



Compensation Plan

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Independent Consultant (IC)

There are two ways that an individual can choose to become an Independent Consultant of Zurvita:

Business Consultant (BC) - \$349.00

I elect to become a Business Consultant with Zurvita. In addition to numerous benefits, BCs will receive a professional welcome kit, company training, full back office support, and down-line organization and commission reports in the form of a personalized Z-Center platform.

Your personalized Z-Center is a full-featured Online business Management Suite designed to help you build and manage your Zurvita business. You can monitor and manage your business from anywhere in the world and even customize the system to notify you of activity in your business. The Z-Center is a powerful tool that is an integral part of becoming a Zurvita Business Consultant.

The initial cost to become a Business Consultant is \$349.00*. There is an annual renewal fee of \$99 (plus any applicable sales tax).

I UNDERSTAND THAT MY ENROLLMENT AS A ZURVITA CONSULTANT IS NON-REFUNDABLE AFTER 3 DAYS FROM THE DATE THIS AGREEMENT IS RECEIVED BY ZURVITA.

Sales Consultant (SLC) - \$99.00

I elect to become a Sales Consultant with Zurvita instead of a Business Consultant. Sales Consultants do not receive a welcome kit and do not have access to the full Z-Center. Instead Zurvita Sales Consultants have a minimized Z-Center with reduced functionality.

The initial cost to become a Sales Consultant is \$99.00. There is an annual renewal fee of \$99 (plus any applicable sales tax).

As defined in the Zurvita Compensation Plan, Sales Consultants can qualify for all of the same bonuses and commissions available to Business Consultants (except the Fast Start Bonus). A Sales Consultant's sponsor and upline will receive Super Start Bonuses, Team Bonuses, Z-Team Match Bonuses and reduced Leadership Bonuses on the Sales Consultant's personal member sales.

Unlike Business Consultants, Sales Consultants must pay extra for access to the full Z-Center. A Sales Consultant can upgrade to a Business Consultant at any time for an additional fee of \$299.00 by contacting Zurvita Consultant Support at 713-464-5002 and providing proper Credit Card billing information. Upgrading to a Business Consultant provides the former Sales Consultant FULL access to the Z-Center.

Cancellation

Any Independent Consultant may cancel in writing (via fax or U.S. Mail) within 3 days of the date of enrollment or the date the IC Application and Agreement is received at Zurvita and will receive a full refund.

Weekly Bonuses and Commissions

Zurvita pays Business Consultants Fast Start Bonuses when you make personal sales of Zurvita services, and it pays Super Start Bonuses for helping 3 Business Consultants make personal sales (as defined below). In addition, as you continue to build a team and progress through the Zurvita leadership positions, you can qualify to earn Leadership Bonuses on unlimited levels. Fast Start and Super Start Bonuses are triggered throughout the week when a Business Consultant makes his or her 5th personal sale (obtains 5 ACP). Leadership Bonuses are triggered throughout the week when a Consultant obtains 3 ACP. Neither Fast Start nor Super Start Bonuses are paid on sales by Sales Consultants but LB are paid. Each Sunday at 11:59pm (CT) that week is "closed". All bonuses are calculated and paid one week later.

Z-Team

The first 3 Independent Consultants that you personally sponsor are called your “Z-Team”. As you progress through the Zurvita Leadership Positions and become a Senior Consultant or Executive Consultant, you can qualify for additional Matching Leadership Bonus (defined below) on your Z-Team (If you sponsor additional ICs after your first 3 on your way to qualifying for Managing Consultant, you will receive Monthly Residual Income from the business generated by those ICs and their team, but not a ZTeam Match.

Fast Start Bonuses

You can earn a one-time Fast Start Bonus (\$100) when you make and retain 5 personal Active Customer Points (ACP) within 28 days of the day you enrolled as a BC. If you wish to enroll in the optional Zurvita Personal Websites (Z-Sites) subscription at \$19.95, you may substitute that subscription for 2 ACP (i.e. only an additional 3 are required). (Active Personal Zurvita Website subscription counts as 2 ACP)

Builders Bonuses

You can earn a \$100 Builders Bonus when your personally sponsored Business Consultant obtains 5 ACP within 28 days of their enrollment.

