

Viva Compliance 2021

Compensation Plan

At IndusViva, distributors are our paramount. We reward them with an exceptionally generous Compensation Plan. There are 9 incredible ways of earning Primary Income and 5 additional ways of earning Secondary Income with IndusViva.

9 WAYS OF PRIMARY INCOME

1. Retail Profit
2. Top Retailer's Bonus
3. Business Opening Bonus
4. Dual Team Bonus
5. Rank Maintenance Bonus
6. Co-applicant Bonus
7. Single Team Bonus
8. Superior Pool Bonus
9. Reward Programs

5 WAYS OF SECONDARY INCOME

1. Personal Turnover Bonus
2. Presidential Upgrading Bonus
3. Loyalty
4. VOTM Bonus
5. Cashback

RETAIL PROFIT (RP)

THE MORE YOU SELL, THE MORE YOU EARN

Selling IndusViva's premium products directly to customers is the cornerstone of your business. Face-to-face retail sales allow you to earn income by purchasing IndusViva products at Distributor Price and then selling them at retail price. Selling products to your customers is crucial in Network Marketing. You can earn a commission even without adjoining a single distributor, by building a strong customer base. Each distributor earns 20% of the DP by selling at retail price to the customers*. The personal volume from sales counts towards your activity requirement.

**Retail Profit is not available on the first 25 PV if the first order placed is below 100 PV.*

TOP RETAILERS' BONUS (TRB)

Distributors who achieve high retail sales in a calendar month with the most authenticated sales to their customers will be rewarded with Top Retailers' Bonus (TRB). A minimum of 1,000 PV must be retailed to enjoy the privilege^.

1st Position: 500 GBU*

2nd Position: 250 GBU*

CONSOLATION PRIZE**#:

1st Prize: Distributors who retail 1,000 PV in a calendar month will be rewarded with products worth INR 14,390/-

2nd Prize: Distributors who retail 600 PV and above in a calendar month will be rewarded with products worth INR 7,195/-

3rd Prize: Distributors who retail 300 PV and above in a calendar month will be rewarded with products worth INR 3,597.50/-

[^] Distributors should submit the customer receipt to claim the TRB.

* If two or three distributors qualify for 1st position, the sum of TRB for positions 1 and 2 shall be distributed among the qualified. If there are more than three qualified distributors, products worth INR 28,780/- shall be rewarded to all the qualified distributors**.

** Courier charges and GST have to be paid by the distributor.

Distributors who are qualified for 1st or 2nd position are not eligible for consolation prizes.

BUSINESS OPENING BONUS (BOB)

On the first purchase order* of the immediate associates in the first and second organisations, the distributor shall be eligible for a 5% BOB, irrespective of their sponsorship; up to a maximum of 10 GBU.

*All the purchases made in the first week shall be considered as first order. Up to 200 PV shall be considered for BOB and the remaining shall be carried forward and get considered for DTB.

DUAL TEAM BONUS (DTB)

As a new distributor, your focus will be on developing a base of retail and associate customers. You will also focus on developing your associates in generating volume. The Dual Team Bonus (DTB) is calculated from the volumes generated in your 1st and 2nd organisations. You will be rewarded for successfully building sales volume in both your organisations. A distributor shall be eligible for 10% of the balanced GV (5% of the sum of the balanced GV) of both organizations, except the first order of their immediate associates, as DTB. This shall have a capping at 2,500 GBU. The remaining GV at one organisation after balancing shall be carried forward to the next week. Personally purchased volume exceeding 200 PV in a week will be added on to the lesser side for DTB, provided there should be at least one activated ID on the particular side; if not, then it shall lapse.

Weekly capping of DTB is based on the achieved rank. A distributor up to the rank Star-1000 can earn up to a maximum of 1,000 GBU as DTB in a bonus week, while a Ruby Executive or above can earn up to a maximum of 2,500 GBU.

