



SEVEN REWARDS OF  
**FINANCIAL RENEWAL!**



COMPENSATION PLAN BOOKLET  
JANUARY 2010 EDITION



# SEVEN REWARDS OF FINANCIAL RENEWAL

## 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 every sale 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 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 standard for the depth in which it allows you to earn a commission on your team's sales. As you help more and more Customers and Associates experience renewal, your rewards grow almost exponentially.

### 4) Xcelerate Your Drive

As a Univera Associate, you have the incredible opportunity to drive a BMW or Toyota. You can earn a \$600, \$1,000, or \$1,600 monthly car allowance towards a BMW (3, 5, 6 or 7 series) or a Toyota Prius Hybrid.

### 5) 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.

### 6) Incentives and Trips

Univera is committed to developing you as a leader and as an individual. As you achieve new and higher ranks, Univera will invite you to participate in world-class trips and activities.

### 7) Promotional Pay

In addition to the first six generous financial rewards, Univera also offers limited-time incentives to help you build a successful, vibrant team.

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 \$41 CAD and \$844 CAD between January 2008 and December 2008.

# PRICING OVERVIEW

As you review the Univera price lists, you will notice four distinct numbers that are given to each product. These numbers are important to understand; they show the price you pay and the value upon which your commission is calculated.

Each Univera product has four different price types:

- The Retail price is the price Customers pay.
- The Advantage Customer Program (ACP) price is the price Advantage Customers (Customers on Convenience Plan) pay.
- The Preferred price is the price Associates who are not on Convenience Plan (CP) pay.
- The Wholesale price is the lowest price and is the price Associates who are enrolled on CP pay.

The ACP price and the Preferred price are always the same amount. The ACP price applies to Advantage Customers and the Preferred price applies to Associates not on CP.

Convenience Plan (CP) is a monthly order that is automatically and conveniently shipped to you on either the 1st, 8th, 15th, or 22nd of every month.

In addition to the price, each Univera product has a point or volume amount called ACP Points or Business Volume (BV). Advantage Customers earn ACP Points\* that can be redeemed toward the purchase of products. Univera Associates accumulate BV. Your commissions are calculated on the BV of each product sold or purchased by your Downteam – the greater the BV, the higher your Commission.

The example below reflects the four different price types on the Xtra™ Twin Pack Plus Two.

PRODUCT	RETAIL PRICE	ACP / PREFERRED PRICE	WHOLESALE PRICE	ACP POINTS / BV
Xtra™ Twin Pack Plus Two	\$189.85 USD	\$169.85 USD	\$149.85 USD	100

# 1

## RETAIL COMMISSIONS

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

Compared to the Wholesale price, the average Retail price mark-up for Customers is 20%, and the average ACP price mark-up for Advantage Customers is 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 an Xtra™ Twin Pack Plus Two at the Retail price, you will receive a Retail Commission of \$40 USD, this is called Retail Commissions. When a Customer signs up in the Advantage Customer Program and purchases an Xtra™ Twin Pack Plus Two at the ACP Price, you will receive a commission of \$20.

Example: Retail Commission on the Xtra™ Twin Pack Plus Two

UNITES STATES (USD)			
RETAIL PRICE	\$189.85	ACP PRICE	\$169.85
WHOLESALE PRICE	- \$149.85	WHOLESALE PRICE	- \$149.85
RETAIL COMMISSION	\$40	RETAIL COMMISSION	\$20

# 2

## 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 16.

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 an Xtra™ Twin Pack Plus Two for \$189.85 USD, you will earn a \$40 USD Retail Commission plus 15% of the 100 BV on your Unilevel level 1, which equals \$15, for a total commission of \$55.

UNITED STATES (USD)	
+ \$40.00	Retail Commission
\$15.00	Unilevel Pay
<hr/>	
\$55.00	Total

# 3

## GENERATION PAY

As you enroll additional Associates in 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 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. 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.

