



**REWARDS PLAN**

Effective October, 2015 - Revised on September 21, 2015 | Applies to North America only.

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# GETTING STARTED

Coseva™ the catalyst for change, is defined by our commitment to make positive impact in the lives of our consultants, and customers by providing the best quality products that have the greatest possible results.

Your success as a Coseva™ Consultant will be the result of **The Power of Sharing**. By simply sharing the powerful products and our unique opportunity, we give you the chance to benefit from the best products as well as the ability to attain the lifestyle you have been wanting.

## DEFINITIONS

### CONSULTANT

Acting as an independent contractor, a Consultant presents and sells the Coseva™ opportunity, as well as Coseva™ products to end consumers.

### ACTIVE

To be considered “Active” a Consultant must maintain a minimum of 100 BV (Business Volume), which is volume created from personal purchases, or alternatively, 200 BV (Business Volume), which is volume created from selling products to retail customers within any given calendar month.

### ENROLLER

A Consultant who enrolls another Consultant into the Company is listed as the enroller on the Consultant Application and Agreement. It is the responsibility of the enrolling Consultant to train the enrollee and help them to reach their business goals with Coseva™.

### BUSINESS VOLUME (BV)

Volume created from product purchases that is used for the calculation of commissions and bonuses.

### QUALIFYING VOLUME (QV)

Volume that is created from product purchases that is for determining a Consultants qualification to earn ranks.

### TEAM QUALIFYING VOLUME (TQV)

Includes all volume from the Consultant and their entire downline, up to but not including any Regional Directors or higher ranks and their teams.

### GROUP QUALIFYING VOLUME (GQV)

All volume created in a Consultants entire downline, regardless of whether you receive commission or bonuses on those Consultants. Group Volume includes all levels and generations of your organization, regardless of rank, depth or commission qualification status.

### CUSTOMER

A person who purchases Coseva™ products from a Coseva™ Consultant who is not a Consultant themselves.

# 1 RETAIL PROFIT

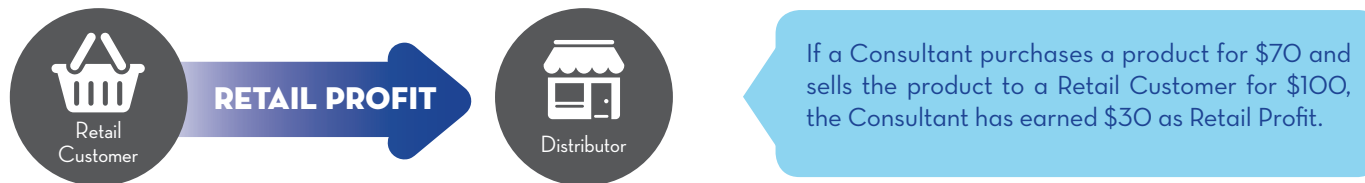
In the process of sharing your story, some individuals may not have an interest becoming a Consultant but will be very excited about the products that Coseva™ offers... This is great! Simply give them the link to your personal website!

Any retail purchase that is made through your website qualifies you for a retail profit, which is the difference between the retail price they may pay and your wholesale price. Any purchases by your Retail Customers will have the products wholesale price (BV) count towards your Active status. This retail profit pays monthly on any qualified retail purchases.

Retail products that are purchased at wholesale price and sold at a retail price to customers who are not yet consultants with Coseva™ may be sold at the full retail price earning the consultant a 30% profit. This profit is not calculated for any bonuses if it is sold outside of the system and the wholesale price only will count as part of the Consultants Personal Volume as BV.

7 ways!  
to EARN!

## Example - Retail Profit



## CUSTOMER COMMISSION

There is a 15% Customer Commission\* paid to the sponsor on products that are purchased by customers. The 15% is based on the wholesale purchase price or BV for the product.

\*The remaining wholesale volume flows into the unilevel and generational bonus.

