

Congratulations on choosing to participate in the Anjuli Rewards Adventure. Ours is the first Precision Plus Cash Rewards program in the Omnichannel Commerce Industry. Being straightforward and precise is what makes the Anjuli opportunity unlike any other. You don't have to run any calculations to project what you might earn. Nor need you to memorize the equivalent of the federal tax code to discover some obscure advantage. You must target your desired income and meet the straightforward Brand Ambassador Rank Requirements outlined in this document.

Unlike any other program we know, you can earn the maximum amount offered with nothing but Guests (our word for Customers), so this is the perfect plan for Social Media Influencers and anyone! The "Plus" part of the plan comes in the form of **Loyalty Incentives**, **Achievement Payments**, **Revenue Sharing**, and the like that reward you with an extra Cash Reward or two! Who doesn't love appreciation?

With an attitude of profound gratitude, we at Anjuli believe that everyone deserves to BE WEL – physically, emotionally, spiritually, and financially! As an Anjuli Brand Ambassador, you'll find more than products; you'll find a new lifestyle. As with any effort, success is a journey. With all the Anjuli Brand Ambassadors guiding you, there's potential to earn free products, transform your financial future, and bring life-changing solutions to homes worldwide.

Anjuli's Reward Adventure is designed to help you achieve abundance - it is Exhilarating, Simple, Precise, & Fair.

Creating a Foundation

Your success foundation begins with being a loyal user of the Anjuli product collections and sharing your favorites with those you want to help. **Referral Sales Profits** and **Jaya Wave Cash Rewards** form a solid foundation and a strategy that will lead you to victory.

Building Your Business

To strengthen your foundation, consider leveraging your efforts by helping others create their success. As with most worthwhile endeavors, personal victory directly results from assisting others to achieve their dreams and goals. They can be victorious by simply mentoring the people you bring to Anjuli to do what you are doing.

Developing Leaders

Share the joy of abundant life by leading others to success as you share the Anjuli mission worldwide – to honor the light, love, beauty, truth, peace, and kindness within others that is also within us—nothing quite like being engaged in a great cause to add meaning to life. With Anjuli Global, you can experience abundance by doing good.

OVERVIEW

Anjuli has three types of members: **Guests** (Customers), **VIP Guests** (Customers who share), and **Brand Ambassadors** (Business Builders). Guests are those who shop our Anjuli collections occasionally and enjoy certain rewards. VIP Guests enjoy the benefits of **Loyalty Pricing**, **Loyalty Gift Coupons**, **Loyalty Reward Points**, and **Cash Reward Volume**. Cash Reward Volume is deposited into their complimentary eWallet like cash and can be used to purchase Anjuli products (only). Loyalty Reward Points can be exchanged for <u>FREE</u> products and specialty items offered in the **Rewards Store**, including our **Annual Reward Adventure**. However, please note that Loyalty Reward Points expire two years from their earned date, so use or lose them.

VIP Guests who wish to withdraw their Cash Reward Volume for cash must upgrade their membership to an Anjuli "Brand Ambassador" by setting up a withdrawal account with Anjuli's **Payment Provider** and by supplying the required information to receive a 1099 should cash rewards exceed \$599. They will also pay a Licensing Fee (\$10 per month or \$99 per year) that will be deducted from their e-wallet account. The applicant intends to establish an Anjuli Omnichannel Commerce Business by becoming an Independent Brand Ambassador.

Following their initial purchase, Guests and Brand Ambassadors will receive their own Office Portal where they can order products, welcome offers, participate in promotions, experience the Anjuli community, track rewards, and share with others. We distinguish Business Builders as Brand Ambassadors who build an Independent Anjuli Business to earn Cash Rewards. At the same time, Guests & VIP Guests love our products, brand, and community and enjoy many of the non-cash perks Anjuli has to offer.

As you explore this document further, you will discover all the rewards we offer and how you can qualify to earn them. Please note how all Anjuli Rewards are interwoven synergistically, propelling an Anjuli Team Brand Ambassador toward ever more tremendous success.

The four critical elements interwoven into the Rewards Adventure are:

- Sharing Active and Qualified Brand Ambassadors (licensed participants) earn Cash Rewards, calculated based on Reward Volume generated from Guest (end consumer) purchases, Brand Ambassador Team (licensed participants in an originating Brand Ambassador's organization) purchases, and from Anjuli's Global Profits.
- 2) Loyalty Active and Qualified Brand Ambassadors earn Loyalty Reward Points for generating standing subscribe-and-save Loyalty Orders that successfully process each month. All Guests likewise earn Loyalty Points with or without a Loyalty Order they pay different prices for their purchases. They also generate Loyalty Points for their originating Brand Ambassador. Successful Loyalty Orders placed by a Brand Ambassador's Team member further generate Loyalty Points for the originating Brand Ambassador (Enroller).
- 3) Achievement By developing and supporting their Brand Ambassador Teams, the originating Enroller is also rewarded according to a table of Cash Rewards when they advance through a series of **Titles** established by Anjuli and based on **Rank** achievement. All rewards are volume-based. Some Team-based Cash Rewards may be ongoing, while others are triggered once only when they meet specified achievement requirements associated with a Rank and Title (see Table 4).
- 4) <u>Leadership</u> Brand Ambassadors are rewarded with shares in the <u>Global Leadership Pool</u> for helping to develop Anjuli <u>Leaders</u> and for helping to establish Anjuli's global brand. Share values are calculated and paid quarterly. <u>Early Adopters</u> in each <u>Global Market</u> Anjuli opens may also earn <u>Freedom Market Shares</u> in the Leadership Pool established for that Market.

Note: Annual License Renewal is eligible for automatic processing on the anniversary date using Cash Reward Volume, Cash Rewards, or an Ambassador-selected payment method on file with Anjuli.

THE PRECISION PLUS PLAN

Below is a detailed explanation of the Anjuli Rewards Adventure, including Ranks and Terms. Much of this will be new to you. We encourage you to explore and review it often.

There are just a few simple ways to earn and benefit from the Anjuli Rewards Adventure, and they are encompassed within these four elements:

- 1 Loyalty Rewards (Loyalty Orders, Personal Reward Points, Team Reward Points)
- 2 Referral Rewards (Referral Sales Profits, Jaya Wave Cash Rewards)
- 3 Team Rewards (Monthly Rank Team Cash Rewards, Title Achievement Cash Reward)
- 4 Leadership Rewards (Quarterly Leadership Global Pool Cash Reward)

LOYALTY REWARD POINTS

Personal **Loyalty Reward Points** are earned in multiple ways. The first and most important way to earn Loyalty Reward Points is by establishing a subscribe and save Loyalty Order that processes monthly. All **Loyalty Members** (Brand Ambassadors and Guests) will receive anywhere from 3% to 15% in Loyalty Reward Points based on the Personal Rewards Volume generated by their subscribe & save Loyalty Orders that successfully process each month. The percentage will vary based on longevity – the number of sequential months a Loyalty Order processes, as shown in Table 1.

Table 1 Loyalty Reward Points					
Months Active	Additional %				
1-4	3%				
5-8	6%				
9-12	9%				
13-18	12%				
19+	15%				

Note: Should a Loyalty Order fail to process, the schedule will reset to month one (exceptions may be allowed as determined exclusively by Anjuli Global).

