed by your downline personal group, PLUS all PVQ points from your first-level Active Master Affiliates (See "PVQ" section).

If you fail to meet matching volume requirements, you risk losing the sponsorship of your downline Master Affiliate. You must contact Reliv to reconcile any matching volume deficiencies. Reliv allows a period of time, not to exceed four months, for matching volume reconciliation. No Overrides will be earned on the BV of your new Master Affiliate until you have satisfied the matching volume requirement. In addition, the new Master Affiliate will not be credited to you as a frontline sponsored Master Affiliate until you have satisfied the matching volume requirement.

Additional Notes Concerning Master Affiliate Qualification:

1. If you fail to qualify as a Master Affiliate because you did not achieve the required 1,000 unencumbered PGPV during a month in which a downline Distributor does qualify for Master Affiliate, you will receive a 4-month grace period, beginning in the qualifying month, during which time you must qualify in order to retain the downline Master Affiliate in your payline.

If you do not achieve your Master Affiliate qualification within the 4-month grace period, your downline Master Affiliate moves up permanently to the first fully qualified Master Affiliate in your upline.

2. New Master Affiliates become “fully qualified” the month after they meet their PGPV qualification, at which time they will receive a 40% discount on all products purchased from Reliv.

3. Temporary qualified buying privileges (40% profit) are extended to new Master Affiliates during the month in which they qualify, provided they have communicated the necessary qualification information to Reliv either by contacting Distributor Relations at 1-800-RELIV US or by submitting a Master Affiliate Application.

To receive temporary, qualified buying privileges, the day after you submit the order that meets the PGPV qualification for Master Affiliate, you must submit qualification information via phone or application. After the form is processed, you will receive 40% profit privileges on all subsequent orders you place that month, and your upline fully qualified Master Affiliate will begin earning Overrides on any further orders you place during the month.

It is especially important for Distributors who reach 3,000 PGPV before the end of a calendar month to submit their Master Affiliate applications as described above.

4. Master Affiliate qualification information must be received no later than the 2nd of the month following the month in which the qualifying volume was achieved in order to be recognized as a Master Affiliate and receive the 40% profit.

For example: A new Master Affiliate meets his volume qualification on July 31. Reliv must have his application in-house by August 2 for him to be recognized as a Master Affiliate and receive 40% buying privileges.

Therefore, we suggest you either contact Distributor Relations at 1-800-RELIV US or fax Master Affiliate applications to 636-537-9753. (Visit your Distributor Portal on the Reliv website for forms).

Master Affiliate Benefits

In addition to enjoying the highest profit level, Master Affiliates enjoy a number of other monetary and support/training benefits. To receive the full benefits available, Master Affiliates must remain “active” on a monthly basis.

An active, fully qualified Master Affiliate is one who has satisfied his/her Personal Volume Qualification (PVQ) order of 100 volume points for the applicable month. (Please see “PVQ” section for a complete explanation).

Active Master Affiliates receive the following added benefits

- Eligible to earn Overrides on the PGBV* (personal group business volume) of Master Affiliates in your payline. Your Payline consists of all Master Affiliates in your downline organization up to five levels deep.
- Eligible to earn volume bonus awards.
- Eligible to compete in contests based on volume performance.

** Business Volume (BV), is the monetary value assigned to each product by Reliv for purposes of determining Overrides.*

Master Affiliate Activities & Responsibilities

Like all Distributors, Master Affiliates continue to sell to and service retail customers, sponsor new Distributors and support and train their Personal Group.

In addition, as Reliv business builders, active Master Affiliates provide leadership for their downline, taking on the roles of teachers, trainers and information source for their entire organization.

Master Affiliates also supply products to downline Distributors and provide guidance, helping Distributors within their organization to develop their businesses and their own leadership potential.

Your success as an upline leader depends upon your commitment to the business and to your downline Distributors. Reliv recommends the following good business practices as essentials for success:

- Remain available to your Personal Group for consultation and support.
- Supply the product needs of your downline Distributors. This is especially important for new Distributors who may depend on you for their initial supplies of products.
- Communicate and follow up with your Personal Group. Keep your group informed of any change of address or phone number so they may remain in contact without difficulty or interruption.
- Closely monitor the progress of your Personal Group. Keep a constant watch for emerging leaders and provide support and encouragement to those who are working toward or close to achieving the next level.
- Review and understand the compensation plan. Familiarize yourself with all policies and procedures. Become a source of information for your Personal Group.
- Lead by example. When you retail the products, your Distributors will also. When you sponsor, your Distributors will sponsor and will build a solid foundation for their own business. By sticking to the basics, your Distributors will stay on track, and your entire group will enjoy success.