25,000 GV	25,000 GV	25,000 GV	-	2,500 GBU (Capping)
5,000 GV	3,000 GV	3,500 GV	1,500 (1 st Org.)	350 GBU
1,000 GV	1,500 GV	1,000 GV	500 (2 nd Org.)	100 GBU
25 GV	25 GV	25 GV	-	2.5 GBU

1st Organisation	2nd Organisation	Balanced Group Volume	Carried Forward Volume	DTB Eligible
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DUAL TEAM BONUS – CARRY FORWARD CRITERIA

The carry forward limit for a distributor ranked Star-1000 or below is 10,000 GV. The Executive Ranks and above shall have a maximum carry forward GV equivalent to 10 times of their rank qualifying GV required in a week, combining both the organisations; maximum up to 5,00,000 GV. Only one side shall be carried forward.

Independent Distributor to Star-1000	10,000 Group Volume
Ruby Executive	20,000 Group Volume
Pearl Executive	50,000 Group Volume
Emerald Executive	1,00,000 Group Volume
Sapphire Executive	1,50,000 Group Volume
Executive Diamond	2,00,000 Group Volume
Executive Blue Diamond	3,00,000 Group Volume
Executive Purple Diamond	4,00,000 Group Volume
Executive White Diamond & Above	5,00,000 Group Volume

Note: Carry forward points will be adjusted on every Friday closing.

Rank Maintenance Bonus (RMB)

PERSISTENCE IS A VIRTUE

Upon maintaining the paid as rank in the subsequent week of the qualifying*/requalifying** week, same as their achieved rank, a distributor shall be eligible to earn Rank Maintenance Bonus (RMB). Star-250 and above ranks are eligible for RMB.

On reaching the aggregate income criteria of the subsequent rank, if a distributor fails to meet the weekly volume criteria of that rank, their RMB shall lapse. After getting two Star-250s in both the organisations, if a Star-250 does not advance to Star-500 rank, the RMB shall

lapse. For an Executive White Diamond, on completing the aggregate income of 3,00,000 GBU and for Black Diamond Ambassador, Royal Black Diamond Ambassador and Imperial Black Diamond Ambassador on completing 3 years from the week of achieving the rank, RMB shall expire, if they fail to advance to the next rank.

**Qualifying -The week in which the rank is achieved.*

***Requalifying - The week in which the rank is maintained after once missed.*

	<u>RANKS</u>	<u>WEEK 1</u>	<u>WEEK 2</u>
Star-250		QFN/RQN	5 GBU
Star-500		QFN/RQN	10 GBU
Star-1000		QFN/RQN	25 GBU

Ruby Executive	QFN/RQN	50 GBU
Pearl Executive	QFN/RQN	100 GBU
Emerald Executive	QFN/RQN	150 GBU
Sapphire Executive	QFN/RQN	200 GBU
Executive Diamond	QFN/RQN	250 GBU
Executive Blue Diamond	QFN/RQN	300 GBU
Executive Purple Diamond	QFN/RQN	350 GBU
Executive White Diamond	QFN/RQN	400 GBU
Black Diamond Ambassador	QFN/RQN	500 GBU
Royal Black Diamond Ambassador	QFN/RQN	1,000 GBU
Imperial Black Diamond Ambassador	QFN/RQN	1,500 GBU
Crown Black Diamond Ambassador	QFN/RQN	2,500 GBU

QFN: Qualification, RQN: Requalification

CO-APPLICANT BONUS

Upon achieving Executive Diamond Rank, a distributor shall be eligible for 500 GBU as Co-applicant Bonus every month for a period of 12 calendar months, provided that the distributor maintains the paid as rank, same as that of the achieved rank, at least in one week of a month. If any month/months lapse, subsequent month/months shall be counted. If a distributor advances to the next rank before the current tenure expires, they only need to maintain the paid as criteria for the previous rank to avail the Co-applicant Bonus until the 12 payments are received. It is exclusively paid to the co-applicant. The Co-applicant Bonus period shall be extended on rank advancement.

