



NEWLIFE™
BUSINESS
GUIDE

SINGAPORE





A JOURNEY OF A THOUSAND MILES BEGINS WITH THE FIRST STEP...

"Vision without action is just a dream.

Action without vision just passes time.

Vision with action can move the world."

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NEWLIFE™ MARKETING PLAN

One of NewLife™'s missions is to develop others and to help them gain personal and financial freedom. This is why NewLife™ is committed in a compensation plan that provides a stable and fair distribution of remunerations, and bonuses that generates excellent opportunity for any average person which maximises his/her potential to succeed.

Abbreviations and definitions are provided in the Business Guide for your easy reference.

MULTIPLE MEANS OF INCOME *	POSITION	QUALIFICATION
1. Retail Profit (up to 32%)	IBO	Apply to be an IBO (Independent Business Owner)
2. Wholesale Discount (3%-25%)	IBO	
3. Performance Bonus (3% -21%)	IBO	Monthly Maintenance of 150 Personal Point Value (PPV)
% Bonus Value (BV) Point Value (PV)		
3%		250
6%		800
9%		1,600
12%		2,800
15%		4,400
18%		7,500
21%		12,500 or more
4. 4% Leadership Bonus		Monthly maintenance of 150 Personal Point Value (PPV) plus conditions as in page 3 no. 4
5. 1% Star Bonus		Monthly maintenance of 150 Personal Point Value (PPV) plus conditions as in page 4 no. 5
6. Manager Bonus – (1) one-time Manager's award of S\$1,667.00 (2) Consistency Bonus – a total of S\$12,000.00	Manager	See page 5 no. 6.1
7. Silver Manager Bonus – (1) one-time Silver Manager's award of S\$3,333.00 (2) 1% Silver Manager Bonus	Silver Manager	See page 6 no. 6.2
8. Gold Manager Bonus – (1) one-time Gold Manager's award of S\$5,000.00 (2) 0.5% Gold Manager Bonus	Gold Manager	See page 6 no. 6.3

9. Diamond Manager Bonus – (1) one-time Diamond Manager's award of S\$6,666.00 (2) ¼ of 1% Diamond Manager Bonus	Diamond Manager	See page 7 no. 6.4
10. Double Diamond Bonus – (1) one-time Double Diamond award of S\$20,000.00 (2) ¼ of 1% Double Diamond Bonus	Double Diamond Manager	See page 7 no. 6.5
11. Triple Diamond Bonus – (1) one-time Triple Diamond award of S\$40,000.00 (2) ¼ of 1% Triple Diamond Bonus	Triple Diamond Manager	See page 8 no. 6.6
12. Crown Diamond Bonus – (1) one-time Crown Diamond award of S\$80,000.00 (2) ¼ of 1% Crown Diamond Bonus	Crown Diamond Manager	See page 8 no. 6.7
13. Royal Crown Diamond – (1) one-time Royal Crown Diamond award of S\$133,333.00 (2) ¼ of 1% Royal Crown Diamond Bonus	Royal Crown Diamond Manager	See page 9 no. 6.8

* **Note:** NewLife™ Marketing Plan enables an IBO to earn the multiple means of income as a result of distribution & sales of NewLife™ products & not through recruitment of members.

1. RETAIL PROFIT

Only NewLife™ IBO has the privilege to purchase NewLife™ products at IBO Price (IBOP). All non-IBOs must purchase NewLife™ products at Retail Price (RP). The difference between Retail Price and IBO Price is the Retail Profit.

2. WHOLESALE DISCOUNT

A discount is given for quantity purchased in accordance to the IBO's Price List, where applicable.

3. PERFORMANCE BONUS

The total Point Value (PV) of products which you and your group purchased or retailed during a particular month determines your Performance Bonus percentage for that month. The Performance Bonus is computed by multiplying the Performance Bonus percentage with the total Bonus Value (BV) of the purchase of that month. For details, please see 'How to Calculate Your Income' on page 10.

4. 4% LEADERSHIP BONUS

In building NewLife™ network business, a Sponsor plays an important role in motivating and training his downline. When both the Sponsor and the IBO are in the same Performance Bonus level of 21%, NewLife™ acknowledges and rewards the effort of the Sponsor by giving 4% Leadership Bonus to the Sponsor.

This Bonus is paid monthly by NewLife™ to a qualified Sponsor on the Personal Group BV (PGBV) of each 21% level group that he personally sponsors, provided he:

1. Personally sponsors one 21% group and maintains a minimum Personal Group PV (PGPV) of 5,000 or
2. Personally sponsors 2 or more 21% groups

Each Qualified Sponsor may be entitled to the Leadership Bonus based on the 4% Leadership Bonus adjustment.

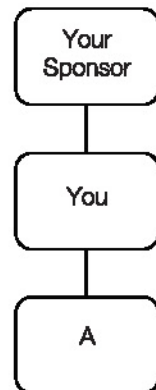
4% Leadership Bonus Adjustment

A Qualified Sponsor who has successfully developed a 21% group personally sponsored by him is entitled to the bonus of 4% of the BV of this group. While he earns this bonus, his Sponsor is also entitled to receive a bonus that is 4% of his Personal Group BV (PGBV) or the 4% Leadership Bonus Adjustment, i.e., S\$665.00, or whichever is greater.

How does it work?

Looking at the diagram, assume A, whom you have personally sponsored, has achieved a 21% level for the month (assume a BV of 26,000.00).

Assume that you qualify (for qualification refer to '4% Leadership Bonus') for the 4% Leadership Bonus. That bonus earned by you is $4\% \times 26,000.00 \text{ BV} = \text{S}\$1,040.00$. If the 4% Leadership Bonus generated by your Personal Group BV (PGBV) for your Sponsor is less than S\$665.00, then the difference between the Leadership Bonus actually generated by your BV and the Leadership Bonus Adjustment is deducted from your Leadership Bonus and added to the bonus of your Sponsor. The same adjustment is applied to the whole line of Sponsorship upward. NewLife™ Marketing Plan is fair to all; therefore, this Leadership Bonus Adjustment is applicable to all Qualified Sponsors, irrespective of whether they are sponsored by the Company or an individual.



5. STAR BONUS

Star Bonus is paid monthly to each IBO who personally or foster sponsors 3 or more groups that achieve the 21% Performance Bonus level in the same month. It is a bonus of 1% of the BV of all the 2nd level 21% groups down to and including the first Star Bonus recipient, plus the first level personally or foster-sponsored 21% groups of that Star Bonus recipient.

If a Star Bonus recipient personally or foster sponsors a Star Bonus recipient, the Star Bonus for the sponsoring Star Bonus recipient is paid only on the BV generated by the 2nd level 21% Groups of the sponsoring Star Bonus recipient. The BV generated by the 1st level 21% Groups of the sponsoring Star Bonus recipient do not count toward his/her Star Bonus since this volume is used to count towards the Leadership Bonus for the sponsoring Star Bonus recipient.

Star Bonus Adjustment

Each Star Bonus recipient must guarantee to his sponsoring Star Bonus recipient a minimum of 1% of 25,000 BV on each of his personally or foster sponsored 21% groups.

If a qualified Star Bonus recipient or one of his personally or foster sponsored 21% group does not generate sufficient volume to fulfil the above minimum guarantee to the upline Star Bonus recipient, the bonus of the Star Bonus recipient will be adjusted by NewLife™ to make up the difference. The same adjustment is applied to the whole line of Sponsorship upward. NewLife™ Marketing Plan is fair to all; therefore, this Star Bonus Adjustment is applicable to all qualified Sponsors, irrespective of whether they are sponsored by the Company or an individual.

