



# Joy Life International Prosperity Plan®



**Network marketing compensation plans should be rewarding at every stage – from beginner to leader. Joy Life International’s Prosperity Plan is the perfect hybrid – the ideal cross-weave of traditional compensation models, but with an innovative twist that’s unique to Joy Life International. And, it’s rewarding at every stage of development.**

With our unique plan, you’re compensated for generating sales volume and for building a strong organization. Very simply, as you do more, you earn more. And you’re never penalized for developing leaders who match or exceed your personal achievements. In fact, you make more when your leaders excel.

## Getting Started

To participate in the Joy Life International Prosperity Plan and become an **Independent Distributor**, complete an application with a \$35 enrollment fee. Included you receive 30 days free enrollment in the acclaimed Summit Success System and your very own ecommerce website. For a nominal \$24.95 monthly fee, you can continue using this exclusive training system and enjoy all the power of an ecommerce site that keeps your business up and running 24-7. Most impressive of all, the Summit Success System provides you access to the most successful distributors in Joy Life who jointly bring hundreds of years of experience to the table. Their time-tested and proven training techniques will guide you step-by-step to your highest desired level of achievement.

Among the many benefits Summit also offers weekly conference calls, webinars and accountability calls that help you set goals and stay on track, as well as major events throughout the year. You will receive the monthly Success Pack that includes Success Magazine, two training CDs and three business book summaries. You even have access to the Personal Expense Tracker that helps you spend smart so you can live rich!

### Notes:

1. All terms bolded throughout this document are further defined in the Glossary of Terms found on page 8.
2. Joy Life charges an annual renewal fee to maintain your status as an **Active** Independent Distributor, if and only if, you have purchased product at least once every six months since joining Joy Life. Failure to remain Active may result in the forfeiture of your Distributorship.

## Retail

Joy Life believes in providing a genuine retail opportunity so you have the ability to generate immediate income. You can earn **Retail Profit** (the difference between wholesale and suggested retail) on items you sell to your customers either directly or through your personal ecommerce website provided by Summit Success System. No personally generated **Point Volume (PV)** is required to earn Retail Profits (PV is the value we use to calculate **Bonuses**). However, you must be Active.

Additionally, all Customer PV you generate through orders placed on your ecommerce site is added to any PV generated from your personal purchases to help you meet your **PV Maintenance** requirement (a minimum of 70 PV is required every 28 days/4 weeks to earn Bonuses). You can already see how by helping others benefit from our exclusive products; you are also helping yourself – just one of the fundamental principles of Joy Life.

If you are highly motivated to sell our amazing products, we offer an additional income opportunity. All personal and Customer PV exceeding a minimum of 210 within 28 days/4 weeks will generate a generous 25% Retail Volume Bonus on the excess PV (only when you have a minimum of 70 PV on **Autoship**).

Example: You have at least a 70 PV Autoship and together you and your Customers generate 500 PV during a 4 week period. After subtracting the minimum 210 PV, you earn 25% of the remaining 290 PV ( $500 - 210 = 290$ ) – that's a \$72.50 Retail Customer Bonus ( $290 \times 25\% = 72.50$ ).

### Note:

1. Autoship orders are standing orders that process once every 28 days/4 weeks on the MONDAY you choose.

## Enroller Reimbursement Bonus (ERB)

With Joy Life, it is very important that you thoughtfully consider how you start your business. After weighing the earning potential associated with every facet of the Prosperity Plan, select the **Tier** that best meets your personal objectives. Each Tier (as shown in the ERB Table below) is ultimately defined by the PV generated by your initial purchase (choose from an assortment of our most requested products that have been pre-packaged for this purpose). Each pack has an additional amount added to help reimburse your **Enroller** for expenses associated with your enrollment (see table). Under this thoughtful definition of what many companies consider a “Fast Start Bonus,” your Enroller is not taxed on these reimbursement funds and you won't be taxed either as you enroll others – *just one of the many tax benefits of owning an independent Joy Life business.*

ERB Table

Tier	Minimum PV	ERB	Estimated Cost
Personal	70	\$ 10	\$ 135
Starter	350	\$ 50	\$ 500
Builder	700	\$100	\$1,000
Executive	1400	\$200	\$2,000
VIP	2100	\$300	\$3,000

During your first 60 days in Joy Life, you can choose to upgrade your Tier – one Tier only – by simply placing an upgrade order for the difference in PV (i.e. when upgrading from Personal to Starter your upgrade order must generate at least 280 PV since  $350 - 70 = 280$ ). Of course, the additional ERB is added to the price and delivered by the Company to your Enroller.

