



univera[®]
COMPENSATION PLAN

February 2016

Seven Ways to Receive Financial Rewards

Univera's Compensation Plan rewards you unlike any other in the industry.

1) Retail Commissions

As a new Associate, you will be generously compensated for sales generated by your Customers.

2) Unilevel Pay

As your team grows, Unilevel Pay rewards you with a high-percentage commission. You can earn up to 15% on the purchases of the people you personally enroll, 10% on the purchases of Associates and Customers they enroll, and commissions on purchases up to four team members deep.

3) Generation Pay

Univera's Generation Pay is the key to earning significant residual income. Univera offers Generation Pay that is truly an industry leader in the depth it pays. As you help more and more Customers and Associates experience renewal, your rewards grow almost exponentially.

4) Bonus Programs and Incentives

Univera offers ongoing bonus programs to reward best practices in business building activities and encourage successful, vibrant teams. Special, short-term Incentives also reward specific business activity and help boost growth.

5) Xcelerate Your Drive

Univera offers Associates the opportunity to drive in style. You can earn \$500 to \$1,600 in the form of a monthly car allowance towards the purchase or lease of a BMW.

6) Exclusive Events

Univera is committed to developing you as a leader and as an individual. As you grow your business, Univera gives you opportunities to earn invitations to world-class trips and activities and special perks at Corporate events.

7) Blue Diamond Bonus

Each month when an Associate qualifies at Blue Diamond rank, he or she is entitled to a share of Univera's "bonus pool," comprising 2% of the company's commissionable volume.

For more detailed information on Univera's Associate Compensation Plan, see your Univera Associate.

These figures are mathematical projections based on hypothetical, optimal conditions and should not be considered guarantees or projections of your actual earnings or profits. Any representation or guarantee of earnings, whether made by Univera or an independent Univera Associate, would be misleading. Success with Univera results from successful sales efforts, which require hard work, diligence, and leadership. Your success depends on how effectively you exercise these qualities. Product commissions for Canadian Associates will be converted into Canadian currency based on the previous month's average exchange rate.

Note: 60% of all Univera Canada Associates (excluding the lowest and highest 20% income earners) earned between \$42 CAD and \$945.78 CAD between January 2015 and December 2015.

Join Univera

Asking the right questions, and listening to your Prospect's answers will help you place them in your Univera business opportunity.

There are three ways to join Univera:

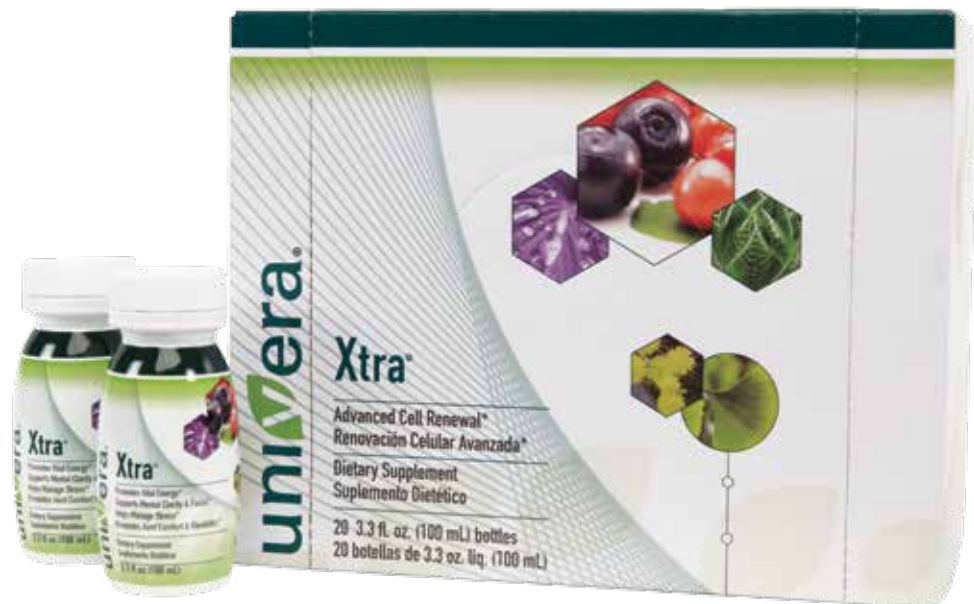
Customer: Benefits of improved overall health and superior customer service provided by their Univera Associate. A Customer pays the Retail price for their Univera products

Preferred Customer (PC): All the benefits of a Customer, plus an approximate 10% retail discount and automatic monthly delivery of products through the Convenience Plan (CP). A Preferred Customer pays the Preferred price.