## 2 BUSINESS BUILDER BONUS

We know that as you share the Coseva™ story, in addition to customers, you will have individuals who want to become a part of the Coseva™ family. To provide them with the greatest opportunity to succeed, we offer Business Builder Packs to guide them on their path. Business Builder Packs were created for the Consultant to have products for personal use as well as sufficient product to resell to customers at retail price, or to use to build their businesses. Each specific pack comes with a customized game plan to help the Consultant achieve the highest level of success possible as they launch their Coseva™ business.

Business Builder Packs are available for purchase at the time of enrollment by a new Consultant (packages and prices to be determined by the Company).

### Pack Options

Business Builder Packs	Pack BV
Consultant Pack	200 BV
Builder Pack	500 BV
Builder Elite Pack	1,000 BV
Professional Pack	1,500 BV

When a Consultant gets started with Coseva™ and purchases a Business Builder Pack, there is a Business Builder Bonus paid to the Enroller as well as the level 1 and level 2 upline Consultants. The percentages are calculated as listed below:

#### Enroller Bonus:

A bonus of 25% of the BV is paid on the purchase of every Business Builder Pack to the Enrolling Consultant.

#### Level 1 Bonus\*:

A bonus of 3% of the BV is paid on the purchase of every Business Builder Pack to the Level 1 active upline Consultant above the Enrolling Consultant.

#### Level 2 Bonus\*:

A bonus of 2% of the BV is paid on the purchase of every Business Builder Pack to the Level 2 active upline Consultant above the Enrolling Consultant

### Compression:

Any Consultant who is not Active will not receive the Level 1 or Level 2 Bonuses, but the bonus will be paid to the first Level 1 or Level 2 Active Consultant above them. Compression excludes inactive Consultants making certain that the Bonus continues to move up the tree until it pays the next qualified Consultant.

**7** ways  
to **EARN**!

Coseva™ provides a Fast Start Bonus that pays you every week!



**Qualification Requirements:**  
Active Consultant with 100 BV

\*BV generated from the Business Builder Packs is used to calculate and pay the Business Builder Bonus and does not flow into the other bonuses.

# 3 3x3 BONUS

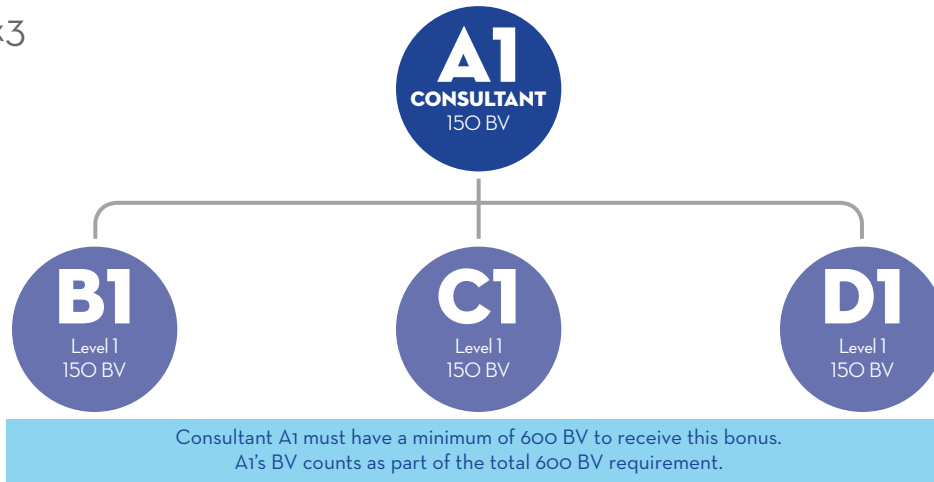
While many of our consultants would like to share our products to earn additional income we know others will be interested in building a business. We offer a building strategy to help you grow your business quickly and effectively. This process will help you begin earning income immediately as well as building solid residual income for the future. The 3x3 bonus<sup>†</sup> is a fundamental building block that will give you maximum benefits of income.