MAINTAINING MASTER AFFILIATE BENEFITS

As a Reliv Master Affiliate, you have the opportunity to fully participate in the Reliv compensation plan, which offers you a wide variety of bonus, income and award benefits. However, to remain eligible for these substantial benefits, Reliv requires that certain qualifications be met.

Each of these qualifications represents a “good faith” gesture on your part that you are actively involved in the business and are fulfilling the additional responsibilities of your Master Affiliate status:

Personal Volume Qualification (PVQ)

Master Affiliate benefits are available only to fully qualified, active Master Affiliates. To certify that you are active each month as a Master Affiliate, Reliv requires a monthly personal volume (PV) of 100 points. PVQ orders must be specifically designated as PVQ in order to be accurately credited to you. This monthly qualification, which is ordered at a 40% discount, can be satisfied in one of the following ways.

1. Place a designated wholesale order of at least 100 PV each month, or
2. Arrange a monthly auto-ship PVQ Protection Order

Your PVQ order assures Reliv that you are actively pursuing your Reliv business, retailing to customers and working with your Distributors.

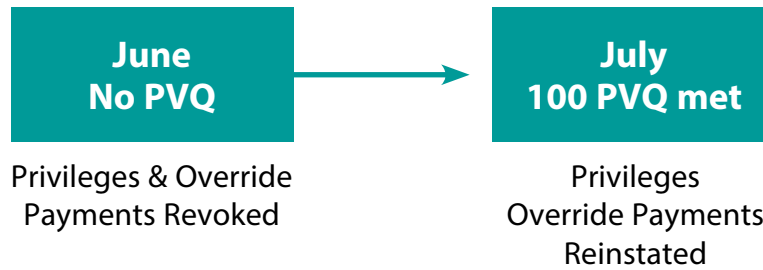
Failure to comply with this monthly minimum qualification will classify the Master Affiliate as inactive, and all Master Affiliate privileges will be withdrawn for that volume month, including:

- Suspension of override payments from Reliv and eligibility for other bonuses..

PVQ Reinstatement

A Master Affiliate who has missed his/her PVQ during any month may have those privileges reinstated, provided he/she meets PVQ the following month.

Example:

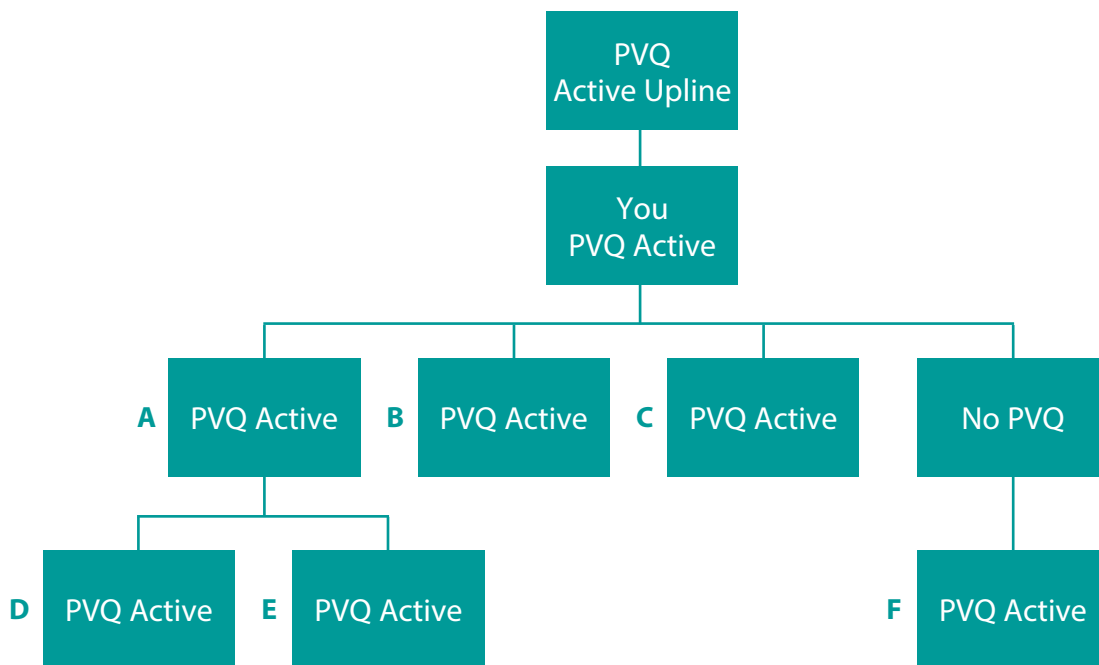


Director PVQ Point Credit

Reliv recognizes the continuous work required by Directors to teach, train and motivate their frontline Master Affiliates. Therefore, the volume points attributed to the PVQ of your frontline Master Affiliates are credited to your Personal Volume each month. The volume points from your own PVQ are credited to your first upline fully qualified, active Master Affiliate each month and are not counted into your total PGPV.

This volume recognition program ensures you receive compensation for your support efforts, even though your frontline Master Affiliates are no longer members of your personal group. The program also allows you to build a solid and more permanent foundation for your business.

PVQ points will compress around inactive Master Affiliates to the first active upline Master Affiliate.



Point Credits

Active upline receives your PVQ = 100 points

You receive A, B, C & F PVQ = 400 points

A receives D & E PVQ = 200 points

Master Affiliate Yearly Requalification

Master Affiliate is the only profit level that requires requalification on an annual basis. To retain benefits and 40% buying privileges, Master Affiliates must requalify at least once during the qualification period February to January.

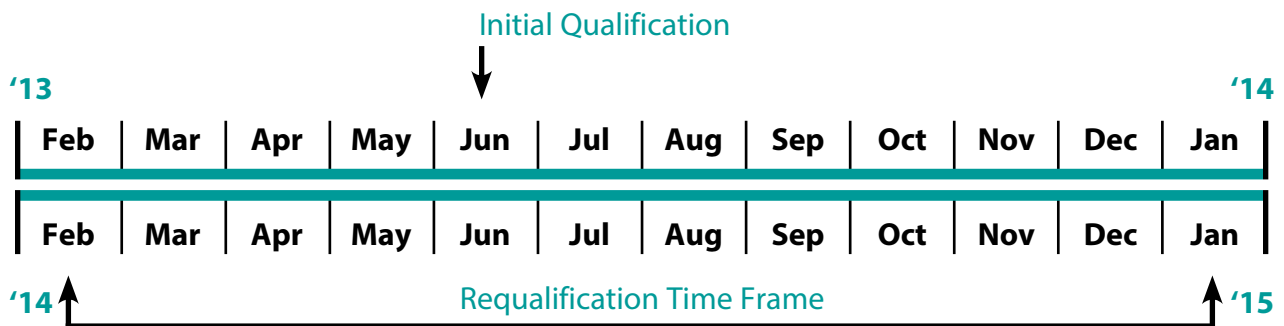
To requalify, Master Affiliates must meet the same requirements necessary for initial qualification:

Achieve 3,000 PGPV in a single month.

– If the 3,000 PGPV is volume being used to qualify a new Master Affiliate an additional 1,000 PGPV unencumbered* must be achieved for minimum total of 4,000 PGPV.

For newly qualified Master Affiliates, requalification is required during the year following the year in which they promoted.

**Unencumbered volume — Any volume that is not being used to qualify a new Master Affiliate.*



You qualify as a Master Affiliate in June of 2013 and begin enjoying Master Affiliate benefits beginning in July 2013. Those benefits apply for the rest of 2013 and all of 2014. However, in order to retain your benefits for 2015, you must requalify in one of the 12 months between February 2014 and January 2015.

If you fail to requalify for Master Affiliate:

- You automatically revert to Senior Affiliate status and a 35% profit level.
- You retain all Distributors and their groups who are not fully qualified Master Affiliates.
- All Master Affiliates who are fully qualified as of February 1 of the new qualification year, along with their downline Distributors, will be permanently removed from your downline and compressed up to the first fully qualified Master Affiliate.
- You will no longer be entitled to any of the benefits of Master Affiliate, including 40% profit buying privileges, Overrides (including all Star Director Bonuses), eligibility for other bonuses and incentives, etc.

Overrides

Overrides represent perhaps the most lucrative aspect of the Reliv compensation plan. Overrides are paid to Master Affiliates only in recognition of the training and ongoing support you provide to downline Distributors who have “broken away” from your personal group by qualifying for Master Affiliate status.

While you no longer receive wholesale profits from these Master Affiliates and their groups, through Overrides you retain the opportunity to benefit from their business success and the success of the Master Affiliates they in turn sponsor.

