

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 do you need to memorize the equivalent of the federal tax code to discover some obscure advantage. You simply target your desired income and meet this document's straightforward Brand Ambassador Rank Requirements.

Unlike any other program, 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**. 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 the entire Anjuli Brand Ambassador community 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 Victory Wave Cash Rewards form a solid foundation and a strategy that will lead you to success.

### **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. By simply mentoring the people you bring to Anjuli to do what you are doing, they, too, can be victorious.

### **Developing Leaders**

Share the joy of an abundant life by leading others to success as you share Anjuli's values 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 ultimately 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 want the benefits of **Loyalty Pricing** and the ability to earn **Loyalty Reward Points**. Loyalty Reward Points can be exchanged for <u>FREE</u> products and specialty items offered in the Anjuli **Rewards Store**, including our **Annual Reward Adventure** (dream vacation). However, please note that Loyalty Reward Points expire two years from their earned date, so use or lose them.

Following their initial purchase, Guests and Brand Ambassadors will receive their own Office Portal where they can order products, participate in promotions, experience the Anjuli community, track rewards, and share with others. We distinguish business builders as Brand Ambassadors who build Independent Anjuli Businesses 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 our rewards and how to qualify to earn them. Please note how all Anjuli Rewards are interwoven synergistically and work to propel an Anjuli Brand Ambassador toward ever greater success.

The four critical elements interwoven into the Rewards Adventure are:

- 1) 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 members further generate Loyalty Points for the originating Brand Ambassador (Enroller).
- 2) Sharing/Referring Active and Qualified Brand Ambassadors (licensed participants) earn Cash Rewards, calculated based on Reward Volume generated from Guest (customer/consumer) purchases, Brand Ambassador Teams (licensed participants in an originating Brand Ambassador's organization) purchases, and from Anjuli's Global Profits.
- 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 volume-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</u> Pool 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 Rewards in their eWallet 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-based Team Cash Rewards, Title Achievement Cash Rewards)
- 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 Reward 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 <b>Loyalty Reward Points</b>						
Months Active	% of Reward Volume					
1-4	3%					
5-8 9-12	6% 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 their personal purchases. Guest Loyalty Reward Points are based on the actual dollar amount spent on a product (excluding any tax, processing, and shipping charges).

In addition to their personal Loyalty Orders, Ambassadors earn Loyalty Reward Points from all purchases their Guests generate. 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 Status	Personal & Guest Reward Volume Generated	Additional Loyalty Reward 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 a Brand Ambassador develops their **Omnichannel Marketing Organization Teams**, they earn Loyalty Reward Points based on the **Team 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 with monthly Cash Reward calculations (issued by the 10<sup>th</sup> 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 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 Eligible to earn Cash Rewards 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! We will discuss this strategy in detail throughout this document.

### 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 while 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**

For Brand Ambassadors, referring Guests and other Brand Ambassadors is the fastest way to generate income. 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 (enrollment pack options may vary).

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 by the periods indicated in Table 3.

Table 3					
<b>Bounce Back Percentage Schedule</b>					
Loyalty Order Date	Discount off Marketplace price				
LO processed by the 7th	Receive a 20% discount off the Market Price.				
LO processed by the 14th	Receive a 15% discount off the Market Price.				
LO processed by the 21st	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 Reward Volume (PRV). With 75 PRV, a Brand Ambassador can Qualify for all cash rewards in the Anjuli Rewards Adventure, except the **Jaya Wave Cash Rewards**, which require 150 PRV.

Referral product sales are your go-to source of income. At the same time, you build Guest loyalty and start developing your team distribution channels. Referral Sales Cash Rewards are tracked following an **Enroller Relationship Structure** and are paid weekly.

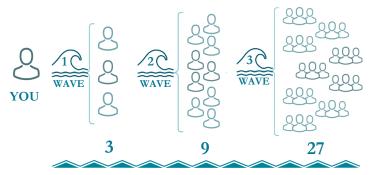
### Jaya (Victory) Wave Cash Rewards

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 optimal 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 and are tracked in the Enrollment Tree.

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 ultimately maximizing all Cash Rewards Anjuli offers.

The Jaya Victory Wave 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 who each generate 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 who each generate 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 who generate at least 1,350 in Cash Reward Volume (including their Guest Volume) from at least three separate teams on the second Enrollment Wave. Or earn a \$500 Wave 2 Cash Reward with 12 Brand Ambassadors who generate at least 1,800 in Cash Reward Volume (including their Guest Volume) from at least four separate teams.