The pre-packaged products you purchased to meet the requirements for the Tier you selected qualify you for any Bonuses you may earn from our generous Prosperity Plan during your first 4 week period as a Distributor.

**Notes:**

1. From time to time, Joy Life may run special upgrade promotions to further help you maximize your earning potential. However, any ERB generated by your initial purchase will not be retroactively increased because of a subsequent upgrade in Tier. No additional ERB is generated after your initial 60 days as a Joy Life Distributor.
2. Estimated Cost in the ERB table above varies based on product pack purchased and does not include tax, shipping or processing.

## Multi-Leg Bonus (Autoship Recommended)

Multi-Leg Bonuses are paid weekly and generate residual income that can lead to sustained earning power. When it comes to the Multi-Leg Bonus, the Prosperity Plan offers unlimited width (**Legs**) and unlimited depth (**Levels**). Your Enroller will place you on one of his/her Legs (**Placement**) and you will do the same with the people you enroll, thereby creating a team effect that can compensate others in your Multi-Leg organization. Specifically, the dynamics of the Prosperity Plan allow you to benefit from people who are placed below you (**Downline**) by those above you (**Upline**) each time they generate PV by placing a product order.

You can earn up to \$21,000 in Multi-Leg Bonuses per leg per week as identified in the Multi-Leg Table below. Please note that you do not earn a Multi-Leg Bonus on what we call your **Reference Leg**. At the beginning of each week the computer sorts your legs and identifies the Reference Leg – the leg with the most PV in your organization that week (including available **Carryover PV** described below). All other legs are your **Pay Legs**.

**Notes:**

1. To qualify for weekly Multi-Leg Bonuses, you and your personal Customers MUST generate a minimum of 70 PV every 28 days/4 weeks (Autoship recommended)
2. You are eligible to earn compensation from your Reference Leg by: a) Placing new enrollees in your Reference Leg and earning the ERB; and b) By qualifying for the Matching Leadership Bonus described later.

To determine whether you are **Qualified** to be paid your Multi-Leg Bonus, you must simply have a Reference Leg (the Leg with the most PV that particular week) and at least one Pay Leg. Unlike other plans, the sum of the PV from all of your Pay Legs can be greater than the PV from your Reference Leg and you still earn the Multi-Leg Bonus on all of your Pay Legs. This is the distinguishing benefit of a Multi-Leg plan that provides you superior earning potential.

Carryover PV, the amount (if any) on your Reference Leg exceeding the sum of all Pay Leg PV, is what may be carried over from one week to the next (you must have a minimum 70 PV Autoship to qualify for Carryover PV privileges). The benefit of Carryover PV is that you add it back to your Reference Leg PV for the next week's Bonus calculation and it counts just the same as any *new* PV generated on your Reference Leg. Depending on your current Tier, Joy Life has established maximum Carryover PV amounts as listed in the Multi-Leg Table. As you will see, you receive maximum Carryover benefits when you join Joy Life as a VIP.

**Notes:**

1. To enjoy the income-maximizing benefits of Carryover PV, you and/or your Customers MUST generate a minimum Autoship order of 70 PV within the previous 28 days/4 weeks.
2. Unused Carryover PV will be retained, accumulated and available for use for 52 weeks. Unused Carryover PV from week 1 will be forfeited in week 53, and so forth.

When you generate a minimum of 70 PV that processes once every 28 days/4 weeks (Autoship recommended), you are eligible to earn a 10% to 13% Multi-Leg Bonus from the PV generated on each of your Pay Legs. The percentage earned is based on your current Tier and required **PV Maintenance** for that Tier as shown in the Multi-Leg Table. So, if your current Tier is Executive but you generate only 70 PV Maintenance instead of 140, you will be paid 10% as a Starter – the next closest Tier. This same principle holds true for every Tier.

