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SECTION 1: THE SWISSJUST CAREER PLAN

Welcome! We are happy that you've chosen our company SwissJust, to become an Independent Consultant in the direct selling industry.

Our Career Plan is one of the most modern and innovative plans. This document contains some of the most important and exciting information that you will be receiving about the business you have chosen to start.

The SwissJust Career Plan sets out the various ways that you make money based upon your own level of business performance.

Below you will learn the four basic income-producing activities rewarded by the Career Plan that are important to the profitability of every SwissJust Independent Consultant.

These income-producing activities are:

1. Demonstrating and selling the Just products to your customers and Hosts.
2. Sponsoring Customers, Hosts and other interested people to become Consultants in your downline.
3. Training new Consultants to sell and build successful SwissJust careers.
4. Qualifying as a Team Leader and developing Leaders from among your downline.

The SwissJust Career Plan described in the next few pages, is an 8 level plan in which you will be able to grow according to your own level of performance.



Consultant (Level 1)

Qualification:

Active Consultant Status.

Benefits:

1. Retail profit of 25% to 30% on Personal Sales & Volume:

A. Base discount, often called “retail profit”: 25%:

All Consultants purchase the products from the Company at 75% of the suggested retail (consumer) price. This means that when you sell the products to your customers at the suggested retail price you make an initial profit before expenses of 25%.

B. Personal Sales Volume Bonus: 5%

When you place orders in one month with a retail value of more than \$500, you qualify for a Personal Sales Volume Bonus equal to 5% of the retail value of all the orders you place in that month.

Example: A Consultant places 3 orders with a total retail value of \$800 dollars for the month. She qualifies for a Bonus of $5\% \times \$800 = \40 .

The practical effect of the Personal Sales Volume Bonus is that you make 30% (25% retail profit plus 5% Personal Sales Volume Bonus) when you hold multiple Wellness Gatherings in one month.

2. Sponsoring Bonuses:

Helping other people join the business as SwissJust Independent Consultants and then training them to be successful is an important income opportunity for every Consultant. The way this Bonus Opportunity works is simple: when a new Consultant you have personally sponsored makes retail sales in any month that you have placed at least one order, you will receive a Sponsoring Bonus based upon the amount they sold at retail and the number of Consultants that you have sponsored.

When a Consultant with at least one order within the month has personally sponsored:

1. One new Consultant, she qualifies to receive a Sponsoring Bonus equal to 2% of the retail value of the total orders that the Sponsored Consultant places in a month.
2. Two new Consultants, she qualifies to receive a Sponsoring Bonus equal to 3% of the retail value of the total orders that the Sponsored Consultants placed in the month.
3. Three or more new Consultants, she qualifies to receive a Sponsoring Bonus equal to 4% of the retail value of the total orders that the Sponsored Consultants placed in the month.

The Sponsoring Bonus is only paid by the Company to you, the **actual** Sponsor of the new Consultant. If you leave the business, this Bonus is not paid to any upline or other Consultant or Leader regardless of Roll-Up or Compression in the genealogy. The Sponsoring Bonus is paid on the retail sales of all your Personally Sponsored Consultants as long as you are active in the business and placed at least one order within the month. You will continue to receive the Sponsoring Bonus even if the Sponsored Consultant goes on to achieve a higher performance rank in the compensation plan than you.

If the Sponsoring Consultant didn't place an order within the month, the Sponsor does not receive the Sponsoring Bonus for that month.

Taking your Business to the Next Level:

Team Leader (Level 2)

Qualification:

You build your business through selling, sponsoring and training others to become Consultants. The other significant income opportunity comes when you qualify as a Team Leader.

To qualify as a Team Leader you must:

1. Have \$750 or more in personal retail sales for the month.
2. Have at least 4 Personally Sponsored Consultants on your Team with at least one order within the month.
3. Have \$3,000 (retail value) in total Team sales for the month including your own sales.
4. Have met or exceeded the first three qualifications for two consecutive months.