## 3x3 LEVEL 1 BONUS:

Consultants with a minimum of 100 BV in their autoship will earn a monthly bonus when they have a minimum of 3 Personally Sponsored Frontline Active Consultants, each with a 100 BV minimum autoship, with 600 BV cumulative, within a given calendar month, including the qualifying Consultants own BV for that period.

*This bonus may be earned multiple times within a given calendar month, so long as the Consultant has a separate set (or sets as the case may be) of 3 additional Consultants who independently meet the minimum of 600 BV within in a given calendar month\*\*. This Bonus may be earned perpetually, so long as the requirements continue to be met.*

## Example - Level 1 - 3x3



# 7 ways! to EARN!



### Qualification Requirements:

Active Consultant with 100 BV\* with a total of 600 BV from 1st level Consultants and Customers

The 600 BV requirement can be generated from the Consultants personal BV, Personally Enrolled Customers BV, or from Personally Enrolled Consultants BV. The only requirement is that the Consultant must have a minimum of 100 BV in their autoship and have 3 Personally Sponsored Consultants who also have a minimum of 100 BV in their autoships.

<sup>†</sup>This Bonus may be earned multiple times within a given calendar month, and perpetually for consecutive months, so long as the requirements continue to be met.

\*The 150 PV requirement may be met by the consultant spending a minimum of 100 PV in their autoship and the remaining 50 PV being generated by customers. The same is true for the first level Consultants shown in the example above.

\*\*The qualifying consultants own PV may only be counted once within a given calendar month and would not be considered part of consecutive level 1 bonuses after the first.