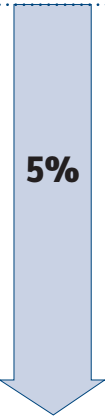
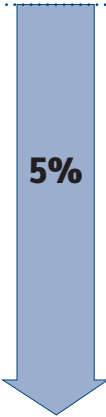
	Silver (S)	Gold (G)		Platinum/Emerald (P)			Diamond (D)				Blue Diamond (D)			
	S	S	G	S	G	P	S	G	P	D	S	G	P	D
<b>Generation 1</b>	<b>5%</b>	<b>5%</b>	<b>4%</b>	<b>5%</b>	<b>4%</b>	<b>3%</b>	<b>5%</b>	<b>4%</b>	<b>3%</b>	<b>2%</b>	<b>5%</b>	<b>4%</b>	<b>3%</b>	<b>2%</b>
<b>Generation 2</b>			<b>4%</b>	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

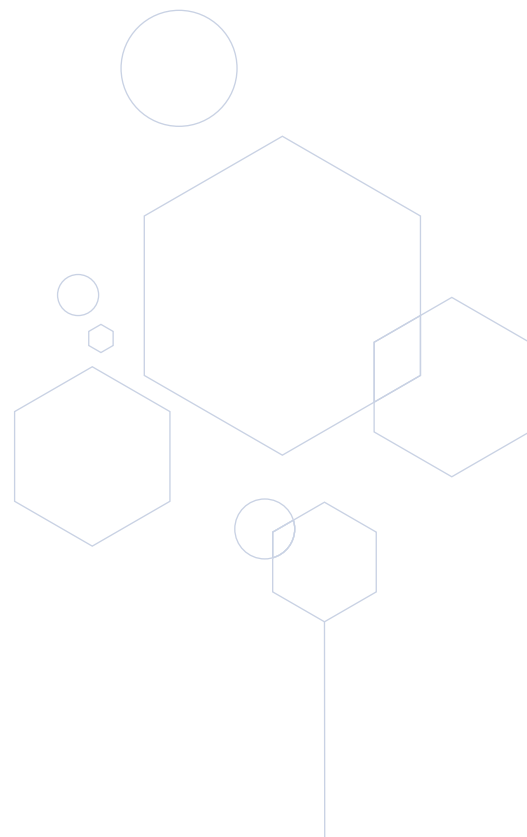


A generation is the position of all the team members between you and an Associate who has the same or higher qualified rank in your organization. For example, a Silver generation is defined as all the team members between you and the first Silver, Gold, Platinum/Emerald, or Diamond in each leg of your 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 Associate's 12th level, the Silver Associate will earn 5% Generation Pay down to level 12.

#### Example of Generation Pay (GP) - Silver Rank

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

# 4

## XCELERATE YOUR DRIVE

As your team grows in size and matures into a larger organization, you can earn a generous monthly car allowance towards a luxury, high performance BMW or the iconic “green” Toyota Prius Hybrid automobile. Associates who achieve the Emerald or above rank with 60,000 GV will qualify for a \$600 car allowance on a BMW 3 Series or Prius Hybrid automobile. Associates who achieve the Diamond or above rank with 100,000 GV will qualify for a \$1,000 car allowance on a BMW 5 Series automobile. Associates who achieve the Blue Diamond rank with 500,000 GV will qualify for a \$1,600 car allowance towards a BMW 6 or 7 Series automobile.



To become car qualified, you must achieve and maintain your title and volume requirements for four consecutive months and have at least four legs with a maximum individual leg contribution of 40% from the largest leg, 30% from the second largest leg, 20% from the third largest leg, and 10% from the fourth largest leg. Building a well-structured organization in this manner will help you achieve long-term financial stability and security.

For example, Associates who are qualifying for the Emerald BMW 3 Series or Prius Hybrid are required to achieve and maintain 60,000 GV with a maximum contribution of 24,000 GV from their largest leg (40%), 18,000 GV from their second largest leg (30%), 12,000 GV from their third largest leg (20%), and 6,000 GV from their fourth largest leg (10%) for four consecutive months.