Team Leader Benefits:

1. 25% Base Discount.
2. 5% Personal Sales Volume Bonus.
3. A Leader Personal Sales Bonus equal to 10% of the retail value of the Team Leader's total retail sales for the month.
4. A 4% Sponsoring Bonus on all Personal Sponsors.
5. A 4% Team Sales Bonus on the retail sales of the entire Team, not counting the personal sales of the Team Leader.

A Team Leader will make a total of 40% on her personal retail sales:

- 25% basic discount.
- 5% Personal Sales Bonus for monthly sales over \$500.
- 10% Leader Personal Sales Bonus.
- 40% total.

Note: As a qualified Team Leader, you will be paid a total Bonus of 8% on the retail sales of your Personally Sponsored Consultants (4% Sponsoring Bonus + 4% Team Sales Bonus = 8%), and a 4% on the sales of their Personally Sponsored Consultants, and so on. With this Career Plan it really pays to keep your Team and Downline well populated with Personally Sponsored Consultants.

In addition you will have an opportunity to receive a 5% First Generation Promote-Out Bonus on the entire Team sales of qualified First Generation Promote-Out Team Leaders generated by you.

Team Leader Maintenance:

In order for you to receive the Team Leader Bonuses for a month, you must qualify as a Team Leader for that month by meeting or exceeding all of the monthly qualifications set out above.

As Team Leader if you do not meet the qualifications for a month, you will be paid at the Consultant performance you actually achieve for that month. If any Team Leader fails to meet the Team Leader qualifications for two consecutive months, that person will reposition back to the title of Consultant and can only re-qualify as a Team Leader by meeting the qualifications for two consecutive months again.

When a Team Leader demotes back to Consultant status, she ceases to be paid her former Team Sales (4%) and Team Leader Personal Sales (10%) Bonuses and, she and her Team, Roll-Up into the immediate Upline Team Leader's Team. Next, any lower level Team Leaders (or higher) compress upwards for any qualified upline Leader's generation Bonuses.

Promoting Leader's Grace Period Rule:

As a Team Leader you are going to want to keep building your business through personal selling and sponsoring. You will also have the opportunity to train and assist your Team Consultants to achieve TeamLeader status themselves.

When you, as a Team Leader or higher title, promote-out a new Team Leader out of your Team, the SwissJust Career Plan provides a two-month period of reduced requirements for you to maintain your title and be paid as a Team Leader. These months of reduced requirements are known as the promoting Leader's "grace period". The grace period reduced requirements are:

- \$750 in personal sales.
- 3 Personally Sponsored Consultants in your Team with at least one order within the month.
- \$1,500 (retail value) in total Team Sales for the month including your sales.

The grace period requirements are in effect for the first two months immediately following the new Team Leader's qualification.



Advanced Leadership Titles and Generation Bonuses:

Senior Team Leader (Level 3)

When you, as a qualified Team Leader, have a Consultant in your downline Team qualify as a Team Leader, the new Team Leader is known as a “First Generation Promote-Out” or simply as a “Promote-Out”. The immediate upline Team Leader is known as the Promoting Leader.

As a qualified Team Leader with a qualified Promote-Out Team Leader your title changes to that of Senior Team Leader and each month that you qualify as a Team Leader and your Promote-Out qualifies as a Team Leader you receive a First Generation Leadership Bonus equal to 5% of the total retail sales of the Promote-Out Team.

Example: Mary is a qualified Team Leader in May. Sally is Mary’s First Generation promote-out Leader and she and her Team qualify in May with \$4,000 dollars in retail sales. Mary receives a First Generation Leadership Bonus of \$200, which is equal to 5% of Sally’s Team retail sales for the month.

Qualification:

Team Leader qualified for the month and 1 qualified First Generation Team Leader.

Benefits:

Team Leader benefits mentioned above
+ 5% First Generation Leadership Bonus.

Executive Team Leader (Level 4)

When you are a qualified Senior Team Leader and have at least two qualified First Generation Promote-Out Team Leaders from your Team, you qualify as an Executive Team Director. As such, in addition to your 5% First Generation Leadership Bonus, you are entitled to receive a Second Generation Leadership Bonus of 3% of the total retail sales of any qualified Second Generation Team Leaders in your downline. (The Promote-Out Team Leaders of First Generation Team Leaders are Second Generation to you).