While Ambassadors earn Loyalty Reward Points from their personal Loyalty Order purchases, Guests earn Loyalty Reward Points from all purchases. Guest Loyalty Reward Points are calculated on the actual dollar amount spent on a product (excluding any tax, processing, and shipping charges).

In addition to their personal Loyalty Orders, Ambassadors also earn Loyalty Reward Points from all purchases placed by their Guests. As shown in Table 2, Ambassadors qualify as Loyalty Club members and earn up to 250 Loyalty Reward Points monthly when their personal Loyalty Orders are added to their Guest Orders and generate the Loyalty Reward Points specified.

Table 2						
	Ambassador Loyalty Clubs					
Club	Personal & Guest Loyalty	Additional Loyalty Reward				
Status	Reward Points Generated	Points Awarded				
300 Club	300 - 499	50				
500 Club	500 - 999	100				
1000 Club	1000 +	250				

Another way a Brand Ambassador earns Loyalty Reward Points is through **Team Building**. As an Ambassador develops their **Omnichannel Marketing Organization Teams**, they earn Loyalty Reward Points based on the **Team Cash Reward Volume** they generate through the entire Omnichannel Marketing Organization. This same Team Reward Volume determines the Rank they achieve and the Cash Rewards they qualify to earn month-to-month. Please reference Table 4 for these amounts.

Note: Team-based Loyalty Reward Points are awarded monthly Cash Reward calculations (issued by the 10th of each month).

Loyalty Reward Points may be redeemed only for products, promotions, and prizes as Anjuli offers in the Loyalty Rewards Store, where one Reward Point (1) equals one dollar (\$1).

Note: Loyalty Reward Points have no value outside the Rewards Store and do not qualify as and cannot be exchanged for cash or Cash Reward Volume used to generate Cash Rewards. Additionally, Loyalty Reward Points cannot be used to satisfy the <u>ongoing</u> Annual License Fee required to remain an Active Brand Ambassador who is Eligible to earn Cash Reward when Qualified.

As you may have determined, loyalty is the key to our sustainability as a company, and Anjuli generously rewards loyalty. To recap, we reward ongoing personal purchases, guest purchases, and marketing team purchases – including the purchases their Guests generate. Unsurprisingly, we refer to this chain of transactions as *endless waves of referral purchases*. Based on experience, we know that these repeated behaviors lead everyone to victory. Using a powerful Sanskrit word, we call our wave-building strategy the Anjuli "Jaya" (Victory) Wave. It's unique, empowering, and provides financial incentives where they do the most good!

REFERRAL REWARD POINTS

Earning Cash Rewards through a person-to-person chain of referrals is vital for any Brand Ambassador's success. Genuine end consumers play a mission-critical role in the Anjuli Rewards Adventure. For this reason, Anjuli is committed to offering Guest referral incentives that further boost the number of Guests per Independent Brand Ambassador – our hallmark of longevity and sustainability.

VIP GUEST-TO-GUEST REFERRALS

VIP Guests who refer other Guests are awarded a **100% match** on Loyalty Reward Points earned by their first **Wave** (generation) of **Guest Referrals**.

When VIP Guests have a second Wave of Guest Referrals, they are awarded a **50% match** on the Loyalty Reward Points earned by their second Wave (generation) of Guest Referrals.

In turn, when VIP Guests have a third Wave of Guest Referrals, they are awarded a **25% match** on the Loyalty Reward Points earned by their third Wave (generation) of Guest referrals.

Note: If a VIP Guest does not have a Loyalty Order, but the Guest they refer does, the referring VIP Guest will only receive half of the Loyalty Reward Points generated.

Note: VIP Guest-to-Guest Referrals are tracked in a separate Customer Organization referenced as a Customer Tree in the free Office Portal provided to all Guests.

Referral Sales Profits

Referring Guests and other Brand Ambassadors is the fastest way to generate income for Brand Ambassadors. When a Brand Ambassador sells products to a Guest or prospective Brand Ambassador at the **Market Price** (retail) through the **Personal Marketing Website** included with their Anjuli License, they earn **Referral Sales Profits**. For example, a bottle of "Relief" has a Market Price of \$87 that generates a 25% Referral Sales Profit of \$22; also, when a Brand Ambassador **Enrolls** another Brand Ambassador who initiates their business with an Anjuli Discovery Enrollment Pack (License included) for \$595, the **Enroller** earns a 25% Referral Sales Profit of \$150.

Note: Ongoing Referral Sales Profits are paid on every purchase made by all Guests and 1st Wave Brand Ambassadors. However, the percentage varies based on the price paid – 25% Market Price or 15% Loyalty Price.

Because Referral Sales are so important, Anjuli Global offers an innovative **Bounce Back** incentive that Brand Ambassadors can offer those Guests who purchase from their Marketing Website without establishing a Loyalty Order. Once an initial non-Loyalty Order is processed, an email is sent offering that Guest a discount off the Market Price of their next order when they Bounce Back and establish a Loyalty Order within the periods indicated in Table 3.

Table 3					
Guest Bounce Back Schedule					
Bounce Back Date	Discount off Retail				
Bounce within 7 days	Receive a 20% discount off the Market Price.				
Bounce Back within 14 days	Receive a 15% discount off the Market Price.				
Bounce Back within 21 days	Receive a 10% discount off the Market Price.				

Cash Rewards

To be **Eligible** to earn Cash Rewards, an Anjuli Brand Ambassador must be **Active** by having a current annual Anjuli License and **Qualified** as defined by the Global Market where the Brand Ambassador resides. Currently, in the United States of America (USA), An Active Brand Ambassador is Qualified to earn Cash Rewards by generating a minimum of 75 in Personal Cash Reward Volume (PRV). With 75 PRV, a Brand Ambassador can Qualify for all cash rewards in the Anjuli Rewards Adventure, except the **Jaya Wave and Jaya Wave Plus Cash Rewards**, which require 150 PRV.

Referral product sales are your go-to source of income while you build guest loyalty and develop your team distribution channels. Referral Sales Cash Rewards are tracked following an **Enroller Relationship Structure** and are paid weekly.

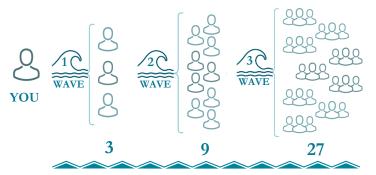
Jaya Wave Cash Rewards

The Anjuli Rewards Adventure has a built-in success strategy that helps Brand Ambassadors optimize their Cash Rewards. We call this strategy the Jaya Wave Victory Strategy with its own Jaya Wave Cash Rewards that are paid in addition to all other Cash Rewards.

Specifically designed to support effective Team Building efforts, the Jaya Wave Cash Rewards are available to Active Brand Ambassadors who Qualify. Jaya Wave Cash Rewards are paid based on **Waves of Enrollment** that initiate with **Personal Enrollment** efforts. Brand Ambassadors **Placed** under another Brand Ambassador by the Enrollment Organization that precedes them are not used to determine qualifications for the Jaya Wave Cash Rewards. However, **Placements** are key in determining **Team Cash Reward Qualifications**, detailed later in this document.

