

#Transform

Our Rewarding Experience!

XINHUA REWARDS PLAN GUIDE



THE INTRO

Thanks for taking some time to learn more about our **Rewards Plan**. The vision of **XinHua** is all about transformation. We want to transform your health, transform your finances, and transform your life. The way we reward your success can either make that dream a reality or just wishful thinking.

Our desire to help people enjoy a better way of life is not limited to just a small group of elite people. We want it to be attainable for anyone willing to go for it. Whether you need a few hundred dollars a month or more, we have a plan than can help you get there.

So, we studied the people who joined our company and how we could design a plan that would help more of them win. Here's what we found:

- **95% are part-time,**
- **95% are not professional salespeople, and even though they could,**
- **95% do not believe they could build a large group.**

So, we created a plan that rewards part-time effort. We also reward sharing the products, as well as, selling them. And we've made it possible for people to win without having a large group.

While at the same time, creating an opportunity for those who wish to earn a full-time income and expect to build a large group. This is not an easy balance to achieve, but we believe we have done a really good job.

Over the next few pages, we give more details of our plan. We invite you to experience all that our company has to offer!

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3 WAYS TO PROFIT

RETAIL SALES

BUNDLE BONUS

RESIDUAL INCOME

RETAIL SALES

There are 3 basic ways to create income in our company; Retail Sales, First Order Bundle Bonus, and Residual Rewards. The first and most immediate is through retail sales. Basically, buy the product at wholesale and then sell it at the retail. The difference between the two is your profit. This is made much easier thru your **XHforU.com** website, which is one of the many benefits you enjoy as a Brand Partner. When guests go to your website to shop for products, they only see the retail price. If they choose to place an order, we pay you the difference between the wholesale and retail price.

While your guests are shopping, we give them an opportunity to view the additional pricing available to our Brand Partners. For some, becoming a Brand Partner makes sense because of the additional savings alone. For others, they would like the benefit of earning some extra money sharing the products. Either way, we have made that process simple and easy.

For example, if a guest goes to **XHforU.com** and adds a bottle of Cardio Cocktail™ and a bottle of Qi™ [NOOTROPIC] to their shopping cart and then proceeds to checkout, here is what happens:



FIRST ORDER BUNDLE BONUS

When your guests choose to join as a Brand Partner, the process is similar to being a customer, but in some respects it's even easier.

A **First Order Bundle** is the simplest, easiest & most economical way to get started. A **First Order Bundle** contains our best-selling products at the best price, as well as, some special incentives to give the new Brand Partner a head start in their new business. If an enrolling Brand Partner chooses a **First Order Bundle**, we give them an opportunity to receive additional SAVINGS with an **Upgrade Bundle**. When an enrolling Brand Partner chooses to 'Upgrade' their **Bundle**, we give them an opportunity to dramatically increase their SAVINGS with a **Double Me Bundle**.

All **First Order Bundles** include the \$29.95 Application Fee and Branded Partner Gear! The **Upgrade Bundle** has \$135 SAVINGS and comes with a 10K Lifetime Rank. The **Double Me Bundle** has \$300 SAVINGS and comes with a 25K Lifetime Rank. The addition of the Lifetime Ranks on the Upgrade and **Double Me Bundles** allows your new Brand Partner is earn greater rewards from the beginning.

Of course, your guests don't have to purchase a **First Order Bundle** to become a qualified Brand Partner. They can simply pay the \$29.95 application fee, order the products they want, and they're ready to go.

First Order Bundle	$\$160 - \$99 = \$60$	$\$20 + \$5 = \$25$
	BUNDLE VALUE BUNDLE COST BUNDLE SAVINGS	BUNDLE BONUS RESIDUAL REWARD TOTAL REWARD
Upgrade Bundle	$\$334 - \$199 = \$135$	$\$40 + \$10 = \$50$
	BUNDLE VALUE BUNDLE COST BUNDLE SAVINGS	BUNDLE BONUS RESIDUAL REWARD TOTAL REWARD
Double Me Bundle	$\$600 - \$299 = \$300$	$\$60 + \$15 = \$75$
	BUNDLE VALUE BUNDLE COST BUNDLE SAVINGS	BUNDLE BONUS RESIDUAL REWARD TOTAL REWARD

RESIDUAL REWARDS

The residual plan is what makes the XinHua Rewards Plan so special. Residual income is created when a one-time activity yields on-going income, like royalties on a book or song. Well, our plan works in a similar fashion. For many, the challenge is not to make money when new people join and place their first order. The main challenge comes in being able to earn enough on residual or long-term orders and volume. That is the biggest deficiency we found in helping part-time Brand Partners.