All Performance, Leadership and Star Bonus payment shall be paid out on 15th of the following month.

6 LEVELS OF ACHIEVEMENT, REWARDS & BENEFITS

6.1 POSITION : MANAGER

To qualify, an IBO must achieve for any 3 consecutive months, one of the following:

1. A minimum Personal Group PV (PGPV) of 12,500 and have a minimum number of 60 downlines in his Personal Group (PG) at the start of the qualifying month or
2. Personally or foster sponsor one 21% group and maintains a minimum Personal Group PV (PGPV) of 5,000 and have a minimum number of 20 downlines in his Personal Group (PG) at the start of the qualifying month or
3. Personally or foster sponsor two or more 21% groups and have a minimum number of 10 downlines in his Personal Group (PG) at the start of the qualifying month.

Benefits:

1. Recognised as a Manager with a Manager Pin and a Certificate of Accomplishment from the Company
2. Photo recognition in Newsletter
3. Deal directly with the Company
4. Eligible for leaders' meeting
5. Manager Bonus – Manager's award of S\$1,667.00 upon qualifying as a Manager
6. Consistency Bonus – Thereafter, for the next 9 months, within the Qualifying Period of the Manager, Consistency Bonus will be awarded accordingly to the newly qualified Manager when Consistency Bonus is achieved:

Manager Bonus:

First 3 consecutive months - qualifying as a Manager (Manager Bonus) S\$ 1,667.00

Consistency Bonus:

Second 3 consecutive months (qualifying for Consistency Bonus) S\$ 1,667.00

Third 3 consecutive months (qualifying for Consistency Bonus) S\$ 3,333.00

Fourth 3 consecutive months (qualifying for Consistency Bonus) S\$ 5,333.00

Total for 12 straight months S\$ 12,000.00

Consistency Bonus can be achieved in the following 3 ways:

- (1) 3 months consecutively, having a monthly Personal Group PV (PGPV) of 12,500 and have a minimum of 60 downlines in his Personal Group (PG) at the start of the qualifying months or
- (2) 3 months consecutively, having a monthly Personal Group PV (PGPV) of 5,000 plus one New 21% Group and a minimum of 20 Active Downlines in his Personal Group (PG) at the start of the qualifying months or
- (3) 3 months consecutively, having 2 or more New 21% Groups and have a minimum of 10 Active Downlines in his Personal Group (PG) at the start of the qualifying months.

6.2 POSITION: SILVER MANAGER

Position Qualification:

A Manager qualifies to become a Silver Manager when he personally, or foster sponsors and develops three groups, each of which qualifies at the 21% Performance Bonus level for at least three consecutive months during a calendar year, or for at least six months in a calendar year.

Benefits:

1. A one-time cash award of S\$3,333.00 together with a Silver Manager Pin and a Certificate of Accomplishment from the Company.
2. A yearly payment equivalent to 1% of BV of all qualified downlines down to and including the Personal Group BV (PGBV) of the next qualified Silver Manager.

Bonus Qualification:

To qualify for the Silver Manager Bonus, a Silver Manager must personally or foster sponsor three groups, each of which qualifies at the 21% Performance Bonus level for at least three consecutive months during the calendar year, or for at least six months in the calendar year.

6.3 POSITION: GOLD MANAGER

Position Qualification:

A Manager qualifies to become a Gold Manager when he personally, or foster sponsors and develops six groups, each of which qualifies at the 21% Performance Bonus level for at least six months in a calendar year.

Benefits:

1. A one-time cash award of S\$5,000.00 together with a Gold Manager Pin and a Certificate of Accomplishment from the Company.
2. A yearly payment equivalent to 0.5% of BV of all qualified downlines down to and including the Personal Group BV (PGBV) of the next qualified Gold Manager.

Bonus Qualification:

To qualify for the Gold Manager Bonus, a Gold Manager must personally or foster sponsor six groups, each of which qualifies at the 21% Performance Bonus level for at least six months in the calendar year.

6.4 POSITION: DIAMOND MANAGER

Position Qualification:

A Manager qualifies to become a Diamond Manager when he personally, or foster sponsors and develops nine groups, each of which qualifies at the 21% Performance Bonus level for at least six months in a calendar year.

Benefits:

1. A one-time cash award of S\$6,666.00 together with a Diamond Manager Pin and a Certificate of Accomplishment from the Company.
2. A yearly payment equivalent to $\frac{1}{4}$ of 1% of BV of all qualified downlines down to and including the Personal Group BV (PGBV) of the next qualified Diamond Manager.

Bonus Qualification:

To qualify for the yearly paid Diamond Manager Bonus, a Diamond Manager must personally or foster sponsor nine groups, each of which qualifies at the 21% Performance Bonus level for at least six months in the calendar year.

6.5 POSITION: DOUBLE DIAMOND MANAGER

Position Qualification:

A Manager qualifies to become a Double Diamond Manager when he personally, or foster sponsors and develops twelve groups, each of which qualifies at the 21% Performance Bonus level for at least six months in a calendar year.

Benefits:

1. A one-time cash award of S\$20,000.00 together with a Double Diamond Pin and a Certificate of Accomplishment from the Company.
2. A yearly payment equivalent to $\frac{1}{4}$ of 1% of BV of all qualified downlines down to and including the Personal Group BV (PGBV) of the next qualified Double Diamond Manager.

Bonus Qualification:

To qualify for the yearly paid Double Diamond Bonus, a Double Diamond Manager must personally or foster sponsor twelve groups, each of which qualifies at the 21% Performance Bonus level for at least six months in the calendar year.

6.6 POSITION: TRIPLE DIAMOND MANAGER

Position Qualification:

A Manager qualifies to become a Triple Diamond Manager when he personally, or foster sponsors and develops fifteen groups, each of which qualifies at the 21% Performance Bonus level for at least six months in a calendar year.

Benefits:

1. A one-time cash award of S\$40,000.00 together with a Triple Diamond Pin and a Certificate of Accomplishment from the Company.
2. A yearly payment equivalent to $\frac{1}{4}$ of 1% of BV of all qualified downlines down to and including the Personal Group BV (PGBV) of the next qualified Triple Diamond Manager.

Bonus Qualification:

To qualify for the yearly paid Triple Diamond Bonus, a Triple Diamond Manager must personally or foster sponsor fifteen groups, each of which qualifies at the 21% Performance Bonus level for at least six months in the calendar year.

6.7 POSITION: CROWN DIAMOND MANAGER

Position Qualification:

A Manager qualifies to become a Crown Diamond Manager when he personally, or foster sponsors and develops eighteen groups, each of which qualifies at the 21% Performance Bonus level for at least six months in a calendar year.

Benefits:

1. A one-time cash award of S\$80,000.00 together with a Crown Diamond Pin and a Certificate of Accomplishment from the Company.
2. A yearly payment equivalent to $\frac{1}{4}$ of 1% of BV of all qualified downlines down to and including the Personal Group BV (PGBV) of the next qualified Crown Diamond Manager.

Bonus Qualification:

To qualify for the yearly paid Crown Diamond Bonus, a Crown Diamond Manager must personally or foster sponsor eighteen groups, each of which qualifies at the 21% Performance Bonus level for at least six months in the calendar year.

