### NEW ZEALAND COMPENSATION PLAN

		МР	ММР —	АМВ	мв	ммв —	AMM	М	мм	AED -	ED -	SED -	
QUALIFICATIONS		MARKET PARTNER	MANAGING MARKET PARTNER	ASSOCIATE MARKET BUILDER	MARKET BUILDER	MANAGING MARKET BUILDER	ASSOCIATE MARKET MENTOR	MARKET MENTOR	MANAGING MARKET MENTOR	ASSOCIATE EXECUTIVE DIRECTOR	EXECUTIVE DIRECTOR	SENIOR EXECUTIVE DIRECTOR	
Personal Volume (PV)		200	300	400	500	500	500	500	500	500	500	500	
Active Lines		-	2	3	4	4	4	4	4	5	6	8	
Group Volume (GV)		-	1,200	2,400	4,000	5,000	5,000	7,000	7,000	7,000	7,000	7,000	
Structure Requirement		-	-	-	1 MMP	2 MMP	1 MMP, 1 MMB	2 MMB	1 MMB, 2 AMM	3 MMB, 2 MM	4 MMB, 2 MMM	6 MMB, 2 AED	
Downline Volume (DV)		-	-	-	-	-	-	30,000	60,000	120,000	300,000	800,000	
1st Gen MMB in last 12 months		-	-	-	-	-	-	MOTOR	-	1	1	1	
RETAIL BONUS		Earn 30% on sales from retail customers I Earn 15% on sales from VIP Customers											
PERSONAL SALES BONUS		Sell 1,000 - 1,999 PV and earn 3%   Sell 2,000 - 3,499 PV and earn 5%   Sell 3,500 PV or more and earn 10%											
VIP ACQUISITIO	N BONUS		Enrol 4 new VIP	customers with	the minimum p	urchase in a cale	endar month an	d earn a \$90 bo	nus - unlimited	number of VIP b	onuses each m	onth	
UNI-LEVEL BONUS	Level 1	7%	10%	12%	12%	12%	12%	12%	12%	12%	12%	12%	
	Level 2	-	3%	5%	6%	7%	7%	7%	7%	7%	7%	7%	
	Level 3 Level 4	-	-	-	- 3%	5% 3%	5% 3%	5% 3%	5% 3%	5% 3%	5% 3%	5% 3%	
GROUP VOLUME BONUS		Paid from you , down to your next generation MMB or above (Career Rank).				2%	2%	2%	2%	2%	2%	2%	
RANK ADVANCEMENT BONUS		-	\$150 - If within enrolment month plus first 3 full months	\$150 - If within enrolment month plus first 4 full months	\$225 - If within enrolment month plus first 5 full months	\$750	\$750	\$1,500	\$3,750	\$7,500	\$15,000	\$30,000	
RANK ADVANCEMENT MATCHING BONUS			\$150	\$150	\$225	\$750	<ul> <li>Matching MME</li> </ul>	IP, AMB, and MB Bonus will be paid to the Sponsor if the Sponsor is Paid-As the same Rank (or higher) IB bonus will be paid to the first upline Career Rank MMB+, if paid as MMB+. If not paid-as MMB+ the orfeited and does not roll up.					
MOTOR CLUB BONUS		To join the MONAT Motor Club, you must be paid as MM or above months. See Motor Club Terms and Conditions for de						\$750	\$750	\$1,125	\$1,125	\$1,500	
GENERATION BONUS	Generation 1	_	-	-	-	-	4%	4%	4%	4%	4%	4%	
	Generation 2	-	-	-	-	-	-	3%	4%	4%	4%	4%	
	Generation 3	-	-	-	-	-	-	-	3%	4%	4%	4%	
	Generation 4	-	-	-	-	-	-	-	-	3%	4%	4%	
M	Generation 5	-	-	-	-	-	-		-	-	3%	4%	



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# **SMART Start**

#### START STRONG, EARN MORE BONUSES

#### What is SMART Start?

SMART Start is the SMARTEST way to jump into your business - everything about it rewards vital behaviours which are key to building a strong business.