Executive Diamond -	12
Executive Blue Diamond -	Months
Executive Purple Diamond -	1+1 Year
Executive White Diamond -	2+1 Year
Black Diamond Ambassador -	3+1 Year
Royal Black Diamond Ambassador	4+3 Years
-	Lifetime

SINGLE TEAM BONUS (STB)

Upon achieving the Black Diamond Ambassador rank, a distributor shall get an opportunity to open any number of organisations parallel to their 1st and 2nd organisations which shall be called their berth organisations, where the distributor shall be eligible for 5% of the newly generated GV from each organisation as Single Team Bonus (STB), which shall have a capping at 5,000 GBU on each berth organisation. This bonus requires no balancing assuming that the Group Volume generated in the berth IDs balances with the group volumes generated in the first two organisations.

SUPERIOR POOL BONUS (SPB)

1 GBU per 100 PV of the Global Business Volume (GBV) in a calendar month shall be allocated to the Superior Pool Bonus (SPB). Calendar month shall be considered on the basis of closings (Fridays) in the month. The SPB shall be distributed among those with the highest achieved rank/performance level in the company based on the aggregate

points they earn starting from Black Diamond Ambassador Platinum Performance. Once the subsequent higher rank/performance level such as Royal, Imperial and Crown Black Diamond Ambassadors or their Platinum Performance is achieved by at least one distributor, SPB shall be limited to that rank or performance level.

REWARDS PROGRAM

Star

When you achieve Star Rank within your week of enrolment or the immediate week followed, you will be paid 10 GBU. You and both your personally sponsored distributors should be at least 100 PV active. If both of your sponsored distributors achieve Star Rewards,

you will be entitled to get 20 GBU more as Star Reward-2. Even if you fulfil the criteria for

Star Reward-2, you will be eligible to earn Star Reward-2 only if you had earned Star Reward-1. Achieving and encouraging your team members to achieve Star Rewards will give pace to your business.

Star-250

INR 5,00,000/- accidental insurance coverage for a year. Death, disability and medical expenses caused due to accident shall be covered in the policy.

Star-500

Cash reward of INR 2,500/- shall be paid to the distributor.

Star-1000

Star Summit: 3 Days, 2 Nights Residential Training Program (RTP) in a Luxury Property at Bangalore* exclusively for the distributor and the default co-applicant or a laptop or other reward as per the time to time announcement made by the company.

**Conveyance excluded.*

Ruby Executive

4 Days, 3 Nights trip to Thailand. All expenses paid for the distributor and their default co-applicant#.

Pearl Executive

4 Days, 3 Nights trip to Uzbekistan*. All expenses paid for the distributor and their default co-applicant#.

**Ex:- Delhi*

Emerald Executive

4 Days, 3 Nights trip to Dubai. All expenses paid for the distributor and their default co-applicant#.

Sapphire Executive

4 Days, 3 Nights trip to Singapore with Star Cruise. All expenses paid for the distributor and their default co-applicant#.

Rewards for Ruby Executive to Executive White Diamond shall be redeemed once advanced to the subsequent rank. The amount of redemption & the period to get it redeemed shall be as per the

discretion of the company & will be announced time to time.

Executive Diamond

One-week trip to China, Macau & Hong Kong. All expenses paid for the distributor and their default co-applicant#.

Executive Blue Diamond

One-week intercontinental trip to South Africa. All expenses paid for the distributor and their default co-applicant#.

Executive Purple Diamond

One-week intercontinental trip to Europe. All expenses paid for the distributor and their default co-applicant#.

Executive White Diamond

One-week intercontinental trip to Australia. All expenses paid for the distributor and their default co-applicant#.

Rewards for Ruby Executive to Executive White Diamond shall be redeemed once advanced to the subsequent rank. The amount of redemption & the period to get it redeemed shall be as per the discretion of the company & will be announced time to time.

Black Diamond Ambassador

On becoming a Black Diamond Ambassador, the distributor and default co-applicant both

male and female shall be rewarded with the exclusive and luxurious Black Diamond Ring and Pendant respectively.

An exuberant trip to the USA with their default co-applicant.