You can earn a \$30 Builder’s Bonus when your personally sponsored Sales Consultants obtain 5 ACP within 28 days of their enrollment.

Super Start Bonuses

You can earn a one-time Super Start Bonus (\$300) when you help 3 Business Consultants earn their Fast Start Bonuses (as defined above). To receive your Super Start Bonus you must obtain 5 personal ACP AND help 3 Business Consultants obtain their 5 ACP all within 28 days of YOUR Start Date. (Active Personal Zurvita Website subscription counts as 2 ACP)

Leadership Bonuses

As you progress through the Zurvita Leadership Positions, you can earn Leadership Bonuses on unlimited levels by meeting certain promotion and sales requirements and reaching any of 3 leadership positions. At each leadership position, you can begin to build a new leadership organization and may earn additional Leadership Bonuses on your new leadership organization.

Leadership Bonuses are paid when a new Independent Consultant enters your leadership organization on any level and obtains 3 ACP within 28 days. Independent Consultants who entered your organization *before* you obtained a leadership position are in the leadership organization of the first person in your Upline who was in the leadership position before you.

You must have 5-18 personal ACP based on your leadership position on the Qualification Date (last day of the month) in order to receive Leadership Bonuses throughout the following month. See Grace Period below for details.

The chart below describes the Leadership Bonus paid to the upline assuming a Business Consultant enters the organization and obtains 3 ACP.

Business Consultant		
Managing Consultant \$50 LB 5 Personal ACP*	Senior Consultant + \$50 LB 11 Personal ACP*	Executive Consultant + \$50 LB 18 Personal ACP*

*Active Personal Zurvita Website subscription counts as 2 ACP.

**Enrollment in the Zurvita Biz Pak counts as 3 ACP.

The chart below describes the Leadership Bonus paid to the upline assuming a Sales Consultant enters the organization and obtains 3 ACP.

Sales Consultant		
Managing Consultant	Senior Consultant	Executive Consultant
\$10 LB	+ \$10 LB	+ \$10 LB
5 Personal ACP*	11 Personal ACP*	18 Personal ACP*

*Active Personal Zurvita Website subscription counts as 2 ACP.

Team Bonus

When you have 10* Independent Consultants** on your team (anywhere in your Managing Consultant Business) that have 3 active customer points (ACP) each, you will receive a Team Bonus of \$500. This continues for any multiple of 10 ICs. For example if you have 20 ICs in your Managing Consultant Business that have 3 ACP you will receive a second \$500 Managing Consultant Team Bonus. You will receive a \$500 team bonus for the first 10 and then another \$500 Team Bonus for the second multiple of 10. All 20 must be Active in order to receive the second Team Bonus. There is no limit to how many Managing Consultant Team Bonuses you receive.

When you have 100* Independent Consultants** on your team (anywhere in your Senior Consultant Business) that have 3 ACP each, you receive a Team Bonus of \$10,000. This continues for any multiple of 100 ICs. For example if you have 200 ICs in your Senior Consultant Business that have 3 ACP you will receive a second \$10,000 Senior Consultant Team Bonus. You will receive a \$10,000 team bonus for the first 100 and then another \$10,000 Team Bonus for the second multiple of 100. All 200 must be Active in order to receive the second Team Bonus. There is no limit to how many Senior Consultant Team Bonuses you receive.

When you have 2000* Independent Consultants** on your team (anywhere in your Executive Consultant Business) that have 3 ACP each, you receive a Team Bonus of \$100,000. This is a one time bonus.

*Effective beginning 2/16/09

**A minimum of 50% of the Independent Consultants must be Business Consultants (vs. Sales Consultants) for each Team Bonus.