6.8 POSITION: ROYAL CROWN DIAMOND MANAGER

Position Qualification:

A Manager qualifies to become a Royal Crown Diamond Manager when he personally, or foster sponsors and develops twenty-one groups, each of which qualifies at the 21% Performance Bonus level for at least six months in a calendar year.

Benefits:

1. A one-time cash award of S\$133,333.00 together with a Royal Crown Diamond Pin and a Certificate of Accomplishment from the Company.
2. A yearly payment equivalent to $\frac{1}{4}$ of 1% of BV of all qualified downlines down to and including the Personal Group BV (PGBV) of the next qualified Royal Crown Diamond Manager.

Bonus Qualification:

To qualify for the yearly paid Royal Crown Diamond Bonus, a Royal Crown Diamond Manager must personally or foster sponsor twenty-one groups, each of which qualifies at the 21% Performance Bonus level for at least six months in the calendar year.

All Managers' Bonus Cheques for the calendar year ending 31st December shall be sent out in February the following year.

NOTE:

Only one BC from the multiple Business Centre (BC) can qualify for all types of Managers' Bonus (Manager Bonus, Consistency bonus, one time or yearly bonus for Silver, Gold, Diamond, Double Diamond, Triple Diamond, Crown Diamond, Royal Crown Diamond) - for details please refer to Multiple Business Centre Features on page 19.

How to Calculate Your Income:

For simplicity, in the examples, let us assume that the IBO Price (IBOP) is the same as Bonus Value (BV), whereas Point Value (PV) is half of BV. This represents a very close estimation of the actual cases.

Example 1 (1st Month)

You have just started your NewLife™ business.

Your personal purchase is 150 PV (BV = 200, IBOP = S\$200)

You recruit 2 IBOs, A & B, each who also has a personal purchase of 150 PV (BV = 200, IBOP = S\$200)

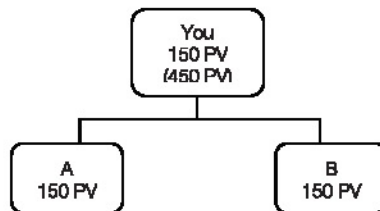
Your Personal Group PV (PGPV) = 450.00, Personal Group BV (PGBV) = 600.00

To calculate Personal Performance Bonus:

Personal Group (PG) Performance Bonus:

3% x 600 BV = S\$18.00

Personal Performance Bonus = S\$18.00



2 Leaders
3%
A total of 3
persons in your
business
organisation

Example 2 (2nd Month)

You recruit 2 more IBOs C & D. A & B also recruit 2 IBOs each. Everyone maintains a PV of 150.

Your Personal Group PV (PGPV) = 1,350, Personal Group BV (PGBV) = 1,800

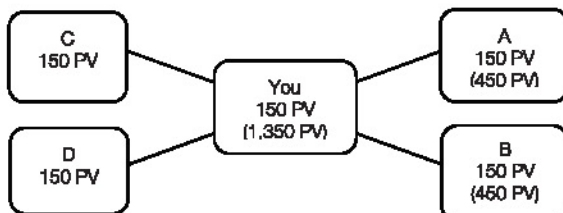
To calculate Personal Performance Bonus:

Personal Group (PG) Performance Bonus

6% x 1,800 BV = S\$108.00

Personal Performance Bonus = S\$108.00 – S\$18.00 – S\$18.00

= S\$72.00



4 Leaders
6%
A total of 9 persons
in your business
organisation

Example 3 (3rd Month)

If everyone recruits 2 new IBOs and maintains a 150 PV:

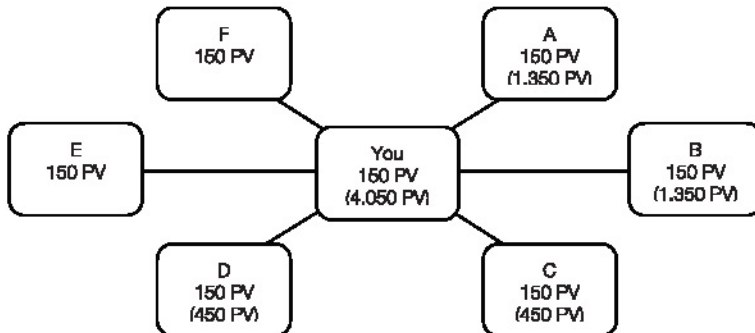
Your Personal Group PV (PGPV) = 4,050, Personal Group BV (PGBV) = 5,400

To calculate Personal Performance Bonus:

Personal Group (PG) Performance Bonus

12% x 5,400 BV = S\$648.00

Personal Performance Bonus = S\$648.00 - S\$108.00 - S\$108.00 - S\$18.00 - S\$18.00
= S\$396.00



6 Leaders
12%
A total of 27
persons in your
business
organisation

Example 4 (4th Month)

Everyone recruits 2 new IBOs and maintains a 150 PV:

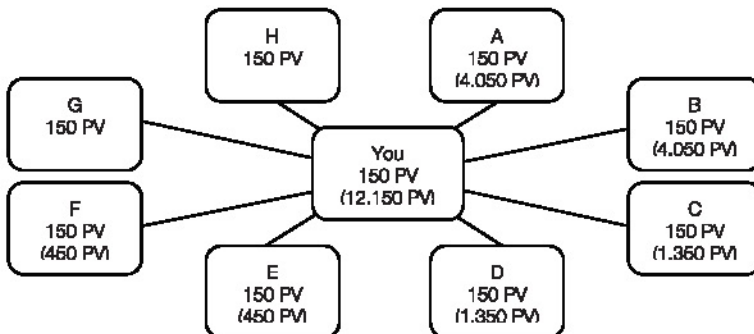
Your Personal Group PV (PGPV) = 12,150, Personal Group BV (PGBV) = 16,200

To calculate Personal Performance Bonus:

Personal Group (PG) Performance Bonus

18% x 16,200 BV = S\$2,916.00

Personal Performance Bonus = S\$2,916.00 - S\$648.00 - S\$648.00 - S\$108.00 - S\$108.00 -
S\$18.00 - S\$18.00
= S\$1,368.00



8 Leaders
18%
A total of 81
persons in your
business
organisation

Example 5 (5th Month)

If everyone recruits 2 new IBOs and maintains a 150 PV:

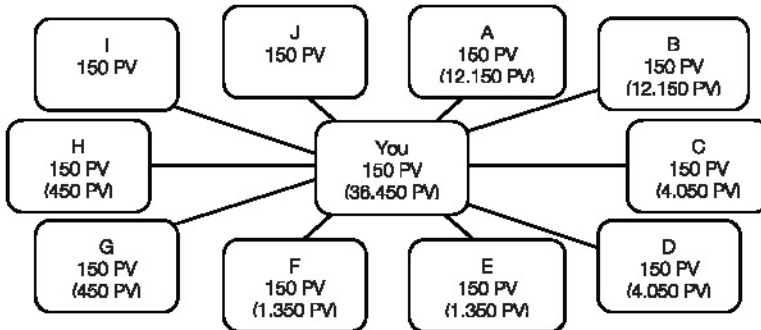
Your Personal Group PV (PGPV) = 36,450, Personal Group BV (PGBV) = 48,600

To calculate Personal Performance Bonus:

Personal Group (PG) Performance Bonus

21% x 48,600 BV = S\$10,206.00

Personal Performance Bonus = S\$10,206.00 - S\$2,916.00 - S\$2,916.00 - S\$648.00 - S\$648.00 - S\$108.00 - S\$108.00 - S\$18.00 - S\$18.00 = S\$2,826.00