Associates who have more than four legs will be able to count the volume outside their fourth largest leg towards monthly GV requirements. For example, if Associates were qualifying for the Emerald BMW 3 Series or Prius Hybrid and had 10 legs of 6,000 GV, they will qualify because the volume contributed from their largest, second largest, and third largest leg were all well below the maximum amounts of 24,000, 18,000, and 12,000.

For Associates to earn a higher series car allowance, they must meet the GV and structure requirements for four consecutive months. The car allowance will increase after the fourth consecutive qualified month and as soon as the Associate submits a higher level lease or purchase agreement.

The chart below summarizes the specific requirements needed to qualify for a car allowance.

AUTOMOBILE	ALLOWANCE	MINIMUM RANK	VOLUME REQUIREMENTS	MAINTENANCE REQUIREMENTS	LEG STRUCTURE REQUIREMENTS MIN. FOUR LEGS - MAX. CONTRIBUTION PER LEG OF 40%, 30%, 20%, 10%
BMW 3 SERIES/ PRIUS HYBRID	\$600	EMERALD	60,000	4 MONTHS	24K, 18K, 12K, 6K
BMW 5 SERIES	\$1,000	DIAMOND	100,000	4 MONTHS	40K, 30K, 20K, 10K
BMW 7 SERIES	\$1,600	BLUE DIAMOND	500,000	4 MONTHS	200K, 150K, 100K, 50K

Car-qualified Associates must continue to maintain the GV and leg structure requirements every month to receive the full car allowance. A BMW 3 Series or Prius Hybrid car qualifier will receive 75% of their monthly car allowance or \$450 if the structure requirement isn't met; 50% of their monthly car allowance or \$300 if the GV requirement isn't met; and no car allowance if the GV falls below 45,000. In the rare occurrence that full car qualification requirements are not met for four consecutive months, the car qualifier will forfeit the car allowance and be required to re-qualify for four consecutive months to resume the car allowance.

If a BMW 5 Series car qualifier fails to meet the GV or leg structure requirements, the car allowance will be reduced to the BMW 3 Series allowance, upon which all BMW 3 Series or Prius Hybrid maintenance requirements will be in effect.

If a BMW 6 or 7 Series car qualifier fails to maintain GV or leg structure requirements, the car allowance will be reduced to the BMW 5 Series car allowance. If the car qualifier fails to meet the 5 Series GV or leg structure requirements, the car allowance will be reduced to the BMW 3 Series or Prius Hybrid allowance, upon which all BMW 3 Series or Prius Hybrid maintenance requirements will be in effect.

Car qualifiers who are 5 and 7 Series qualified and fail to maintain their requirements for four consecutive months will be paid at the lower level of qualification until they successfully re-qualify for four consecutive months.

Associates are encouraged to build a stable organization before purchasing or leasing a new automobile to receive maximum benefit from the program.



## General Information

Car allowances will only be paid on the lease or purchase of a new or certified pre-owned BMW/Prius **after the initial four month qualification period**. The car cannot be leased or purchased prior to completing qualification.

Associates will not receive a car allowance for leasing or purchasing a higher level series than the level they are qualified for. For example, if a Emerald is 3 Series/Prius car qualified and leases a 5 Series, he/she will not receive any car allowance.

Car qualifiers who advance from one series to the next will be paid a car allowance according to the series of car leased or purchased. For example, if an Associate is 5 Series qualified and has a 3 Series/Prius car, then that Associate will be paid a 3 Series/Prius car allowance until a 5 Series car is purchased or leased.

Associates must independently meet BMW/Toyota 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/Toyota dealership. Univera shall not be liable to any party for any and all losses, claims, demands, guarantees or obligations.

Univera will provide the car allowance to Associates in monthly commission payments, with a line item indicating the amount paid.

Associates must submit a completed and signed lease or purchase agreement to Univera before the car allowance is paid.

If an Associate seeks to upgrade his/her 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.

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 expiration of warranty. An Associate will be required to lease or purchase another BMW/Prius before 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.

Due to the cost premium to purchase or lease a car in Canada, Canadian Associates will receive an additional \$350 allowance per level.

Only one car allowance will be allowed per Associate account.