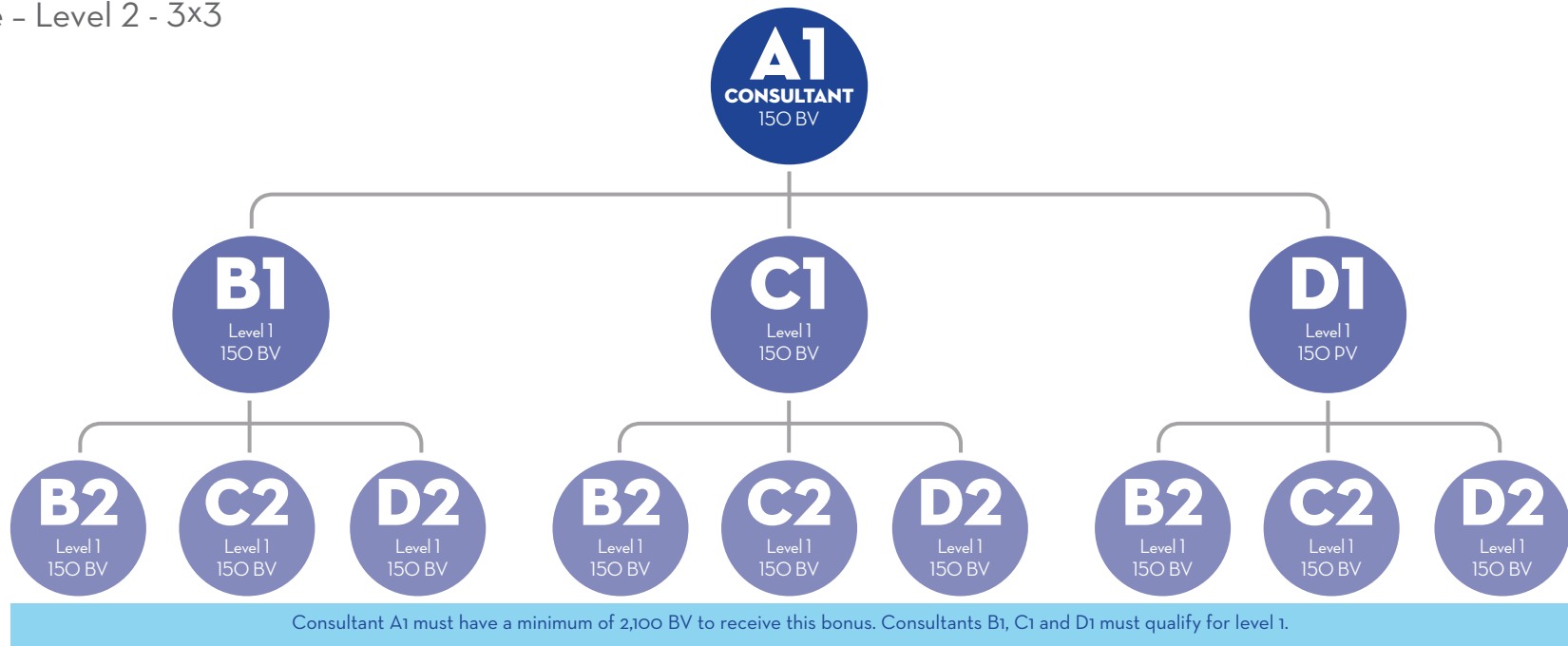
### 3. 3x3 BONUS

#### 3x3 LEVEL 2 BONUS:

Consultants will earn a monthly bonus when they have a minimum of 3 Personally Sponsored Frontline Active Consultants that qualify for the 3x3 Level 1 Bonus<sup>†</sup>.

*This bonus may be earned multiple times within a given calendar month, so long as separate and additional groups of 3 Consultants each meet the structure and volume requirements.*

#### Example - Level 2 - 3x3



<sup>†</sup>This Bonus may be earned multiple times within a given calendar month, and perpetually for consecutive months, so long as the requirements continue to be met.