So, we have compressed the commissions up nearer to the top of the plan, making it easier to earn more money with a small group of people. Then, we moved additional commissions in to the middle of the plan to help ease the transition from being a part-time Brand Partner to becoming a full-time Brand Partner, if that is desired. The final element is paying in extreme depth to reward the building of large groups. Each of these components, working together, help the XinHua Rewards Plan fit perfectly in to our philosophy of transformation.

You see, we believe one of the best things about true success is...it lasts. In order for financial freedom to be obtained, there needs to be a constant stream of income. That constant stream of income depends on the amount of volume generated and the bonus % paid on the various levels, along with the qualifications required in order to get paid. Our goal has been to make each of these elements attainable by virtually anyone.

In order to qualify at the minimum level of the plan, all you need to do is purchase 80BV worth of products each month. Remember, BV is just the number we use to calculate commissions. Every product has a corresponding BV. It's good to think about the rewards plan like a set of stairs you walk up in order to get to a higher level. The main difference is that on this set of stairs, each step means a larger share of the rewards for you. Each step has different requirements so it's a good idea to become familiar with them.



RESIDUAL INCOME CONTINUED

The first step is to become a **Brand Partner** and purchase a First Order Bundle or pay the \$29.95 Application Fee and purchase at least 80BV in products. This qualifies you to earn 10% of the BV from the orders placed by people you personally refer on your first level.

The next step is **500 Brand Partner**. When you have personal sales of at least 80BV in products and have personally-referred at least 2 people who each purchase at least 80BV and your total group purchases at least 500BV in products during a calendar month, you now qualify for 10% of the BV on your 1st level, 10% of the BV on your 2nd level.

The 3rd step is a **1K Brand Partner**. When you have personal sales of at least 80BV in products and have personally-referred at least 3 people who each purchase at least 80BV and your total group purchases at least 1,000BV in products during a calendar month, you now qualify for 10% of the BV on your 1st level, 10% of the BV on your 2nd level, and 5% on your 3rd level.

The 4th step is a **2K Brand Partner**. When you have personal sales of at least 120BV in products and have personally-referred at least 4 people who each purchase at least 80BV and your total group purchases at least 2,000BV in products during a calendar month, you now qualify for 10% of the BV on your 1st level, 10% of the BV on your 2nd level, 5% on your 3rd level, and 5% on your 4th level.

The 5th step is a **4K Brand Partner**. When you have personal sales of at least 120BV in products and have personally-referred at least 5 people who each purchase at least 80BV and your total group purchases at least 4,000BV in products during a calendar month, you now qualify for 10% of the BV on your 1st level, 10% of the BV on your 2nd level, 5% on your 3rd level, 5% on your 4th level, and 3% on your 5th level.

This is where things start to get really exciting. The next step is a **7K Brand Partner**. When you have personal sales of at least 120BV in products and have personally-referred at least 6 people who each purchase at least 80BV and your total group purchases at least 4,000BV in products during a calendar month, you now qualify for 10% of the BV on your 1st level, 10% of the BV on your 2nd level, 5% on your 3rd level, 5% on your 4th level, 3% on your 5th level, and another 3% on your 6th level.

This allows you to get paid very deep into your group. As your group continues to expand, you can receive a share of the revenue created by hundreds or even thousands of people.

There are many more rank levels with various qualifications after 7K that pay up to 12 LEVELS! Please refer to the **Rewards Plan Chart**.