As further identified in the Multi-Leg Table, the amount you can earn each week increases from \$1200 as a Personal to \$15,000 as a VIP; and so forth. Also note that the Weekly Bonus Cap increases with the development of additional Pay Legs to a maximum of \$21,000 per week on Pay Legs 5 and above as a VIP.

**Multi-Leg Table  
(Autoship Recommended)**

Tier	PV Maintenance	Pay Leg Bonus	Reference Leg Bonus	Weekly Bonus Cap					Maximum Carryover PV
				Pay Leg 1	Pay Leg 2	Pay Leg 3	Pay Leg 4	Pay Leg 5 +	
Personal	70	10%	0%	\$ 1,200	\$ 1,350	\$ 1,500	\$ 1,650	\$ 1,800	8,800
Starter	70	10%	0%	\$ 3,000	\$ 3,700	\$ 4,400	\$ 5,100	\$ 5,800	22,000
Builder	140	11%	0%	\$ 8,800	\$ 9,900	\$11,000	\$12,100	\$13,200	58,000
Executive	140	12%	0%	\$11,800	\$13,200	\$14,600	\$16,000	\$17,400	88,000
VIP	210	13%	0%	\$15,000	\$16,500	\$18,800	\$19,500	\$21,000	132,000

**Note:**

- Multi-Leg and other earnings totaling less than \$25 will accumulate in your Joy Life “e-Wallet” from week to week until a minimum overall Bonus in the amount of \$25 is generated. At \$25 or more, you may request payment from your e-Wallet.

## Matching Leadership Bonus (Autoship Required)

Joy Life’s amazing Prosperity Plan allows you to be paid on potentially all sales you help generate from the people you personally enroll and the people they personally enroll, whether these sales occur on your Pay Legs or your Reference Leg. The Matching Leadership Bonus matches a percentage of the Multi-Leg bonuses earned by the people you have personally enrolled on *each and every Leg* and the people they have enrolled (what we call your **Enrollment Tree**) through as many as nine levels. Much like a family tree, your Enrollment Tree establishes your relationship with everyone you have personally enrolled and the people they have personally enrolled (and so forth) through multiple levels. Everyone you have personally enrolled is on your first level. Everyone they have personally enrolled is on your second level, etc. Consider all of the people in your Enrollment Tree that may earn Multi-Leg Bonuses: Simply because you helped introduce those people, you have an opportunity to earn a percentage of their Bonuses through as many as 9 levels – *even if they are on your Reference Leg* of your Multi-Leg organization.

Consistent with the rest of the Joy Life Prosperity Plan, bonus eligibility per level is dependent upon your current Tier as shown in the Matching Leadership Bonus Table. While it’s an option for the Multi-Leg Bonus, you must meet the associated 4 Week PV Maintenance Requirement ON AUTOSHIP to earn Matching Leadership Bonuses (includes both personal and Customer purchases).

**Matching Leadership Bonus Table  
(Autoship Required)**

Level	Starter	Personal	Builder	Executive	VIP	Autoship PV
Level 1	10%	10%	10%	10%	10%	70
Level 2	5%	5%	5%	5%	5%	70
Level 3	5%	5%	5%	5%	5%	70
Level 4			10%	10%	10%	140
Level 5			5%	5%	5%	140
Level 6			5%	5%	5%	140
Level 7					10%	210
Level 8					5%	210
Level 9					5%	210

**Note:**

1. To qualify for monthly Matching Leadership Bonuses, you and your Customers MUST generate the minimum Autoship order specified by your Tier to earn the Levels offered.

## Recognition/Ranks (Autoship Required)

Joy Life is all about your success. So, we provide motivating promotions to recognize your accomplishments and have fun together. Unlike many compensation plans, Joy Life does not link earnings to Rank. Of course, the more you do the more you make. Furthermore, when you earn Joy Life Ranks, you have the opportunity to qualify for everything from amazing incentive trips in exotic locations to priority accommodations at our meetings and events. Of course, you must be an active member of Summit to achieve any Joy Life Rank.