Overrides can be earned monthly by active Master Affiliates based on the Personal Group Business Volume (PGBV) of their downline Master Affiliates. Reliv pays Overrides for active Master Affiliates five levels deep and of unlimited width.

Income Potential

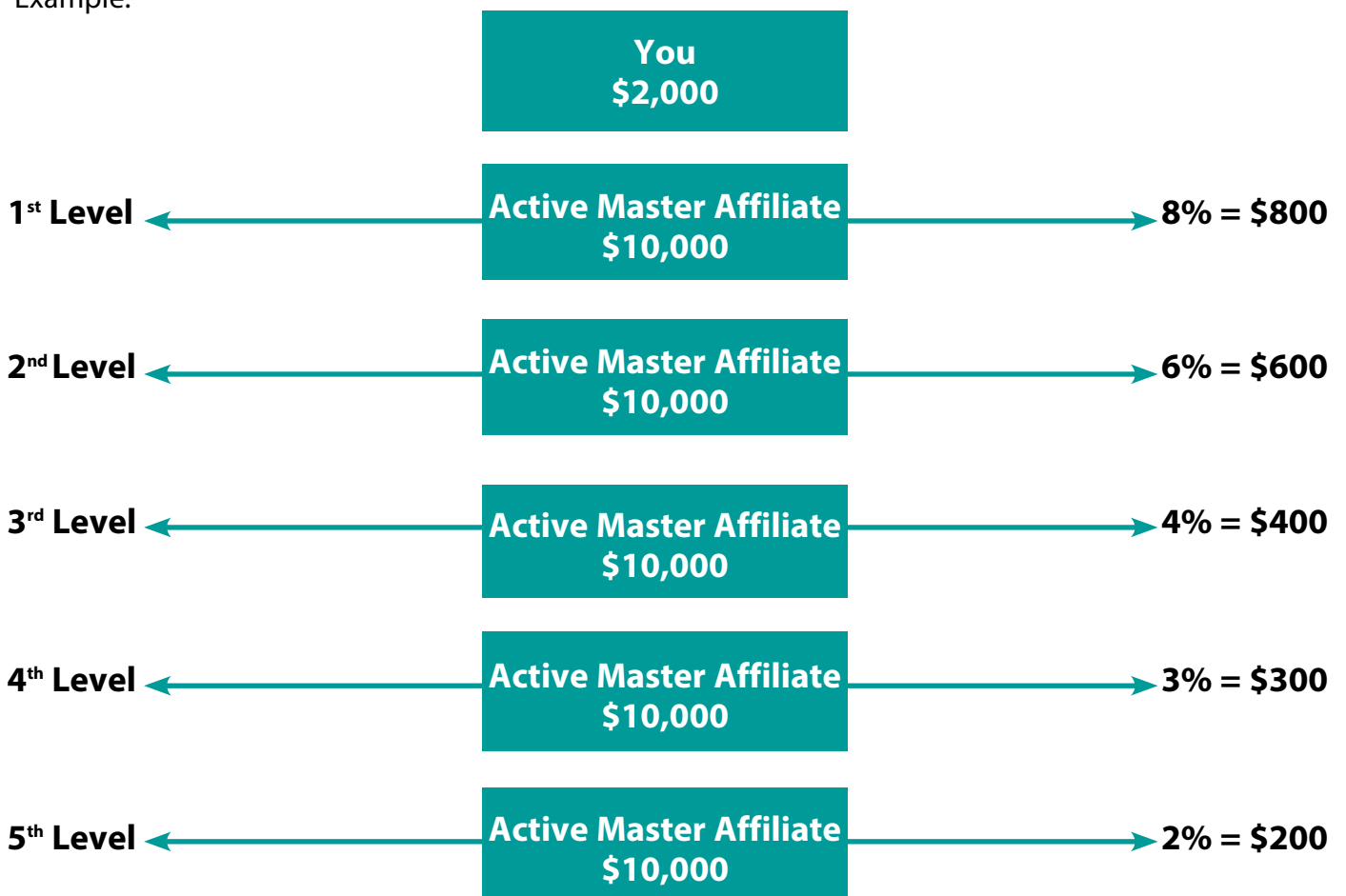
Override payments represent a residual income that can last a lifetime. Through the process of duplication, your Overrides have the potential to gain a momentum all their own, increasing year after year as your downline organization continues to grow and mature.