10 Leaders
21%
A total of 243
persons in your
business
organisation

Example 6 (6th Month)

Everyone recruits 2 new IBOs and maintains a 150 PV:

Your Personal Group PV (PGPV) = 36,450, Personal Group BV (PGBV) = 48,600

To calculate Personal Performance Bonus:

Personal Group (PG) Performance Bonus

21% x 48,600 BV = S\$10,206.00

Personal Performance Bonus = S\$2,826.00 (See example 5 for calculation)

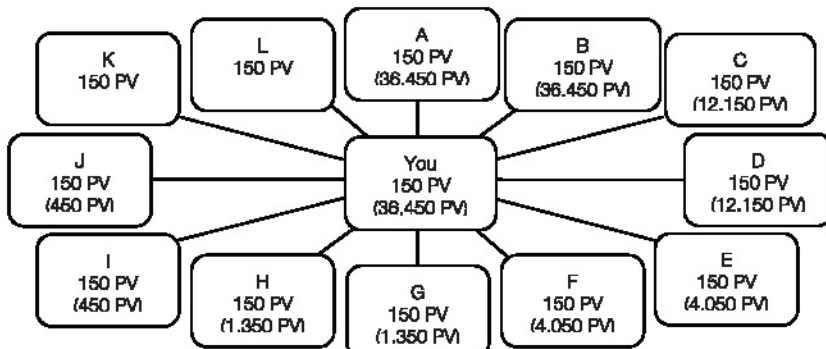
Leadership Bonus From A = 48,600 BV x 4% = S\$1,944.00

Leadership Bonus From B = 48,600 BV x 4% = S\$1,944.00

Total Leadership Bonus = S\$1,944.00 + S\$1,944.00 = S\$3,888.00

Total Bonus (Personal Performance Bonus + Total Leadership Bonus)

= S\$2,826.00 + S\$3,888.00 = S\$6,714.00



12 Leaders

INTERNATIONAL SPONSORSHIP

Sponsorship Systems: International Sponsorship is made possible in 2 ways:

- BORDERLESS SYSTEM
- FOSTER SPONSOR SYSTEM

- **BORDERLESS SYSTEM**

1. In this system, all procedures of recruitment are done as if all are under one country.

Once an IBO recruits another to be an IBO from a foreign country, he is known as an Upline Sponsor.

2. Responsibilities of Training & Development:

When an Upline Sponsor chooses to use this system, he will take full responsibility to recruit, train, and develop the line in the foreign country.

3. Your Benefits as an Upline Sponsor:

The following are your benefits as an Upline Sponsor in the Borderless System:

1. You will receive the credit from all PV and BV generated by the new IBO and his group for Performance Bonus purposes until the IBO reaches the 21% Performance Bonus level.

2. You will enjoy all the Leadership Bonuses as contributed by this IBO according to the NewLife™ Marketing Plan in the Business Guide.

- **FOSTER SPONSOR SYSTEM**

1. In this system, the International Sponsor in one country introduces his contact in another country to NewLife™. NewLife™ then assigns a suitable Foster Sponsor in that country to train and build the new Foster-Sponsored IBO. Only IBO in good standing may act as a Foster Sponsor.

2. Responsibilities of Training & Development:

The Foster Sponsor will be fully responsible to train, motivate, develop, & supply necessary information to the Foster-Sponsored IBO until the IBO achieves Manager Status.

Note:

If, for whatever reason(s), the Foster Sponsor fails in his responsibility to train, motivate, and develop the Foster-Sponsored IBO, NewLife™ reserves the right to assign another Foster Sponsor for this IBO or 'return' this IBO to the International Sponsor who would then assume responsibility as an Upline Sponsor.

3. Your Benefits as an International Sponsor:

- (i) When your Internationally Sponsored IBO qualifies at the 21% Performance Bonus level, you may be entitled to 2% International Leadership Bonus (as outlined below) over Personal Group BV (PGBV) of that IBO provided you have achieved 21% performance level in your home country or under the Borderless System.

International Leadership Bonus Payout

In the case of International Sponsorship, the 4% Leadership Bonus is called International Leadership Bonus.

A Foster Sponsor will enjoy 2% International Leadership Bonus and the International Sponsor will enjoy the other remaining 2% (terms and conditions as stated in item no. 4, Leadership Bonus applies)

- (ii) If you have qualified for the Silver Manager status or above, you are entitled (terms and conditions of bonus pay-out applies) to the 50% share of the respective bonuses (Silver Manager Bonus and above) generated by the BV downlines of the Internationally Sponsored IBO who qualifies at the 21% Performance Bonus level. However, you cannot count the Internationally Sponsored 21% Performance Bonus groups towards your qualification for one time cash payment, Manager's Award, Consistency Bonus, Silver Manager Award and up to Royal Crown Diamond Manager's Award.

4. Your Benefits as a Foster Sponsor

- (i) You are entitled to full credit from PV and BV generated by the Foster Sponsored IBO for Performance Bonus purposes until the IBO reaches the 21% Performance Bonus level.
- (ii) Subject to your qualifications (as outlined in the Business Guide, NewLife™ Marketing Plan item no. 4, Leadership Bonus) you are entitled to the 2% International Leadership Bonus as outlined in the "International Leadership Bonus Payout" stated above.
- (iii) You can count on your Foster Sponsored Group towards the Star Bonus.
- (iv) You can count on your Foster Sponsored Group towards your qualification for the Manager position and the one time payment of Manager's Award, Consistency Bonus; Silver Manager Award and above.
- (v) If you have qualified for the Silver Manager status or above, you are entitled (terms and conditions of bonus pay-out applies) to the 50% share of the respective bonuses (Silver Manager Bonus and above) generated by the BV downlines of the Foster Sponsored IBO who qualifies at the 21% Performance Bonus level.

INTERNATIONAL BONUS PAYOUT

All bonus payments will be in the currency of the country in which the IBO is registered.

Note: As one country's legislation is different from another, NewLife™ finds it necessary to impose the following rules where applicable:

1. An IBO of one country can only obtain the Company products from his home country. He is not allowed to purchase NewLife™ products from NewLife™ offices elsewhere or any other sources from another country.
2. An IBO of one country is not permitted to bring NewLife™ products from one country and distribute in another country.

INTERNATIONAL POLICIES

How to Conduct Business Internationally

Only after NewLife™ has announced that a country is officially open for business may you do business in that country by promoting NewLife™ and/or selling products. You are required to follow all laws, rules and regulations of any Country of Operation.

You may use only promotional materials approved by NewLife™ for use in that Country of Operation and sell only products approved for sale in that country. You must refer to the International Policy when travelling into unauthorised Countries of Operation. Therefore, when you travel to these countries, the following policies apply. You must not:

- Advertise NewLife™, Career & Compensation Plan or products.
- Offer NewLife™ products for sale or distribution.
- Reproduce or self-produce literature for distribution.
- Accept payment for enrollment or recruitment from citizens of countries where NewLife™ does not conduct business.
- Conduct opportunity meetings.
- Promote International Expansion via the Internet or In promotional literature.

Products may only be lawfully sold in those jurisdictions for which they have been approved. Please refer to the product list for each Country of Operation.

You are solely responsible for compliance with all laws, tax requirements, immigration customs laws, rules and regulations of any Country of Operation. You accept the sole responsibility to conduct your independent business lawfully within the Country of Operation.

