



Compensation Plan

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Independent Representative (IR)

There are two ways that an individual can choose to become an Independent Representative of Zurvita services:

Marketing Representative (MR)

A person can select to become a Marketing Representative of Zurvita by choosing to enroll in the Zurvita Services Program. In addition to numerous benefits, MRs will receive a professional marketing kit compiled by the company, company training, full back office support, and downline organization and commission reports in the form of a personalized “Z-Center” platform. The initial cost of the Program is \$329*, with an annual renewal fee of \$99 (plus any applicable sales tax). Any Independent Representative who purchases the Zurvita Services Program may cancel in writing within 3 days of the date the IR Application and Agreement is received at Zurvita and receive a full refund.

Sales Representative (Sales Rep)

A person can also select to become a Sales Representative of Zurvita instead. Sales Reps are independent contractors who choose not to enroll in the optional Zurvita Services Program. Instead, they pay a one-time, refundable application deposit of \$99, with an annual renewal fee of \$99 (plus any applicable sales tax). Unlike Marketing Representatives, Sales Representatives do not receive FREE access to the Company's back office support group, cannot sign up for their own Z-Site for online enrollment of Members or new Reps and must pay extra for access to Z Center. As defined in the Zurvita Compensation Plan, Sales Representatives can qualify for all of the same bonuses and commissions available to MRs, however, a Sales Representative's sponsor and upline will not receive Leadership or Super Start Bonuses (or Z Team Match Bonuses) on the Sales Rep's personal member sales. A Sales Representative may cancel his or her status with the Company, in writing, at any time and he or she will receive a full refund (less any commissions earned) of his or her refundable deposit.

A Sales Reps can upgrade to MR at any time for an additional fee of \$299.00 by contacting Zurvita Rep Support at 713-464-5002 and providing proper Credit Card billing information. Upgrading to MR provides the former Sales Rep FULL access to the Z-Center and allows them to Sign Up for the Z-Site.

** The initial cost of the optional Zurvita Services Program may differ in some states including but not limited to Connecticut, Maryland, North Carolina, Maine, South Carolina and South Dakota. Please see the online Zurvita Enrollment form for more details.*

Weekly Bonuses and Commissions

Zurvita pays Fast Start Bonuses when you make personal sales of Zurvita services, and it pays Super Start Bonuses for helping 3 members of your Z-Team (defined below) make personal sales. In addition, as you continue to build a team and progress through the Zurvita leadership positions, you can qualify to earn Leadership Bonuses on unlimited levels. Fast Start (FS), Super Start (SS), and Leadership Bonuses (LB) are triggered throughout the week when a MR makes his or her 5th personal sale (Fast Starts Bonuses are also paid on sales by Sales Reps but SS and LB are not). Each Sunday at 11:59pm (CT) that week is “closed” and all bonuses are calculated and assigned. Bonuses are paid one week later.

Z-Team

MRs that are personally-sponsored by you in your first 28 days and prior to your promoting to your first Leadership Position (Bronze Rep) are called your “Z-Team”. As you progress through the Zurvita Leadership Positions and become a Silver or Gold Rep, you can qualify for additional Leadership Bonus matching on your Z-Team (defined below).

Fast Start Bonuses

You can earn a one-time Fast Start Bonus (\$100) when you make and retain 5 personal membership sales within 28 days of the day you enrolled as a MR. If you wish to enroll in the optional Zurvita Personal Websites subscription at \$19.95, you may substitute that subscription for 2 Zurvita memberships (i.e. only an additional 3 are required). (Active Personal Zurvita Website subscription counts as 2 memberships)

Super Start Bonuses

You can earn a one-time Super Start Bonus (\$300) when you help 3 Z-Team Representatives earn their Fast Start Bonuses (as defined above). To receive your Super Start Bonus you must earn your Fast Start Bonus (as defined above) AND help 3 Z-Team Representatives each make and retain his or her 5 personal membership sales all within 28 days of THEIR Start Date. (Active Personal Zurvita Website subscription counts as 2 memberships)

Leadership Bonuses

As you progress through the Zurvita Leadership Positions, you can earn Leadership Bonuses on unlimited levels by meeting certain promotion and sales requirements and reaching any of 3 leadership positions. At each leadership position, you can begin to build a new leadership organization and may earn additional Leadership Bonuses on your new leadership organization.

Leadership Bonuses are paid when a new MR enters your leadership organization on any level, sells products and earns his or her Fast Start Bonus. IRs who entered your organization *before* you obtained a leadership position are in the leadership organization of the first person in your Upline who was in the leadership position before you.

