# Compensation Plan Summary

## DAC Merchant Processing

<table>
<thead>
<tr>
<th>Description</th>
<th>BV</th>
<th>QV</th>
</tr>
</thead>
<tbody>
<tr>
<td>DAC Loans</td>
<td>about. 1%* of Loan</td>
<td>about. 2%* of Loan</td>
</tr>
<tr>
<td>DAC Merchant Processing</td>
<td>about. 14%* of ccSales</td>
<td>about. 14%* of ccSales</td>
</tr>
</tbody>
</table>

### Personal Bonus
- 50% of BV

### Enroller Bonus
- 20% of BV

### Mo. Income
- L1 = $20
- L2 = $20
- L3 = $17.50
- L4 = $15
- L5 = $15
- L6 = $20
- L7 = $15
- L8 = $15
- L9 = $5

**Example:**
- CC Sales $100,000/Mo. Approx. QV/BV = $250/Mo.
- Personal Bonus = $125/month
- Enroller Bonus = $50/month
- Plus Youngevity Monthly Payout To Right>> (upon qualification)

## DAC Loan Personal Bonus (Multiple Of BV)

<table>
<thead>
<tr>
<th>Earnings Multiple</th>
<th>Monthly Qualifications</th>
<th>Accumulated Qualifications</th>
</tr>
</thead>
<tbody>
<tr>
<td>4 ×</td>
<td>If (3) Loans Closed Last Month</td>
<td>Accumulate 50 Personal Loans</td>
</tr>
<tr>
<td>3.5 ×</td>
<td>If (4) Loans Closed Last Month</td>
<td>Accumulate 40 Personal Loans</td>
</tr>
<tr>
<td>3 ×</td>
<td>If (2) Loans Closed Last Month</td>
<td>Accumulate 20 Personal Loans</td>
</tr>
<tr>
<td>2.5 ×</td>
<td>Minimising On All Loans</td>
<td></td>
</tr>
</tbody>
</table>

## DAC Loan Enroller Bonuses (Multiple of BV)

<table>
<thead>
<tr>
<th>TTL Accumulated Clients</th>
<th>No Qualification Requirement</th>
<th>1 TTL Personal Client</th>
<th>3 TTL Personal Clients</th>
<th>6 TTL Personal Clients</th>
<th>15 TTL Personal Clients</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>50%</td>
<td>50%</td>
<td>75%</td>
<td>1 ×</td>
<td>1.25 ×</td>
</tr>
<tr>
<td>2</td>
<td>50%</td>
<td>50%</td>
<td>50%</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td>3</td>
<td>50%</td>
<td>50%</td>
<td>50%</td>
<td>50%</td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>*These are in addition to Youngevity Level Pay Show Below</td>
<td>25%</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

## Client Loan Example:
- Client $100,000 Loan
- Approx. BV = 1,000
- DAC Pays Agent
  - 2.5-4× BV
  - Agent Commission $2,500-$4,000
- Youngevity Pay
  - Enroller Bonuses
  - Enroller + $500-$1,250
  - L2 - $500
  - L3 - $500
  - L4 - $600
  - L5 - $600
  - L6 - $600
  - L7 - $600
  - L8 - $600
  - L9 + $20

## Qualifications

<table>
<thead>
<tr>
<th>Associate</th>
<th>Brand Associate</th>
<th>Sales Associate</th>
<th>Senior Associate</th>
<th>1 Star Executive</th>
<th>2 Star Executive</th>
<th>3 Star Executive</th>
<th>4 Star Executive</th>
<th>5 Star Executive</th>
<th>Emerald Ambassador</th>
<th>Ruby Ambassador</th>
<th>Diamond Ambassador</th>
<th>Black Diamond Ambassador</th>
</tr>
</thead>
<tbody>
<tr>
<td>PQV</td>
<td>50</td>
<td>100</td>
<td>150</td>
<td>200</td>
<td>250</td>
<td>300</td>
<td>300</td>
<td>300</td>
<td>300</td>
<td>300</td>
<td>300</td>
<td>300</td>
</tr>
<tr>
<td>GQV</td>
<td>1,000</td>
<td>5,400</td>
<td>7,500</td>
<td>10,500</td>
<td>27,000</td>
<td>43,200</td>
<td>75,000</td>
<td>100,000</td>
<td>43,200</td>
<td>43,200</td>
<td>750,000</td>
<td>1,500,000</td>
</tr>
<tr>
<td>OQV</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>3,000,000</td>
<td>6,000,000</td>
</tr>
</tbody>
</table>

## Global Residual Comp Plan
- 1 Star Associate car qualification requires minimum 12 personally enrolled qualified brand associates. See training manual for details.
- 4 Qualifications & Recognition
- 5+ Infinity bonus
- Coding bonus $15 up to $35
- up to $100 up to $140 up to $170 up to $180 up to $190 up to $190 up to $190 up to $190
- Car bonus $300 $600 $800 $1,000 n/a n/a n/a n/a
- Dream car giveaway Amount of award is based on 3,000,000 QPV or 6,000,000 GQV for three consecutive months, with no more than 50% coming from any single downtime leg.
- Global revenue sharing pool Qualified 5 Star Executive and up receive proportionate share of company global business volume.
- Recognition awards See training manual for details.
- Diamond Trip of a Lifetime See training manual for details.