Note: Jaya Wave Cash Rewards follow the enrollment structure and are paid monthly as 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. Cash Rewards do not accumulate from Wave to Wave – you strictly earn the highest Cash Reward achieved. Each Wave must, at a minimum, have at least 3-4 teams with the indicated number of Brand Ambassadors and required Cash Reward Volume (at least 51% of the Cash Reward Volume must come from Guest purchases).

### 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	О	X	3 Qualified Ambassadors from 3 Teams & 450 RV		
Wave 2	00000	000	0	X	X	9 Qualified Ambassadors from 3 Teams & 1,350 RV		
						3 X 3 Jaya Wave 2 Qualified = \$300		
Cash Reward	<b>(</b>				<b>→</b>	\$30		
Example 2:	Team 1	Team 2	Team 3	Team 4	Team 5	(O = Qualified & X = Not Qualified)		
Wave 1	О	О	X	О	О	4 Qualified Ambassadors from 4 Teams & 600 RV		
Wave 2	0000	000	00	О	00	12 Qualified Ambassadors from 5 Teams & 1,800 RV		
	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	Team 3	Team 4	Team 5	(O = Qualified & X = Not Qualified)  3 Qualified Ambassadors from 3 & 450 RV		
Wave 1	О	О	X	О	X	3 Qualified Ambassadors from 3 & 450 RV		
Wave 1	О	О	X	О	X	3 Qualified Ambassadors from 3 & 450 RV 9 Qualified Ambassadors from 2 Teams (3 needed)		
Wave 1 Wave 2	0 00000	0	X X	O X	X X	3 Qualified Ambassadors from 3 & 450 RV 9 Qualified Ambassadors from 2 Teams (3 needed) 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 & 450 RV  9 Qualified Ambassadors from 2 Teams (3 needed)  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 & 450 RV  9 Qualified Ambassadors from 2 Teams (3 needed)  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:	O OOOOO O 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 & 450 RV  9 Qualified Ambassadors from 2 Teams (3 needed)  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 & 450 RV  9 Qualified Ambassadors from 2 Teams (3 needed)  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 & 450 RV		
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 & 450 RV  9 Qualified Ambassadors from 2 Teams (3 needed)  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 & 450 RV  11 Qualified Ambassadors from 4 Teams & 1,350 RV		

### **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 their desired income 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.

A Brand Ambassador can maximize the Team Cash Rewards Anjuli offers by developing sales from Guest Referrals as a **Social Media Influencer**. We are unaware of any other program that can accommodate that build strategy without modifying their program. Even more, we have compared other opportunities out there. Dollar for dollar, Anjuli provides better rewards at the best times to keep it fun, worthwhile, and motivational.

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 opportunities 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.

Two types of Cash Rewards are 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 for a given Rank have been paid, the Brand Ambassador can no longer receive a Rank Achievement Cash Reward associated with that Title ever again.

**Promoter Ranks** (see Table 4) 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 have their Rank for 4 or 5 consecutive months as specified in Table 4. There are no exceptions. A Brand Ambassador must meet the consecutive month requirements to be recognized by a Title and paid a Rank Achievement Cash Reward. 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 receive 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 obtain a Cash Reward after achieving a Title. Suppose the Cash Reward is paid over five installments. The Brand Ambassador will receive the installments paid at that achieved Title for the next five months.

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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		Volume	Volume	
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			
1.5K	<b>\$250</b> + 50 Loyalty Points	1.5k	600	225	<b>\$125</b> (\$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				(11
10K	<b>\$2,000</b> + 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	1			
70K	<b>\$12,000</b> + 50 Loyalty Points	70K	28K	10.5K	<b>\$6,000</b> (\$1000 X 6)
120K	<b>\$18,000</b> + 50 Loyalty Points	120K	48K	18K	\$9,000 (\$1,500 X 6)
200K	<b>\$24,000</b> + 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	<b>\$30,000</b> + 50 Loyalty Points	300K	120K	45K	\$15,000 (\$1,500 X 10)				
500K	<b>\$40,000</b> + 50 Loyalty Points	500K	200K	75K	<b>\$20,000</b> (\$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	<b>\$60,000</b> + 50 Loyalty Points	1.2M	480k	180k	\$30,000 (\$3,000 X 10)				
Blue Diamond	<b>\$80,000</b> + 50 Loyalty Points	2M	800k	300K	<b>\$40,000</b> (\$4,000 X 10)				
Black Diamond	<b>\$100,000</b> + 50 Loyalty Points	3M	1.2m	450K	\$50,000 (\$5,000 X 10)				
Note: Title must be	held for the months indi	cated. Installme	nt amounts and pay	out months are sho	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 REQUIRED 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 two largest Teams. The remaining Channel 3 Reward Volume must equal at least 15% of the overall REQUIRED 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 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 and Channel 2 requirements are met, but 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 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.