From a strategic standpoint, Joy Life Ranks encourage you to set goals and make commitments that will systematically guide you to higher success. In the following Rank Achievement Table, qualifications are listed by Rank along with associated requirements. Set a completion date that is in keeping with your highest desired level of achievement. To assist you in your efforts, we have included the actual average monthly earnings of Joy Life Distributors from around the globe reported by Rank. Guaranteed minimum monthly earnings simply represent 10% of the 4 week Pay Leg PV.

**Rank Achievement Table  
(Autoship Required)**

Rank	Requirements				Completion Date	Guaranteed Minimum 4 Week Earnings	Average Global 4 Week Earnings
	Personal Autoship PV	Personally Enrolled on Autoship & in Summit	Personal Summit Membership	Consecutive 4 Week Pay Leg(s) PV			
Star	70	2	✓	70		-	-
Star Guide	70	2	✓	210		-	-
Emerald	70	2	✓	2,200		\$220	\$ 597
Ruby	70	2	✓	4,400		\$440	\$ 1,609
Sapphire	70	2	✓	8,800		\$880	\$ 3,665
Yellow Diamond	140	2	✓	22,000		\$2,200	\$ 11,115
Blue Diamond	140	2	✓	44,000		\$4,400	\$ 23,722
Black Diamond	140	2	✓	88,000		\$8,800	\$ 41,526
Crown	210	2	✓	176,000		\$17,600	\$ 83,149
Crown Ambassador	210	2	✓	352,000		\$35,200	\$165,987
Crown Envoy	210	2	✓	704,000		\$70,400	\$325,421

**Notes:**

1. Compensation by Rank shows a correlation of achievement to earnings. Average global 4 week earnings represent the average of actual earnings reported to government agencies. Results vary with experience, skill and effort.
2. Joy Life guarantees minimum monthly earnings ONLY when Rank requirements are actually met during a 4 week period.
3. To meet Rank requirements, you must have at least one Personally Enrolled Person on your Reference Leg and one Personally Enrolled Person on your largest Pay Leg who have each established a minimum 70 PV Autoship during the 4 week qualification period and are a Summit Member. You must, at a minimum, also generate the 4 week Pay Leg PV specified in the Rank Achievement Table.
4. Joy Life recognizes your highest Rank achieved. However, for incentives and promotions introduced from time to time, actual Rank requirements apply.

**Conclusion**

With Joy Life International, you have a unique opportunity to join an “entrepreneurial revolution” that is sweeping the world and providing a profitable alternative to traditional business. As a Joy Life Independent Distributor you gain the following advantages:

1. *Low-Cost Start-Up* – minimal initial investment and overhead costs.

2. *Time Freedom* – dedicate part-time or full-time effort to build your business.
3. *High Income Potential* – without years of experience or a college degree.
4. *Independence* – work for yourself, but not by yourself with a broad range of support and services from the company and Summit.
5. *Enhanced Lifestyle* – expand your social opportunities and enhance your self-esteem as you succeed by helping others succeed.
6. *Tax Benefits* – perhaps one of the last true bastions of tax relief.

With so many benefits and the distinction of having broken all sales records our very first year, consider how Joy Life might transform your life.

## Glossary of Terms (In order of appearance)

**Independent Distributor** – A person 18 years of age or older who has submitted a Joy Life application with the required \$35 enrollment fee for consideration by Joy Life. Joy Life reserves the right to accept or reject any application.

**Active** – An Independent Distributor who has generated a product order at least once every six months. Failure to remain Active may result in forfeiture of the Independent Distributorship. Active status does not alone qualify a Distributor for Bonuses.

**Retail Profit** – The price difference between the Distributor wholesale price and the suggested retail price: Distributors may set their own pricing when selling products person-to-person. However, Distributors are prohibited from advertising less than suggested retail – either in print or electronically.