To initiate their Team Building efforts, every Brand Ambassador should strive to Enroll three to four (3-4) Active Brand Ambassadors and help each develop at least three (3) Guests to start earning Referral Sales Profits. In the process, they have just initiated their Jaya Wave business structure with the three (3) **Distribution Channels** required to start earning and maximize all Cash Rewards Anjuli offers.

The Jaya Wave Victory Strategy provides extra Cash Rewards as an incentive for Active and Qualified Brand Ambassadors who use a three-by-three (3 X 3) or four-by-three (4 X 3) building strategy to structure their business for maximum profitability. This strategy begins by referring three to four (3-4), who refer 3-4, and so on – both Guests and Brand Ambassadors – in what we call **Enrollment Waves** as illustrated following a 3 X 3 build strategy.



Earn a \$30 Wave 1 Cash Reward with 3 Brand Ambassadors, each generating 150 in Cash Reward Volume (including their Guest Volume) on the first Enrollment Wave – at least 450 in Cash Reward Volume. Or earn a \$50 Wave 1 Cash Reward with 4 Qualified Brand Ambassadors, each generating 150 in Cash Reward Volume (including their Guest Volume) – at least 600 in Cash Reward Volume.

Earn a \$300 Wave 2 Cash Reward when you have 9 Brand Ambassadors each generate 150 in Cash Reward Volume (including their Guest Volume) on the second Enrollment Wave –at least 1,350 in Cash Reward Volume. Or earn a \$500 Wave 2 Cash Reward with 12 Qualified Brand Ambassadors, each generating 150 in Cash Reward Volume (including their Guest Volume) –at least 1,800 in Cash Reward Volume.

Note: Jaya Wave Cash Rewards are paid monthly when requirements are met. The Cash Reward earned is based on generating the total Cash Reward Volume per Wave depending on the Jaya Wave Strategy followed (3x3 or 4x3).

Note: To earn Jaya Wave Cash Rewards, a Brand Ambassador must personally generate 150 Cash Reward Volume (including Guest Volume).

Note: Jaya Wave requirements do not compress from Enrollment Wave to Enrollment Wave, and Cash Rewards do not accumulate from Wave to Wave – you strictly earn the highest Cash Reward achieved. Each Wave must, at a minimum, have the indicated number of Brand Ambassadors, and at least 51% of the Cash Reward Volume must come from Guest purchases. Requirements do not include Brand Ambassador Placements inserted by the Enrollment Organization that precedes a Brand Ambassador participating in the Jaya Wave Victory Strategy.

Jaya Wave Plus Reward

To encourage leadership development, Anjuli provides Cash Rewards for duplication within the Jaya Wave structure as follows:

- 1 Team below an Enroller with a Wave 2 Cash Reward earner adds \$100 to that Enroller's Wave 2 Cash Reward (\$300 + \$100 = \$400 or \$500 + \$100 = \$600).
- 2 Teams below an Enroller with a Wave 2 Cash Reward Earner add \$300 to that Enroller's Wave 2 Cash Reward (\$300 + \$300 = \$600 or \$500 + \$300 = \$800).
- 3 Teams below an Enroller with a Wave 2 Cash Reward Earner add \$600 to that Enroller's Wave 2 Cash Reward (\$300 + \$600 = \$900 or \$500 + \$600 = \$1100).
- 4 Teams below an Enroller with a Wave 2 Cash Reward Earner add \$1,000 to that Enroller's Wave 2 Cash Reward (\$500 + \$1000 = \$1,500).

Table 3 provides four examples that help illustrate how the Jaya Wave and the Jaya Wave Plus Cash Rewards integrate.

Table 3 Jaya Wave & Jaya Wave Plus Examples							
Example 1:	Team 1	Team 2	Team 3	Team 4	Team 5	(O = Qualified & X = Not Qualified)	
Wave 1	О	О	X	0	X	3 Qualified Ambassadors from 3 Teams	
Wave 2	00000	000	О	X	X	9 Qualified Ambassadors from 3 Teams	
						3 X 3 Jaya Wave 2 Qualified = \$300	
Cash Reward	(→	\$30	
Example 2:	Team 1	Team 2	Team 3	Team 4	Team 5	(O = Qualified & X = Not Qualified)	
Wave 1	О	О	X	0	О	4 Qualified Ambassadors from 4 of the 4 Teams	
Wave 2	0000	000	00	0	00	12 Qualified Ambassadors from 5 of 4 Teams	
						4 X 3 Jaya Wave 2 Qualified = \$500	
Cash Reward						\$50	
Example 3:	Team 1	Team 2	Team 3	Team 4	Team 5	(O = Qualified & X = Not Qualified)	
Example 3: Wave 1	Team 1	Team 2 O	Team 3	Team 4	Team 5	(O = Qualified & X = Not Qualified) 3 Qualified Ambassadors from 3 of the 3 Teams	
Wave 1	О	О	X	О	X	3 Qualified Ambassadors from 3 of the 3 Teams	
Wave 1	О	О	X	О	X	3 Qualified Ambassadors from 3 of the 3 Teams 9 Qualified Ambassadors from 2 of 3 Teams	
Wave 1	0 00000	0	X X	O X	X X	3 Qualified Ambassadors from 3 of the 3 Teams 9 Qualified Ambassadors from 2 of 3 Teams 3 X 3 Jaya Wave 1 Qualified = \$30	
Wave 1 Wave 2 Wave 2 Plus	0 00000	0	X X	O X	X X	3 Qualified Ambassadors from 3 of the 3 Teams 9 Qualified Ambassadors from 2 of 3 Teams 3 X 3 Jaya Wave 1 Qualified = \$30 One 3 X 3 Jaya Wave 2 Plus Team = \$0	
Wave 1 Wave 2 Wave 2 Plus Cash Reward	0 00000	O OOOO X	X X X	O X X	X X X	3 Qualified Ambassadors from 3 of the 3 Teams 9 Qualified Ambassadors from 2 of 3 Teams 3 X 3 Jaya Wave 1 Qualified = \$30 One 3 X 3 Jaya Wave 2 Plus Team = \$0 \$30	
Wave 1 Wave 2 Wave 2 Plus Cash Reward Example 4:	0 00000 0 Team 1	O OOOO X Team 2	X X X Team 3	O X X Team 4	X X X Team 5	3 Qualified Ambassadors from 3 of the 3 Teams 9 Qualified Ambassadors from 2 of 3 Teams 3 X 3 Jaya Wave 1 Qualified = \$30 One 3 X 3 Jaya Wave 2 Plus Team = \$0 \$30 (O = Qualified & X = Not Qualified)	
Wave 1 Wave 2 Wave 2 Plus Cash Reward Example 4: Wave 1	O OOOOO O Team 1	O OOOO X Team 2	X X X Team 3	O X X X Team 4	X X X Team 5	3 Qualified Ambassadors from 3 of the 3 Teams 9 Qualified Ambassadors from 2 of 3 Teams 3 X 3 Jaya Wave 1 Qualified = \$30 One 3 X 3 Jaya Wave 2 Plus Team = \$0 \$30 (O = Qualified & X = Not Qualified) 3 Qualified Ambassadors from 3 of the 3 Teams	
Wave 1 Wave 2 Wave 2 Plus Cash Reward Example 4: Wave 1	O OOOOO O Team 1	O OOOO X Team 2	X X X Team 3	O X X X Team 4	X X X Team 5	3 Qualified Ambassadors from 3 of the 3 Teams 9 Qualified Ambassadors from 2 of 3 Teams 3 X 3 Jaya Wave 1 Qualified = \$30 One 3 X 3 Jaya Wave 2 Plus Team = \$0 \$30 (O = Qualified & X = Not Qualified) 3 Qualified Ambassadors from 3 of the 3 Teams 11 Qualified Ambassadors from 4 of 3 Teams	

Team Rewards

Our Team Rewards form the core of the Anjuli Rewards Adventure. Everything else is a plus that takes us to another level of generosity. However, our unique Cash-based Rewards menu helps each Brand Ambassador target the income they need and identify what they must do to get from here to there. Of course, we created the Jaya Wave Victory Strategy to provide a proven path to success. Now we want to help participants see what is possible when they engage and take ownership of their Anjuli opportunity and its many advantages. This is where our Rewards Adventure truly begins.