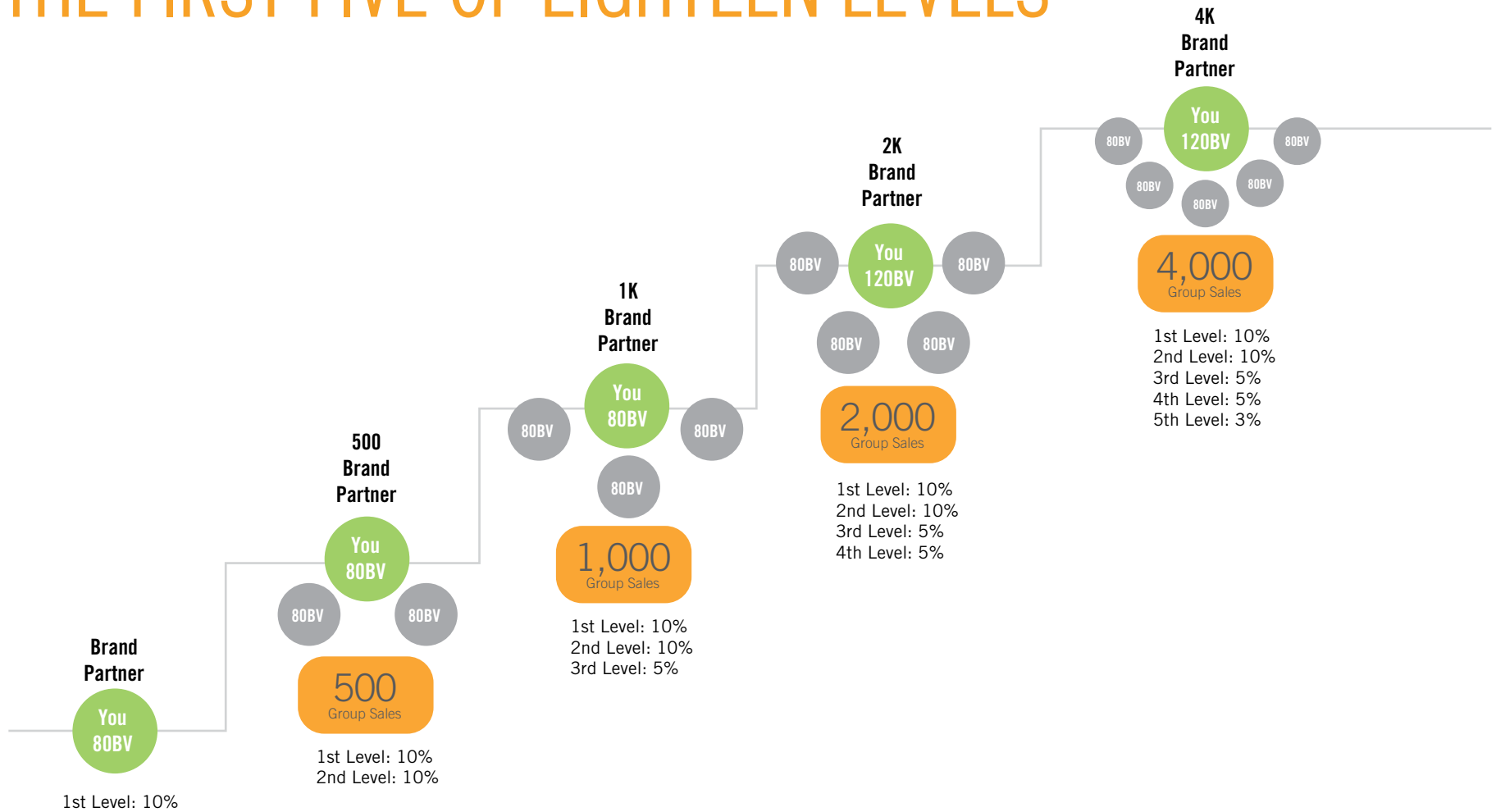
RESIDUAL REWARDS WITH JUST 20 PEOPLE*



*Assumes everyone purchases 100BV in products each month.