To receive Override payments, you must achieve and maintain active Master Affiliate status. Overrides are then paid monthly according to the following schedule, provided maintenance qualifications are met (see "Override Maintenance"):

1st Level (your frontline Master Affiliates)	8%
2nd Level	6%
3rd Level	4%
4th Level	3%
5th Level	2%

The following example illustrates the substantial income potential Overrides represent. This one-month example assumes only one active Master Affiliate in each of your generation levels.

Example:



Your total Overrides for the Month = \$2,300

Override Maintenance

In order to qualify for Override payments, an active Master Affiliate must meet monthly maintenance requirements. Your monthly maintenance is in addition to your PVQ requirement and is intended to demonstrate that you are actively pursuing your Reliv business and performing the necessary duties of an organization leader.

Overrides are paid based on the following PGPV requirements:

PGPV	% of Overrides Paid
0 – 999	0
1,000 – 1,999	50%
2,000+	100%

In each case, available Overrides are totaled for the active Master Affiliate, and he/she then receives the applicable percentage of that Override for the month.

Reduced Maintenance Privilege 10 Frontline Master Affiliates

When an active Master Affiliate attains 10 frontline Master Affiliates, the 100% maintenance requirement is reduced to 1,000 PGPV. This is an all-or-nothing benefit.

A monthly PGPV less than 1,000 will disqualify the Override entitlements for that month.

To maintain this privilege, the 10 Master Affiliates must be maintained. If at any time the number of frontline Master Affiliates drops below 10 (due to requalification, termination, non-renewal, etc.), the reduced maintenance benefit will be revoked. It can be regained by replacing the lost Master Affiliates.

One-Month Benefit Following Promotion

First upline fully qualified Master Affiliates receive one month of reduced maintenance following the month in which a Distributor from their personal group qualifies for Master Affiliate. This benefit is offered to promoting Master Affiliates to allow time to rebuild their personal group volume.

For example:

Mary is a Distributor in Tom's personal group. She qualifies for Master Affiliate during June. For the month of July, Tom receives the 1,000 PGPV reduced maintenance benefit.

NOTE: This benefit is also awarded to qualifying Master Affiliates. If, in your qualifying month, you have a Distributor who also qualifies for Master Affiliate, you will receive the reduced maintenance benefit the following month.

Again, the one-month reduced benefit is an all-or-nothing option. A PGPV of less than 1,000 will disqualify the Master Affiliate from any Override earnings for the month.

Missed Maintenance

In the event a Master Affiliate has a PGPV of less than 1,000 for the month, he/she will not earn Overrides. All available downline Overrides will compress up to the next fully qualified Master Affiliate. This compression continues until a downline Master Affiliate qualifies for some portion of the available Overrides.

Retirement Option

Active Master Affiliates who maintain 10 personally sponsored active frontline Master Affiliates may essentially "retire" from the business and still receive their monthly Override payments.

Since the PVQ points of frontline Master Affiliates are credited to the upline Master Affiliate’s PGPV, a 10-Star Director may meet the 1,000 PGPV reduced maintenance requirement based exclusively on the PVQ of his/her frontline Master Affiliates (100 PVQ points x 10 = 1,000 PGPV).

To maintain active status, the “retired” Master Affiliate need only meet his/her own 100-point PVQ requirement.

RELIV DIRECTOR PROGRAM

The prestigious Reliv Director program is designed to recognize and reward your accomplishments as you continue to grow your organization.

The program awards a handsome lapel pin for each of the four first levels. At the pinnacle of achievement – Presidential Director – qualifiers receive a distinctive jewel-encrusted ring.

Director Program participants receive special recognition at events and may qualify for additional rewards as follows:

Level	Qualification	Award
Director	A frontline Distributor achieves Master Affiliate	Lapel Pin
Key Director	Attain US\$1,000 (CAN\$1,000) in Overrides, or Achieve 20,000 PGPV in a calendar month	Lapel Pin with single stone
Senior Director	Attain US\$2,500 (CAN\$2,500) in monthly Overrides	Lapel Pin with two stones
Master Director	Attain US\$4,000 (CAN\$4,000) in monthly Overrides	Lapel Pin with three stones
Presidential Director	Attain US\$8,000 (CAN\$8,000) in monthly Overrides	Jewel-encrusted Ring

STAR DIRECTOR BONUS PROGRAM

The Star Director Program is a three-stage bonus plan that allows active Master Affiliates to increase their monthly income instantly as recognition for their organization-building efforts.

The program awards additional percentage points at each generation level, and extends Bonus payments to an unlimited depth.