By simply developing sales from Guest Referrals as a **Social Media Influencer** or the like, a Brand Ambassador can fully maximize the Team Cash Rewards Anjuli offers. We are only aware of this program that can accommodate that kind of build strategy with a single modification to their program. Even more, we have compared other opportunities out there, and dollar for dollar, Anjuli provides better rewards at the right times to keep it fun and worthwhile.

Most people have a small audience of followers they influence on social media. For those masses, building a sales team of like-minded people to share the Anjuli products and opportunity helps them tap into leveraged efforts that have the potential to grow sales and earnings exponentially. As Reward Volume grows and grows, a Brand Ambassador will achieve higher and higher Ranks which translates into bigger and bigger Cash Rewards.

There are 2 types of Cash Rewards available to Active and Qualified Brand Ambassadors who meet the Reward Volume requirements by Title: 1) **Team Cash Rewards**; and 2) One-time **Rank Achievement** Cash Rewards.

Team Cash Rewards are determined based on the Reward Volume generated by all Guests and Brand Ambassadors. To Qualify for Team Cash Rewards, a Brand Ambassador must be Active and Qualified (generate 75 Reward Volume, including Personal and Guest Reward Volume) and meet other requirements in Table 4.

As an Anjuli Brand Ambassador advances in Title and meets the consecutive-month requirement to be **paid** at a specified Rank, they earn a one-time Rank Achievement Cash Reward that is paid according to the schedule presented in Table 4. Upon satisfying the consecutive-month requirement to achieve a Title and earn the Rank Advancement Cash Reward, the Brand Ambassador will receive a **Rank Recognition Pin, Certificate of Rank Achievement**, and the Rank Achievement Cash Reward (subject to the installment schedule provided). The Title must be maintained or exceeded each month the Rank Achievement Installment is paid. Multiple Rank Achievement Cash Reward installment payments can be earned given the achievement velocity. Once all installments have been paid for a given Rank, the Brand Ambassador can no longer receive a Rank Achievement Cash Reward.

Promoter Ranks require two consecutive months of being paid at those ranks before being recognized by the associated Title and qualifying for the Rank Achievement Cash Reward. Producer Ranks must hold their Rank 3 consecutive months before they are paid the Rank Achievement Cash Reward. Influencer Ranks must hold their Rank for 4 or 5 months as specified in Table X. There are no exceptions. To be recognized by a Title and paid a Rank Achievement Cash Reward, a Brand Ambassador must meet the consecutive month requirements. Once a Title has been achieved, the Brand Ambassador will be publicly recognized by that Title until the next higher Title is earned.

After meeting the consecutive month requirements, a Brand Ambassador may be paid the first Rank Achievement Cash Reward installment. If they fall to a lower Rank the following month, they will not earn payment two. Once they achieve the Rank again, they will receive payment 2. The Brand Ambassador does not have to maintain the consecutive month requirements to receive a Cash Reward after achieving a Title. If the Cash Reward is paid over 5 installments, the Brand Ambassador will receive the installments the next 5 months they are paid at their achieved Title.

	Table 4							
	Team Titles 8	Rank A	chievement	Cash Rewa	ards			
Title	Monthly Cash Rewards & Loyalty Points	Channel 1 Total Reward Volume	Channel 2 40% of the Total Reward Volume	Channel 3 15% of the Total Reward Volume	1-Time Rank Advancement Cash Reward & Installment Months			
Ambassador	No Rank Hold							
BA-300	15 Loyalty Points	300	120	-	-			
BA-600	30 Loyalty Points	600	240	-	-			
BA-900	50 Loyalty Points	900	360	-	-			
Promoter	Hold Rank 2 Months							
1.5K	\$250 + 50 Loyalty Points	1.5k	600	225	\$125 (\$25 X 5)			
3K	\$500 + 50 Loyalty Points	3k	1.2k	450	\$250 (\$50 X 5)			
6K	\$1,000 + 50 Loyalty Points	6k	2.4k	900	\$500 (\$100 X 5)			
Producer	Hold Rank 3 Months							
10K	\$2,000 + 50 Loyalty Points	10K	4K	1.5K	\$1,000 (\$200 X 5)			
20K	\$4,000 + 50 Loyalty Points	20K	8K	3K	\$2,000 (\$400 X 5)			
40K	\$8,000 + 50 Loyalty Points	40K	16K	6K	\$4,000 (\$800 X 5)			
Exec. Producer	Hold Rank 3 Months							
70K	\$12,000 + 50 Loyalty Points	70K	28K	10.5K	\$6,000 (\$1000 X 6)			
120K	\$18,000 + 50 Loyalty Points	120K	48K	18K	\$9,000 (\$1,500 X 6)			
200K	\$24,000 + 50 Loyalty Points	200K	80K	30K	\$12,000 (\$1,500 X 8)			

Table 4 Continued								
	Team Titles & Rank Achievement Cash Rewards							
Title	Monthly Cash Rewards & Loyalty Points	Channel 1 Total Reward Volume	Channel 2 40% of the Total Reward Volume	Channel 3 15% of the Total Reward Volume	1-Time Rank Advancement Cash Reward & Installment Months			
Influencer	Hold Rank 4 Months							
300K	\$30,000 + 50 Loyalty Points	300K	120K	45K	\$15,000 (\$1,500 X 10)			
500K	\$40,000 + 50 Loyalty Points	500K	200K	75K	\$20,000 (\$2,000 X 10)			
800K	\$50,000 + 50 Loyalty Points	800K	320K	120K	\$25,000 (\$2,500 X 10)			
Exec. Influencer	Hold Rank 5 Months							
Diamond	\$60,000 + 50 Loyalty Points	1.2M	480k	180k	\$30,000 (\$3,000 X 10)			
Blue Diamond	\$80,000 + 50 Loyalty Points	2M	800k	300K	\$40,000 (\$4,000 X 10)			
Black Diamond	\$100,000 + 50 Loyalty Points	3M	1.2m	450K	\$50,000 (\$5,000 X 10)			
Note: Title must be	held for the months indi	cated. Installme	ent amounts and pa	yout months are she	own in parentheses.			