RANK LEVEL QUALIFICATIONS

THE FIRST FIVE OF EIGHTEEN LEVELS

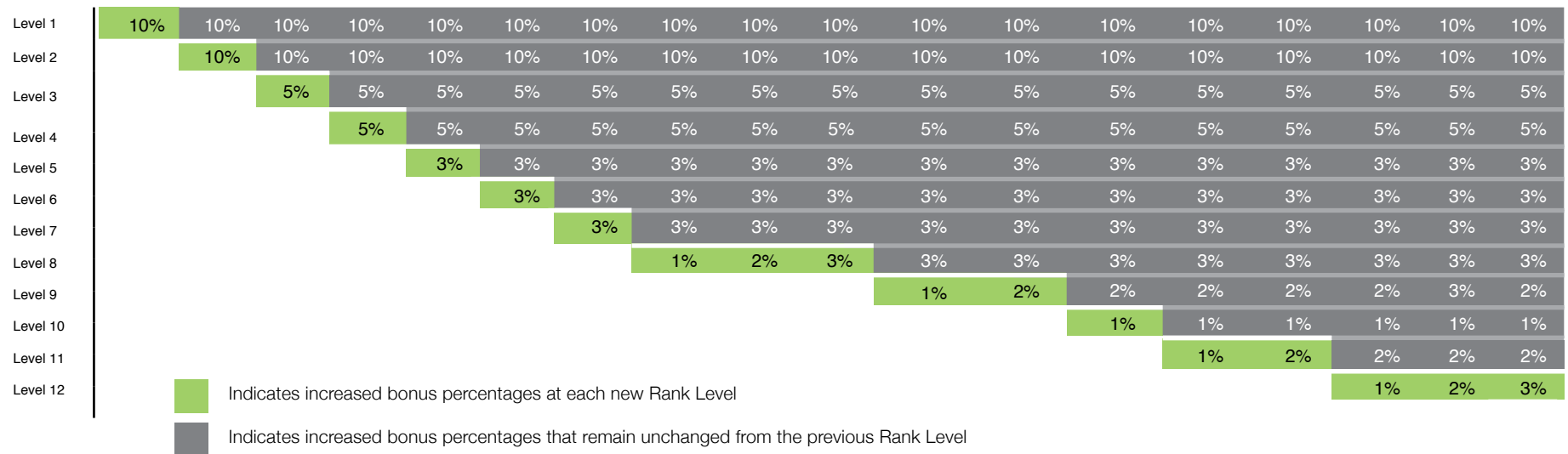


RESIDUAL INCOME [CONTINUED]

Let's jump all the way to the top...the 1M Brand Partner Just like all 25K's and above, you need to personally-refer at least 8 people who have personal sales of at least 80BV, plus total group sales of at least 1,000,000BV. You now qualify for maximum rewards. 10%, 10%, 5%, 5%, 3%, 3%, 3%, 3%, 2%, 1%, 2%, 3%.

XinHua Rewards Plan Chart

Qualification	Brand Partner	500	1K	2K	4K	7K	10K	15K	25K	50K	75K	100K	125K	150K	200K	250K	500K	1M
Personal Sales (BV)	80	80	80	120	120	120	120	120	200	200	200	200	200	200	200	200	200	200
Brand Partners	0	2	3	4	5	6	7	8	8	8	8	8	8	8	8	8	8	8
Group Sales (BV)	0	500	1K	2K	4K	7K	10K	15K	25K	50K	75K	100K	125K	150K	200K	250K	500K	1M