Personalised documentary featuring the distributor's milestones with IndusViva. Be the dream Mercedes Benz Club Member. INR 10 Lakh* will be paid towards the purchase of a brand new Black Mercedes of your choice.

Royal Black Diamond Ambassador

One week intercontinental trip to South America. All expenses paid for the distributor and their default co-applicant.

**Valid till 31st December 2021.*

Imperial Black Diamond Ambassador

One week intercontinental trip to the Caribbean Islands. All expenses paid for the distributor and their default co-applicant.

Crown Black Diamond Ambassador

One week trip to the destination of your dreams, anywhere on the globe. All expenses paid for the distributor and their default co-applicant.

NB: The achievers have to reach the airport from where their journey commences. IndusViva has all the rights reserved to choose the airport as per its standards and norms.

RANK QUALIFICATION CRITERIA

RANKS ARE ACCOUNTED BY CONSIDERING A NUMBER OF FACTS:

- Activity level of your ID
- Your personal sponsoring
- Achievers in your organisation
- New Group Volume from all the organisations
- Aggregate income

RANKS

Star

A distributor* who has one each active personally sponsored distributors in both the organisations in the qualifying week.

Star-250

A distributor*/Star* who has one each active personally sponsored Star in both the organisations and generates 250 GV from the lesser side organisation in the qualifying week.

Star-500

An existing Star-250* who has one each active Star-250 on both the organisations and generates 500 GV each from both the organisations in the qualifying week.

Star-1000

An existing Star-500* who has one each active Star-500 in both the organisations and has earned an aggregate income of 1,000 GBU from the date of enrolment.

**ID should be active in the qualifying week.*

THE RANK CRITERIA

RANKS	AL	GV	ORG	PERIOD	MWA*	AI (GBU)
Ruby Executive	50	1,000	2	2 Weeks	500	2,500
Pearl Executive	50	2,500	2	2 Weeks	1,250	7,500
Emerald Executive	100	5,000	2	2 Weeks	2,500	20,000
Sapphire Executive	100	7,500	2	2 Weeks	3,750	50,000
Executive Diamond	200/PCM	10,000	2	3 Weeks	5,000	1,00,000
Executive Blue Diamond	200/PCM	15,000	2	3 Weeks	7,500	1,50,000
Executive Purple Diamond	200/PCM	20,000	2	3 Weeks	10,000	2,00,000
Executive White Diamond	200/PCM	25,000	2	3 Weeks	12,500	2,50,000

Black Diamond Ambassador	200/PCM	50,000	2	4 Weeks	50,000	NA
Royal Black Diamond Ambassador**	200/PCM	1,00,000	2	4 Weeks	-	NA
Imperial Black Diamond Ambassador#	200/PCM	1,00,000	2	4 Weeks	-	NA
Crown Black Diamond Ambassador	200/PCM	1,00,000	2	4 Weeks	-	NA

**Averaging is applicable for ranks from Ruby Executive to Executive White Diamond. Averaging = 50% of the volume criteria should be met in all the respective qualifying weeks. The total volume from the qualifying weeks should be equivalent to total volume required by the qualifying criteria weeks.*

*** For a Royal Black Diamond Ambassador, 1,00,000 PV each has to be generated from 1st, 2nd and all berth organisations combined for four consecutive weeks to meet rank criteria.*

For an Imperial Black Diamond Ambassador, 1,00,000 PV each has to be generated from 1st, 2nd and 2,00,000 PV has to be generated from all berth organisations combined for four consecutive weeks: a maximum of 1,00,000 PV from a single berth organisation.

AL: Activity Level | GV: Group Volume| ORG: No. of Organisations| MWA: Minimum Weekly Average | AI: Aggregate Income

PAID AS RANKS

To maintain a paid as rank, a distributor has to maintain the minimum activity level and weekly volume criteria of the particular rank after achieving the same.

Paid as STAR

Your ID should be Active. You should have at least one personally sponsored active distributor and at least 25 GV on both the organisations in the qualifying week.