# 5

## BLUE DIAMOND BONUS

PLUS

# 2%



Blue  
Diamond  
Pool

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.

# 6

## INCENTIVES AND TRIPS



Univera celebrates you achieving your highest and best. Unforgettable incentives are provided to reward your successes and achievements. Some of the trips include:

**Xpand Your Business (Gold & Platinum Seminar)** - Scheduled periodically each year and offered to newly qualified Gold and Platinum Associates to celebrate your accomplishments and provide training designed to meet the specific needs of your new leadership role.

**Diamond Club** - This all-expense-paid yearly trip to the Grand Wailea Resort and Spa on the island of Maui includes:

- Relaxation at one of Hawaii's most luxurious resorts
- Team-building with other qualified Diamonds
- Time with Corporate Executives and Field Leaders

**Incentive Trips** - Come explore exotic destinations around the world in comfort and luxury with your Univera family.

From time to time, check [www.univeraoffice.com](http://www.univeraoffice.com) for the current promotions and incentives.

# 7

## PROMOTIONAL PAY

### Weekly Pay

To enhance your ability to make money faster, Univera rewards Associates by issuing all SKU Bonuses weekly. When you enroll a new Prospect who purchases one of these packs, you will be sent a bonus check the following Friday.

To qualify for the Weekly Pay program, the Sponsor must 1) have 100 PV and 2) have an active CP; and the new Associate must 1) enroll on CP prior to placing the order and 2) place an order for the SKU. Additionally, the new Associate must be placed Frontline\* to the Sponsor.

The chart below lists the descriptions, bonus amounts, Commissionable Business Volume (CBV), Rank Business Volume (RBV) for each pack with a SKU Bonus.

DESCRIPTIONS	BONUS AMOUNT	CBV	RBV
Twin Pack Plus Two	\$35	100	150
10 Gifting Pack	\$20	30	100
30 Gifting Pack	\$60	100	250
60 Gifting Pack	\$180	200	500
Ultimate Renewal Pack	\$120	150	500

In the event that Associates are paid a SKU Bonus and do not have at least a total of 100 PV in that given month, negative adjustments will be posted the following month to recapture SKU bonuses paid.

### Double Your Value

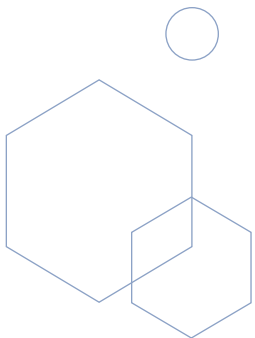
The Double Your Value program is beneficial if you earn between \$0 and \$100 a month in commission. By enrolling in this program, instead of receiving a monthly commission check, you will receive double your monthly commission amount in the form of a credit towards future product purchases. For example, if your monthly commission is \$50, you would receive a \$100 credit towards Univera products.

You will receive Double Your Value credits when your commission amount is less than \$100. When your commission amount is more than \$100, you will receive a check.

The following is a list of two requirements to participate in the Double Your Value program:

- Have an active CP of 40 points or more
- Submit a signed Double Your Value agreement, available at [www.univeraoffice.com](http://www.univeraoffice.com) (search for "Double Your Value") and fax it to Customer Care at 877-627-4747

\*Frontline: When you personally sponsor and place a prospective Customer or Associate you are enrolling on your level 1.





## Rapid Rank Bonus

The Rapid Rank Bonus is an exciting, lucrative incentive program that rewards Associates who enroll, advance, and maintain rank within their first several months. Associates who advance in rank within the scheduled timeframe and maintain that rank for three consecutive months (four in total) will maximize these significant Rapid Rank Bonuses.

Associates who enroll on or after November 23, 2008 and who advance to the rank of Bronze and Silver within three months, Gold within four months, Platinum within eight months, and Diamond within 12 months are eligible to qualify for the Rapid Rank Bonuses under previous guidelines. Associates enrolling on or after February 1, 2010 will follow the published schedule below. Associates must maintain their rank for two consecutive months for the first payout of bonuses and four consecutive months for the second payout of bonuses.