Here’s how it works:

3-Star Director Bonus

Qualification: Active Master Affiliates who have personally sponsored three first-level Master Affiliates since January 1, 1996.

Reward: With a combined 6,000 PGPV from their frontline Master Affiliates, 3-Star Directors receive an additional 1% Override on the volume of all lines to an unlimited number of levels until they reach a Master Affiliate in any line who has qualified for Star Director status. That means 3-Star Directors not only receive an additional 1% on levels 1 to 5, but they may also receive a 1% Override on levels 6 and beyond.

6-Star Director Bonus

Qualification: Active Master Affiliates who have personally sponsored six first-level active Master Affiliates since January 1, 1996.

Reward: With a combined 12,000 PGPV from their frontline Master Affiliates, 6-Star Directors receive an additional 2% Override on all volume in all lines for an unlimited depth, until they reach a Master Affiliate who has also achieved Star Director status.

10-Star Director Bonus

Qualification: Active Master Affiliates who have personally sponsored 10 first-level active Master Affiliates since January 1, 1996.

Reward: With a combined 20,000 PGPV from their frontline Master Affiliates, 10-Star Directors receive an additional 3% Override on all volume in all lines for an unlimited depth, until a Master Affiliate who has also achieved Star Director status is reached.

Example A: Income Opportunity with No Additional Star Directors in Your Lines

Front Line Master Affiliates				
	1-2	3-5	6-9	10+
1 st Level	8%	8% + 1%	8% + 2%	8% + 3%
2 nd Level	6%	6% + 1%	6% + 2%	6% + 3%
3 rd Level	4%	4% + 1%	4% + 2%	4% + 3%
4 th Level	3%	3% + 1%	3% + 2%	3% + 3%
5 th Level	2%	2% + 1%	2% + 2%	2% + 3%
6 th Level & beyond <i>New money!</i>		1% ▼ ▼	2% ▼ ▼	3% ▼ ▼

This “infinity” bonus applies to all lines and continues until someone reaches an active Master Affiliate in his downline who has also achieved Star Director status. At that point, he qualifies for additional bonuses only if his Star level is higher than that of the downline Star Director.

Example B: Income Opportunity for a 3-Star Director with a Downline Star Director

Level	Line A	Line B	Line C
1 st Level	8% + 1%	8% + 1%	8% + 1%
2 nd Level	6% + 1%	6% + 1%	6% + 1%
3 rd Level	4% + 1%	Downline Star Director 4% + 1%	4% + 1%
4 th Level	3% + 1%	3%	3% + 1%
5 th Level	2% + 1%	2%	2% + 1%
6 th Level & beyond	1%	No Additional Bonus	1%

Since Line B has a Star Director at the 3rd level, additional bonus payments cease beyond this level for Line B only. Since Lines A and C have no Star Directors downline, the additional 1% “infinity” bonus applies to all levels in these two lines.

Maintaining Star Director Qualification

In order to maintain Star Director bonus payments and recognition, each frontline Master Affiliate in the Director's organization must requalify as a Master Affiliate during the appropriate requalification period each year (February – January).

Example:

If one of a 6-Star Director's six frontline Master Affiliates fails to requalify as a Master Affiliate, then that 6-Star Director will automatically drop to 3-Star Director status until an additional frontline Master Affiliate is promoted.

In addition, if the first level organization PGPV requirement for your Star Director level is not maintained each month, you will be paid based on the lower level for which you did achieve the appropriate PGPV requirement.

Star Director Level	First Level PGPV Requirement
3-Star Director	6,000 PGPV
6-Star Director	12,000 PGPV
10-Star Director	20,000 PGPV

Example:

Frank, a 10-Star Director, achieves only 19,000 in first-level organization PGPV for the month of August. Frank will receive the 6-Star Director bonus of 2%, not the 3% bonus paid to 10-Star Directors because he missed the 10-Star requirement of 20,000 in first-level PGPV. If Frank meets the 20,000 PGPV requirement in September, he will again receive his full 3% bonus.