To help interpret Table 4, this is how Ranks are calculated:

- 1. Channel 1 includes all Reward Volume generated by a Brand Ambassador's Teams (including Guests and Personal Reward Volume) during a month.
- 2. Channel 2 includes all Reward Volume generated by a Brand Ambassador's Teams (including Guest and Personal Reward Volume) minus the Reward Volume generated by the largest Team. The remaining Channel 2 Reward Volume must equal at least 40% of the total Reward Volume generated and posted in Channel 1.
- 3. Channel 3 includes all Reward Volume generated by a Brand Ambassador's Teams (including Guest and Personal Reward Volume) minus the Reward Volume generated by the 2 largest Teams. The remaining Channel 3 Reward Volume must equal at least 15% of overall Reward Volume posted in Channel 1.

Note: Reward Volume accumulates from the smallest to largest Teams (ordered from right – smallest to left – largest) when they are added together to form Channel 1, Channel 2, and Channel 3 and determine if overall Channel requirements are met.

Table 5 details how Channel 1, Channel 2, and Channel 3 are determined for the 10K Producer Rank.

Table 5							
	10K Producer Rank Qualification						
Team 1	Team 2	Team 3	Team 4	Team 5	Personal		
Reward Volume Reward Volume Reward Volume Reward Volume Reward Volume Reward Volume							
2,400	2,300	2,200	2,100	2,000	150		

First Calculation:

Channel 1 (11,150) = the sum of all Reward Volume generated

Channel 2 (8,750) = the sum of all Reward Volume minus Team 1 Reward Volume

Channel 3 (6,450) = the sum of all Reward Volume minus Team 1 and Team 2 Reward Volume

Referencing Table 4, the 11.15K Channel 1 Reward Volume most closely matches the 10K requirement for a 10K Producer.

Second Calculation:

Referencing Table 4, the 8.75K Channel 2 Reward Volume Exceeds the 4K requirement for a 10K Producer.

Third Calculation:

Referencing Table 4, the 6.45K Channel 3 Reward Volume exceeds the 1.5K requirement for a 10K Producer.

All Channel requirements for Producer 10K are met, and a \$2,000 Cash Reward is paid.

Table 6 illustrates what happens when Channel 1 requirements are met, and Channel 2 requirements are met. Still, Channel 3 requirements are only satisfied once the Brand Ambassador doubles their Personal Reward Volume (including Guests).

Table 6							
10K Producer Rank Qualification							
Team 1 Reward Volume	Team 2 Reward Volume	Team 3 Reward Volume	Team 4 Reward Volume	Team 5 Reward Volume	Personal Reward Volume		
6,000	4,000	800	400	0	\star 150 + 150 = 300		

First Calculation:

Channel 1 (11,350) = the sum of all Reward Volume generated

Channel 2 (5,350) = the sum of all Reward Volume minus Team 1 Reward Volume

Channel 3 (1,350) = the sum of all Reward Volume minus Team 1 and Team 2 Reward Volume

Referencing Table 4, the 11.15K Channel 1 Reward Volume most closely matches the 10K requirement for a 10K Producer.

Second Calculation:

Referencing Table 4, the 5.8K Channel 2 Reward Volume Exceeds the 4K requirement for a 10K Producer.

Third Calculation:

Referencing Table 4, the 1.35K Channel 3 Reward Volume was initially less than the 1.5K requirement for a 10K Producer until the Brand Ambassador generated an added 150 Personal Reward Volume.

All Channel requirements for 10K Producer are met, and a \$2,000 Cash Reward is paid.

Table 6 illustrates how Guest purchases can help meet all Rank requirements.

Table 6							
10K Producer Rank Qualification							
Team 1	Team 2	Team 3	Team 4	Team 5	Personal		
Reward Volume	Reward Volume Reward Volume Reward Volume Reward Volume Reward Volume Reward Volume						
1,000	500	0	0	0	6,000		

First Calculation:

Channel 1 (6,500) = the sum of all Reward Volume generated

Channel 2 (5,500) = the sum of all Reward Volume minus Team 1 Reward Volume

Channel 3 (5,000) = the sum of all Reward Volume minus Team 1 and Team 2 Reward Volume

Referencing Table 4, the 6.5K Channel 1 Reward Volume most closely matches the 6K requirement for a 10K Producer.

Second Calculation:

Referencing Table 4, the 5.5K Channel 2 Reward Volume Exceeds the 2.4K requirement for a 10K Producer.

Third Calculation:

Referencing Table 4, the 5K Channel 3 Reward Volume exceeds the 900 Reward Volume required for a 10K Producer.

All Channel requirements for Brand Ambassador 3 are met, and a \$2,000 Cash Reward is paid.

Only once all Channel 1, 2, and 3 requirements are met will Rank and Title be determined and associated Cash Rewards paid.

Leadership Global Profit-Sharing Pool

Global Profit-Sharing adds another excellent PLUS to the Anjuli Rewards Adventure. The Leadership Global Profit-Sharing Pool Cash Reward is paid quarterly. Profits are determined by summing all Reward Volume generated each Quarter and subtracting all Loyalty Rewards issued and Cash Rewards paid. The balance is divided by the total number of Leadership Pool Shares earned.

Shares in this exciting Global Leadership Pool are earned monthly according to the schedule shown in Table 7.

Table 7 Global Leadership Pool Monthly Shares by Rank							
Rank	Shares/ Month	Rank	Shares/ Month	Rank	Shares/ Month		
10K Producer	1	120K Exec Producer	5	800K Emerald	9		
20K Producer 2 200 K Exec Producer 6 Diamond 10							
40K Producer	3	300 K Ruby	7	Blue Diamond	11		
70K Exec Producer	4	500K Sapphire	8	Black Diamond	12		

Each standard calendar quarter, Anjuli may exercise the option to run promotions open to some or all Ranks. Promotion qualifiers who meet the requirements will participate in Profit Sharing Pool that quarter.

Anjuli Founding Brand Ambassador Pool

As Anjuli expands its presence across the United States to North America, South America, Asia, Europe, Africa, and around the globe, the company will set aside 1% of the Market-specific Reward Volume generated annually to reward Brand Ambassadors who help us succeed in each Market we enter.

Beginning with the United States, 1% of annual Reward Volume will accumulate starting June 1, 2023, and ending May 31 15, 2024, to form the US Market Founding Brand Ambassador Reward Pool.

Note: Brand Ambassadors may participate in each Market by meeting Market-specific requirements

When a Brand Ambassador is Active and Qualified with a 150 RV Loyalty Order, Freedom Shares in the Founding Brand Ambassador Reward Pool may be **Granted** (reserved in the Founding Brand Ambassador's name) and **Vested** (earned) in the following 5 ways:

- 1. Enroll as a Brand Ambassador and choose to build an independent Anjuli Global business using the US Market Founder Pack. The Founding Brand Ambassador is Granted 1 Market Share that is Vested when the Brand Ambassador has remained Active for 6 consecutive months with a 150 RV Loyalty Order not including the month of Enrollment.
- 2. Enroll a minimum of 3 Brand Ambassadors who choose to build their business using the US Market Founder Pack and be Granted ½ a Freedom Share that is eligible to be Vested once each Enrollment has remained Active and Qualified with a 150 RV Loyalty Order for 6 months not including the month of Enrollment.
- 3. For each additional Brand Ambassador Enrollment over 3 who chooses to build their business with a US Market Founder Pack, the Enroller is Granted an additional ½ Freedom Share that is Vested once the Enrollment has remained Active and Qualified with a 150 RV Loyalty Order for 6 months not including the month of Enrollment.
- 4. Maintain membership in the 300 Club for 12 consecutive months, and a Founding Brand Ambassador is Granted 1 US Market Share that is Vested after the 12 consecutive month requirement.
- 5. Maintain the Rank of 10K Producer for the entire qualification period June 1, 2023, to May 30, 2024, and the Founding Brand Ambassador is Granted 1 US Market Share, which is Vested when the qualification period ends.