Gift of Products

Gift of products to a person in an Unauthorised Country of Operation are allowed only if the unauthorised country allows such gifts under the laws and regulations that govern NewLife™ products. It is your responsibility to confirm with the Customs Bureau where you intend to give the product to determine if the products are allowed in the country.

RULES OF CONDUCT FOR NEWLIFE™ IBO

The Rules of Conduct stated in this section describes the rights, duties and responsibilities of a NewLife™ IBO. They are meant to protect the existing benefits made available to all NewLife™ IBOs under the NewLife™ Marketing Plan. These rules form part and parcel of the contract between NewLife™ and the IBOs and are legally binding and enforceable upon the IBOs.

The Rules of Conduct are subject to changes for whatsoever reasons as deemed fit by NewLife™ by way of written notice given. You are responsible for maintaining contact with NewLife™ to keep track of the latest changes from time to time. The onus is on the IBO to obtain the latest information and/or the updates of NewLife™. NewLife™ shall not be held responsible should the IBO is not aware of the changes in these rules. Each amendment, if any shall be binding and enforceable upon the IBOs.

ABBREVIATION AND DEFINITIONS IN NEWLIFE™ MARKETING PLAN

- a) The term 'NewLife™' in the text refers to the trade name of Total Reach Marketing Sdn Bhd, and its companies in the different countries it operates in.
- b) 'The Company' refers to Total Reach Marketing Sdn Bhd and its other NewLife™ International companies unless otherwise stated.
- c) 'IBO' in the text refers as Independent Business Owner, is taken to include all Independent Business Owner with valid IB Ownership, irrespective of their status unless otherwise stated.
- d) IBO Agreement : The terms and conditions of the IBO application and agreement, NewLife™ policies and procedures, compensation plan, applicable laws and regulations in the country of operations in which the IBO live and in which he/she operates his/her NewLife™ business (hereinafter collectively referred to as 'Agreement').
- e) 'Performance Bonus' Is the monthly purchase rebate which is paid to IBOs and Managers in accordance with NewLife™ Marketing Plan.
- f) 'Line of Sponsorship' includes the IBO, his Sponsor, his Sponsor's Sponsor, and so forth and shall end at NewLife™.
- g) BV (Bonus Value) : Product points which are used for Bonus calculation purpose.
- h) PV (Point Value) : Product points which are used to determine your Performance Bonus percentage for that month.
- i) Personal Point Value : This means PV under personal sales.
- j) Personal Group (PG) : PV generated by the IBO and all his downlines except the ones generated by his 21% Group. Downlines in his Personal Group (PG) is defined as all the downlines in his group except all the downlines in the 21% Group.
- k) 21% Group : Any line of the IBO who qualifies for the 21% Performance Bonus level is defined as '21% Group' to the Upline IBO.
- l) New 21% Group : In this context, it means the '21% Group' that occurs within the 12-month qualifying period of the qualifying Manager. This means that the Managerial group that is achieved before this period is not considered as New 21% Group.
- m) Qualifying Period of the Manager : This is defined as the 12 consecutive months commencing from the 1st qualifying month that the IBO qualifies for Manager status. For example, if an IBO achieves Manager status in March 2012, the 1st qualifying month will be January 2012, and the Qualifying Period will commence from 01/01/2012 to 31/12/2012.

- n) The Start of the Qualifying Period : In this context, this is defined as the 1st qualifying month of the 3 consecutive months during which the IBO qualifies for the Manager Bonus/Consistency Bonus. For example, If an IBO qualifies for his/her Manager status in 10/2012, the start of the qualifying months will be 08/2012.
- o) Minimum Downlines in Personal Group (PG) : In the context of qualification of Manager, it refers to downline IBOs in his/her Personal Group (PG), whose Independent Business Ownership (IB Ownership) is still valid in the line of Sponsorship. Multiple Business Centre can be counted towards the qualification of minimum downline required in Personal Group (PG).

BECOMING A NEWLIFE™ INDEPENDENT BUSINESS OWNER (IBO)

An IBO is a person who purchases NewLife™ products for himself/herself and/or for retail to consumer and earns commissions through NewLife™ compensation plan by meeting certain requirements.

1.1 To be a NewLife™ IBO, you must:

- a) Be at least of legal age and not a minor in your country of residence
- b) Reside in a geographic area where NewLife™ has been approved for business
- c) Submit an original signed IBO Application and Agreement to NewLife™
- d) Provide NewLife™ with a current and correct correspondence address and contact number where IBO can be reached
- e) Purchase a NewLife™ Starter/Business/Sales Kit
- f) Have a valid Identification or Permanent Resident Identification or Employment Permit Number or Business Registration Number (business and corporations) or Business Number, valid tax identification number
- g) Read the NewLife™ Policies and Procedures, Compensation Plan and Publications distributed to IBO
- h) Agree that NewLife™ reserves the right to accept or reject any application for any reason or without assigning any reason whatsoever.

1.2 Benefits as a NewLife™ IBO:

Upon the acceptance of the IBO's Application and Agreement by NewLife™, the benefits of the NewLife™ Compensation Plan and the IBO Agreement are available to the new IBO. These benefits include the right to:

- a) Purchase NewLife™ products and services at IBO price
- b) Participate in the NewLife™ Compensation Plan (receive bonuses and commissions, if eligible)
- c) Build a Downline Organisation and progress through the NewLife™ Compensation Plan
- d) Receive NewLife™ literature and other NewLife™ communications
- e) Participate in NewLife™ sponsored support, service, training, motivational and recognition functions upon payment of appropriate charges, if applicable
- f) Participate in promotional and Incentive contests and programs sponsored by NewLife™ for its IBO
- g) IBO may retail NewLife™ products or services and profit from these sales

- h) An IBO's continuation of a IB Ownership or acceptance of earning pursuant to the Compensation Plan or acceptance of any other benefits under the IBO Application and Agreement constitutes acceptance of IBO Application and Agreement, and these Policies and Procedures, and any and/or all amendments thereto

2.3 IBO Code

When NewLife™ receives and accepts an IBO's original Application and Agreement, NewLife™ will assign a unique IBO Code to that IBO. IBOs must use their IBO code whenever they contact NewLife™ to place orders and/or perform any transactions.

IBO who have citizenship in more than one country are nevertheless restricted to one IB Ownership, in one country.

2.4 Annual IB Ownership Renewal

The authorisation to be an IBO will automatically be terminated upon the yearly expiry from the date of the IBO application form.

Renewal of IB Ownership can be done by:

- i. Signing up for auto renewal during registration in order for the system to deduct from your e-wallet or via your debit/credit card one month before the expiry date. In the event that the e-wallet amount is insufficient, a notice will be emailed to you. Any successful renewals will be informed via email.
- ii. Pay a prevailing subscription fee.
- iii. Within 3 months before the expiry date, purchase NewLife™ Core Product(s) with full BV and PV at IBO price in a single receipt of a pre-determined amount based on country's prevailing requirements.

It is upon the discretion of NewLife™ whether to accept the renewal without prejudice for any reason or without assigning any reason whatsoever, in the event the request for renewal is received after the expiry date.

The annual renewal fee will:

- a) Automatically renew your subscription to NewLife™ publication
- b) Renew your IBO Agreement (signifying your acceptance of and promise to adhere to the most current version of the Policies and Procedures as amended from time to time at NewLife™'s discretion) and maintain your line of Sponsorship
- c) Continue your entitlement to participate in NewLife™ Compensation Plan, purchase NewLife™ products, enjoy NewLife™ services and support programs, participate in NewLife™ promotions, contests and recognitions, and attend NewLife™ events

If an IBO fails to renew his IB Ownership, his appointment shall expire automatically on the expiry date of his IB Ownership.