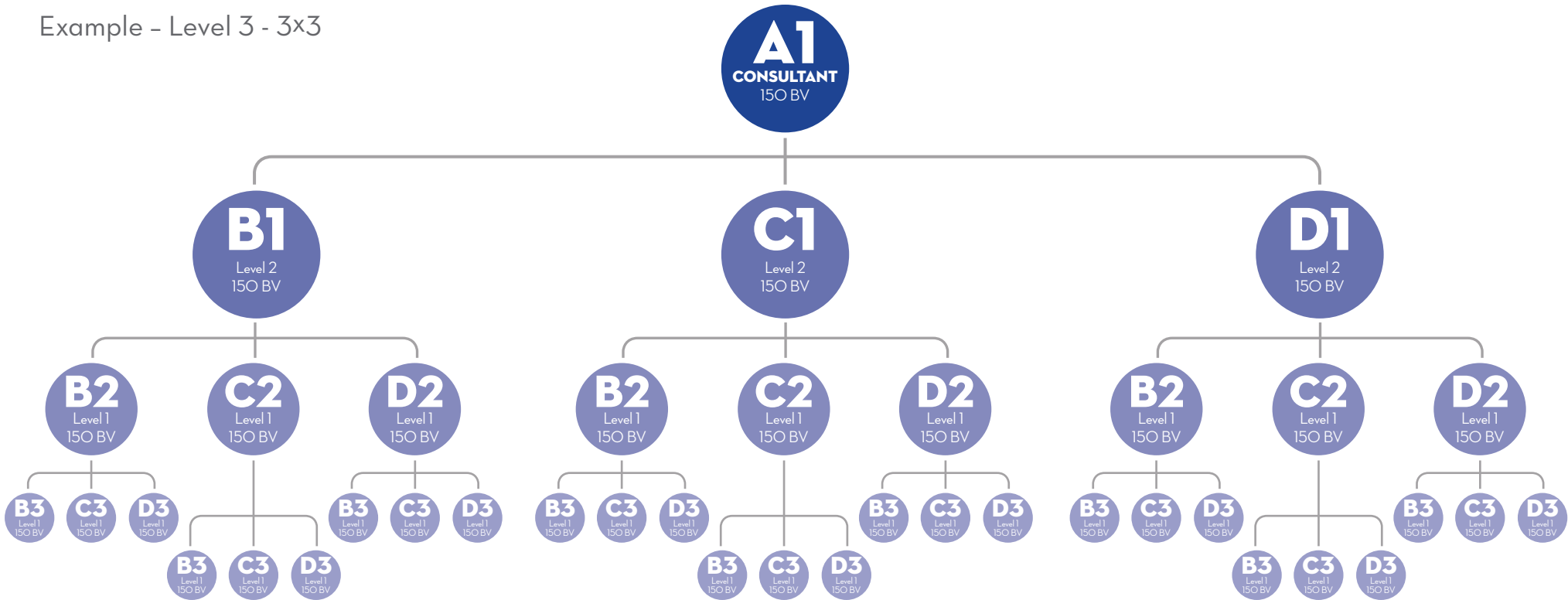
### 3. 3x3 BONUS

#### 3x3 LEVEL 3 BONUS:

Consultants will earn a monthly bonus when they have a minimum of three frontline consultants that qualify for the 3x3 level 2 Bonus\*.

*This bonus may be earned multiple times within a given calendar month, so long as separate and additional groups of 3 Consultants each met the structure and volume requirements.*

#### Example - Level 3 - 3x3



Consultant A1 must have a minimum of 6,600 BV to receive this bonus.  
In addition Consultants B1, C1 and D1 must qualify for level 2, Consultants B2, C2 and D2 must also qualify for level 1.

\*This Bonus may be earned multiple times within a given calendar month, and perpetually for consecutive months, so long as the requirements continue to be met.



### 3. 3x3 BONUS

#### RANK DEVELOPMENT

As you are successful with executing the 3x3 building strategies you're going to see your team develop. Each new rank achieved is a milestone in your business. As you qualify for new ranks and as you help your leaders qualify for a new ranks, you will be building a solid business and helping the leaders in your team do so as well.

#### Rank Advancement Requirements

Rank to be Achieved	Business Volume (BV)	Team Qualifying Volume (TQV)	Group Qualifying Volume (GQV)	Minimum Number of Legs	Minimum Rank Achieved
Qualified Consultant	100	250	N/A	0	N/A
Consultant <sup>2</sup>	100	500	N/A	1	Qualified Consultant
Consultant <sup>3</sup>	100	1,500	N/A	3	Qualified Consultant
Team Leader	100	2,000	N/A	6	Qualified Consultant
Group Leader	100	4,000	6,000	2	Consultant <sup>3</sup>
Regional Leader	100	8,000	12,000	2	Team Leader
Regional Director	100	12,000	30,000	2	Group Leader
National Leader	100	12,000	60,000	2	Regional Leader
National Director	100	12,000	125,000	2	Regional Director
Executive Leader	100	12,000	250,000	2	National Leader

#### RANK TITLES

As a Consultant advances within Coseva™ and attains a rank title, the Consultant will not revert to a lower title as long as they remain active within Coseva™. However, the Consultant will only receive compensation for the previous calendar months qualified activity regardless of their Rank Title. This is referred to as Paid As Rank.

# 4 RESIDUAL INCOME BONUS

In addition to great immediate income as you grow your business, Coseva™ rewards you as you develop loyal customers and teach the Consultants in your team to do so as well. This is called residual income. Successfully building a business that generates consistent residual income is the key to generating wealth.

The Residual Income Bonus rewards you as you develop a team that shares our products. Consultants who have met the qualifications and earned the title of Qualified Consultant (or higher rank) are eligible to earn Residual Income Bonuses down through ten (10) levels of Consultants on their personal team. The number of levels paid is determined by the consultants earned Title and Paid-As Rank from month-to-month.

Percentages range from 2% up to 5% depending upon the Level a given downline Consultant may be at in the downline unilevel structure. This bonus is paid based on the Business Volume generated from the downline Consultants and Customers.