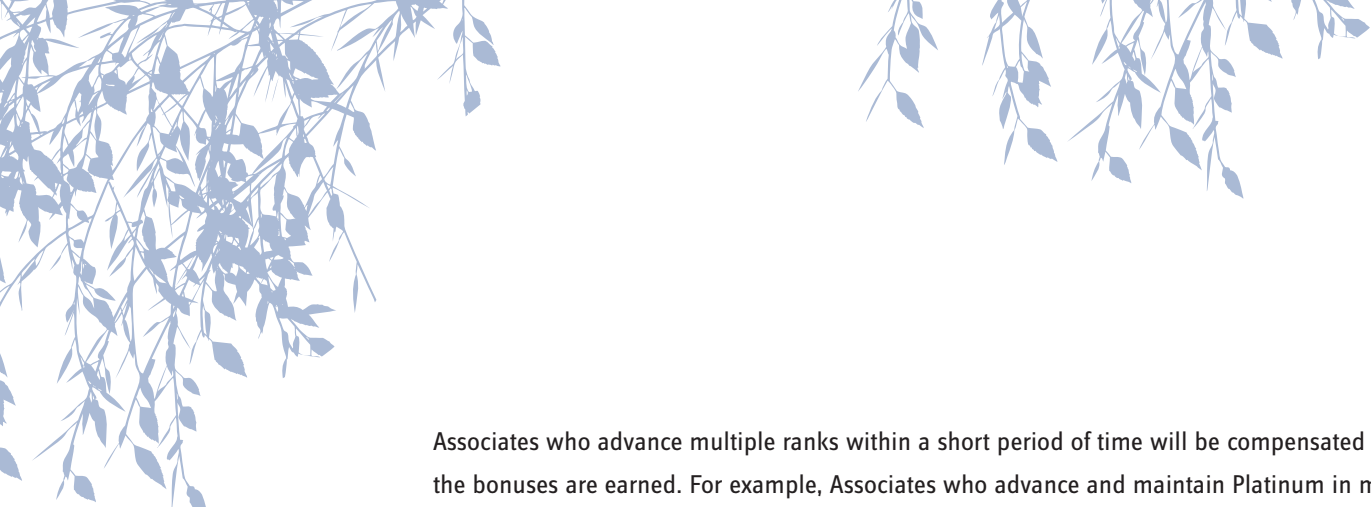
Below is a chart that lists the ranks, advancement schedule, the bonus amounts, and the potential bonus amount payout.

Ranks	Advancement Schedule*	2 Month Bonus	4 Month Bonus	Potential Accumulative Payout
<b>Bronze</b>	Month 3	\$100	\$300	\$400
<b>Silver</b>	Month 3	\$300	\$900	\$1,600
<b>Gold</b>	Month 4	\$600	\$1,800	\$4,000
<b>Platinum</b>	Month 8	\$1,000	\$3,000	\$8,000
<b>Emerald</b>	Month 10	\$2,000	\$6,000	\$16,000
<b>Diamond</b>	Month 12	\$4,000	\$12,000	\$32,000

\*Advancement Schedule means an Associate must be one month rank qualified by that month. The bonus will be paid out after two and four consecutive months.

The bonuses are accumulative. For example, when Associates advance from Bronze to Silver to Gold within the scheduled timeframe and maintain qualification, they will earn all the Bronze, Silver, and Gold bonuses for a total of \$4,000.





Associates who advance multiple ranks within a short period of time will be compensated in the month the bonuses are earned. For example, Associates who advance and maintain Platinum in month 6 instead of month 8 will be paid the bonuses two months earlier.

Associates who achieve rank sooner than the schedule shows, will still have the entire timeline available to advance to the higher ranks. For example, Associates who advance and maintain Gold in their enrollment month will not need to advance to rank of Platinum (1 month qualified) until month 8, as scheduled.

Associates who advance multiple ranks within a short time period but fail to maintain the higher rank their second consecutive month will still have until the scheduled month to advance to the higher ranks. For example, Associates who advance to Gold in their enrollment month and fall back down to Silver their second consecutive month (maintain Bronze and Silver) are still eligible for the Gold bonuses assuming they achieve the Gold rank (1 month qualified) in month 4.