IMPORTANT NOTE: ALL downlines (if any) under his/her expired IB Ownership will ceased to be under his/her line of Sponsorship and will be transferred to his/her immediate

upline. The expired IBO shall have no further claims whatsoever against his/her line of Sponsorship.

An IBO may resign his IB Ownership at any time by giving written notices to his Sponsor, Manager and NewLife™, and his downlines (if any) shall be transferred to the upline/sponsor. The resigned IBO shall have no further claims whatsoever against his/her line of Sponsorship.

Why Is It so Important to renew your IB Ownership on time?

IBO status expires and is automatically terminated at the end of the 12th month from the date of joining. To ensure that this does not happen, reminders will be sent to you to remind you of your IB Ownership renewal.

In the event that the IB Ownership, has expired:

1. The IBO shall not be entitled to enjoy any privileges as a NewLife™ IBO. Further, a processing fee will be levied for late renewal (one month after the expiry date). IB Ownership will not be renewable 3 months after the expiry date.
2. Not eligible for bonuses (if any) from the IBO's group.

MULTIPLE BUSINESS CENTRE (MBC) FEATURES

1. Any person who is of legal age and not a minor may apply for a maximum of 7 Business Centre (IBO only). All must be placed under the same line of Sponsorship (closed placement).
2. For corporate application, each director of this corporation will deem to be holding 1 BC. An IBO or his/her spouse is not allowed to have direct or indirect interest in any corporation that has been registered as the company IBO or vice versa.
3. In NewLife™ Business Plan, husband and wife must be sponsored as a single IB Ownership. Therefore, husband and wife together can only be recognised for a ranking once. Husband and wife as one entity shall be paid the Manager Bonus (MB), Consistency Bonus (CB) or other Managerial Bonuses in the Leadership Plan once only, even if they may separately qualify for these rankings.
4. Each membership is charged at the prevailing member fee accordingly, eg. if an IBO signed up 3 accounts, and the prevailing member fee is S\$40.00, he/she has to pay S\$40.00 x 3 = S\$120.00.

Only one BC from the multiple accounts can qualify for all types of Managers' Bonus i.e. An IBO with multiple Business Centre can qualify for one ranking only. For example, an IBO can only be recognised as a Manager once only or as a Silver Manager once only and so forth. In the context of Manager Bonus (MB), Consistency Bonus (CB), Silver Manager up to Royal Crown Diamond Manager (collectively referred to as Managerial Bonuses), the Company recognises the one person. Therefore, an IBO with multiple BC will only be paid Manager Bonus (MB), Consistency Bonus (CB), and other Managerial Bonuses once. They shall have no claim for the MB, CB and other Managerial Bonuses when their multiple BCs qualify as "Manager" or higher ranking.

5. NewLife™ reserves the sole right to accept and reject any application without prejudice for any reason or without assigning any reason whatsoever.

HUSBAND AND WIFE IB OWNERSHIP

1. In line with NewLife™'s mission of caring, sharing and team effort, husband and wife must work together as a team to enhance the spirit of achieving good health, opportunity and freedom. Hence, a married couple must be sponsored as a single IB Ownership. Therefore, a husband and wife may not be enrolled in different lines, generations or organisations, nor can they sponsor each other.
2. If two NewLife™ IBOs have been independently operating their NewLife™ business, and subsequently get married, they have the following options:
 - a. Relinquish one IB Ownership.
 - b. Maintain their separate independent organisations.
 - c. Combine their efforts by each signing as a co-applicant on the spouse's IB Ownership and continue to develop both organisations.
3. Whenever a partnership in the IB Ownership is to be broken because of a divorce, the division must be accomplished in such a way that the NewLife™ business in the organisation and in the line of Sponsorship is not adversely affected.
4. During the period in which final decisions are pending, the IB Ownership may be operated by a Manager appointed by NewLife™ on such terms and conditions as NewLife™ considers appropriate. All expenses in employing the Manager are to be deducted from the income generated by the IB Ownership.

SALE AND TRANSFER OF IB OWNERSHIP

The Company IB Ownership can be sold, assigned or transferred only with prior written consent from the Company. The potential purchaser must be genuine and have the intention of managing and developing the networking business. The Company reserves the right to disapprove any sales or transfer of IB Ownership without having to assign any reason whatsoever.

The Company IBO must submit detailed information of the potential purchaser and the sales price, to NewLife™ in writing. The potential purchaser must be an IBO of the Company and follows the below mentioned preferential order

- (i) First priority – The IBO's Immediate Sponsor
- (ii) Second priority – Any of the IBO's Upline IBOs
- (iii) Third priority – IBO of NewLife™

The purchased business shall remain separate from the purchaser's original NewLife™ business. The lines of sponsorship shall remain unchanged and should not be in anyway affected by the sale and transfer of the business.

A sales and purchase agreement must be signed between the buyer and the seller. A copy of the duly stamped sales and purchase agreement must be extended to NewLife™ for safekeeping.

The Company IBO who sells his/her IB Ownership shall not be eligible to re-register as an IBO for a period of six (6) months after the sale (from the date of the sales). NewLife™ reserves the right to accept or reject his/her application as a new IBO without having to assign any reasons whatsoever.

CHANGE OF SPONSORSHIP

Everyone who wishes to be NewLife™ IBO has the privilege and right to choose his Sponsor. Once a Sponsor/IB Ownership is officially registered with NewLife™, change of Sponsorship is not encouraged or permitted.

NewLife™ strongly discourages any such practice because it is against the Network Marketing principle. Maintaining the integrity of Sponsorship is absolutely mandatory for the success of the overall organisation.

If two NewLife™ IBOs should claim to be the Sponsors of the same new IBO, NewLife™ shall regard the application received and approved by NewLife™ as the rightful Sponsor. There shall be no legal claim.

At the discretion of NewLife™, a NewLife™ IBO may be transferred with his whole downline network intact if it is due to reasons of unethical sponsoring.

Change of Sponsorship from one Sponsor to another is only granted at the sole discretion of NewLife™.

Without limiting or restricting in anyway NewLife™'s power and discretion as stated above, change of Sponsorship can only be considered under the following exceptional circumstances:

1. If there is any proof of unethical sponsoring by the original sponsor.
2. If there is a written consent and approval by the immediate five uplines and the immediate Manager.
- 3a) An IBO who terminates his IB Ownership by resignation and becomes inactive for the following three (3) or more consecutive months, may reapply to become a new IBO under a new Sponsor.
- 3b) To apply for a new IB Ownership under this rule, the IBO must complete a new IBO Application Form, which should be submitted to NewLife™ together with a written statement of inactivity. Upon receipt of the application from this IBO, NewLife™ will verify with the original Manager the facts and grant the Manager 10 days to file objection to the inactivity claim. If the Manager provides proof of activity during that 3 months' period, then the application to become a new IBO under a new sponsor will not be approved. On the other hand, if NewLife™ is satisfied with the proof of the 3 months' inactivity, then the application will be accepted. Neither the former sponsor, his uplines, nor the Manager has any further right to contest.
- 3c) "Inactivity" is defined as during the period of inactivity, the IBO had not purchased any of NewLife™ products as an IBO.

3d) An IBO who complies with three (3) months of inactivity is not allowed to apply to be sponsored by anyone who was previously above him in his original line of Sponsorship unless one year has lapsed since the termination of his IB Ownership.