**7** ways to **EARN**!



**Qualification Requirements:**  
Active Consultant with 100 BV and 250 TQV minimum

## Residual Income Payout Percentages

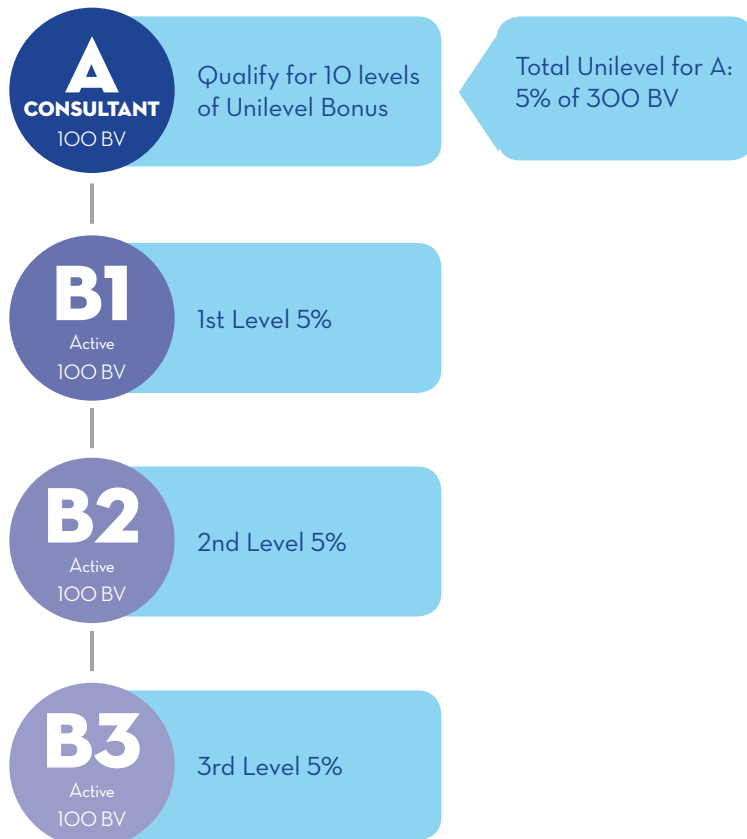
Rank	Level 1	Level 2	Level 3	Level 4	Level 5	Level 6	Level 7	Level 8	Level 9	Level 10
Qualified Consultant	5%	5%	5%	5%	5%	5%	5%	5%	5%	5%
Consultant <sup>2</sup>	-	5%	5%	5%	5%	5%	5%	5%	5%	5%
Consultant <sup>3</sup>	-	-	5%	5%	5%	5%	5%	5%	5%	5%
Team Leader	-	-	-	5%	5%	5%	5%	5%	5%	5%
Group Leader	-	-	-	-	5%	5%	5%	5%	5%	5%
Regional Leader	-	-	-	-	-	2%	2%	2%	2%	2%
Regional Director	-	-	-	-	-	-	2%	2%	2%	2%
National Leader	-	-	-	-	-	-	-	3%	3%	3%
National Director	-	-	-	-	-	-	-	-	4%	4%
Executive Leader	-	-	-	-	-	-	-	-	-	5%

Percentage Paid up to 10 levels deep.