Example:

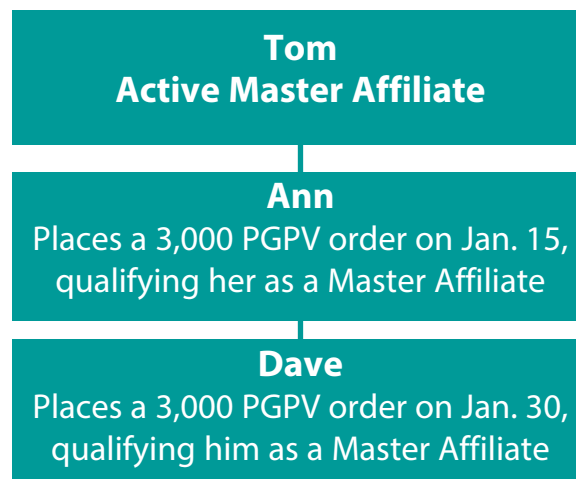
Helen, a 3-Star Director achieves 5,000 in first-level organization PGPV for the month of June. Since she did not meet the 6,000 PGPV requirement for 3-Star Director, so she receives no Star Director bonus for the month of June. Her bonus will resume when she again achieves 6,000 in combined PGPV for her first-level organization.

ADDITIONAL QUESTIONS

What Am I Entitled To?

Following is a selection of the most frequently asked questions regarding who gets paid and what they receive in some of the more complex compensation situations.

Example:



Q. Who receives wholesale profit on Dave's Jan. 30 order?

A. Ann receives 5% wholesale profit from Dave's order because she has earned temporary, qualified buying privileges of 40% for the remainder of her qualifying month.

Q. What does Tom receive for the month?

A. Tom receives 5% wholesale profit on Ann's 3,000 PGPV order on Jan. 15 since this was Ann's qualifying order which was placed at a 35% profit. Tom receives 8% Overrides on Dave's qualifying order of 3,000 PGPV.

Ann receives 5% wholesale profit on Dave's order since this was placed at 35% and Ann has earned temporary, qualified buying privileges of 40%. Tom does not earn wholesale — this being earned by Ann. So Tom, as the first fully qualified Master Affiliate in the upline, earns 8% Overrides on this order.

NOTE: Overrides may be earned ONLY by fully qualified Master Affiliates. Distributors who are qualifying as Master Affiliate cannot earn Overrides during their month of qualification.

Tax questions/answers (for US Distributors only).

Q. What information will the Form 1099-Misc. show?

A. Form 1099-Misc. will report Reliv name and address, Distributor name and address, tax identification number, and earnings. This information is sent to the distributor as well as the federal government.

Q. What periods will be included on the Form 1099-Misc.?

A. The Form 1099-Misc. will include PV periods from December through November. These earnings are paid the following month (January through December).

Q. Will all Distributors with earnings receive a Form 1099-Misc.?

A. No. Federal law requires Reliv to issue a Form 1099-Misc. to all distributors with earnings of at least \$600 in the above referenced periods. Distributors who earn less than \$600 will not receive Form 1099-Misc.; however, they are still required by law to report all income on their tax return. Please consult a tax advisor for additional information.

Q. Will I be taxed on incentive trips earned through Reliv?

A. Yes, the cash value of all incentive trips earned through Reliv will be added to your income reported on Form 1099-Misc.

Q. I changed my tax identification number during the year. What tax identification number will my income be reported under?

A. By law, we are required to report earnings under the tax identification number on record at the time the income was earned. For example, if your tax identification number changed on June 20th, you will receive two 1099-Misc. forms for the year. One for earnings up to June 20th, and another for earnings after June 20th.

Q. When will I receive the Form 1099-Misc.?

A. All Form 1099-Misc. will be mailed from the corporate office on or before January 31st.

PAYDAY CHECKLIST FOR MASTER AFFILIATES

To ensure you receive all payments you are entitled to each month, we're providing this simple checklist of qualifications and requirements. With the exception of the first two items, each of the following must be completed monthly in order to qualify for full Master Affiliate entitlements.

- Master Affiliate qualification/requalification has been achieved — 3,000 Personal Group Point Volume (PGPV) during a calendar month with 1,000 PGPV unencumbered.

- Master Affiliate qualification information, submitted and accepted by Reliv.
- Personal Volume Qualification (PVQ) of 100 points has been met.
- Maintenance of 2,000 PGPV (1,000 PGPV for 10-Star Directors has been met)
- Star Director Program — appropriate number of frontline Master Affiliates and frontline PGPV qualifications have been met.

GLOSSARY OF BUSINESS TERMS

The following Business Glossary will help explain the most common terms used in your Reliv business.

Active Master Affiliate – A Master Affiliate who meets the recommended Personal Volume Qualification (PVQ) by purchasing at least 100 PV of Reliv products per month.