Note: Freedom Shares may vary by Market. When Anjuli announces a Market Launch qualification period, a schedule of shares will be published for that market.

Note: If requirements are not met as specified in 1-5 above, associated Freedom Shares are **Forfeited** according to the following schedule: Inactive 1 out of 12 months, shares are reduced by 1/3. Inactive 2 out of 12 months, Freedom Shares are reduced by ½. Inactive 3 out of 12 months, all Freedom Shares are Forfeited.

Note: Freedom Shares are fully Vested and paid during the first monthly Cash Reward calculations following the end of the Promotion Period.

Note: To establish urgency and encourage massive action, Granted Freedom Shares <u>DOUBLE</u> during the first 6 months of a Market Launch Promotion Period.

Summary

Anjuli Global has crafted a first-to-market Precision Plus Rewards Adventure that will reward Anjuli Brand Ambassadors with exact Cash Rewards for achieving specific requirements. The Anjuli Rewards Adventure is precise - a Brand Ambassador decides exactly what Cash Rewards are needed each month, and Anjuli provides detailed requirements to earn the desired Cash Reward. The *Plus* part of the Precision Plus Rewards Plan rewards you financially for helping others to be loyal, refer, share, and for helping to grow the worldwide Anjuli community.

Even more, Anjuli is highly invested in your success. As a result, **Preliminary Cash Reward Calculations** are processed monthly on the <u>third business day</u> of each month and posted in the Brand Ambassador's Office Portal for review. Any modifications must be authorized and processed directly by the **Anjuli Care Team** and made by the <u>fifth business day</u> of the month. **Finalized Cash Reward Calculations** are processed and posted in the Brand Ambassador's eWallet provided by Anjuli on the <u>seventh business day</u> of the month. Both Brand Ambassador Reward Points are simultaneously posted with Finalized Brand Ambassador Cash Rewards. Brand Ambassadors who wish to withdraw their Cash Rewards must set up an account with Anjuli's Authorized Payment Provider and supply the required information to receive a 1099 from Anjuli when annual Cash Rewards exceed the \$599 threshold set by the United States Internal Revenue Service.

This unprecedented policy ensures that Anjuli has done everything possible to honor our relationship with our Brand Ambassadors.

Note: As an easy reference for the Anjuli Rewards Adventure, please see the two-sided summary you can print on a single sheet of paper, front and back.



Rewards Adventure

Simple • Fair • Exact



LOYALTY REWARDS

PERSONAL LOYALTY POINTS

% OF PURCHASE	Percentage	3%	9%9	%6	12%	15%
% OF	Months	01 - 04	05 - 08	09 - 12	13 - 18	19+
		Ø	C			

PERSONAL + GUESTS



TEAM

Guests).



efforts - up to 50 Loyalty Points

REFERRAL REWARDS

REFERRAL PROFITS

(difference between Ambassador Guests and VIP Guests. and Guest pricing)

Earned from the purchases made by

The Anjuli Rewards Adventure is capped at 51% maximum payout of companywide monthly Reward Volume. If the cap is reached, an adjustment will be applied at Anjuli's sole discretior

only, as offered by Anjuli. Loyalty Points may not be used as Reward

Volume to earn Cash Rewards

Loyalty Clubs are based on Personal (including Guests) Reward Volume and result in additional Loyalty Points each month of

aualification:

500 Club = 100 Loyalty Points 1000 Club = 250 Loyalty Points 300 Club = 50 Loyalty Points

An Xplorer must generate a minimum of 150 in Reward Volume to Loyalty Points are redeemed for products, promotions, and prizes

qualify for Cash Rewards.

Rewards have been paid and Loyalty Points have been redeemed (at allocated to the Global Profit-Sharing pool where it is divided by the Calculation of the Global Profit-Sharing Pool happens once all Cash earned shares to determine a share value. That value is then a value determined by Anjuli). Remaining Reward Volume is nultiplied by earned shares to calculate Cash Rewards.

EADERSHIP REWARDS

shares accumulated are totaled and paid. month based on monthly ranking. At the end of the quarter the monthly Titles 4-15 qualify for shares

> TIME REWARD ACHIEVEMENT

CHANNEL 3 (Teams 3+)

CHANNEL 2

CHANNEL 1 (Total Volume)

TEAM REWARDS

Months at Rank Consecutive

240 360

900

3

BA-600 BA-900

BA-300

900

CASH REWARDS

PROMOTER

300

LOYALTY POINTS

BRAND AMBASSADOR

REWARD

2 Months

\$125 \$250 \$500

> 450 900 15%

1,200

3,000 6,000

\$500 \$250

> 3K Promoter 6K Promoter

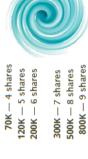
.5K Promoter

900

1,500

2,400





3 Months

\$1,000

4,000 8,000

10,000 20,000

40%

100%

50 Loyalty Points

PRODUCER

OK Producer 20K Producer 40K Producer

\$2,000 \$4,000 \$8,000

\$1,000

\$12,000

. Months

15%

\$9,000

\$6,000

10,500 18,000 30,000

28,000

70,000

48,000 80,000

120,000 200,000 \$15,000

45,000 75,000

120,000 200,000 320,000

300,000

100%

50 Loyalty Points

INFLUENCER

500,000 800,000

\$40,000 \$50,000

\$30,000

300K Ruby Influencer 500K Sapphire Influencer 800K Emerald Influencer

\$20,000

\$25,000

120,000

Month

15%

40%

50 Loyalty Points

EXECUTIVE INFLUENCER

Diamond Influencer Blue Diamond Influencer Black Diamond Influencer

\$60,000 \$80,000

180,000 300,000

480,000 800,000

1.2M

2M

\$100,000

Months

15%

40%

100%

50 Loyalty Points

EXECUTIVE PRODUCER

Reward Volume (including your

70K Exec Producer 120K Exec Producer 200k Exec Producer

\$12,000 \$18,000 \$24,000

\$2,000 \$4,000

6,000

16,000

40,000

3,000 200

REFERRAL REWARDS

to victory & earn \$30 to \$1,500 monthly kickstart this structured approach

Personal Reward Volume is an accumulation of the Reward Refer 3 who refer 3 to JAYA WAVE STRATEGY

Personal Reward Volume contributes to Channel 3 Team Reward

Volume generated by personal and Guest purchases.

which rolls into Channel 1 Reward Volume. Channel 1 = 100% of all Team Reward Volume. Channel 2 = 40% of Channel 1 Reward

Volume and Channel 3 = 15% of Channel 1 Reward Volume.