**Point Volume (PV)** – The value established for a given product that is used to pay Bonuses. PV is also used to maintain competitive pricing and to establish equivalent values as Joy Life expands from market to market across the globe. 4 week PV is further used to determine Rank qualifications.

**Bonuses** – Compensation provided by Joy Life for sales generated as explained in the Joy Life Prosperity Plan document.

**PV Maintenance** – The combined personal and Customer PV required every 28 days/4 weeks to be qualified for various Bonuses (70 PV minimum).

**Qualified** – You are eligible to earn Multi-Leg Bonuses when you have met the PV Maintenance specified by Tier during a 4 week period (current week plus previous 3 weeks). To earn Matching Leadership Bonuses your PV Maintenance must be on Autoship within the last 4 week period.

**Autoship** – A standing order that processes once every 28 days/4 weeks on the Monday specified by the Distributor using the method of payment on file. Distributors may have more than one Autoship order.

**Tier** – One of five business development options a Distributor may select to initiate their Independent Joy Life business. Your Tier governs all Bonus qualifications throughout the Joy Life Prosperity Plan. You may upgrade by one Tier during your first 60 days in Joy Life or during upgrade promotions offered from time to time. **Enroller** – The individual who invites you to become and personally enrolls you as an Independent Joy Life Distributor.



**Legs** – People positioned directly beneath you who initiate a portion of your Multi-Leg Placement Tree (see below). You initiate your Joy Life Business with six available Legs. However, you may add more as you maximize your Weekly Bonus Cap per Pay Leg in accordance with your Tier. PV is required in at least two Pay Legs to be Bonus eligible.

**Levels** – The sequence of Distributors, one after another, in any Leg of your Joy Life organization.

**Placement** – The position in the Multi-Leg organization (Placement Tree) where a newly enrolled person is strategically placed by their Enroller.

**Placement Tree** – Your Multi-Leg organization jointly built by you, your Upline and your Downline, where Distributors who are not a result of your enrollment efforts, are placed and who's PV from their purchases helps generate Multi-Leg Bonuses for you.

**Downline** – The descending organization of Distributors below and connected to your position, regardless of Leg or Level.

**Upline** – The ascending organization of Distributors above and connected to your position.

**Reference Leg** – The Leg in your Multi-Leg organization that generates the most PV from week to week (including any applicable Carryover PV). Based on PV generated any given week, please note that your Reference Leg is subject to change depending on how your business grows.

**Pay Legs** – Excluding your Reference Leg, all other Legs in your Multi-Leg organization for which you are qualified to earn a Multi-Leg Bonus.

**Carryover PV** – The amount of PV left on your Reference Leg after subtracting the sum of PV on your Pay Legs used to pay each weekly Multi-Leg Bonus. Unused carryover PV will accumulate to the maximum amount allowed by Tier and carried forward into each weekly calculation. Unused Carryover PV is available and tracked for 52 weeks from the week accumulated. In week 53 unused Carryover PV from week 1 is forfeited ... and so forth.

**Weekly Bonus Cap** – the maximum Multi-Leg Bonus available each week based on Tier and Pay Leg sequence – your maximum earnings increase with each new Pay Leg developed.

**Enrollment Tree** – the organization that governs your relationship with everyone you personally enrolled – your first level – and everyone they personally enrolled – your second level – and so forth. Remember, your Multi-Leg organization (Placement Tree) is where you can benefit from people placed under you by you or your Upline. Your Enrollment Tree organization is the result of your personal effort and governs payment of the Matching Leadership Bonus. Distributors may be part of your Enrollment Tree regardless of their location in the Placement Tree.