Associates who advance multiple ranks within a short time period, maintain their rank two consecutive months, but fail to maintain are still eligible to receive the large fourth month bonuses as long as they re-qualify at that rank by the scheduled month and maintain that rank for the four consecutive month period. For example, Associates who achieve Gold in month 1 and maintain month 2 will qualify for the Bronze, Silver, and Gold 2nd month bonuses. However, if these Associates fail to maintain month 3 at Gold, they are still eligible to receive the large Gold bonus when they re-qualify at Gold in month 4 and maintain through month 7 for a total of four consecutive months.

Associates who do not advance in rank within the given timeframe are still eligible for future higher-level bonuses when they achieve the next rank within the scheduled time period. For example, Associates who achieve the Bronze and Silver bonus but do not advance to Gold by month 4 (forfeiting the Gold bonuses) are still eligible for the Platinum level bonuses when they achieve that rank by month 8.

Effective as of November 2008, Associates who enroll between the 23rd and the last day of the month will start their scheduled Rapid Rank Bonus period on the 1st of the following month.

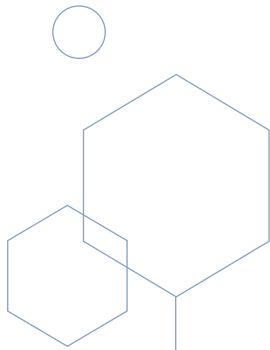


Below are three hypothetical scenarios in which the bonuses could be paid. Note that in order for the bonuses to be paid, the Associate must achieve the rank within the scheduled timeframe, and the qualification months must be consecutive.

Scenario #1- Achieve Bronze (Advance to Bronze in month 3 and maintain Bronze three consecutive months through month 6.)							
	Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	
	Enrollment Month	1st Full Month	2nd Full Month	3rd Full Month	4th Full Month	5th Full Month	
Qualified Rank	Associate	Executive	Bronze	Bronze	Bronze	Bronze	<b>\$400 Bonus \$400 Residual</b>  Total six month commission  <b>\$2,250</b>
Monthly Commission Average	\$50	\$200	\$400	\$400	\$400	\$400	
Bronze Bonus	\$0	\$0	\$0	\$100	\$0	\$300	
Total Commission	\$50	\$200	\$400	\$500	\$400	\$700	

Scenario #2- Achieve Silver (Qualify at Bronze in month 2, advance to Silver in month 3, and maintain Silver three consecutive months through month 6.)							
	Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	
	Enrollment Month	1st Full Month	2nd Full Month	3rd Full Month	4th Full Month	5th Full Month	
Qualified Rank	Executive	Bronze	Silver	Silver	Silver	Silver	<b>\$1,600 Bonus \$700 Residual</b>  Total six month commission  <b>\$5,000</b>
Monthly Commission Average	\$200	\$400	\$700	\$700	\$700	\$700	
Bronze Bonus	\$0	\$0	\$100	\$0	\$300	\$0	
Silver Bonus	\$0	\$0	\$0	\$300	\$0	\$900	
Total Commission	\$200	\$400	\$800	\$1,000	\$1,000	\$1,600	

Scenario #3- Achieve Gold (Qualify at Bronze in month 1, advance to Silver in month 2, achieve Gold in month 4, and maintain Gold three consecutive months through month 7.)								
	Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	
	Enrollment Month	1st Full Month	2nd Full Month	3rd Full Month	4th Full Month	5th Full Month	6th Full Month	
Qualified Ranks	Bronze	Silver	Silver	Gold	Gold	Gold	Gold	<b>\$4,000 Bonus \$1,800 Residual</b>  Total seven month commission  <b>\$13,000</b>
Monthly Commission Average	\$400	\$700	\$700	\$1,800	\$1,800	\$1,800	\$1,800	
Bronze Bonus	\$0	\$100	\$0	\$300	\$0	\$0	\$0	
Silver Bonus	\$0	\$0	\$300	\$0	\$900	\$0	\$0	
Gold Bonus	\$0	\$0	\$0	\$0	\$600	\$0	\$1,800	
Total Bonus Amounts	\$400	\$800	\$1,000	\$2,100	\$3,300	\$1,800	\$3,600	