TOTAL POTENTIAL BV PAYOUT: 50%

RANK LEVEL QUALIFICATIONS

Qualified Brand Partner	A Brand Partner who has met their 80BV personal sales requirement for the month.	125K	A Brand Partner who has at least 200BV in personal sales, at least eight (8) personally-referred Qualified Brand Partners , and at least 125,000BV in Group Sales for the calendar month.
500	A Brand Partner who has at least one (2) personally-referred Qualified Brand Partners and at least 500BV in Group Sales for the calendar month.	150K	A Brand Partner who has at least 200BV in personal sales, at least eight (8) personally-referred Qualified Brand Partners , and at least 150,000BV in Group Sales for the calendar month.
1K	A Brand Partner who has at least three (3) personally-referred Qualified Brand Partners and at least 1,000BV in Group Sales for the calendar month.	200K	A Brand Partner who has at least 200BV in personal sales, at least eight (8) personally-referred Qualified Brand Partners , and at least 200,000BV in Group Sales for the calendar month.
2K	A Brand Partner who has at least 120BV in personal sales, at least four (4) personally-referred Qualified Brand Partners , and at least 2,000BV in Group Sales for the calendar month.	250K	A Brand Partner who has at least 200BV in personal sales, at least eight (8) personally-referred Qualified Brand Partners , and at least 250,000BV in Group Sales for the calendar month.
4K	A Brand Partner who has at least 120BV in personal sales, at least five (5) personally-referred Qualified Brand Partners , and at least 4,000BV in Group Sales for the calendar month.	500K	A Brand Partner who has at least 200BV in personal sales, at least eight (8) personally-referred Qualified Brand Partners , and at least 500,000BV in Group Sales for the calendar month.
7K	A Brand Partner who has at least 120BV in personal sales, at least six (6) personally-referred qualified Brand Partners, and at least 7,000BV in Group Sales for the calendar month.	1M	A Brand Partner who has at least 200BV in personal sales, at least eight (8) personally-referred Qualified Brand Partners , and at least 1,000,000BV in Group Sales for the calendar month.
10K	A Brand Partner who has at least 120BV in personal sales, at least seven (7) personally-referred Qualified Brand Partners , and at least 10,000BV in Group Sales for the calendar month.		
15K	A Brand Partner who has at least 120BV in personal sales, at least eight (8) personally-referred Qualified Brand Partners , and at least 15,000BV in Group Sales for the calendar month.		
25K	A Brand Partner who has at least 200BV in personal sales, at least eight (8) personally-referred Qualified Brand Partners , and at least 25,000BV in Group Sales for the calendar month.		
50K	A Brand Partner who has at least 200BV in personal sales, at least eight (8) personally-referred Qualified Brand Partners , and at least 50,000BV in Group Sales for the calendar month.		
75K	A Brand Partner who has at least 200BV in personal sales, at least eight (8) personally-referred Qualified Brand Partners , and at least 75,000BV in Group Sales for the calendar month.		
100K	A Brand Partner who has at least 200BV in personal sales, at least eight (8) personally-referred Qualified Brand Partners , and at least 100,000BV in Group Sales for the calendar month.		

Your rank level qualification dictates how much of the plan in which you participate.

ADDITIONAL BENEFITS

Some additional benefits our plan delivers that you really need to know:

GET PAID ON A SINGLE LEG

• First, all of your volume can be in a single leg of your group, which means you do not have to build volume in other legs. This allows you to focus your energy on the people in your group who are doing the most. It also means you can earn the full value for helping us share the message. It's a good idea to develop volume in additional legs to create stable income, but it's not required.

LOW PERSONAL SALES REQUIREMENT

• Another great benefit is your low personal sales requirement, which never exceeds 200BV. Regardless of how large your group and income get, you'll never need to personally sell more than 200BV each month. Of course, with our great products and all that extra money, you'll probably want to.

RECEIVE REWARDS IN REAL-TIME

• We calculate and pay rewards in real-time. When an order is placed in your organization, we calculate and make that reward available within minutes of the order being confirmed. We do this on all orders, not just first orders. This means you do not have to wait until the end of the month, the end of the week, or even the end of the day to have access to the rewards you earn!

GET REWARDED BASED ON LIFETIME RANK

• Another great benefit is qualifying based on your highest lifetime rank. Group Sales can expand and contract, with this feature, your rewards can be based on the highest rank you have achieved without worrying about your Group Sales volume each month. Simply maintain the required personal sales volume on Autoship and have the minimum number of personally-referred Qualified Brand Partners each month.

One of the things we love most about our plan is that allows virtually anyone to benefit. Whether you build a group of just a few people or your group numbers in the tens of thousands, our plan allows you to enjoy the fruits of your labor.

All your volume can be in
ONE LEG

Low Personal Sales Requirement

80BV
Never Exceeds 200BV!

REAL-TIME
REWARDS

DEFINITIONS & OTHER STUFF

Referring Brand Partner

The Referring Brand Partner is the person who shares the opportunity with another person and is responsible for bringing them in to the company as a Brand Partner.