<b>JOY LIFE INTERNATIONAL PROSPERITY PLAN AT A GLANCE</b>						
<b>BONUSES</b>	<b>TIER</b>	<b>PERSONAL</b>	<b>STARTER</b>	<b>BUILDER</b>	<b>EXECUTIVE</b>	<b>VIP</b>
	<b>INITIAL PV</b>	<b>70 PV</b>	<b>350 PV</b>	<b>700 PV</b>	<b>1400 PV</b>	<b>2100 PV</b>
	<b>Note:</b> One Tier upgrade available during the first 60 days as a Distributor.					
<b>1</b>	<b>RETAIL</b>					
	<b>RETAIL PROFIT</b>	<b>VARIES</b>	<b>VARIES</b>	<b>VARIES</b>	<b>VARIES</b>	<b>VARIES</b>
	<b>RETAIL VOLUME BONUS</b>	<b>25%</b>	<b>25%</b>	<b>25%</b>	<b>25%</b>	<b>25%</b>
	<b>Note:</b> The Volume Bonus is earned on anything over 210 PV in 4 weeks. A 70 PV Autoship is required to earn the Retail Volume Bonus.					
<b>2</b>	<b>ENROLLER REIMBURSEMENT BONUS</b>					
	<b>ERB</b>	<b>\$10</b>	<b>\$50</b>	<b>\$100</b>	<b>\$200</b>	<b>\$300</b>
<b>3</b>	<b>WEEKLY MULTI-LEG BONUS</b>					
	<b>MAINTENANCE PV/4 WEEKS</b>	<b>70 PV</b>	<b>70 PV</b>	<b>140 PV</b>	<b>140 PV</b>	<b>210 PV</b>
	<b>REFERENCE LEG</b>	<b>0%</b>	<b>0%</b>	<b>0%</b>	<b>0%</b>	<b>0%</b>
	<b>PAY LEGS</b>	<b>10%</b>	<b>10%</b>	<b>11%</b>	<b>12%</b>	<b>13%</b>
	<b>WEEKLY BONUS CAP/PAY LEG</b>	<b>\$1,200</b>	<b>\$3,000</b>	<b>\$8,800</b>	<b>\$11,800</b>	<b>\$15,000</b>
	<b>Note:</b> The Weekly Earnings Cap varies by Pay Leg, Entry Tier and Required PV (see Prosperity Plan details pg. 5). The Reference Leg has the most PV, including Carryover PV and is determined weekly,					
	<b>MAXIMUM CARRYOVER PV</b>	<b>8,800</b>	<b>22,000</b>	<b>58,000</b>	<b>88,000</b>	<b>132,000</b>
	<b>Note:</b> You must have a minimum 70 PV Autoship to accumulate Carryover PV – the PV on your Reference Leg that exceeds the sum of all Pay Leg PV. While you may accumulate Carryover PV weekly, you retain any unused weekly Carryover PV for 52 weeks.					
<b>4</b>	<b>MONTHLY LEADERSHIP MATCHING BONUS</b>					
	<b>REQUIRED AUTOSHIP PV/4 WEEKS</b>	<b>70 PV</b>	<b>70 PV</b>	<b>140 PV</b>	<b>140 PV</b>	<b>210 PV</b>
	<b>LEVEL 1</b>	<b>10%</b>	<b>10%</b>	<b>10%</b>	<b>10%</b>	<b>10%</b>
	<b>LEVEL 2</b>	<b>5%</b>	<b>5%</b>	<b>5%</b>	<b>5%</b>	<b>5%</b>
	<b>LEVEL 3</b>	<b>5%</b>	<b>5%</b>	<b>5%</b>	<b>5%</b>	<b>5%</b>
	<b>LEVEL 4</b>			<b>10%</b>	<b>10%</b>	<b>10%</b>
	<b>LEVEL 5</b>			<b>5%</b>	<b>5%</b>	<b>5%</b>
	<b>LEVEL 6</b>			<b>5%</b>	<b>5%</b>	<b>5%</b>
	<b>LEVEL 7</b>					<b>10%</b>
	<b>LEVEL 8</b>					<b>5%</b>
	<b>LEVEL 9</b>					<b>5%</b>
	<b>Note:</b> Leadership Matching Bonuses are calculated based on the Multi-Leg bonuses earned by those in your Enrollment Tree. You must meet PV requirements by Tier. If you do not meet specified PV requirements, you will be compensated at the next closest Tier for which you qualify. The Weekly Earnings Cap and the Maximum Carryover PV are also governed by Tier.					

**AUTOSHIP REQUIRED**

**A**

**A**

**A**