Paid as STAR-250

Your ID should be Active. You should have a personally sponsored active Star on both the organisations and 250 GV on your lesser leg in the qualifying week.

Paid as STAR-500

Your ID should be Active. You should have an active Star-250 and 500 GV on both the organisations in the qualifying week.

Paid as STAR-1000

Your ID should be Active. You should have an active Star-500 and 750 GV on both the organisations in the qualifying week.

Paid as Ruby Executive

Your ID should be at least 50 PV Active. You should have a minimum of 1,000 GV on both the organisations in the qualifying week.

Paid as Executive Diamond

Your ID should be at least 200 PV/ Presidential Active and have a minimum of 10,000 GV on both the organisations in the qualifying week.

Paid as Crown Black Diamond Ambassador

Your ID should be at least 200 PV/Presidential Active and should have a minimum of 1,00,000 GV on all the five organisations in the qualifying week.

Minimum PV Required to be Active:

Star Distributors - 25 PV

Ruby/Pearl Executive - 50 PV

Emerald/Sapphire Executive - 100 PV

Executive Diamond & Above - 200 PV/PCM

Personal Turnover Bonus (PTB)

A distributor who is recognised as an Ideal Distributor by generating a personal sponsoring volume of 400 PV and a personal retail volume of 100 PV in a cycle of 4 weeks, shall be eligible for the Personal Turnover Bonus. The PTB is a reward of 2 unit products* worth INR 7,195/- as per the conditions applied.

Distributors who generate PV as per the following criteria are eligible for PTB

Consolation Prizes 1 & 2:

1) Consolation Prize 1: A distributor who generates a personal sponsoring volume of 200 PV and a personal retail volume of 100 PV in a cycle of four weeks shall be rewarded with 1 unit of product worth INR 3,597.50/-.

2) Consolation Prize 2: A distributor who generates 100 PV each through personal retailing and personal sponsoring in a cycle of four weeks shall be eligible for half unit of a product which can be claimed once another half is earned.

** Excluding courier charges.*

Refer to the Ideal Distributor page for criteria.

PRESIDENTIAL UPGRADING BONUS (PUB)

THINK BIG, SIZE MATTERS

On achieving Star-250 Rank, a distributor is eligible to upgrade to the elite Presidential Club by placing a single order of 1,000 PV.

When a personally sponsored Star-250 or above of an existing Presidential Club Member (PCM) upgrade or renew to PCM, they shall earn Presidential Upgrading Bonus of 50 GBU.

LOYALTY PROGRAM

Loyalty, as the name suggests, is our token of appreciation for the consistent loyalty you have towards IndusViva business.

If a distributor places a minimum purchase order (25 PV) on his ID for 10 consecutive months, they shall be rewarded with a complementary product of their choice via the Loyalty Program.

Criteria:

- This exclusive reward is applicable for a distributor who holds ranks between 'Independent Distributor' and 'Star-1000' when the tenure commences.
- This reward is calculated as a cycle of 10 consecutive months. Any lapse in between the cycle will cause the cancellation of the reward.
- Orders placed through VOTM are not eligible.
- In the particular tenure, if a distributor receives TRB, that month/months will be exempted from the cycle: the cycle will not expire until 10 consecutive months are completed in this case.
- GST and courier charges are applicable.

**T&C Applicable.*

VIVA ON THE MOVE (VOTM) BONUS

On achieving Star-500 Rank, a distributor is eligible to upgrade to VOTM. When a VOTM holder delivers 1,000 PV products to their team in a week ordered through his VOTM, the VOTM holder will then be eligible for two complementary products worth INR 7,195/-. When the VOTM holder delivers 500 PV or above products but less than 1,000 PV in a week, then they are eligible for one complementary product worth INR 3,597.50/-.

The VOTM holder can earn this either by qualifying with weekly volume or by generating average weekly volume of the above mentioned criteria.