Z-Team LB Match

If you are in a Senior or Executive Leadership Position and have the required number of personal ACP, you will receive a 25% Z-Team Matching Bonus on any Senior or Executive Leadership Bonus due to be paid to your first level Z-Team member. If someone in your Z-Team has progressed to a higher Leadership Position than you then you will only match the LB up to the position that you hold and are qualified for. The Z-Team Match Bonus is paid whether or not the Z-Team member qualifies to receive his or her Leadership Bonus.

In addition, a 2nd and 3rd level Z-Team Bonus will be paid according to the following chart:

Z-Team Level	Z-Team LB Match
1 (Personal (first level) Z-Team)	25%
2 (The Z-Team of those in level 1 above)	15%
3 (The Z-Team of those in level 2 above)	10%

Example 1:

You are a qualified Senior Consultant. One of your first level Z-Team Independent Consultants who happens to be a Senior Consultant is due to receive Leadership Bonuses for a given week totaling \$4,000. Because you are qualified (i.e. you have your required number of personal ACP) you will receive a Z-Team Match Bonus of \$1,000.

Example 2:

You are a qualified Senior Consultant. One of your first level Z-Team Independent Consultants who happens to be a Senior Consultant is due to receive Leadership Bonuses for a given week totaling \$4,000 but he or she doesn't have enough Active Customer Points and his or her grace period has already expired. Because you are qualified (i.e. you have your required number of ACP) you will receive a Z-Team Matching Bonus of \$1,000 even though he or she won't receive his or her Leadership Bonus.

Example 3:

You are a qualified Senior Consultant. One of your first level Z-Team Independent Consultants who happens to be an Executive Consultant is due to receive Leadership Bonuses for a given week totaling \$14,000 (\$4,000 in his Senior Consultant Business and \$10,000 in his Executive Consultant Business). Because you are a qualified Senior Consultant (i.e. you have your required number of ACP) you will receive a Z-Team Matching Bonus of \$1,000 but NOT a match of his Executive Business. Once you achieve Executive Consultant and qualify monthly for Executive Consultant, you will begin to match your Z-Team's Executive Consultant Leadership Bonus earnings as well.

Example 4:

You are a qualified Senior Consultant. One of your first level Z-Team ICs (IC #1) who happens to be a Senior Consultant is due to receive Leadership Bonuses for a given week totaling \$4,000. One of IC #1's Z-Team first level ICs (IC #2) is due to receive \$2,000 total Leadership Bonus. One of IC #2's first level Z team ICs (IC#3) is due to receive \$1,000 total Leadership Bonus. Because you are qualified (i.e. you have your required number of ACP) you will receive a Z-Team Matching Bonus of 25% of \$4,000 plus 15% of \$2,000 plus 10% of \$1,000 (\$1,000 + 300 + 100.)

Grace Period

To receive Monthly Residual Income (MRI) and Leadership Bonuses you must meet the requirements and qualify every month for the leadership position you hold with Zurvita. If you do not qualify, you will be placed in a 30 day Grace Period which will apply the following month. During the Grace Period, you will still receive the income for that month as if you had qualified. The monthly Qualification Date is 11:59 pm (CT) on the last day of the month. You must have the required number of active Zurvita members and/or Business Consultants for your Leadership Position on the Qualification Date, or the Grace Period will apply the next month. If you will not be able to use Grace Periods on subsequent periods (you will be deemed to be in "expired grace") and will only be paid according to the Leadership Position you are fully qualified for (i.e. if you are a Executive Consultant and don't have enough ACP but DO have enough to qualify as a Senior Consultant then you will be paid as an Senior Consultant). In other words, you are allowed only one consecutive Grace Period and must have the required number of active Zurvita ACP on the next Qualification Date to again be eligible.

*Active Personal Zurvita Website subscription counts as 2 ACP.

**Enrollment in the Zurvita Biz Pak counts as 3 ACP.

Monthly Bonuses and Commissions

You can build Monthly Residual Income (MRI) by selling Zurvita products and services, by enrolling energy accounts and ensuring they remain in an active status, as well as from the sale of Zurvita products and memberships to the customers enrolled by the ICs in your leadership organizations down to potentially unlimited levels.