Business Volume (BV) – The monetary value upon which bonuses and overrides are calculated during a calendar month.

Compression – When a Master Affiliate does not have sufficient Personal Group Point Volume (PGPV) to satisfy maintenance requirements, his/her Distributorship loses its position in the Override payline and positions below him/her move up.

Downline Organization – All Distributors personally sponsored by you, as well as Distributors personally sponsored by them, and so on.

Distributor – Anyone who purchases a Distributor Enrollment Package and submits a valid and complete Distributor Application which is subsequently accepted by Reliv.

Encumbered Volume – The Personal Group Point Volume (PGPV) claimed by a downline Distributor to fulfill his qualification as a Master Affiliate.

Fully Qualified Master Affiliate – A Distributor who has met all the requirements for Master Affiliate and has properly submitted Master Affiliate qualification information to Reliv. Entitled to all Master Affiliate privileges.

Maintenance Requirements – The Personal Group Point Volume (PGPV) required of a Master Affiliate to earn Overrides on downline Master Affiliates.

Master Affiliate Requalification – The annual requirement that, at least once during the 12-month qualification period that runs from February 1 thru January 31, Master Affiliates achieve 3,000 PGPV in a single calendar month, in order to maintain all Master Affiliate privileges OR break a frontline Master Affiliate plus have 1000 points unencumbered.

Matching Volume – The Personal Group Point Volume (PGPV) sponsoring Master Affiliates must have in a given month to equal or exceed the field volume achieved by their downline Distributor(s) who are qualifying for Master Affiliate during that month.

Override Bonus – A payment ranging from 2% to 8%, which may be earned by fully qualified Master Affiliates on the monthly Personal Business Volume (PBV) of their downline Master Affiliates and qualifying Master Affiliates five levels deep.

Payline – All Master Affiliates down five levels, each of whom has fulfilled maintenance requirements. Overrides are calculated on the Personal Business Volume (PBV) of each Master Affiliate in your payline.

Personal Group – All Distributors in your wholesale organization who have not yet qualified as Master Affiliate.

Personal Group Business Volume (PGBV) – The volume upon which upline Overrides are calculated. This is computed for each Master Affiliate and includes: 1) all personal orders; 2) all orders placed by downline Distributors in your wholesale organization who are not qualifying or fully-qualified Master Affiliates; and 3) the 35% discount (or less) orders placed by qualifying Master Affiliates. It will not include the 40% discount orders placed by qualifying Master Affiliates or the qualifying Master Affiliate's downline Distributors once the 40% discount has been recognized; and 4) the Personal Volume Qualification (PVQ) of all active first-level Master Affiliates.

Personal Group Point Volume (PGPV) – The total points achieved by you and all others in your personal group during a calendar month. It also includes the Personal Volume Qualification (PVQ) of all active first level Master Affiliates.

Personal Volume Qualification (PVQ) – The 100 PV (or more) monthly personal order placed by Master Affiliates to qualify them as Active Master Affiliates.

Point Volume (PV) – Points assigned to each Reliv product, which, when accumulated during each month, determine discounts, proportion of Overrides to be paid, and qualification levels.

Qualifying Master Affiliates – A Distributor who has achieved 3,000 Personal Group Point Volume (PGPV) in one month. Assuming that all qualifications are met, he/she will be recognized as a fully-qualified Master Affiliate on the first of the following month after properly submitting the Master Affiliate application. A qualifying Master Affiliate is eligible to purchase product from the company at the 40% discount for the remainder of his/her qualifying month after properly submitting a Master Affiliate application.

Qualifying Month – The calendar month in which a Distributor achieves the required PGPV for Master Affiliate qualification.

Retail Profit – The difference between the wholesale price paid by the Distributor and the retail price paid by the customer.

RV – The monetary value upon which the discount/wholesale profits are calculated.

Sponsor – A Distributor who signs up another Distributor.

Upline Organization – Your sponsor and his or her sponsor, that person's sponsor, and so on.

Unencumbered Volume – All PGPV that is not being used to qualify a Distributor in your downline for Master Affiliate. If you are qualifying or requalifying as a Master Affiliate during the same month in which a downline Distributor is qualifying, you must have at least 1,000 points of volume that are not being used to qualify that, or any other, downline Distributor.

Wholesale Organization – All of the Distributors in your personal group who are not fully qualified as a Master Affiliate. All those Distributors for which you receive wholesale profit.

Wholesale Profit – The difference between the discounted price paid by the sponsor and the price paid by his or her downline Distributor.