You must have 5-18 personal Zurvita membership sales in an active status based on your leadership position on the Qualification Date (last day of the month) in order to receive Leadership Bonuses throughout the following month. See Grace Period below for details.

Bronze Representative \$100 LB	Silver Representative (+) \$75 LB	Gold Representative (+) \$50 LB
5 Personal Active Memberships *	11 Personal Active Memberships *	18 Personal Active Memberships *

*Active Personal Zurvita Website subscription counts as 2 memberships

Z-Team LB Match

If you are in a Silver or Gold Leadership Position and have the required number of personal active memberships, you will receive a 25% Z-Team Match Bonus on any Silver or Gold Leadership Bonus due to be paid to the Z-Team member.

Example 1:

You are a qualified SR. One of your Z-Team IRs who happens to be a SR is due to receive Leadership Bonuses for a given week totaling \$5,200. Because you are qualified (i.e. you have your required number of active memberships) you will receive a Z-Team Match Bonus of \$1,300.

The Z-Team Match Bonus is paid whether or not the Z-Team member qualifies to receive his or her Leadership Bonus.

Example 2:

You are a qualified SR. One of your Z-Team IRs who happens to be a SR is due to receive Leadership Bonuses for a given week totaling \$5,200 but he or she doesn't have enough active memberships and his or her grace period has already expired. Because you are qualified (i.e. you have your required number of active memberships) you will receive a Z-Team Match Bonus of \$1,300 even though he or she won't receive his or her Leadership Bonus.

If someone in your Z-Team has progressed to a higher Leadership Position than you then you will only match the LB up to the position that you hold and are qualified for:

Example 3:

You are a qualified SR. One of your Z-Team IRs who happens to be a GR is due to receive Leadership Bonuses for a given week totaling \$15,200 (\$5,200 in his SR code and \$10,000 in his GR code). Because you are a qualified SR (i.e. you have your required number of active memberships) you will receive a Z-Team Match Bonus of \$1,300 but NOT a match of his GR code. Once you achieve GR and qualify monthly for GR, you will begin to match your Z-Team's GR LB earnings as well.

In addition, a 2nd and 3rd level Z-Team Bonus will be paid according to the following chart:

Z-Team Level	Z-Team LB Match
1 (Personal Z-Team)	25%
2 (The Z-Team of those in level 1 above)	15%
3 (The Z-Team of those in level 2 above)	10%

Example 4:

You are a qualified SR. One of your Z-Team IRs (IR #1) who happens to be a SR is due to receive Leadership Bonuses for a given week totaling \$5,200. One of IR #1's Z-Team IRs (IR #2) is due to receive \$2,000 total LB. One of IR #2's Z team IRs is due to receive \$1,000 total LB. Because you are qualified (i.e. you have your required number of active memberships) you will receive a Z-Team Match Bonus of 25% of \$5,200 plus 15% of \$2,000 plus 10% of \$1,000 (\$1,300 + 300 + 100).

Grace Period

To receive Monthly Residual Income (MRI) and Leadership Bonuses you must meet the requirements and qualify every month for the leadership position you hold with Zurvita. If you do not qualify, you will be placed in a 30 day Grace Period which will apply the following month. During the Grace Period, you will still receive the income for that month as if you had qualified. The monthly Qualification Date is 11:59 pm (CT) on the last day of the month. You must have the required number of active Zurvita members and/or Marketing Representatives for your Leadership Position on the Qualification Date, or the Grace Period will apply the next month. If you will not be able to use Grace Periods on subsequent periods (you will be deemed to be in "expired grace") and will only be paid according to the Leadership Position you are fully qualified for (i.e. if you are a GR and don't have enough active memberships but DO have enough to qualify as a SR then you will be paid as an SR). In other words, you are allowed only one consecutive Grace Period and must have the required number of active Zurvita memberships on the next Qualification Date to again be eligible.

* Active Personal Zurvita Website subscription counts as 2 memberships

Monthly Bonuses and Commissions

You can build Monthly Residual Income (MRI) by selling Zurvita membership, by enrolling energy accounts and ensuring they remain in an active status, as well as from the sale of Zurvita memberships to the customers enrolled by the IRs in your leadership organizations down to potentially unlimited levels.

MRI is paid on the 15th of the month following the month payment is received by Zurvita. In order to receive MRI on your personal and group sales you must be an active IR and must have the minimum number of personal active Zurvita memberships* according to your Leadership Position (see Grace Period section for additional information).

Personal MRI

You can earn Personal MRI on all services sold personally at a rate of 5% for all Zurvita Services. Energy accounts will be paid per the Banded Commission Structure for Energy Accounts defined later in this document.