Team 1 Team 2 Team 3 Team 4 Team 5 Personal Reward Volume	Table 6								
Reward Volume Reward Volume Reward Volume Reward Volume Reward Volume Reward Volume	10K Producer Rank Qualification								
1,000 500 0 0 0 6,000	Reward Volume	Reward Volume	Reward Volume	Reward Volume	Reward Volume	Reward Volume			
1,000   500   0   0   0,000	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 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 unique 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/ Mon								
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 (Freedom Shares) 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 on 1 June 2023 and ending on 31 May 2024) to form the US Market Founding Brand Ambassador (Freedom Shares) 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 five ways:

- Enroll as a Brand Ambassador and choose to build an independent Anjuli Global business using an authorized enrollment pack for the US market. The Founding Brand Ambassador is Granted 1 Market Share that is Vested when the Brand Ambassador has remained Active for six 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 six months not including the month of Enrollment.
- 3. For each additional Brand Ambassador Enrollment over three 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 six months not including the month of Enrollment.
- 4. Maintain membership in the 300 Club for 12 consecutive months. A Founding Brand Ambassador is Granted 1 US Market Share that is Vested after the 12 consecutive-month requirements.
- 5. Maintain the Rank of 10K Producer for the entire qualification period (1 June 2023 to 30 May 2024). 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.

### **Summary**

We have 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 what Cash Rewards are desired monthly. Anjuli provides precise requirements needed to earn the desired Cash Reward.

The *Plus* part of the Precision Plus Rewards Plan rewards a Brand Ambassador financially for helping others to be loyal, refer, share, and help grow the worldwide Anjuli community.

Even more, Anjuli is highly invested in the success of our Brand Ambassadors. As a result, **Preliminary Cash Reward Calculations** are processed monthly on the third business day 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 fifth business day of the month. **Finalized Cash Reward Calculations** are processed and posted in the Brand Ambassador's eWallet provided by Anjuli on the seventh business day of the month. 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 form 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

OINTS
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Z
SS.

% OF PURCHASE	AWARDED IN LOYALTY POINTS	Percentage	3%	969	%6	12%	15%	
% OF	AWARDED II	Months	01-04	90-50	09 - 12	13 - 18	+61	





### Guests). TEAM

Earn Loyalty Points for Team efforts - up to 50 Loyalty Points

## REFERRAL REWARDS

### Earned from the purchases made by REFERRAL PROFITS

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

> only, as offered by Anjuli. Loyalty Points may not be used as Reward Loyalty Points are redeemed for products, promotions, and prizes A Brand Ambassador must generate a minimum of 75 in Reward

Volume to qualify for Cash Rewards.

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

qualification:

Volume to earn Cash Rewards.

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

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

# LEADERSHIP REWARDS

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

> -TIME REWARD **ACHIEVEMENT**

CHANNEL 1 CHANNEL 2

(Total Volume)

LOYALTY POINTS

BRAND AMBASSADOR

IIIE

BA-300 BA-600 BA-900 PROMOTER 3K Promoter PRODUCER 10K Producer 20K Producer

REWARD

TEAM REWARDS

Months at Rank Consecutive

380

CASH REWARDS

\$250 \$500

J.5K Promoter 6K Promoter

9 8 \$250 \$500

450 900 15%

1,200

1,500 3,000 6,000

\$1,000 Loyalty Po

<b>10</b> K — 1 share	<b>20</b> K — 2 shares	<b>40</b> K — 3 shares
-----------------------	------------------------	------------------------





\$2,000

1,500 3,000 6,000

4,000 8,000

10,000 100%

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

16,000

20,000

\$1,000 \$4,000 \$6,000

3M — 12 shares 2M — 11 shares 1.2M — 10 shares

89,000 \$12,000 \$15,000 \$20,000 \$25,000 \$30,000

18,000

48,000

120,000

100%

Loyalty Poi

28,000

000'02

40%

100%

Loyalty Po

EXECUTIVE PRODUCER 70K Exec Producer 120K Exec Producer

40K Producer

\$12,000 \$18,000 \$24,000 \$30,000

30,000 45,000

80,000

15%

Months

15%

## REFERRAL REWARDS

120,000

200,000 20,000

300,000 500,000 800,000

\$40,000 \$50,000 oyalty Po \$80,000

300K Ruby Influencer 500K Sapphire Influencer 800K Emerald Influencer **EXECUTIVE INFLUENCER** Diamond Influencer Blue Diamond Influencer