MRI is paid on the **15th of the month** following the month payment is received by Zurvita. In order to receive MRI on your personal and group sales you must be an active IC and must have the minimum number of personal ACP* according to your Leadership Position (see Grace Period section for additional information).

Personal MRI**

You can earn Personal MRI on all products and services sold personally at a rate of *5% for all Zurvita Services. Energy accounts will be paid per the **Banded MRI Commission Structure for Energy Accounts** defined later in this document.

*Zurvita Choice by MXenergy and Zurvita HomeGuard are paid per the charts at the end of this document.

** Personal Zurvita website subscriptions are NOT included.

Advanced Personal MRI*

If you are an Independent Consultant you can earn Advanced Personal MRI if you have 10* active ACP. You must have **10* active ACP** to qualify for this advanced Personal MRI (energy accounts do not count towards the 10 ACP in this part of the compensation plan). In this case, the 5th and 6th level upline commissions will be reduced to 5% each. At the end of each month MRI commissions are calculated. If you have 10 ACP you will be paid according to the chart below instead of the standard MRI.

Total Personal Membership Revenue in the Calendar Month*		Personal MRI
revenue**	Up to \$3,000	25% of all personal
revenue	\$3,001 - \$7,000	30% of all personal
revenue	\$7,001 - \$15,000	35% of all personal
revenue	\$15,001 +	40% of all personal

*Personal Zurvita website subscriptions are NOT included.

**Energy accounts are included in QUALIFYING to receive Advanced Personal MRI, but energy commissions are not increased.

***HomeGuard sales are paid the same as CareSaver sales are paid.

Standard MRI

Once you obtain the Managing Consultant leadership position, you can earn Standard MRI from the active Zurvita memberships enrolled by the ICs in your organization as well as his or her recurring IC fees to 6 levels, based on your leadership position.

Level	Standard MRI ^{①②}	Depth		
1 (Frontline IC's Members)	5%	Managing (through 2 levels) ↓	Senior (through 4 levels)	Executive (through 6 levels)
2	5%			
3	5%			
4	5%			
5 ^③	5-10%			
6 ^③	5-15%			

① Zurvita Choice by MXenergy and Zurvita HomeGuard are paid per the charts at the end of this document.

② Personal Zurvita website subscriptions are NOT included.

③ Based on Advanced Personal MRI

Unlimited MRI

Once you obtain the Senior Consultant leadership position, you can earn Unlimited MRI on the sale of active Zurvita services and energy accounts enrolled by the ICs in your leadership organization to potentially unlimited levels.

Zurvita SERVICES*

<p>Senior Consultant</p> <p>(+) 5%</p> <p>on downline Senior-coded membership revenue**</p>	<p>Executive Consultant</p> <p>(+) 5%</p> <p>on downline Executive-coded membership revenue**</p>
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Zurvita ENERGY

<p>Senior Consultant</p> <p>(+) \$.50</p> <p>on downline Senior-coded energy account revenue**</p>	<p>Executive Consultant</p> <p>(+) \$.75</p> <p>on downline Executive-coded energy account revenue**</p>
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*Personal Zurvita website subscriptions are NOT included.
 **Zurvita HomeGuard pays \$1.00 for Senior and \$1.00 for Executive

Leadership Positions and Promotion Requirements

Business Consultant

- Purchase the Zurvita Services Program for \$349

Managing Consultant

- Have 3 personally sponsored (frontline) ICs
- Have 5 personal ACP*

Senior Consultant

- Be an active Managing Consultant
- Have 3 personally sponsored (frontline) ICs that were enrolled *after* you became a Managing Consultant (i.e. in your "Managing code") and have at least one IC in each leg that achieves the level of Managing Consultant. These downline Managing Consultants do not have to be personally sponsored, but they do need to be in 3 separate legs.
- Have 11 personal ACP*

Executive Consultant

- Be an active Senior Consultant
- Have 3 personally sponsored (frontline) ICs that were enrolled *after* you became a Senior Consultant (i.e. in your "Senior code") and have at least one IC in each leg that achieves the level of Senior Consultant. These downline Senior Consultants do not have to be personally sponsored, but they do need to be in 3 separate legs.
- Have 18 personal ACP*
- To PROMOTE to Executive Consultant, you must have 100 ICs** in your Senior Consultant Business with 3 ACP at time of promotion.