DEATH AND INHERITANCE

In the event of the death of an IBO, his IB Ownership shall be passed to his legal successor(s). In order to transfer the IB Ownership, the Beneficiary must:

1. Submit a copy of the death certificate.
2. Submit a grant of probate and/or Letters of Administration stipulating that he is the beneficiary of the IB Ownership.
3. Submit a duly completed IBO Application Form.

Agree to fulfil all responsibilities of an IBO and a Sponsor.

TERMINATION OR DE-SPONSORSHIP OF THE IB OWNERSHIP

All IBOs are required to comply with NewLife™ Policies and Procedures, Rules of Conduct, and any amendments thereto. All IBOs are also required to comply with the laws of the respective countries as pertaining to the IB Ownership of the NewLife™ business.

NewLife™ expressly reserves the right to terminate or de-sponsor, at anytime and with immediate effect, the IB Ownership of an IBO who have provided false or incomplete information in the Application or who have violated the Act, the Company Policies and Procedures and Rules of Conduct or whose IB Ownership may, in NewLife™'s opinion, bring disrepute to NewLife™.

"De-sponsor" means the setting aside of an IBO from his position as a sponsor in the line of Sponsorship by NewLife™ for neglect of his responsibilities as a Sponsor.

"Termination" means the cancellation of an IB Ownership for violation of the Rules of Conduct.

The IBO whose IB Ownership is to be terminated or de-sponsored shall be given written notice of NewLife™'s decision by mail. The notice of termination or de-sponsorship shall:

1. Be mailed to the last mailing address of such parties as shown in NewLife™'s data processing records.
2. Stating the reason(s) for such action, and
3. Advise the IBO of his/her opportunity to make his appeal to NewLife™ within seven days of the notice date.

NewLife™ reserves the right of option to the disposition of the terminated and de-sponsored IB Ownership.

VIOLATION OF THE RULES OF CONDUCT

Violation of the Rules of Conduct by one party of the Husband/Wife, Partnership, or Corporate IB Ownership shall be sufficient grounds for termination; but the Company reserves its rights to allow the party not in default to remain an IBO on such terms and conditions the Company deems fit.

RESPONSIBILITIES OF AN IBO

1. The IBO must show his Identification and Authority Card every time he is conducting his business as well as during prospecting. It is an offence under the law if he does not do so.
2. The IBO shall issue to each customer at the time of sale the NewLife™'s Customer Receipt.
3. All IBOs must honestly and fairly present NewLife™ products to his potential customers and Business Opportunity to his prospective IBOs.

An IBO must not misrepresent the products and Business Opportunity in any manner whatsoever. It must be made clear that programmes are based on the sales of the products and profits only come through conscientious and committed effort.

An IBO is subject to legal recourse for damages and/or immediate termination of IB Ownership for making any misrepresentation. An IBO is personally liable for his own actions and shall indemnify and to keep the Company indemnified against all liabilities, taxes, fines and costs which may be incurred or suffered by reason of the IBO's action.

Misrepresentation shall include, but not be limited to the following:

- a. 'Over-Selling' the products' benefits. The Company Products are not intended for use in the diagnosis, cure, treatment or prevention of any disease or medical condition.
 - b. 'Over-Selling' the earning potential of the Company Business Opportunity. The IBO shall not state that income is guaranteed and shall make it clear that the level of success will be dependent on work and effort.
4. An IBO shall explain the directions for use as specified on the product labels and brochures before the sale of the products.
 5. IBOs are not allowed to make any other agreement that will bind the Company in connection with any claims, which may arise from the usage or misuse of the Company products other than as according to the terms and conditions stated in the Company Customer Satisfaction Guarantee.
 6. Should situation arise that the Company Customer Satisfaction Guarantee be honoured, the IBO shall offer the customer the choice of a full credit for exchange with the same or another Company product or full refund of the purchased price.
 7. No IBO shall claim that he is an employee or representative of the Company and the IBO shall indemnify the Company in respect to any costs or damages arising from such claims.

8. No IBOs are permitted to be involved in, directly or indirectly, any other 'competitive business/products', particularly, but not limited to, those businesses that use the multi-level system, network marketing, or other forms of direct sales and distribution. What is deemed to be a 'competitive products/business' is within the sole discretion of the Company.
9. No IBOs shall represent the notion that there are exclusive territories available under the Company Marketing Plan.

RESPONSIBILITIES AND COVENANTS OF A SPONSOR

A Sponsor covenant to do as follows:

1. Train and motivate the IBOs whom he has sponsored.
2. Maintain adequate stocks of the Company products and business tools for the IBOs in his personal group.
3. Accept returns of any Company products and business aids from any of his personally sponsored IBOs who have made the purchase from him and make reimbursement for such items in accordance with the Company Goods Return policy which is set out in the Business Guide.
4. Maintain good relationship between himself and his downline IBOs.
5. Maintain an honest attitude that is above par and beyond questions with a positive outlook.

ADVERTISING AND PROMOTION

Advertising and promotional activities are the responsibility of the Company. IBOs may not advertise the Company products or literature or use any written, recorded or other materials in any promotion which implicates the Company in any manner. However, IBOs may direct their requests in writing to the Company for approval of any advertising and promotional exercise of which copies of the materials must be submitted to the Company for written approval prior to the exercise. The IBO is fully responsible for all the Company verbal and written statements made regarding products, literature and Marketing Plan which are not directly supplied by the Company, and hold it harmless from any and all legal liabilities, as a result of their unauthorised representations.

USE OF NEWLIFE™ COPYRIGHT MATERIALS, TRADE NAMES AND/OR TRADEMARKS.

All the Company trade names, trademarks, literature, audio, video and other materials are copyrighted by the Company. Authorisation for use and display of the NewLife™ name in an IBO's premise must be requested in writing from the Company. All duplications must carry a written consent from the Company. Any unauthorised use of such copyrighted materials will render the person liable for civil and/or criminal prosecution.

Articles from the LifeLine Newsletter may be reprinted by IBOs in newsletters which they publish for their own IBO Organisations provided that each article is reproduced completely and is immediately followed by this statement: 'Reprinted with permission from Total Reach Marketing Sdn. Bhd.'.

IBOs may design and use their own business-building aids for the purpose of educating and motivating their personally sponsored IBOs. Such business-building aids may not contain the Company logo, trade names or trademarks.

An IBO may record speeches or presentations made at the Company sponsored meetings provided that he has obtained prior written consent from the Company and such recording is solely for his own personal use and not reproduced for any other purpose.

If the Company determines that any IBO-produced literature, tape, or other business aid violates applicable law, impairs its business, or otherwise damages its reputation, the Company reserves the right to instruct the IBO forthwith to cease producing, selling, or distributing the business aid.

Failure to comply with such an instruction will entitle the Company to terminate the authorisation of the IBO and to hold the IBO responsible for any costs, damages, or other liabilities suffered by the Company as a result of the production, distribution, or sale of such material.

DIRECT SALES CODE OF CONDUCT

You are expected to conduct your business in accordance to the rules stipulated in the Direct Sales Code of Conduct and the Direct Sales Contract.

ADHERENCE TO LAWS AND ORDINANCES

All IBOs must obey all laws that apply to your business. IBOs are responsible for paying taxes on any income you earn as an IBO.

If an IBO desires to conduct business in a country outside where the Company has approved for business, the IBO must comply with all the applicable laws and regulations for that country and must get prior consent from the Company before conducting any international business.