Qualification:

Team Leader qualified for the month, and 2 qualified First Generation Team Leaders.

Benefits:

Team Leader benefits mentioned above
+ 5% First Generation Leadership Bonus.
+ 3% Second Generation Leadership Bonus.

Regional Leader (Level 5)

When you are a qualified Executive Team Leader for the month and have four qualified First Generation Promote-Out Team Leaders, you qualify as a Regional Leader and, in addition to receiving the first (5%) and second (3%) Generation Leadership Bonuses, you are entitled to receive a 2% Third Generation Leadership Bonus on the total retail sales of all qualified Third Generation Team Leaders or higher in your downline.

Qualification:

Team Leader qualified for the month, and 4 qualified First Generation Team Leaders.

Benefits:

Team Leader benefits mentioned above
+ 5% First Generation Leadership Bonus.
+ 3% Second Generation Leadership Bonus.
+ 2% Third Generation Leadership Bonus.



Director Level Cash Bonuses:

Directors are the very highest levels of performance in the Career Plan and receive Cash Bonus Awards in addition to the 3 Leadership Generation Bonuses set out above.

Director (Level 6)

Qualifications:

Team Leader qualified for the month plus 6 qualified First Generation Team Leaders (or higher) and \$50,000 in total downline retail sales for the month not counting the downline retail volume of any qualified Director or higher in that Director's downline.

Benefits:

Team Leader benefits mentioned above
+ 5% First Generation Leadership Bonus.
+ 3% Second Generation Leadership Bonus.
+ 2% Third Generation Leadership Bonus.
+ \$1,000 Cash Bonus.

Senior Director (Level 7)

Qualifications:

Team Leader qualified for the month plus 8 qualified First Generation Team Leaders (or higher) and \$75,000 in total downline retail sales for the month not counting the downline retail volume of any qualified Senior Director (or higher) in that Senior Director's downline.

Benefits:

Team Leader benefits mentioned above
+ 5% First Generation Leadership Bonus.
+ 3% Second Generation Leadership Bonus.
+ 2% Third Generation Leadership Bonus.
+ \$2,000 Cash Bonus.



Executive Director (Level 8)

Qualifications:

Team Leader qualified for the month plus 10 qualified First Generation Team Leaders or higher and \$125,000 in total downline sales for the month not counting the downline retail volume of qualified Executive Director (or higher) in that Executive Directors' downline.

Benefits:

Team Leader benefits mentioned above
+ 5% First Generation Leadership Bonus.
+ 3% Second Generation Leadership Bonus.
+ 2% Third Generation Leadership Bonus.
+ \$4,000 Cash Bonus.



SECTION 2: THE PLAN AT A GLANCE

	CONSULTANT	TEAM LEADER	SENIOR TEAM LEADER	EXECUTIVE TEAM LEADER	REGIONAL LEADER	DIRECTOR	SENIOR DIRECTOR	EXECUTIVE DIRECTOR
RETAIL PROFIT	25% - 30%	40%	40%	40%	40%	40%	40%	40%
SPONSORING BONUS	2% of Sales First Sponsor 3% of Second 4% of Three or more	4% on Personal Sponsors 4% on Team (ie 8% on personal)	4% on Personal Sponsors 4% on Team (ie 8% on personal)	4% on Personal Sponsors 4% on Team (ie 8% on personal)	4% on Personal Sponsors 4% on Team (ie 8% on personal)	4% on Personal Sponsors 4% on Team (ie 8% on personal)	4% on Personal Sponsors 4% on Team (ie 8% on personal)	4% on Personal Sponsors 4% on Team (ie 8% on personal)
LEADER BENEFITS								
LEADER GENERATION BENEFITS			5% 1st Generation Promote-Out	5% 1st Generation Promote-Out 3% 2nd Generation Promote-Out	5% 1st Generation Promote-Out 3% 2nd Generation Promote-Out 2% 3rd Generation Promote-Out	5% 1st Generation Promote-Out 3% 2nd Generation Promote-Out 2% 3rd Generation Promote-Out	5% 1st Generation Promote-Out 3% 2nd Generation Promote-Out 2% 3rd Generation Promote-Out	5% 1st Generation Promote-Out 3% 2nd Generation Promote-Out 2% 3rd Generation Promote-Out
QUALIFICATION	<ul style="list-style-type: none"> At least one order within the month \$500 Monthly to achieve 5% Personal Sales bonus 	<ul style="list-style-type: none"> \$ 750 Personal Sale 4 Personally Sponsored with at least one order within the month \$3000 Team sales Two Consecutive Months 	<ul style="list-style-type: none"> Team Leader qualified 1 T. Leader Promote-Out 	<ul style="list-style-type: none"> Team Leader qualified 2 T. Leader Promote-Outs 	<ul style="list-style-type: none"> Team Leader qualified 4 T. Leader Promote-Outs 	<ul style="list-style-type: none"> Team Leader qualified 6 T. Leader Promote-Outs \$50,000 Total downline Sales (not counting volume of Directors or higher) 	<ul style="list-style-type: none"> Team Leader qualified 8 Promote-Outs \$75,000 Total downline Sales (not counting volume of Senior Directors or higher) 	<ul style="list-style-type: none"> Team Leader qualified 10 Promote-Outs \$125,000 Total downline Sales (not counting volume of Executive Directors or higher)