Associate: Opportunity to create a business with unlimited earning potential, where successes garner additional bonuses, recognition, and travel rewards. Plus an approximate 20% retail discount on Univera products. An Associate enrolled on a Convenience Plan (CP) pays the Associate price. An Associate who is not enrolled on a Convenience Plan(CP) pays the Preferred Customer price.

The example below reflects the three different price types on a box of Xtra® MINIs.

	CUSTOMER	ASSOCIATE	
PRODUCT PRICE	RETAIL	PREFERRED	ASSOCIATE
Xtra® ready-to-drink MINIs	\$66.99 USD	\$60.99 USD	\$54.99 USD



Xtra® Ready to Drink MINIs

Retail Commissions

As you enroll Customers and Preferred Customers, you will earn a commission on the products they purchase. As an Associate, you earn the difference between the Associate price and the price your Customers pay on their product purchases.

Compared to the Associate price, the approximate Retail price mark-up for Customers is up to 20%, and the approximate Preferred Customer price mark-up for Preferred Customers is up to 10%. As an Associate, you earn 100% of this mark-up.

As you can see in the example below, when a personally enrolled frontline Customer purchases one box of Xtra® ready-to-drink MINIs at the Retail price, you will receive a Retail Commission of \$12.00 USD. When a Customer signs up as a Preferred Customer and purchases a box of Xtra® ready-to-drink MINIs at the Preferred Price, you will receive a commission of \$6.00 USD.

Example: Retail Commission on one box of Xtra® ready-to-drink MINIs

UNITED STATES (USD)			
RETAIL PRICE	\$66.99	PREFERRED PRICE	\$60.99
ASSOCIATE PRICE	- \$54.99	ASSOCIATE PRICE	- \$54.99
RETAIL COMMISSION	\$12.00	RETAIL COMMISSION	\$6.00

Unilevel Pay

As you start to build your Team, Unilevel Pay is added to Retail Commissions to significantly reward you. You can earn Unilevel commissions up to four levels deep.

The commission percentages earned are determined by your rank. Rank is a title given to Associates upon meeting monthly Personal Volume (PV) and Group Volume (GV) requirements. PV is all Business Volume (BV) ordered on your personal account. GV is the total volume ordered by everyone in your organization, including yourself. For example, to reach the Bronze rank, you must generate a monthly PV of 100 and GV of 2,000. For a detailed overview of all rank requirements, see page 12.

As you advance from one rank to the next, the levels and percentages adjust accordingly. A level is the position a Team member has in your organization relative to you. For example, the people you personally enroll Frontline are first level to you, and people they personally enroll in are second level to you.

Below is a detailed chart showing the different ranks, the number of levels paid per rank, and the percentage for each rank and level.

	SENIOR						PLATINUM/ EMERALD	DIAMOND	BLUE DIAMOND
	ASSOCIATE	ASSOCIATE	EXECUTIVE	BRONZE	SILVER	GOLD			
Level 1	15%	15%	15%	15%	10%	6%	5%	3%	3%
Level 2		5%	10%	10%	10%	6%	5%	3%	3%
Level 3			5%	5%	5%	5%	5%	3%	3%
Level 4					5%	5%	5%	3%	3%

Calculating the amount of commissions earned on the sale of products is relatively simple. For example, when you achieve the rank of Bronze and one of your Customers purchases a box of Xtra® ready-to-drink MINIs for \$66.99 USD, you will earn a \$12.00 USD Retail Commission plus 15% of the 35 BV on your Unilevel level 1, which equals \$5.25, for a total commission of \$17.25.

UNITED STATES (USD)

\$12.00	Retail Commission
+ \$5.25	Unilevel Pay
<hr/>	
\$17.25	Total

Generation Pay

As you enroll additional Associates to your Team and support them in building Teams of their own, your Downteam will quickly grow. Generation Pay provides incredible rewards for leaders who help others become leaders. Univera's approach to leadership is to reward you for building a significant income with Teams of your rising stars.

Generation Pay is powerful – it contributes toward a majority of the monthly residual income of Univera leaders. Instead of earning a commission on one specific level, as is the case with Unilevel Pay, you earn a commission from one rank to the next beginning at the Silver rank. For example, Silver Associates earn Generation Pay on all the Customers and Associates between them and their next Silver.