## Rapid Rank Matching Bonus

Enrolling new Associates and helping them maximize their earnings is key to any Upteam Leader's success. Therefore, when Upteam Associates personally sponsor a new Associate who enrolls between September 12, 2009 and December 31, 2009 and earns a Rapid Rank Bonus, the Upteam will earn a 50% matching bonus on all Rapid Rank Bonuses paid to your new Associate(s).

The Rapid Rank Matching Bonuses will be paid to the Sponsor the same month the new Associate earns their bonus.

### Associate Qualifications

To participate in the program, the Sponsor must do the following:

- Must be enrolled on or before November 30, 2009
- Must be two consecutive month qualified Bronze or higher between January 1, 2009 and January 31, 2010
- Personally sponsored Associates must enroll between September 12, 2009 and December 31, 2009
- Be actively enrolled on Convenience Plan
- Have a minimum of 100 PV in the month bonuses are paid

**Example 1:** You personally sponsor Sue. Sue is paid \$8,000 in Rapid Rank Bonuses. You will earn \$4,000 in Rapid Rank Matching Bonuses.

**Example 2:** You personally sponsor Sally, Mike, and Ted. They individually earn \$1,600 in Rapid Rank Bonuses for a total of \$4,800. You will earn a total of \$2,400 in Rapid Rank Matching Bonuses.

\*For more details regarding this promotion please visit [www.univeraoffice.com](http://www.univeraoffice.com)

# 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 in one month with 50% rule (500 GV outside largest leg); or accumulate at least 1,000 GV within 2 consecutive months with at least 500 GV from outside the largest leg. 1,000 GV each month thereafter with 50% rule to maintain
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.

**ADVANTAGE CUSTOMER PROGRAM (ACP) PRICE** The price an Advantage Customer (Customer on CP) pays, which is equal to the Associate's Preferred price.

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

**COMMISSIONABLE BUSINESS VOLUME (CBV)** The assigned value of each purchased product on which commissions are paid. In most cases CBV 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 PRICE** The price Associates who are not on CP pay, which is equal to ACP Price.

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

**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.

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

**WHOLESALE PRICE** The price an Associate pays who is enrolled on CP.

# COMMISSION RANGE

Univera's products are so life changing that you'll enroll many Customers and Associates. Out of the people who purchase products to experience renewal, you will find at least four others who are as excited about the business opportunity as you are. The chart below illustrates the average Associate's income at each rank listed, excluding the lowest and highest 20% of income earners.



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

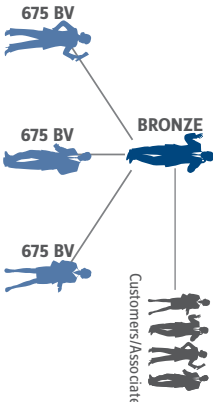
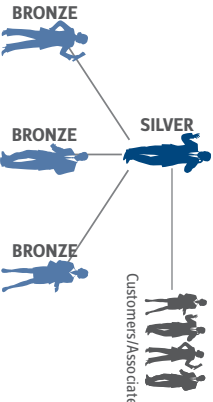
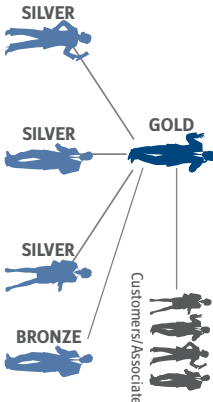
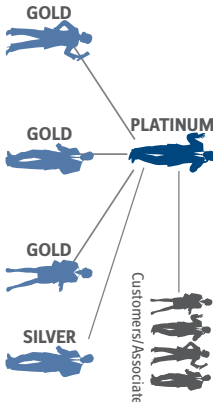
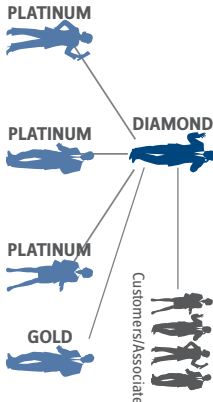
\* These figures are mathematical projections based on hypothetical, optimal conditions and should not be considered guarantees or projections of your actual earnings or profits. Any representation or guarantee of earnings, whether made by Univera or an Independent Univera Associate, would be misleading. 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: Emerald Rank is new, therefore we do not have 12 months of historical data to support a commission range payout.