CASHBACK

This bonus reward program involves a cashback of INR 50/-, on every purchase order of 25 PV placed between Saturday and Monday. This reward* is an extra incentive for the distributors to develop the culture of closing on Mondays. This would prove to be hugely beneficial in enabling the distributors to set competitive goals for the approaching days and plan for their weekly business in advance.

**T&C Applicable.*

IDEAL DISTRIBUTOR

An Ideal Distributor is anyone who can meet the expected ideal productivity from an IndusViva Distributor. The criteria to be recognized as the treasured Ideal Distributor is 100 PV in retail and 400 PV in sponsoring in a cycle. It is not mandatory that an Ideal Distributor should do one each retail and sponsor every week, but if they meet the required criteria in a cycle, they are qualified to be an Ideal Distributor. An Ideal Distributor is eligible for the Personal Turnover Bonus which will be 2 products of their personal choice.

Criteria:

- PTB is applicable for all Star and above distributors irrespective of their Ranks.

- The cycle for the bonus started from week number 345 and not from any random weeks/date of joining. Cycle 1 covered week number 345 to 348. Cycle 2 started from week number 349 and ended with week number 352 and so on.
- Personal sponsoring volume shall be considered only when it is 100 PV or above.
- Personal sponsoring volume generated through first order of immediately sponsored associates in both the organisations (1st & 2nd) by which the distributor advanced to Star Rank shall not be considered for PTB or an Ideal Distributor title.
- Reorder in the week of first order will not be considered.
- The 1/2 unit product bonus may be carried forward unlimitedly until it matches, whereby the distributor shall be eligible to claim 1 product as reward.
- The 100 PV retailed by an Ideal Distributor, which is considered for PTB shall not be considered for TRB consolation prizes. An Ideal Distributor has to generate retail of 400 PV (100 PV + 300 PV), 700 PV (100 PV + 600 PV) and 1100 PV (100 PV + 1000 PV) in order to achieve TRB consolation prizes 3, 2 and 1 respectively.

PRESIDENTIAL CLUB

Benefits of being a PCM:

- ID remains active with 100 PV for 12 cycles (48 weeks).
- Products worth INR 14,390/- as complementary*
- A Star-250 distributor, once eligible for PCM, if they upgrade in the same week or subsequent week will get four weeks extra added to their PCM (Total: 48+4=52 weeks).
- If a distributor reactivates their PCM on the week of expiry, the distributor will get 52 weeks' activation.

Criteria:

- Only a Star-250 and above can apply.
- Should complete a minimum of 4 weeks in the Viva business.
- A notarised affidavit in the prescribed format should be signed and submitted.
- Double activation of PCM is not permitted.
- Only PCM active distributors shall receive PUB.

**GST and courier charges to be paid by the distributor.*

VIVA ON THE MOVE (VOTM)

Viva On The Move (VOTM) is for quick delivery of products which helps your team members to enjoy cash & carry of IndusViva products. A little space in the house/boot of the car carries out the purpose. By keeping a laptop/computer/smartphone with internet connection & net banking, credit or debit card facility, a VOTM holder can ensure optimum utilization of facilities provided by the company. Having a VOTM and promoting the same in the team will help in building a fast and sustainable Viva business.

CRITERIA:

- Star-500 & above rank holders are eligible.
- Should complete 4 weeks in the business.

- To become a VOTM holder, a distributor has to place 500 PV in a single order, which they can upgrade up to 1,000 PV. Distributors' ID will be 200 PV Active and the remaining 300 PV or 800 PV go to the lesser leg in the respective context.
- Courier charges are applicable for all the orders placed by the team through VOTM.
- VOTM holders can give the products only to their team members (Genealogy).
- Distributors shall choose VOTM as their mode of delivery while placing the order and their preferred VOTM holder by entering the ID number of the VOTM holder and collect the ordered product from them.
- Orders will be dispatched to the VOTM holder's shipping address usually once in a week and strictly not to any other addresses.
- The VOTM holder has to pay the courier charges and GST of the complementary product.
- PCM activation cannot be done through VOTM.
- VOTM holder will be responsible for the distribution of products of the orders placed by their team members.