Moreover, the percentages are recalculated with each additional leg you have. A leg starts with every Associate you personally enroll. Therefore, as you add width to your group by enrolling more Associates, you will earn more commissions. The possibilities are limitless!

The chart below displays all the generations and percentages that correspond with each of the ranks.

	Silver (S)	Gold (G)		Platinum/Emerald (P)			Diamond (D)				Blue Diamond (D)			
	S	S	G	S	G	P	S	G	P	D	S	G	P	D
Generation 1	5%	5%	4%	5%	4%	3%	5%	4%	3%	2%	5%	4%	3%	2%
Generation 2			4%		4%	3%		4%	3%	2%		4%	3%	2%
Generation 3						3%			3%	2%			3%	2%
Generation 4										2%				2%
Generation 5										2%				2%
Generation 6														1%

A generation is the position of all the Team members between you and an Associate who has the same or higher qualified rank in your organization. For example, a Silver generation is defined as all the team members between you and the first Silver, Gold, Platinum/Emerald, or Diamond in each leg of your team. This person could be on your first level, 10th level, or 100th level. A Silver Associate earns Generation Pay one generation deep.

In the example below, as a Silver Associate you will earn 5% Generation Pay on all the volume of the Associates between you and your first Silver. Since the first Silver is on the your 12th level, you will earn 5% Generation Pay down to level 12.

Example of Generation Pay (GP) – Silver Rank

Level	Rank	GP %	Total GP %
0	You – Silver	Silver GP	
1	Associate	5%	5%
2	Executive		
3	Executive		
4	Associate		
5	Executive		
6	Executive		
7	Executive		
8	Associate		
9	Sr. Associate		
10	Sr. Associate		
11	Associate		
12	Silver 1		
13	Sr. Associate		

A Gold generation is defined as all the Team members between you and the first Gold, Platinum/Emerald, or Diamond in each of your legs. A Gold Associate earns Generation Pay two generations deep. As you increase in rank, you continue to be paid on ranks already achieved - increasing your overall commission payout. As shown in the graph below, as a Gold you will earn 5% Silver Generation Pay to the first Silver, 4% Gold Generation 1 Pay to the first Gold, and 4% Gold Generation 2 Pay to the second Gold.

Example of Generation Pay (GP) - Gold Rank

Level	Rank	GP %	GP %	Total GP %
0	You – Gold	Silver GP	Gold GP	
1	Associate	5%	4%	9%
2	Executive			
3	Executive			
4	Associate			
5	Executive			
6	Executive			
7	Executive			
8	Associate			
9	Sr. Associate			
10	Sr. Associate			
11	Associate			
12	Silver 1			
13	Sr. Associate		4%	4%
14	Sr. Associate			
15	Associate			
16	Gold 1			
17	Silver		4%	4%
18	Silver			
19	Silver			
20	Gold 2			

In summary, the chart below is a representation of a hypothetical percentage payout as an Associate advances from one rank to the next. The key to understanding Generation Pay is that you will earn 5% to the first Silver, Gold, Platinum/Emerald, or Diamond; 4% to the second Gold, Platinum/Emerald or Diamond; 3% to the third Platinum/Emerald or Diamond; 2% to the fifth Diamond; and 1% to the sixth Diamond.

Level	Rank	SILVER			GOLD			PLATINUM/EMERALD			DIAMOND				BLUE DIAMOND			
		Silver	Silver	Gold	Silver	Gold	Platinum	Silver	Gold	Platinum	Diamond	Silver	Gold	Platinum	Diamond			
1	Associate																	
2	Executive																	
3	Executive																	
4	Associate																	
5	Executive																	
6	Executive	5%																
7	Executive	5%	5%															
8	Associate																	
9	Sr. Associate			4%						4%					4%			
10	Sr. Associate																	
11	Associate										3%						3%	
12	Silver 1																	
13	Sr. Associate																	
14	Sr. Associate																	
15	Associate																	
16	Gold 1																	
17	Silver																	
18	Silver																	
19	Silver			4%														
20	Gold 2																	
21	Platinum 1																	
22	Gold																	
23	Silver																	
24	Silver																	
25	Platinum 2																	
26	Gold																	
27	Gold																	
28	Platinum 3																	
29	Diamond 1																	
30	Diamond 2																	
31	Diamond 3																	
32	Platinum																	
33	Diamond 4																	
34	Diamond 5																	
35	Platinum																	
36	Gold																	
37	Diamond 6																	1%

Xcelerate Your Drive

Freedom. Performance. Passion.