Advanced Personal MRI

If you are an MR that personally sells a high volume of accounts, you can earn Advanced Personal MRI on your personal active Zurvita memberships based on the volume of personal sales you produce. You must have 50 active customer points to qualify for this advanced Personal MRI (energy accounts do not count towards the 50 active customer points in this part of the compensation plan). In this rare case the 5th and 6th level upline commissions will be reduced to 5% each.

Total Personal Membership Revenue in the Calendar Month**	Personal MRI
\$0 - \$3,000	25% of all personal revenue
\$3,001 - \$7,000	30% of all personal revenue
\$7,001 - \$15,000	35% of all personal revenue
\$15,001 +	40% of all personal revenue

**Personal Zurvita website subscriptions are NOT included.

Standard MRI

Once you obtain the Bronze Representative leadership position, you can earn Standard MRI from the active Zurvita memberships enrolled by the IRs in your organization as well as his or her recurring IR fees to 6 levels, based on your leadership position.

Level	Standard MRI**	Depth		
		Bronze (through 2 levels)	Silver (through 4 levels)	Gold (through 6 levels)
1 (Frontline IR's Members and MR fees)	5%			
2	5%	↓	↓	↓
3	5%			
4	5%			
5	10%			
6	15%			

**Personal Zurvita website subscriptions are NOT included.

Unlimited MRI

Once you obtain the Silver Representative leadership position, you can earn Unlimited MRI on the sale of active Zurvita services and energy accounts enrolled by the IRs in your leadership organization to potentially unlimited levels.

Zurvita SERVICES

Silver Representative (+) 5% on downline SR-coded membership revenue***	Gold Representative (+) 5% on downline GR-coded membership revenue***
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Zurvita ENERGY

Silver Representative (+) \$.50 on downline SR-coded membership revenue***	Gold Representative (+) \$.75 on downline GR-coded membership revenue***
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***Personal Zurvita website subscriptions are NOT included.

Leadership Positions and Promotion Requirements

Marketing Representative

- Purchase the Zurvita Services Program

Bronze Representative (BR)

- Have 3 active personally-enrolled (frontline) MRs
- Have 5 active Zurvita memberships *

Silver Representative (SR)

- Be an active BR
- Have 3 active personally-enrolled (frontline) BRs that were enrolled *after* you became a BR (i.e. in your "BR code")
- Have 11 active Zurvita memberships *

Gold Representative (GR)

- Be an active SR
- Have 3 active personally-enrolled (frontline) SRs that were enrolled *after* you became a SR (i.e. in your "SR code")
- Have 18 active Zurvita memberships *

* Active Personal Zurvita Website subscription counts as 2 memberships

Coding Out

Zurvita’s compensation plan allows for Leadership Bonuses to be paid to unlimited depth. As an IR is promoted, they begin to receive Leadership Bonuses. When an IR promotes to the level of Bronze and then enrolls someone into their Bronze business, the newly enrolled IR is permanently “coded” to that upline sponsor’s Bronze business. Every IR that is enrolled into that upline’s Bronze business is permanently “coded” to that upline sponsor until they promote themselves to the level of Bronze at which time they begin to receive the \$100 Bronze LB.

As the IRs in the organization begin to promote themselves to the next level of leadership they will begin to receive the Leadership Bonuses for that level instead of the upline leader. In effect they share the total available LB. When an IR promotes to the same as the upline leader, the newly promoted IR will receive

the maximum code and the upline leader will be “coded” out. All future business by this new leader will be coded to them and not their upline leader. The newly promoted IR will begin to receive the “Full code”.

As an example, if a Gold MR sponsors a new MR, the Gold MR will receive maximum code or \$225 (\$100 for the Bronze Code, \$75 for the Silver Code and \$50 for the Gold Code) when that MR fast starts.

When the new MR promotes to the level of Bronze, the newly promoted Bronze MR will begin to receive the Bronze “code” or \$100 for each new Rep that fast starts below them. The upline Gold MR will receive the balance or \$125 (\$75 for the Silver code and \$50 for the Gold code).

When the newly promoted Bronze rep promotes to Silver, the newly promoted Silver rep will receive \$175 (\$100 for the Bronze Code and \$75 for the Silver Code) for all new reps in that code that fast start. The upline Gold will receive the balance or \$50 for the Gold code.

When the newly promoted Silver Rep promotes to Gold, the newly promoted Gold Rep will begin to receive the “full code” on all new reps that come into that organization and Fast Start. At this point the original upline Gold MR is “coded out”. The newly promoted Gold Rep will receive full code on all future business in that Gold “code”. The original upline Gold will continue to receive all “code” for all previous business and future business that develops in that code until those reps promote themselves and “code out”.