SECTION 3: TERMS AND DEFINITIONS

1. Active: An active Consultant is one who has an open wholesale purchase account with SwissJust and, thereby, is entitled to participate in the Bonus Opportunities of the SwissJust Career Plan (compensation plan).

To maintain active status a Consultant must have placed at least \$300 dollars in retail value purchases in every rolling three-month period. A Consultant who places less than \$300 in the rolling three-month period becomes “inactive”, has her account closed and loses her downline sales organization and the opportunity to receive Bonuses based upon the sales of her downline, if any.

2. Bonus: A payment made to a qualifying Consultant based upon the achievement of a specified level of sales performance during the prior Bonus Period (month).

3. Bonus period: Unless otherwise specified in writing at least 30 days in advance of the effective change, the SwissJust Career Plan Bonus Periods are calendar months.

4. Branch: A branch is a portion of your downline started by a Consultant personally sponsored by you. That Consultant and their Personally Sponsored Consultants and the Personally Sponsored Consultants of their Consultants and so on, form a downline Branch from you. A branch becomes a “qualified branch” when one or more of the downline Consultants qualify as a Team Leaders (or higher) for the month.

5. Compression: Compression is a career plan design feature intended to insure that a qualified upline Leader receives the highest possible amount of Bonus Income each month. Compression occurs when the Career Plan Software automatically reaches down a qualified branch beyond a non-qualified Team Leader or higher title for that month and pulls a lower generation qualified Team Leader up into the non-qualified Team Leader’s generational level. This Compression of qualified Leader’s volume up into a non-qualified Leader’s position insures that the qualified Upline Leader will receive bonus payments on as many possible qualified generations of downline Leaders as her actual performance merits. (See instructional example of Compression in the FAQs section).

6. Depth: Depth refers to the number of levels in your downline organization. The Consultants that you Sponsor are first level to you. The Consultants that they Sponsor are 2nd level to you and so on.

7. Downline: Every Consultant is the beginning of a potential downline. The downline will consist of all of the Sponsored Consultants of the first Consultant, and their Sponsees and so on.

8. Generation: A generation consists of one or more first level qualified Leaders in your downline. The Qualified Leaders immediately below your Personal Team are your First Generation Leaders. The Promote-Out Leaders of your First Generation Leaders are your Second Generation Leaders and so on.

9. Grace period (Promoting Leader Grace Period): Refers to the first two months immediately following a Promote-Out Team Leader qualification month. The promoting Upline Leader is given reduced monthly qualifications during the grace period in order to more easily maintain her title and qualify for the Leadership Bonus payments while re-building her Personal Team.

10. Host Reward: Free or reduced price items that are only available to hosts who organize Wellness Gatherings for SwissJust Consultants. The amount of the Host Reward is based upon the total amount of retail sales from the Wellness Gathering and/or other host qualification requirements in effect for that period.

11. Incentives: Monthly or multi-month contests that offer a particular rewards for accomplishment of a specific performance in the contest or incentive time period.