Requirements:

- Associates must maintain rank, group volume, and structure requirements for 3 consecutive months before leasing or purchasing a BMW.
- For Associates to advance to the next level of car allowance, they must meet GV and structure requirements of the higher rank for 3 consecutive months. The car allowance will increase after the 3rd consecutive qualified month.

Car Allowance	Qualified Rank	Group Volume Requirement	Maintenance Requirement	Structure Requirement
\$500	Platinum	30,000	3 months	2 individual Gold legs and a minimum of 10,000 GV outside the Gold legs
\$750	Emerald	60,000	3 months	3 individual Gold legs or higher
\$1,000	Diamond	100,000		
\$1,600	Blue Diamond	500,000		

Maintenance Requirements:

- Associate must successfully meet car qualification requirements each commission period to continue to earn the full car allowance. Failure to meet rank, GV, or structure requirements will result in a decreased or suspended car allowance.
- Emerald, Diamond, or Blue Diamond car qualifiers who fall out of qualification will be given a 2 month grace period at each level. On the 3rd month the Associate's car allowance will be adjusted to reflect their current level of qualification.
- Platinum car qualifiers who fall out of qualification will be given a 6 month grace period. However, if after the 6 month grace period the Associate account doesn't reach Platinum requirements then the car qualifier will forfeit the car allowance.
- In the rare occurrence that the car qualifier forfeits their allowance or drops to a lower car allowance amount, then they will be required to re-qualify for 3 consecutive months to resume or raise the car allowance.

*For a complete list of the rules and qualification requirements, please visit www.univera.com.



General Information

- Car allowances will only be paid on the lease or purchase of a new or certified pre-owned BMW after the initial 3 month qualification period. The car cannot be leased or purchased prior to completing qualification.
- Associates must independently meet BMW's credit qualifications to purchase or secure a lease. No credit, financing, or payments will be provided by Univera.
- The lease or purchase agreement is between the Associate and BMW dealership. Univera shall not be liable to any party for any and all losses, claims, demands, guarantees, or obligations.
- Associates will be paid their car allowance in their monthly commission payment.
- Associates must submit a completed and signed lease or purchase agreement to Univera before the car allowance is paid. If the car is purchased in full or with a loan agreement outside of BMW, Associates must submit a copy of the car title and purchase receipt before the car allowance is paid.
- If an Associate seeks to upgrade their vehicle prior to the end of the existing lease, the Associate will incur all costs associated with breaking the lease, if any. Univera will not be responsible for any fees, payments, or other associated costs incurred by the Associate with respect to any car lease.
- Due to the cost premium to purchase or lease a car in Canada versus the United States, Canadian Associates will receive an additional 20% per level per month.
- If the car is leased, the car allowance will be terminated upon expiration of the lease. If the car is new or certified pre-owned, the car allowance will be terminated upon completion of loan. If the car is purchased in full or with a loan agreement outside of BMW the car allowance will be paid for up to 4 years as long as the Associate continues to meet qualification requirements. An Associate will be required to lease or purchase another BMW before a car allowance is resumed.
- Annually, Associates will be required to send Univera updated registration documents to ensure that the car is still in the Associate's possession.
- Only one car allowance will be allowed per Associate Account.

Bonus Programs and Incentives

In addition to earning based on your monthly business activity, Univera rewards for best practices in your business-growing activities. The programs below let you earn immediate income while building a strong business that will produce the best results in the long term.

4 & Free Program – Personally sponsor at least 4 Preferred Customers or Associates with an enrollment order and a Convenience Plan to receive a product rebate on your next month's personal Convenience Plan. Each month you sponsor at least 4, you receive the product rebate!

Fast Start – The first 90 days of business-building activity can set you up for a lifetime of success. With this in mind, Univera has developed a program to reward you for recruiting consistently during the first three full months. Working in synergy with the 4 & Free program, it can help new Associates create a strong foundation and see an immediate impact to their income!

Product Pack Bonuses – Each time you enroll a new Preferred Customer or Associate with a Convenience Plan, who enrolls with a qualified pack, you will earn a cash bonus - paid weekly to help get money in your pocket quickly!

GR8! Bonus - Maintain 800BV or more from a minimum of 8 Customers/Associates to receive a \$100 bonus on the following Wednesday. This bonus can be earned each month by the sponsor in multiples of 800 BV and a minimum of 8 Customers/Associates. Each purchaser must have a minimum of 40 BV from their personal orders to qualify.