* Active Personal Zurvita Website subscription counts as 2 ACP

** Enrollment in the Zurvita biz Pak counts as 3 ACP

*** A minimum of 50% of the ICs must be Business Consultants for each Team Bonus.

Coding Out

Zurvita's compensation plan allows for Leadership Bonuses to be paid to unlimited depth. As an IC is promoted, they begin to receive Leadership Bonuses. When an IC promotes to the level of Managing Consultant and then enrolls someone into their Managing Consultant business, the newly enrolled IC is permanently "coded" to that upline sponsor's Managing Consultant business. Every IC that is enrolled into that upline's Managing Consultant business is permanently "coded" to that upline sponsor until they promote themselves to the level of Managing Consultant at which time they begin to receive the \$50 Managing Consultant Leadership Bonus.

As the ICs in the organization begin to promote themselves to the next level of leadership they will begin to receive the Leadership Bonuses for that level instead of the upline leader. In effect they share the total available LB. When an IC promotes to the same leadership level as the upline leader, the newly promoted IC will receive the maximum code and the upline leader will be "coded" out. All future business by this new leader will be coded to them and not their upline leader. The newly promoted IC will begin to receive the "Full code".

As an example, if an Executive Consultant sponsors a new Business Consultant, the Executive Consultant will receive maximum code or \$150 (\$50 for the Managing Consultant Code, \$50 for the Senior Code and \$50 for the Executive Code) when that Business Consultant Fast Starts. When the new Business Consultant promotes to the level of Managing Consultant, the newly promoted Managing Consultant will begin to receive the Managing "code" or \$50 for each new Consultant that Fast Starts below them. The upline Executive Consultant will receive the balance or \$100 (\$50 for the Senior code and \$50 for the Executive code).

When the newly promoted Managing Consultant promotes to Senior, the newly promoted Senior will receive \$100 (\$50 for the Managing Consultant Code and \$50 for the Senior Code) for all new Consultants in that code that Fast Start. The upline Executive Consultant will receive the balance or \$50 for the Executive code.

When the newly promoted Senior promotes to Executive, the newly promoted Executive will begin to receive the "full code" on all new Consultants that come into that organization and Fast Start. At this point the original upline Executive is "coded out". The newly promoted Executive will receive full code on all future business in that Executive "code". The original upline Executive will continue to receive all "code" for all previous business and future business that develops in that code until those Consultants promote themselves and "code out".

Biz Pak Commissions							
Standard MRI				Unlimited MRI			
MC	SC	EC	Level	4th Month & Beyond	Senior Consultant	Executive Consultant	TOTAL MRI
			Personal	\$7.50			
			1	\$2.50 +	\$2.50 +	\$2.50 =	\$15.00
			2	\$2.50	\$2.50	\$2.50	\$7.50
			3	\$2.50	\$2.50	\$2.50	\$7.50
			4	\$2.50	\$2.50	\$2.50	\$7.50
			5	\$2.50	\$2.50	\$2.50	\$7.50
			6	\$2.50	\$2.50	\$2.50	\$7.50
					\$2.50	\$2.50	\$5.00
					\$2.50	\$2.50	\$5.00
					\$2.50	\$2.50	\$5.00
					\$2.50	\$2.50	\$5.00

1st Month Commissions - \$0
2nd & 3rd Month Commissions - Half

NOTE: For Zurvita Biz Pak: *CAB Bonus* does **NOT** apply.
Counts as 3 POINTS