Channel 3 Reward Volume rolls into Channel 2 Reward Volume

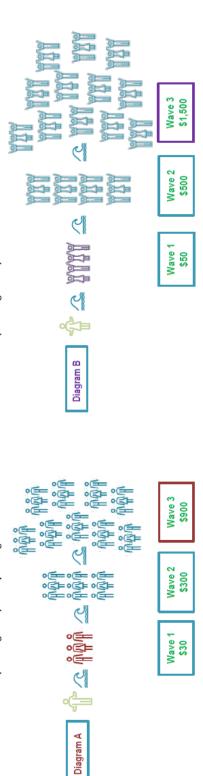
© Anjuli Global, Inc. All Rights Reserved, May 2023

The Jaya Wave Victory Strategy

The Anjuli Rewards Adventure comes with a built-in success strategy that will help Brand Ambassadors (Ambassadors) optimize their overall Cash Rewards. The Jaya Wave Victory Strategy has its distinc Cash Rewards that are paid in addition to the Team Cash Rewards listed on the reverse of this page. If you choose to follow this strategy, you will systematically meet the Team Reward Volume requirements listed by Channel (Channel 1, Channel 2, and Channel 3) and qualify to earn the Team Cash Rewards you target.

As you teach the Jaya Wave Strategy to the Team of Ambassadors you build, everyone will benefit. Since all Cash Rewards are based on Reward Volume, a structured strategy simply facilitates and organizes your efforts.

The Jaya Wave Victory Strategy is as easy as 1, 2, 3. Step 1 refer 3. Step 2 help your 3 refer 3. Step 3 help those 3 refer their 3 (see Diagram A). To optimize your Jaya Wave Rewards, refer 4 who refer 3 ... who refer 3 (See Diagram B). Each person generates at least 150 in Personal Reward Volume (including Guests).



As shown in Diagram B above, when you have 4 Teams with a 4X3 Jaya Wave 2 Cash Reward qualifier – you make an additional \$1,000 for a total of \$1,500 (see Table B Wave 3) As shown in Diagram A above, when you have 3 Teams with a 3X3 Jaya Wave 2 Cash Reward qualifier – you make an additional \$600 for a total of \$900 (see Table A Wave 3).

		Table A Jay	Table A Jaya 3X3 Wave Strategy	rategy
	of Control of	Personal	Team Reward	Cash Reward
wave	Referrals	Reward Vol	Volume	(Highest Earned)
1	3	150	450	\$30
2	6	150	1,350	\$300
3	77	150	4,050	\$300 + 000 = \$000
4	81	150	12,150	\$900 + \$2000 = \$2,900
	TOTAL REW	TOTAL REWARD VOLUME	18,000	+ 150 Personal Reward Vol

		lable B Jay	lable B Jaya 4X3 Wave Strategy	ategy
Wave	Referrals	Personal Reward Vol	Team Reward Volume	Cash Reward (Highest Earned)
1	4	150	009	\$50
2	12	150	1,800	005\$
3	36	150	5,400	\$500 + 1,000 = \$1,500
4	108	150	16,200	\$1,500 + \$4,000 = \$5,500
	TOTAL REW/	ARD VOLUME	24,000	+ 150 Personal Reward Vol

NOTE: If you just have 1 Team with a Jaya Wave 2 Cash Reward qualifier, you still make an additional \$100. Also, with 2 Teams, you still make an additional \$300.

umman

As you can see, by following the Jaya Wave Bonus strategy, you are earning Jaya Cash Rewards AND you are generating Team Reward Volume that flows into the Team Cash Reward calculations.

With 3 Teams through 3 Waves, you generate 6,000 Reward Volume (including Personal Reward Volume from you and your Guests) and earn an additional \$1,000 Team Cash Reward as an Xplorer 3 - and Total Cash Rewards for the month jump to \$1,300 (\$300 + \$600 + \$1,000). With 3 Teams through 4 Waves, you'd be an Xplorer 4 and Cash Rewards would go to \$2,300 (\$300 + \$600 + \$2,000).

With 4 Teams through 3 Waves, you generate 7,950 Reward Volume (including Personal Reward Volume from you and your Guests) and earn an additional \$1,000 Team Cash Reward as an Xplorer 3 - and Total Cash Rewards for the month jump to \$2,500 (\$500 + \$1,000 + \$1,000 + \$1,000). With 4 Teams through 4 Waves, you'd be an Xplorer 5 and Cash Rewards would go to \$5,500 (\$500 + \$1000 + \$4,000). With 4 Teams through 4 Waves, you'd be an Xplorer 5 and Cash Rewards would go to \$5,500 (\$500 + \$1000 + \$4,000).

What an amazing adventure! Simple. Fair. Exact

Terms & Definitions in Order of Appearance

Omnichannel Commerce: A multichannel approach to sales focused on providing seamless Guest/VIP experiences whether the Guest/VIP is shopping online from a mobile device, on a laptop, person to person, or in a brick-and-mortar store.

Active: Anjuli's independent contractors are called Brand Ambassadors. Anjuli sells its Brand Ambassadors an annual license that allows them to use all of the digital programs and marketing tools Anjuli offers to build their independent business. Licenses are renewed annually on the anniversary date using a payment method authorized by Anjuli.

Qualified: A Brand Ambassador is qualified to earn the Cash Rewards Anjuli offers these independent contractors when they meet the requirements in Anjuli Rewards Adventure.

Brand Ambassador: The title Anjuli assigns its independent business builders.

Licensed: A Brand Ambassador who has purchased and maintains an active annual license by paying the \$49 licensing fee. The licensing fee makes a Brand Ambassador eligible to earn Cash Rewards and Loyalty Points when they meet the qualifications specified.

Cash Rewards: Anjuli uses a cash compensation method to reward Brand Ambassadors for their business-building activities, including developing Guests/VIPs and recruiting Brand Ambassador Marketing Teams who likewise develop Guests/VIPs. All Cash Rewards are based on sales to end consumers.

Reward Volume: As Anjuli expands globally, they require a common currency that applies universally by product SKU that they use to calculate compensation. At the same time, Reward Volume controls the portion of sales that Anjuli can afford to commission while maintaining the margins they need to remain financially viable in each market they choose to enter. If prices are adjusted for a specific market due to pricing sensitivities, the Reward Volume can likewise be adjusted to preserve required operating margins.

Omnichannel Marketing Team: An organization that originates with each of the Brand Ambassadors an individual personally Enrolls on their frontline and the subsequent Waves of Enrollment in an almost parent/child manner used in genealogy.

Global Profits: In this application, Global profits represent revenues generated annually, minus all rewards and benefits (including Loyalty Rewards) provided to Brand Ambassadors. What remains from this calculation is placed in a Leadership Pool that Anjuli shares with Active and Qualified Brand Ambassadors.

Loyalty Points: To incentivize repeat purchasing using a standing subscribe and save Loyalty Order that processes monthly, Anjuli provides Guests/VIPs and Brand Ambassadors with incentive Loyalty Points that they can exchange for goods offered in a distinct shopping environment we call a Loyalty Rewards Store.

Loyalty Orders: This is what we call a standing subscribe and save order that processes monthly using the method of payment the purchaser has authorized and that Anjuli accepts.

Guests: The title Anjuli calls Retail Customers who shop at will without commitment to a standing Loyalty Order.

VIP Guests: The title Anjuli calls Customers who refer other customers.

Enroller: The individual credited with developing either a Guest/VIP or a Brand Ambassador.