Emerald Pay Bonus - All qualified Emerald Associates will receive a flat rate Emerald Pay Bonus of \$1,500 per month, added to their monthly commission payment. This bonus is based on the average monthly income for Emerald rank in a specific time period and is reviewed regularly to make any necessary adjustments.

Incentives: In addition to the bonus programs listed, watch for announcements about special, short-term Incentives to reward specific business activities and help boost achievement.

Detailed information on all of these programs, including qualifications, bonus amounts, and payment details, is available on your Dashboard at Univera.com.

Exclusive Events



Univera creates unforgettable experiences to celebrate your landmark achievements!

Special all-expenses paid trips reward stellar business growth with exclusive invitations to memorable destinations. These are perfect opportunities to meet other business builders and spend time with top Field leaders and Corporate Executives while enjoying the perfect balance of relaxation, team-building, and learning.

Univera Corporate events are always a good investment in your business and future. They're even better when you've received a perk for creating momentum and building your business before the event. Each event is unique and offers diverse opportunities for special incentive possibilities.

For more information on upcoming events and special event incentives, visit Univera.com.

Blue Diamond Bonus



Achieving the rank of Blue Diamond is truly an extraordinary accomplishment, and Univera rewards the dedication, collaboration, and teamwork of its Blue Diamond leaders by paying a 2% leadership bonus every month.

By sharing profits with Associates who achieve this rank, Univera generously compensates Blue Diamond Associates for contributing to the success of the entire Field organization.

The Blue Diamond Bonus is calculated by taking 2% of total company-wide commissionable volume and dividing it by the total number of Blue Diamond shares. A Blue Diamond earns one share for qualifying as a Blue Diamond and one additional share for each Blue Diamond leg in their organization. A Blue Diamond leg is any leg that has a qualified Blue Diamond in it during the current month.

Compensation Plan Quick Reference

Rank Requirements

	Associate	Senior Associate	Executive	Bronze	Silver	Gold	Platinum	Emerald	Diamond	Blue Diamond
Personal Volume Requirement	40	100	100	100	100	100	100	100	100	100
Group Volume Requirement	40	250	1,000*	2,000*	4,000*	10,000*	30,000*	60,000*	100,000*	500,000*

* 50% Rule applies

Retail Commissions

	Associate	Senior Associate	Executive	Bronze	Silver	Gold	Platinum	Emerald	Diamond	Blue Diamond
Average Retail Price Markup	20%	20%	20%	20%	20%	20%	20%	20%	20%	20%
Average Preferred Price Markup	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%

Unilevel Pay

	Associate	Senior Associate	Executive	Bronze	Silver	Gold	Platinum	Emerald	Diamond	Blue Diamond
Level 1	15%	15%	15%	15%	10%	6%	5%	5%	3%	3%
Level 2		5%	10%	10%	10%	6%	5%	5%	3%	3%
Level 3			5%	5%	5%	5%	5%	5%	3%	3%
Level 4					5%	5%	5%	5%	3%	3%

Generation Pay

	Silver (S)			Gold (G)			Platinum/Emerald (P)			Diamond (D)				Blue Diamond (D)			
	S	S	G	S	G	P	S	G	P	D	S	G	P	D			
Generation 1	5%	5%	4%	5%	4%	3%	5%	4%	3%	2%	5%	4%	3%	2%			
Generation 2			4%		4%	3%		4%	3%	2%		4%	3%	2%			
Generation 3						3%			3%	2%			3%	2%			
Generation 4										2%				2%			
Generation 5										2%				2%			
Generation 6														1%			

Commission Range

Average Monthly Earnings*

Rank	Avg Monthly Earnings	Group Volume (GV)
Bronze	\$324	2,000
Silver	\$804	4,000
Gold	\$1,821	10,000
Platinum	\$5,075	30,000
Emerald	\$7,989	60,000
Diamond	\$18,227	100,000
Blue Diamond	\$45,314	500,000

These figures do not include promotional pay, bonuses, free product, incentive trips, etc.

Seven Rewards of Financial Renewal

1. Retail Commissions
2. Unilevel Pay
3. Generation Pay
4. Bonus Programs and Incentives
 - a. 4 & Free
 - b. Fast Start
 - c. Pack Bonuses
 - d. GR8! Bonus
 - e. Emerald Bonus
 - f. Short-term Incentives
5. Xcelerate Your Drive
6. Exclusive Events
7. Blue Diamond Pool
 - 2% of commissionable volume



For more detailed information on Univera's Associate Compensation Plan, see your Univera Associate.