A new Market Partner's SMART Start period is defined as their enrolment month, plus the following two calendar months.

This limited-time bonus programme is exclusively available to new Market Partners within their SMART Start Period, giving them at least two full months to "earn while they learn". The SMART Start Period includes the date of enrolment, plus the following two calendar months.

#### SMART START BONUSES

#### **VIP Acquisition Bonus**

#### Enrol four VIP Customers, earn \$90 NZD.

For every four customers you enrol into our VIP programme and they purchase the minimum requirements, you'll receive a bonus of \$90 NZD. There's no limit, so enrol 4, 8, 12... or more, and earn more!

#### **Block Bonus**

#### Build a BLOCK, earn \$225 NZD.

A "Block" is comprised of four VIP Customers with minimum purchase requirements and one personally enrolled MP with a purchase of a Product Pack, which are collectively enrolled during your SMART Start Period. When you do BOTH activities while in SMART Start, you'll earn a Block Bonus of \$225 NZD! There is NO LIMIT to the number of Block Bonuses you can earn while in SMART Start.

#### **MONATbourhood Bonus**

#### Build a MONATbourhood earn \$750 NZD.

When you successfully complete three Blocks within your SMART Start Period, you will have built what we call, a MONATbourhood! and you'll earn a \$750 NZD bonus, you will have enrolled at least 12 VIP Customers with the minimum purchase and 3 Market Partners with a purchase of a Product Pack.

#### MATCHING SMART START BONUS

When your personally enrolled Market Partner earns a Block Bonus while in SMART Start, you'll receive a matching bonus of \$110 NZD (In order to earn the bonus, the sponsor must be paid-as the same rank or higher, as the MP earning the Block Bonus).

#### PRODUCT PACK BONUSES

\$75 for each MP you enrol with a \$370 Essential Product Pack (200 PV)

\$180 for each MP you enrol with a \$620 Success Product Pack (250 PV)

There's NO LIMIT to the number of Product Pack bonuses you can earn.

Earn a Product Pack Bonus on every Product Pack sold!

You'll receive a percentage of each Product Pack sold.

\$375 for each MP you enrol with a \$1,100 Overachiever Product Pack (450 PV)

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### MONAT $^{\circ}$

**ACTIVE:** You are considered Active when you have at least 200 Personal Volume (PV) in a single calendar month. In order to be paid commission on downline volume you must be active with at least 200PV.

**ACTIVE LINE:** Any first level Market Partner and their entire downline where at least one Market Partner in the line has at least 200PV.

**BLOCK:** A Block is comprised of four new personally enrolled VIP Customers and one new personally enrolled Market Partner with a Product Pack, which are collectively enrolled during your SMART Start Period.

**BLOCK BONUS:** When you build a BLOCK while in SMART Start, you'll earn a Block Bonus! There is NO LIMIT to the number of Block Bonuses you can earn while in SMART Start.

**CAREER RANK:** The title given to a Market Partner that defines the highest rank they have achieved during their career with MONAT. The career rank may be adjusted based on the reclassification policy outlined on this document.

**COMMISSION DETAIL REPORT / COMMISSIONS REPORT:** A report located in your Back Office which provides your commission payout details for weekly and monthly earnings.

**COMMISSIONABLE VOLUME (CV):** The assigned value of each purchased product on which commissions are paid.

**DOWNLINE:** Everyone in your organisation below you.

**DOWNLINE VOLUME (DV):** The sum of PV from you and your entire downline, regardless of their rank. Also called Organisational volume (OV).

**FOUNDERS POOL:** The Founder's pool is a bonus paid as shares of 1% of the market's commissionable revenue per quarter. Each market will have their own criteria for eligibility.

**GENERATION:** A Generation begins with a Market Partner in your downline who has a Career Rank of Managing Market Builder or above and can be anywhere below you. A Generation includes everyone below them, down to, but not including, the next Career-Ranked Managing Market Builder or above.