Title: A term used to distinguish Brand Ambassadors who currently meet the requirements associated with a given Cash Reward from those who once achieved an associated Title used in public recognition but still need to meet current requirements and earn the associated Cash Reward.

Global Leadership Pool: The Reward Volume associated with Global Profit is used to calculate and distribute Cash Rewards to those who earned Shares by specified requirements.

Freedom Market Rewards: Anjuli has developed a program for early adopters in each market we enter whereby these Brand Ambassadors can share in the success of market growth. Accelerated adoption results in even more rewards to incentivize massive action and immediate engagement.

Loyalty Price: A discounted price offered to incentivize subscribe and save Loyalty Orders placed by Guests/VIPs and Brand Ambassadors.

Bounce Back Coupon: A highly discounted price offered to Retail Guests to incentivize them to return, shop and reconsider establishing a Loyalty Order to become a VIP.

Guest Office Portal: Customers are provided with a limited virtual portal to place additional orders, establish or modify a Loyalty Order, monitor and use any Loyalty Points they have collected, and refer other Guests/VIPs using the referral link included. When a Guest/VIP Referral results in a purchase, they can earn even more loyalty points. VIPs can even earn Reward Volume. They can use the same as cash to acquire Anjuli Products (only).

Guest Loyalty Rewards Store: A unique shopping environment for Guests/VIPs where they select the Loyalty Rewards they desire and exchange them for the Loyalty Points they have accumulated.

Age: Loyalty Points Age and expire 24 months from their distribution date. Notifications are sent 3 months, 2 months, and 1 months before expiration.

Bank: Under certain circumstances specified in this document, Loyalty Points accumulate or BANK until they have reached a certain one-time threshold, after which they may be used at will.

Referral Link: A link provided in the Guest/VIP Office Portal that empowers them to refer their friends to Anjuli and ensures their Referrals are connected to them. Referrals result in even more Loyalty Points awarded to the referring Guest/VIP.

Referral: A Guest invited via a link to shop at Anjuli by an existing Guest/VIP.

Guest Referrals: See the referral above.

Waves: Anjuli tracks Referral Enrollments in Waves. The first Wave consists of Guests/VIPs Enrolled by any Brand Ambassador. The second Wave consists of Guests/VIPs referred to as Anjuli by the first Wave of Guests/VIPs. The third Wave consists of Guest/VIPs referred to by the second Wave . . . and so forth.

Reward Volume Match: Anjuli allows Guests/VIPs to bank Reward Volume that can later be converted into Cash Rewards when the Guest/VIP upgrades to Brand Ambassador. Only Brand Ambassadors can earn Cash Rewards.

Customer Tree: The organization structure that tracks Guests/VIPs and Guest/VIP Referrals and links them to an originating Brand Ambassador.

Compression: A pruning action that temporarily removes inactive Guests/VIPs and Brand Ambassadors from Cash Reward calculations to maximize Loyalty Points and Cash Rewards for those who remain loyal and Active.

Unencumbered Reward Volume: Any Reward Volume not used to calculate a Cash Reward.

Profit: The difference between a Brand Ambassador's Loyalty Price and the higher price paid by Guests/ VIPs.

Roll-up: A permanent pruning action that permanently removes an inactive Brand Ambassador and their reclassification as a Guest.

Travel: When a Guest/VIP upgrades to Brand Ambassador, any Guest/VIP organization they may have built through Referral efforts Travels with them and becomes that new Brand Ambassador's Customer Tree.

License Fee: The \$49 fee Anjuli charges annually authorizes a Brand Ambassador to use all of Anjuli's technology and marketing resources to build and manage a Marketing Team organization.

Jungle Survival Kit: A welcome letter acknowledging a new Brand Ambassador's decision to join Anjuli. The letter also provides the Brand Ambassador with onboarding information to help them get established and progress toward their Cash Rewards.

Team Office Portal: The Office Portal is provided to licensed Brand Ambassadors where they can find a plethora of business-building aids and review all business-building efforts in their Marketing Organization/Team.

Marketing Team: Another term used for Marketing Organization.

Team-Building: Recruitment and Enrollment activities that result in people joining a Marketing Team – Guests/VIPs and Brand Ambassadors.

Place/Placement: To facilitate building strong functional Marketing Teams, an Enroller can choose to Place Personally Enrolled Brand Ambassadors wherever they desire whenever they desire – no time limit. However, once a Brand Ambassador has been Placed, they cannot be moved again, and the change is PERMANENT.

Placement Tree: The structure that tracks Brand Ambassadors developed by an originating enroller PLUS any Brand Ambassadors that have been Placed in their organization by those Brand Ambassadors who preceded them in the organization.

Qualified: Generate 150 Reward Volume in each monthly qualification period (Personal Reward Volume – including Guest/VIP Reward Volume.

Qualifying Order: An order (or orders) that equal or surpass 75 or 150 in Reward Volume (including Guest Volume) depending on the requirements by Cash Reward type.

Inactive: When a Brand Ambassador fails to place a qualifying order at least once every 6 months and is consequently subject to reclassification as a Guest.

Enrollment Tree: The organization structure that tracks the parent/child enrollment activities that originate with a Brand Ambassador and continue through all Waves of Enrollment.

Preliminary Cash Reward Calculation: To ensure our Brand Ambassadors have every opportunity to achieve the Cash Rewards they have targeted, we run Preliminary Cash Reward Calculations three days after month's end.

Anjuli Care Team: The Anjuli corporate Support Team facilitates Guest/VIP and Brand Ambassador efforts and relationships with Anjuli Global, Inc.

Finalized Cash Reward Calculation: Anjuli makes authorized adjustments and completes the calculation two days following the Preliminary Cash Reward Calculations.

Team Placement Tree: See placement tree.

Team Price: Wholesale pricing.

Team Loyalty Rewards Store: A unique Brand Ambassador-oriented shopping environment where Loyalty Points can be exchanged for a different set of rewards than offered in the Guest/VIP Loyalty Rewards Store.

Personal Reward Volume: Reward volume associated with personal orders and personal Guest/VIP orders.

Team Order: See Team price.

Office Portal: See Team Office Portal.

Retail Profit: The difference between retail and wholesale paid to the originating Brand Ambassador of a Customer Tree.

Channels: The way Anjuli accumulates and uses Reward Volume to generate Cash Rewards. Channel 1 includes all collected Reward Volume generated by all the Personally Enrolled Teams in a Brand Ambassador's enrollment organization. Channel 2 consists of all accumulated Reward Volume generated by the Personally Enrolled Teams in a Brand Ambassador's Enrollment Organization minus the single largest Team by Reward Volume. Channel 3 includes all collected Reward Volume generated by the Personally Enrolled Teams in a Brand Ambassador's Enrollment Organization minus the largest Team by Reward Volume.

Rank Recognition Pin: A recognition pin designed by Anjuli for recognition purposes based on Title achievement.

Certificate of Rank Achievement: An honorary certificate acknowledging and certifying that a Brand Ambassador has met all requirements for a Title.

Title: The highest Title achieved is used to recognize a Brand Ambassador publicly. However, compensation is based on the actual Title achieved each month.

Social Media Influencers: Those individuals who have created a social media platform and use it to generate income.

Granted: Set aside.

Vested: Fully earned.

Forfeited: Lost.