200k Exec Producer INFLUENCER 800,000

\$100,000

Black Diamond Influencer

\$60,000

75,000

### JAYA WAVE STRATEGY

to victory & earn \$30 to \$1,500 monthly Refer 3 who refer 3 who refer 3 to kickstart this structured approach

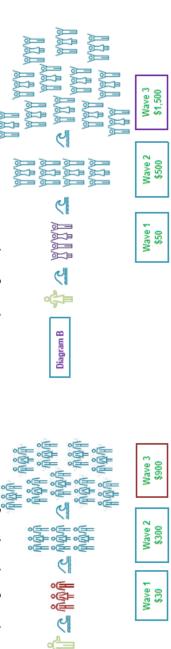
Personal Reward Volume contributes to Channel 3 Team Reward Personal Reward Volume is an accumulation of the Reward Volume generated by personal and Guest purchases.

which rolls into Channel 1 Reward Volume. Channel 1 = 100% of all Team Reward Volume. Channel 2 = 40% of Channel 1 Reward Channel 3 Reward Volume rolls into Channel 2 Reward Volume Volume and Channel 3 = 15% of Channel 1 Reward Volume.

# 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 distinct Jaya Wave 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 Feam 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).

		I able A Jay	lable A Jaya 3X3 Wave Strategy	rategy
111	Defende	Personal	Team Reward	Cash Reward
MANE	Neterrals	Reward Vol	Volume	(Highest Earned)
1	3	150	450	08\$
2	6	150	1,350	008\$
3	27	150	4,050	\$300 + 600 = \$900
4	81	150	12,150	\$900 + \$2000 = \$2,900
	TOTAL REW	ARD VOLUME	18,000	+ 150 Personal Reward Vol

		Table B Jay	Table B Jaya 4X3 Wave Strategy	ategy
Worre	Roforrale	Personal	Team Reward	Cash Reward
JABAA	METERIALS	Reward Vol	Volume	(Highest Earned)
1	4	150	009	05\$
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 REWA	TOTAL REWARD VOLUME	24,000	+150 Personal Reward Vol

NOTE: If you 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.

### Jmmarv

As you can see, by following the Jaya Wave Victory 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 eam a \$1,000 Team Cash Reward as a 6K Promoter - you rotal Cash Rewards for the month jump to \$1,900 (\$300 + \$600 + \$1,000). With 3 Teans through 4 Waves, you'd be a 10K Producer and Cash Rewards would go to \$2,900 (\$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 eam a \$1,000 Team Cash Reward as a 6K Promoter - your Total Cash Rewards for the month jump to \$2,500 (\$500 + \$1,000 + \$1,000). With 4 Teams through 4 Waves, you'd be a 20K Producer and Cash Rewards would go to \$5,500 (\$500 + \$1,000).

What an amazing adventure! Simple. Fair. Exact!

Diagram A

### 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 set for the 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 \$10 monthly or \$99 yearly License Fee. The License Fee makes a Brand Ambassador Eligible to earn Cash Rewards and Loyalty Points when they meet specified qualifications.

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. Suppose prices are adjusted for a particular market due to pricing sensitivities. In that case, the Reward Volume can be adjusted to preserve the 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 successive Waves of Enrollment in an almost parent/child manner used in genealogy.

Global Revenue Sharing Profits: In this context, 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 reward repeat purchasing using a standing subscribe and save Loyalty Order that processes monthly, Anjuli provides Guests/VIPs and Brand Ambassadors with incentive Loyalty Points to 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 Brand Ambassadors who once achieved an associated Title used in public recognition but still need to meet current requirements to 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 per 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 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 VIPs.

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 three months, two months, and one month 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 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 Anjuli by the first Wave of Guests/VIPs. The third Wave consists of Guest/VIPs referred 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 results in 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 \$10 monthly or \$99 annual 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.

Welcome 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 where they can review all business-building efforts in their Marketing Organization/Team.

**Team-Building:** Recruitment and Enrollment activities that result in people joining a Marketing Organization – 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 placed in their organization by those who preceded them.

Qualified: Generate 75 or 150 Reward Volume in each monthly qualification period (Personal Reward Volume – including Guest/VIP Reward Volume) as specified by the type of Cash Reward offered by Anjuli.

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:** A Brand Ambassador who has yet to place a Qualifying order at least once every six months is subject to reclassification as a Guest.

**Enrollment Tree:** The organization structure 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 the month's end.

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

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

Team Placement Tree: See placement tree.

Team Price: Loyalty Price.

Team Loyalty Rewards Store: A unique shopping environment where Loyalty Points can be exchanged for various rewards.

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.

**Referral Profit:** The Cash Reward paid on Market and Loyalty purchases.

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