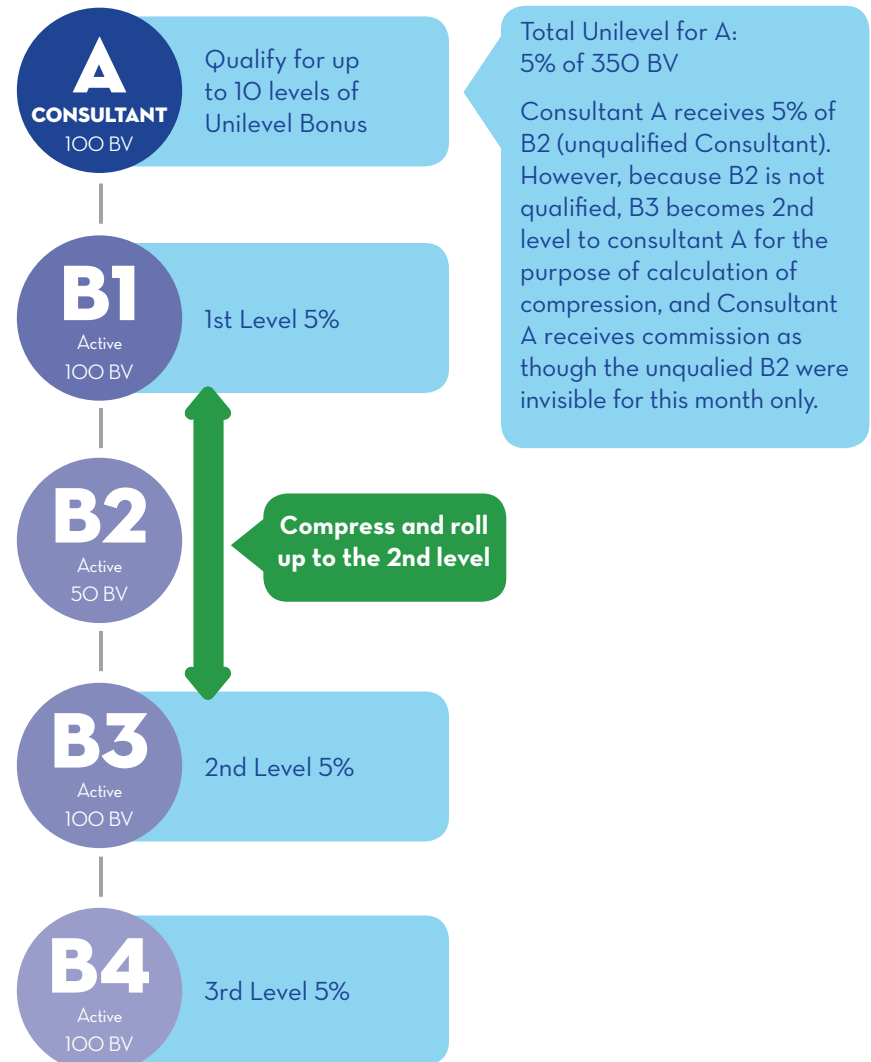
## Dynamic Compression

If any Consultant in a downline leg did not qualify by purchasing a minimum of 100 BV, they will not receive the bonus. Non-qualifying positions will be “compressed” making certain that the Bonus continues to move up the tree until it pays the next qualified Consultant.

### Example - Unilevel Bonus



### Example - Unilevel Bonus with Dynamic Compression



# 5 MENTORSHIP BONUS

At Coseva™, we believe it is vital for Consultants to engage in a mentoring process with the Consultants that they personally enroll. We believe so strongly in this, that we created a bonus to reward those Consultants who follow this philosophy.

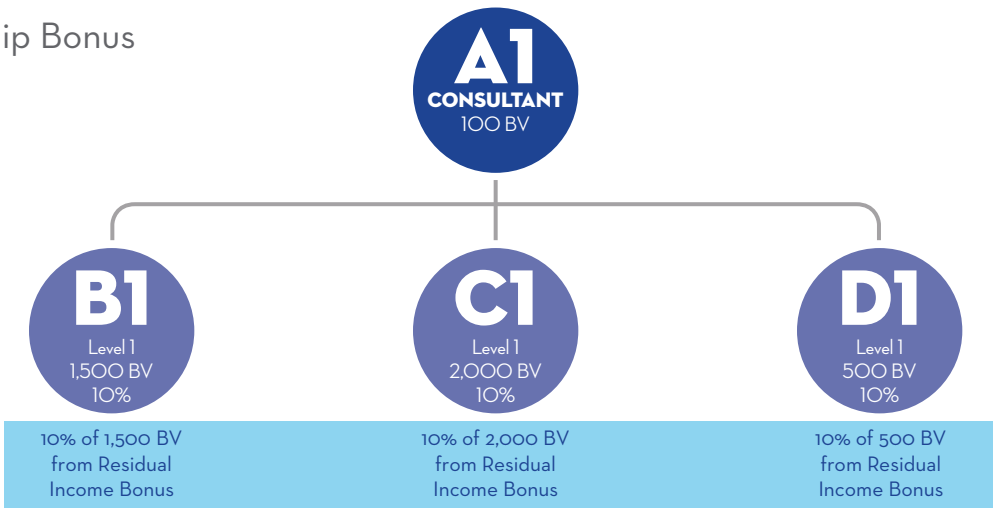
Distributors\* who have achieved the Paid-As Rank of Team Leader or higher, may earn a Bonus on those Consultants whom they have personally enrolled. Consultants who qualify to earn this Bonus, earn 10% of the Residual Income Bonus earned by a Consultant whom they have personally enrolled.