**GENERATION BONUS:** Paid-As Associate Market Mentor (AMM) or higher may receive Generation Bonuses on the Commissionable Volume (CV) from their downline Generations. For example, a Generation 1 would pay out on the first downline MMB or higher (Career Rank) and all the people below them, down to, but not including, the next MMB (Career Rank) or higher in the line. If an MP has a Career Rank of AMM+ and drops to a Paid-As rank of MMB in a given month, they will be paid a 2% Generation 1 Bonus for that month. **1st GENERATION MMB IN THE LAST 12 MONTHS:** All Paid-As Directors must have one new 1st Level Generation MMB within the last 12 months. The MMB counts the month of which they promote and for the following 11 months regardless of a Career Rank demotion. The MMB may also re-count for a Director if the MMB has a demotion but ranks back up to MMB after the 12th month.

**GROUP VOLUME (GV):** The personal volume from you and your downline, down to, but not including the next Managing Market Builder or above (by Career Rank). When a Market Partner in your group promotes to Career Rank Managing Market Builder, their GV will be included in your GV for that month.

**GROUP VOLUME BONUS:** A Bonus that pays 2% on the commissionable volume in your personal group. Pays from you, down to, but not including your next generation MMB Career Rank or above.

**90-DAY GRACE PERIOD FOR PROMOTING AN MMB:** When a Market Partner at the level of Managing Market Builder (MMB) or higher promotes an MMB in their personal group for 3 calendar months following the promotion, the upline sponsor will only be required to fulfil half of their GV requirement to be paid as that Rank. If more than one downline member has advanced to MMB in the previous two periods, the GV requirements for each rank are waived. For example, when the upline sponsor's career Rank is MMB in order to be paid as MMB, the sponsor would qualify with 2,500 GV during the grace period. If the direct upline sponsor is not an MMB, the grace period for the GV applies for all upline sponsor levels, up to the next MMB Career Rank.

**LEVEL:** The position of a Market Partner in your downline in relation to you, regardless of their rank. When you personally enrol a Market Partner they are considered to be your 1st Level. Market Partners below them are the 2nd Level, and so on.

**LINE:** A Line begins with a Market Partner on your 1st Level and includes all the Market Partners below them. You can have as many Lines as you have personally enrolled Market Partners. (Also called a Leg).

**MARKET PARTNER (MP):** A Market Partner. Someone who has joined MONAT with the intention of growing a team and generating income.

**MATCHING BLOCK BONUS:** When your personally enrolled Market Partner earns a Block Bonus while in their SMART Start period you will receive a matching Block Bonus. In order to earn the bonus, the sponsor must be Paid-As the same rank or higher as the Market Partner earning the Block Bonus.

**MOMONEY:** When a Market Partner earns commissions, they will be paid through an online wallet. The wallet is created upon your first commission that is \$20 NZD or more. For details, please reference the MoMoney FAQ.

## MONAT $^{\circ}$

**MONAT MOTOR CLUB:** This is a bonus that rewards you for achieving success and maintaining consistency. Once achieved you will be eligible for a monthly bonus based on your paid-as rank. More info may be found in your back office.

**MONATBOURHOOD BONUS:** When three Blocks are completed within your SMART Start Period, you will earn a bonus. One Block = four VIP Customers and one Market Partner with a Product Pack. Building THREE of these within your SMART Start Period means that you've built a MONATbourhood

**ORGANISATIONAL COMMISSIONABLE VOLUME (OCV):** The sum of commissionable volume from your entire organisation.

**PAID-AS RANK:** The title given upon meeting rank qualifications in a monthly commission period. The Paid-As rank may be the same or lower than the Career Rank and may fluctuate from month to month.

**PERIOD:** The period refers to a specific timeframe in which qualifications and bonuses are calculated. In our compensation plan, there is a weekly period, as well as a monthly period.

**PERSONAL GROUP:** A Market Partner and their entire downline, down to, but not including the next Managing Market Builder or above (by Career Rank).