Bonus Volume (BV)

Products are assigned a Bonus Volume or BV value. Rewards are based on the amount of Bonus Volume (BV) you and your team sell each month. The Rewards Plan is based upon each individual Brand Partner selling or consuming at least 80BV of product every month. The more BV sold or consumed, the bigger the rewards.

NOTE: Some products, such as marketing materials, do not have BV assigned to them and therefore do not qualify for rewards.

Auto-Delivery

The next step after becoming a Brand Partner is setting up an AutoShip order. While participation in the AutoShip program is optional, it is essential for people serious about growing a XinHua business. Besides the convenience of having your qualifying order shipped to you automatically every month and discounted product pricing, AutoShip is an integral part of the Rewards Plan. Keep in mind that in order to take full advantage of the opportunities the Rewards Plan offers, you and your team need to participate in the AutoShip program. Whether someone joins our company to enjoy our great products or build a business, AutoShip just makes sense.

Dynamic Compression

This is an exciting feature because it allows us to increase the Rewards you can earn by eliminating any of those who do not purchase each month for the purposes of calculating your Rewards. At the end of each month, we remove any of those who did not qualify during the month, recalculate the entire month's Rewards at your highest rank in the month, and add the difference to your Rewards Bank. Dynamic Compression helps you maximize the Rewards you can earn. The bigger your group, the bigger the impact!

Rewards

This is the term we use to refer to commissions, bonus, and other incentives that can be earned or qualified for by Customers and Brand Partners. Rewards can be applied to product purchases and redeemed for cash. Any cash disbursements will be made via direct deposit to the bank account on file in the Brand Partner's XinHua account.

Group Sales Volume

Group Sales Volume is the cumulative total of Bonus Volume (BV) of all sales in your entire organization, including personal sales volume above 200BV in a calendar month.

Holding Tank

Once a Brand Partner you personally-refer joins the company, that person goes in to your "holding tank." This allows you time to evaluate the best place within your organization for this person to thrive. You have the option of moving that person to another location within your organization at anytime within the first 90 days of them joining the company. If a Brand Partner is not moved from the Holding Tank within the 90 day period, he/she will be on your first level permanently. Once a Brand Partner is moved from the Holding Tank, that Brand Partner may not be moved, except in accordance with the Policies and Procedures of XinHua.

Rewards Bank

Each Brand Partner has a Rewards Bank in the XinHua Back Office that is used to report 'Pending' and 'Earned' Rewards. The Rewards Bank lists Rewards as 'Pending' when a Reward has been calculated but the Brand Partner is not yet qualified to receive. 'Earned' Rewards are Rewards that the Brand Partner has qualified to receive and are available to apply to product purchases or cash disbursement. Any available 'Earned' Rewards will be automatically applied to any order placed up to the entire order total less shipping/handling. Cash disbursements will only be made if and when a Brand Partner's 'Earned' Rewards account exceeds \$100.

WORKSHEET

HOW MUCH RESIDUAL INCOME DO I WANT TO EARN EACH MONTH?

Use this table to figure how many people you need:

	Column A	Column B	Column C		
Level In Your Organization	# of People on my 1st Level	Monthly Team Volume (Col. A x 100BV)	My Rewards on this Level	=	My Rewards (Col. B x Col. C)
EXAMPLE	4	400	10%	=	\$40
EXAMPLE	16	1,600	10%	=	\$160
			TOTAL REWARD	=	\$200
1st			10%	=	
2nd			10%	=	
3rd			5%	=	
4th			5%	=	
5th			3%	=	
6th			3%	=	
7th			3%	=	
8th			3%	=	
9th			2%	=	
10th			1%	=	
11th			2%	=	
12th			3%	=	
			TOTAL REWARD	=	

SPECIAL NOTE: This illustration is for educational purposes ONLY! This in no way indicates what is typical for the average distributor. Individual results are based solely on your efforts and production.

QUESTIONS?

WE CAN GET YOU ANSWERS. IF YOU HAVE ANY QUESTIONS AT ALL ABOUT THE REWARDS PLAN SET FORTH IN THIS GUIDE, WE WOULD LOVE TO HEAR THEM. DON'T BE SHY. ASK AWAY.

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