Example: Consultants who sponsor two people or more in May will receive 3 new sample products free of charge.

12. Leader: Any Consultant who, based upon performance, has qualified for the title of Team Leader or higher in the SwissJust Career Plan.

13. "Paid as": This is a Career Plan term used to indicate that you will be paid Career Plan Monthly Bonuses based upon your actual performance and not on your title. A non-qualifying Team Leader for the month may maintain her title, but will be paid as a Consultant.

14. Personal Team: The Consultants personally sponsored by a Team Leader or higher title, and their Personally Sponsored Consultants and so on. All of the Consultants in your downline -non-qualified- branches below the title of Team Leader (or higher).

15. "Promote-out": A term used to indicate a Consultant in your Personal Team who through their performance qualifies as a Team Leader or higher. Upline leaders often refer to their First Generation leaders as their "promote-out" leaders.

16. "Qualified": A term that refers to the fact that a Consultant or Leader has met a specific performance goal for the current or prior Bonus or Contest period.

17. Roll-up: A Career Plan design feature created to protect Upline Leaders against severe loss of Bonus Income due to non-qualifying Downline Leaders. Roll-Up occurs when a Downline Leader fails to qualify as a Team Leader for that month. In that event the Personal Team sales volume of the non-qualifying Downline Leader is rolled-up into the Personal Team volume of the next upline qualified Leader. (See the instructional example of Roll-Up in the FAQ's section).

18. SwissJust Independent Consultant: Every authorized independent sales person with a SwissJust Independent Consultant Agreement in effect with the Company has the title of SwissJust Independent Consultant.

19. Unencumbered Volume Rule: This rule states that in order for an immediate Upline Leader to be able to use roll-up sales volume to meet the Team Leader qualifications or monthly maintenance qualifications, that upline Team Leader or higher must have met or exceeded certain minimum performance standards. Called the unencumbered volume requirements, the standards are:

- a. \$750 or more in personal sales.
- b. 4 Personally Sponsored Consultants with at least one order within the month.
- c. \$1500 (retail value) in total Team sales for the month including her own.

20. Width: Refers to the number of Consultants you have at your first level in your Team and to the number of qualified First Generation Team Leaders you have in your downline.

SECTION 4: FREQUENTLY ASKED QUESTIONS (FAQS)

New Consultants frequently come up with the same questions after first reviewing their SwissJust Career Plan.

We have gathered some of the most commonly asked questions and set them out along with the answers in this section

As new questions arise about the Career Plan or other subjects, be sure to go the FAQs tab of Consultants' section of the SwissJust web site.

Q·1. Can I ever lose my opportunity to receive the Sponsoring Bonus on Consultants that I personally sponsor?

Answer: So long as you are active in the SwissJust business, you will never lose the opportunity to receive Sponsoring Bonus payments on the retail sales of your Personally Sponsored Consultants. Only when you leave the business or the Consultant you sponsored leaves the business does the Sponsoring Bonus Opportunity end for that relationship.

Q·2. Do I have to always be at the same or a higher title than my Personally Sponsored Consultants in order to receive the Sponsoring Bonus on their retail sales?

Answer: No. So long as you place at least an order for that month, you will receive the Sponsoring Bonus on the retail sales of your Personally Sponsored Consultants even if that Sponsor is a high selling Executive Director.

Q·3. How does the Grace Period work when I Promote-Out a new Team Leader?

Answer: For the first two months immediately following the qualification month of the Promote-Out Team Leader from your Team, you, as the Promoting Leader will have reduced Team Leader qualification requirements: Instead of the usual Team Leader maintenance requirements, you will only have to meet or exceed the following Grace Period requirements to maintain your Leader title and be paid as a Leader:

Grace Period Team Leader requirements:

- a. \$750 or more in personal retail sales.*
- b. 3 or more Personally Sponsored Consultants in your Team with at least one order within the month.*
- c. \$1,500 (retail value) in total Team sales for the month including your own.*

Example: you are a Team Leader. In August Laura, a Consultant in your Personal Team, meets the monthly performance requirements to qualify as a Team Leader for the second consecutive month. Laura has qualified as a Team Leader. As the promoting leader, your Grace Period months of reduced qualifications will be September and October. In November you will be out of the Grace Period and once again expected to meet or exceed the standard Team Leader maintenance qualifications to be paid as a Team Leader.