Note: 60% of all Univera Canada Associates (excluding the lowest and highest 20% income earners) earned between \$41 CAD and \$844 CAD between January 2008 and December 2008.

# NOTES



Rank System		Recommended Growth Phases		Width Goal		Rapid Rank Bonus												
<b>Level</b> <b>Bronze</b> Points <b>2,000 GV</b>	Earn Approximately <b>\$200 - \$400 USD</b> per month*	<b>Phase I</b> 	Ideal Goal: 20 Frontline Customers/Associates with at least 4 of them being building Associates	Earn up to an additional <b>\$400</b> at the Bronze Rank														
<b>Level</b> <b>Silver</b> Points <b>4,000 GV</b>	Earn Approximately <b>\$500 - \$1,000 USD</b> per month*	<b>Phase II</b> 	Add an additional 4 Customers/Associates for a total of 8	Earn up to an additional <b>\$1,600</b> at the Silver Rank														
<b>Level</b> <b>Gold</b> Points <b>10,000 GV</b>	Earn Approximately <b>\$1,300 - \$2,100 USD</b> per month*	<b>Phase III</b> 	Add an additional 4 Customers/Associates for a total of 12	Earn up to an additional <b>\$4,000</b> at the Gold Rank														
<b>Level</b> <b>Platinum</b> Points <b>30,000 GV</b>	Earn Approximately <b>\$3,400 - \$5,400 USD</b> per month*	<b>Phase IV</b> 	Add an additional 4 Customers/Associates for a total of 16	Earn up to an additional <b>\$8,000</b> at the Platinum Rank														
<b>Level</b> <b>Diamond</b> Points <b>100,000 GV</b>	Earn Approximately <b>\$9,700 - \$22,400 USD</b> per month*	<b>Phase V</b> 	Add an additional 4 Customers/Associates for a total of 20	Earn up to an additional <b>\$32,000</b> at the Diamond Rank														
<b>Two ways to generate volume:</b> <b>1) New Associate volume</b> <b>2) Residual CP volume</b>		<b>Associate Pathway</b> 1) Purchase an Associate Getting Started Kit 2) Sign up on Convenience Plan (CP) (100340) 3) Select a Gifting Pack (100360) 4) (Optional) Buy the Ultimate Renewal Pack (US#100400 / CAN#100450)	<table border="1"> <thead> <tr> <th>Price</th> <th>BV</th> </tr> </thead> <tbody> <tr> <td>\$ 40.00</td> <td>0</td> </tr> <tr> <td>\$149.85</td> <td>150</td> </tr> <tr> <td>\$750.00</td> <td>500</td> </tr> <tr> <td><b>\$939.85</b></td> <td><b>650</b></td> </tr> <tr> <td>\$499.00</td> <td>500</td> </tr> <tr> <td><b>\$1438.85</b></td> <td><b>1150</b></td> </tr> </tbody> </table>	Price	BV	\$ 40.00	0	\$149.85	150	\$750.00	500	<b>\$939.85</b>	<b>650</b>	\$499.00	500	<b>\$1438.85</b>	<b>1150</b>	<p>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 will be converted into Canadian currency based on the previous month's average exchange rate.</p> <p>Note: 60% of all Univera Canada Associates (excluding the lowest and highest 20% income earners) earned between \$41 CAD and \$844 CAD between January 2008 and December 2008.</p> <p>*These figures represent the average income at each rank, excluding the lowest and highest 20% income earners. Please Note: New rank Emerald data will be coming Spring 2010.</p>
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# NOTES



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