EXCLUSIVE RULES

This Business Guide forms part and parcel of the contract between the Company and the IBO and is legally binding and enforceable upon the IBOs.

This Business Guide may be amended from time to time without prejudice to the IBO by a written notice to be published in the Company official publication.

Should there be any misunderstanding or ambiguities, only the Company's interpretations, and all terms and conditions of the Business Guide written in English shall prevail and be binding and enforceable.

In the event of any dispute, the laws of Malaysia shall be applicable.

NEWLIFE™ BUSINESS PROCEDURES AND POLICIES

You may acquire your products from one of the following sources:

- a) Authorised NewLife™ Independent Business Centre/Authorised Centre/Mobile Stockist Centre
- b) NewLife™ Sales Offices / Branches

HOW TO ORDER FROM NEWLIFE™

1. PLACING YOUR ORDER

- You may place your order by phone, fax, and e-mail or in person. Orders will only be processed when FULL amount of payment is received by NewLife™.

2. PAYMENT

- Payment may be in the form of on-line remittance, cash, credit card, cheque or money order.
- Payment by Cheque - Prior approval is needed from the Management for this mode of payment. All cheques must be crossed and made payable to 'NEWLIFE INTERNATIONAL (S) PTE. LTD.'
- Payment by Cash - This is done when you place your order in person. Make sure that you get your receipt. Do not send cash by mail or any other means. NewLife™ cannot be held liable for any loss.

3. NEWLIFE™ BUSINESS MONTH

NewLife™ business month follows the calendar month.

All orders (with full payment) received by NewLife™ on or before the end of business operation hours of the last working day of the calendar month will be considered and included in the total BV/PV of that month. All orders received after this time, regardless of whatever, will be carried forward to the next month's BV/PV.

WHEN YOU RECEIVE YOUR ORDER

1. If you collect the goods in person, please check and confirm that all entries are in the invoice, and the stock given to you are correct and in good condition before you acknowledge the receipt of goods.
2. If goods are shipped to you, upon delivery, please check:
 - That the seal is not broken. All NewLife™ products and goods are subject to stringent check and quality control. Each carton is sealed with NewLife™'s tape. Any seal found to be broken must be acknowledged immediately by the delivery men so as to facilitate any claim.

- That the number of cartons received is correct before signing the consignment note. If the number of cartons is incorrect, state this on the consignment note.
- That the goods are not damaged and that there are no shortages. If you do discover any damage or shortage of goods, it must be reported to NewLife™ respective office within 24 hours after delivery. Any report received after this time frame will not be entertained.

WHEN STOCK IS NOT AVAILABLE

When NewLife™ does not have in stock the products you have ordered and paid for, it may be due to two reasons:

1. Stock No Longer Available (SNLA)
2. Stock Temporary Not Available (STNA)

If any of the above happens, the code SNLA or STNA will appear on the invoice. NewLife™ will issue a credit voucher to you, in which case, the BV/PV will still be credited to your account and thus protect your Performance Bonus (please see 'The Credit Voucher').

OVERAGES

If items are received, but not ordered, you may:

1. Decide to keep the item and have your account charged, or
2. You may return the item to NewLife™.

In either case, please notify NewLife™ of the error.

THE CREDIT VOUCHER

The Credit Voucher System is a service provided by NewLife™ to enable you to control your monthly Personal Group PV (PGPV) and BV (PGBV). It is designed to protect the IBO's Performance Bonus.

All BV/PV of items ordered and paid for, regardless of whether they were shipped or not, will be used in calculating the Performance Bonus for that particular month. This ensures that your Performance Bonus is not affected by NewLife™'s inability to ship the products (either due to SNLA or STNA).

A Credit Voucher is also issued for merchandise returned to NewLife™ (please see 'Merchandise Return Form').

A Credit Voucher can only be used for ordering items and cannot be redeemed for cash.

When the Credit Voucher is redeemed during a new order, the total PV, BV, and invoice value of the new order must exceed values stated on the Credit Voucher.

Each Credit Voucher can only be used once and must be redeemed within THREE months from the date of its issuance. Only original copy of the Credit Voucher with the authorised signature is valid.

SHIPPING CHARGES

NewLife™ pays all shipping charges for regular deliveries from NewLife™ Office to the recipient within Singapore provided the order is more than a stipulated amount. For orders less than the stipulated amount, NewLife™ will charge the IBO according to the prevailing rate of the delivery service provider. NewLife™ reserves the right to decide on the mode of delivery.

Should the IBO desires that delivery be done through other means of transportation other than that specified by NewLife™ then the IBO shall bear the extra charges incurred. NewLife™ ships only to registered IBOs and not to their respective customers.

GOODS RETURN POLICY

RETURN OF SALEABLE PRODUCTS FROM IBO

IBOs are allowed for a maximum of 60 days from the date of purchase to return resalable products to NewLife™ provided that the goods are unused, resalable, still available in the current line, and having a minimum of twelve (12) months before the expiry date (NOTE : IBOs are required to sell their stock on FIRST IN FIRST OUT basis). All Returns must be backed by proof of purchase, TIDO (Tax Invoice cum Delivery Order). All Returns must be done through the same channel through which the same goods are distributed.

All goods returned must be accompanied by the Merchandise Return (MR) Form. A 5% processing fee on the IBO price of goods returned shall be charged.

Refunds shall be in the form of goods exchange OR cash, under the following terms and conditions:

- (i) Refund which is in the form of goods exchange for different kind: The exchanged product(s) must be of equivalent to or more value (in IBOP, BV & PV), than the returned product(s). The returned goods will be valued at exactly the same as the original purchase price as indicated on the proof of purchase. If proof of purchase is not available, then the returned stock will be valued at the IBO price with the maximum wholesales discount.
- (ii) Refund which is in the form of cash: Full refund will be given only if no bonus(es) have been paid on the goods, i.e. if the goods are returned in the same business month. If bonus(es) have been paid, then the refund value will be equivalent to the original purchase value minus the maximum bonus paid.

All costs incurred in returning of goods will be borne by the IBO.

CUSTOMER SATISFACTION GUARANTEE

NewLife™ provides retail customers the right to exchange NewLife™ product(s) or receive a refund through the Customer Satisfaction Guarantee (CSG). This guarantee is valid for 30 days upon purchase and for product(s) consumed less than a quarter of the total amount. This guarantee does not apply to products, which have been intentionally damaged or misused, or to durable products. Durable products (such as hardware, electrical and mechanical products or house wares), are products which are not wholly or partially consumed during a single use and whose usefulness can be expected to continue for (one) year or more beyond such initial use, are sold with a separate written Satisfaction Guarantee or Defect Warranty which supersedes the standard NewLife™ Satisfaction Guarantee.

All goods returned from a customer must be done through the respective IBOs from whom the purchase is made. If a customer wishes to return a purchase to you, you are expected to honour the CSG. You should then offer to replace the merchandise, give full credit towards the purchase of another NewLife™ product, or refund the full purchase price. You may then return the merchandise to the same channel through which the goods were purchased, who will then credit the amount with your next order or arrange the exchange.

Once the merchandise and the completed MR form is returned to NewLife™, and it is confirmed that the return is of valid reasons, NewLife™ will honour the guarantee by replacing the product that is returned. The return to NewLife™ office should be done within 30 (thirty) days of reimbursement to the customer.

In order to safeguard ethical conduct and effective process of merchandise returns, the original Customer Receipt must accompany ALL returns.

All costs incurred in returning of goods will be borne by the Customer.



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