* These figures are mathematical projections based on hypothetical, optimal conditions and should not be considered guarantees or projections of your actual earnings or profits. Any representation or guarantee of earnings, whether made by Univera or an Independent Univera Associate, would be misleading. Success with Univera results from successful sales efforts, which require hard work, diligence, and leadership. Your success depends on how effectively you exercise these qualities. Product commissions for Canadian Associates will be converted into Canadian currency based on the previous month's average exchange rate.

60% of all Univera Canada Associates (excluding the lowest and highest 20% income earners) earned between \$42 CAD and \$945.78 CAD between January 2015 and December 2015.

Rank Information | Terms and Definitions

Rank Information

As you grow your business, you will advance from one rank to the next. When you structure your business, keep the 50% rule in mind. The 50% rule is a structural requirement that starts at the Executive level. At least 50% of the required rank GV must come from outside your largest leg. For example, an Associate who is qualifying for the Bronze rank will need to have a total of 2,000 GV with at least 1,000 GV coming from outside his/her largest leg. The 50% rule is a structural minimum; building your organization with more legs and a greater distribution of volume will dramatically increase your commission payout. This approach builds a sustainable monthly residual income that is less vulnerable to setbacks compared to building a business with only one or two strong legs.

Below is a list of the required Personal Volume (PV) and Group Volume (GV) for each of the ranks. Associates must meet the rank's PV requirement to qualify for a commission check. Your PV is considered volume outside your largest leg.

RANKS	PV REQUIREMENT	GV REQUIREMENT
ASSOCIATE	40	40 PV/GV in any given month to qualify
SENIOR ASSOCIATE	100	250 GV in any given month to qualify
EXECUTIVE	100	1,000 GV with 50% rule (500 GV outside largest leg)
BRONZE	100	2,000 GV with 50% rule (1,000 GV outside largest leg)
SILVER	100	4,000 GV with 50% rule (2,000 GV outside largest leg)
GOLD	100	10,000 GV with 50% rule (5,000 GV outside largest leg)
PLATINUM	100	30,000 GV with 50% rule (15,000 GV outside largest leg)
EMERALD	100	60,000 GV with 50% rule (30,000 GV outside largest leg)
DIAMOND	100	100,000 GV with 50% rule (50,000 GV outside largest leg)
BLUE DIAMOND	100	3 qualified Diamond legs or 500,000 GV with 50% rule (250,000 GV outside largest leg)

Terms and Definitions

50% RULE Starting at the Executive level, at least 50% of your qualified rank GV must come from outside your largest leg. Your PV is considered volume outside your largest leg.

ACHIEVED RANK A title earned after two consecutive qualification months.

BUSINESS VOLUME (BV) The point value placed on products that accrues towards PV and GV.

COMMISSIONABLE VOLUME (CV) The assigned value of each purchased product on which commissions are paid. In most cases CV is equal to BV.

CONVENIENCE PLAN (CP) A monthly order that is automatically and conveniently shipped on the 1st, 8th, 15th, or 22nd of each month.

FRONTLINE When you personally sponsor and place a prospective Customer or Associate you are enrolling on your level 1.

GENERATION The positions of all the team members between you and an Associate who has the same or higher qualified rank in your organization.

GROUP VOLUME (GV) The total volume ordered by everyone in your organization, including yourself.

LEG Each personally enrolled Associate. If you have three personally enrolled Associates, you have three legs.

LEVEL An Associate's position in your Downteam relative to yours. For example, people you bring in are first level to you and people they bring in are second level to you.

PERSONAL VOLUME (PV) All BV placed on your personal account. It includes your personal purchases but does not include your Customer's purchases.

PERSONALLY ENROLL When you personally sign up a Prospect, you are the Sponsor.

PLACEMENT An Associate under whom a Sponsor places a new Customer or Associate.

PREFERRED CUSTOMER PRICE The price Preferred Customers pay and Associates who are not on CP.

QUALIFIED RANK Otherwise known as Paid-as Rank, is a title given each month upon meeting monthly PV and GV requirements.

QUALIFIED VOLUME (QV) The assigned value of each purchased product that counts towards qualifying for ranks. QV is always equal to BV.

RETAIL PRICE The price a Customer pays who is not enrolled on CP.

SPONSOR The person who enrolled you with Univera and to whom the first month's commission is paid. Subsequent month's commission is paid up through the placement.



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