**PERSONAL VOLUME (PV):** An assigned value associated with products. PV is the sum of your personally purchased products as well as products purchased by your personally enrolled Retail and VIP Customers. (See also Qualifying Volume)

**PRODUCT PACK (PP):** A collection of products available only to new Market Partners upon enrolment. Product packs contain personal volume, but they do not have commissionable volume.

**PRODUCT PACK BONUS:** Market Partners who enrol a new Market Partner with a Product Pack may be eligible to receive a bonus.

**QUALIFIED LINE (OR STRUCTURE):** To have a Qualified Line, at least one Market Partner within the line must be Paid-As a specific rank in the month. For example, to be a Managing Market Builder, you need at least two lines which contain a MP with the paid-as rank of Managing Market Partner or higher. For qualification purposes, you may only count one rank per line.

**QUALIFYING VOLUME (QV):** Used for Personal Volume (PV), Group Volume (GV) and Downline Volume (DV) calculations in order to determine if you are qualified based on terms of your Rank.

**RANK ADVANCEMENT:** When a Market Partner meets specific qualifications in a calendar month, she/he may advance to a new rank.

**RANK ADVANCEMENT BONUS:** Market Partners who rank advance for the first time are eligible to receive a Rank Advancement Bonus. Some ranks must be achieved within a specific time-period.

**RANK ADVANCEMENT MATCHING BONUS:** Matching MMP, AMB, and MB Bonus will be paid to the sponsor if the sponsor is Paid-As the same rank (or higher). Matching MMB bonus will be paid to the first upline Career Rank MMB+ if they are paid as MMB+ during that month. If they are not paid-as MMB+ the bonus will be forfeited and does not roll up.

**RECLASSIFICATION POLICY:** Managing Market Builders who are not Paid-As their Career Rank at least once within 6 calendar months will be reclassified to their highest Paid-As Rank achieved in the prior 6 calendar months, and their Group Volume (GV) will return to the sponsor's GV on the 6th Month, if reclassified below MMB.

Associate Market Mentors and above who are not Paid-As their Career Rank at least once within 12 calendar months will be reclassified to their highest Paid-As Rank achieved in the prior 12 months and their Group Volume (GV) will return to the sponsors GV on the 12th month if reclassified below MMB.

**RENEWAL:** Each year, Market Partners are required to renew their Market Partner account with MONAT to remain a Market Partner.

RETAIL BONUS: A commission you receive on orders placed by your Retail and VIP Customers.

**RETAIL CUSTOMER:** A Customer who orders product at the full retail price.

**SALES BONUS:** Market Partners that achieve a minimum PV in a commission period will be qualified to receive an additional percentage on their total personal volume.

SMART START: A limited time bonus programme available to new Market Partners.

**SMART START PERIOD:** A new Market Partner's SMART Start period is their enrolment month, plus their next two calendar months. For example, a Market Partner who enrolled on 20th September, has a SMART Start Period which begins 20th September and ends on 30th November.

**SPONSOR:** The Market Partner who enrolled you, and is directly above you in the genealogy, is your Sponsor.

## MONAT $^{\circ}$

**STRUCTURE REQUIREMENT:** At least one Market Partner within one of your Lines must be Paid-As a specific rank in the month for rank qualification purposes.

**UNILEVEL BONUS:** As an active Market Partner you can be paid on the sales of Market Partners below you, down through four levels. The percentages you are paid and the number of levels you are paid on are based on your Paid-As Rank, regardless of the ranks of the people below you.

**UPLINE:** Your Sponsor is your direct Upline, plus any Market Partners above your direct Upline is also considered your "Upline."

**VIP ACQUISITION BONUS:** For every four new VIP Customers you enrol who purchase a minimum required amount, you will receive a bonus. If you are within your SMART Start Period, you will have your enrolment month plus two calendar months to earn the bonus. If you are out of your SMART Start Period, you will be paid when all four VIPs are enrolled (with minimum purchase requirements) within the same calendar month.

**VIP CUSTOMER:** A Customer who enrolled in our VIP programme and purchases product at a discounted (VIP) price.