Q·4. As a new Team Leader, when do I first get paid Team Leader Bonuses?

Answer: The Team Leader title is the only leadership title that requires a two-month qualification period. When you meet or exceed the qualifications for the second consecutive month, you will be paid Team Leader Bonuses for the second month's performance.

Example: You first qualified as a Team Leader in January. In February you meet the qualifications for the second consecutive month. You qualify as a Team Leader at the end of February and will be paid as a Team Leader for your February performance.

Q·5. Can you explain when and how the Roll-Up rule applies?

Answer: The Roll-Up rule applies when you, as a qualified Team Leader (or higher) have a Downline Leader who fails to qualify for a particular month.

Example: You are a qualified Team Leader. In October, one of your First Generation promote-out Team Leaders, Mary, fails to meet the maintenance qualifications because her Team sales were only \$2,100. Mary will only be paid as a Consultant for October. As Mary's Upline Team Leader, you will not be paid the 5% First Generation Leadership Bonus on Mary's Personal Team retail sales because Mary did not qualify. However, the Roll-Up rule gives you some income protection against this loss. Under the Roll-Up rule, regardless of the reason that Mary failed to qualify as a Team Leader for the month, her Personal Team sales volume will Roll-Up into your Team and be added to your total retail sales volume for the month. This means that you will receive the 4% Team Sales Bonus on Mary's Personal Team volume which helps off-set the loss of the 5% First Generation Leadership Bonus.

Q·6. Can a non-qualifying Leader Roll-Up volume be used to help an Upline Leader qualify for the month?

Answer: Yes, but only under two conditions:

- 1. First: it can only be used to help the first and immediate Upline Team Leader (or higher) by title to qualify. Roll-Up volume cannot keep rolling-up multiple generations of a branch until it finds a qualified Leader.*
- 2. Second, under the unencumbered volume rule: In order for Roll-Up volume to help the immediate Upline Team Leader (or higher) qualify for the month, that upline must have accomplished the following minimum performance for the month:*
 - a. \$750 or more in personal sales.*
 - b. 4 Personally Sponsored Consultants in the Leader's Team with at least one order within the month.*
 - c. \$1500 (retail value) in total Team's sales for the month including the Leader's.*

If the immediate Upline Team Leader (or higher) has not met or exceeded these unencumbered minimums, the Roll-Up volume does not count toward monthly qualification.

Q·7. I am a Team Leader. What happens if one month my Personal Team has retail sales of \$3,000, but I only have 3 Personally Sponsored Consultants that placed orders?

Answer: In order to be paid as a Team Leader your performance must meet or exceed all of the maintenance qualifications for the month. In the example, you missed one of the key performance requirements so you do not qualify as a Team Leader for the month and will be paid as a Consultant.

Q·8. Explain how the “Compression” rule works?

Answer: Like the Roll-Up rule, the Compression rule is designed to reduce the negative impact of non-qualifying Leaders in your Downline.

Example: Assume you are a qualified Regional Leader for the month. As such, you are entitled to receive Generation Leadership Bonuses on your Downline qualified Leaders of 5% on the First Generation, 3% on the Second Generation and 2% on the Third Generation.

In November, one of your five First Generation Team Leaders, Toni, failed to qualify for the month. Your other four first Generation Team Leaders all qualified, thus qualifying you as a Regional Leader. Toni had two generations of Team Leaders in her downline that qualified for the month. April is First Generation to Toni and Second Generation to you. Wanda is April’s Promote-Out making her Second Generation to Toni and Third Generation to you.

The Compression rule works as follows: As Toni did not qualify, the system compresses April up into Toni’s First Generation position and pays, you the 5% First Generation Leadership Bonus it would have paid on Toni on April’s Personal Team Sales for the month. Wanda is compressed up into April’s normal Second Generation spot and you receive the 3% Second Generation Leadership Bonus on Wanda’s Team sales.