**7** ways to **EARN**!



**Qualification Requirements:**  
Active Consultant with 100 BV and 250 TQV minimum with a Paid As Rank of Team Leader

Example - Mentorship Bonus



\*Distributors who roll up to the frontline of another Distributor because their sponsor has resigned or is terminated, are NOT considered "personally enrolled", and are thus not eligible to earn this bonus.

# 6 GENERATIONAL BONUS

The most important component for Coseva™ to be successful will be in the area of leadership development. When you qualify for the rank of Regional Director and as you develop additional Regional Directors in your team you will qualify for the generational leadership bonus. Now you are on a solid pathway to financial freedom!

Generational Bonus (starts at Regional Director)

Rank	Generation Level 1	Generation Level 2
Regional Director	2%	-
National Leader	2%	-
National Director	3%	2%
Executive Leader	4%	3%

**7** ways to **EARN**!



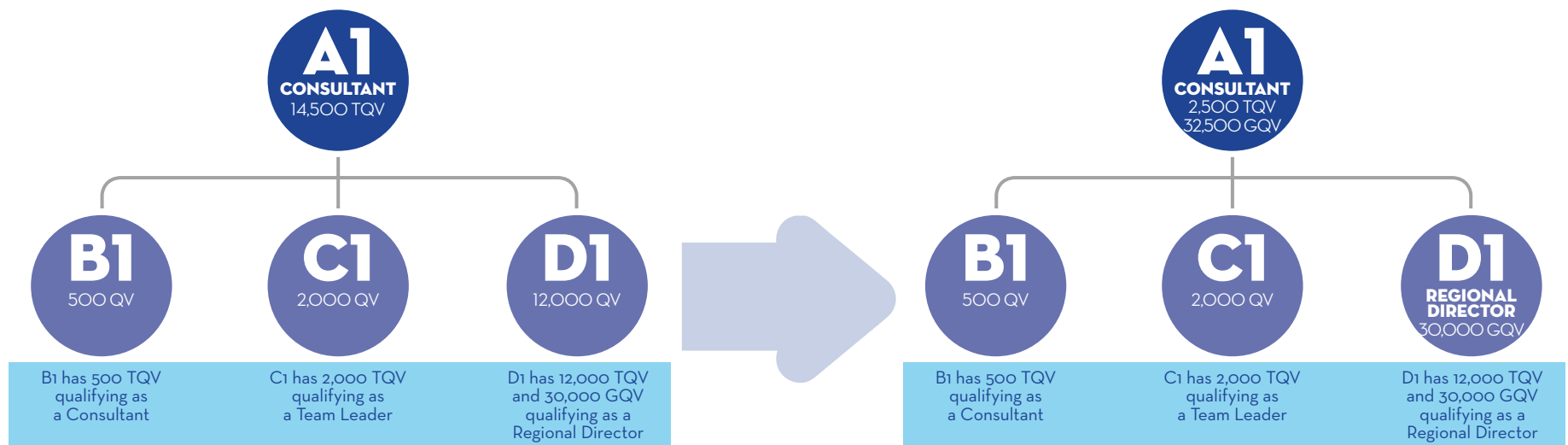
### Qualification Requirements:

Active Consultant with 100 BV and 250 TQV minimum with a Paid As Rank of Regional Director

### Generational Advancement of a New Regional Director

A “Generation” is created when a Consultant has someone within their organization is promoted to become a new Regional Director. This new Regional Director is no longer a part of their team and no longer generates Team Qualifying Volume (TQV) for the Consultant. However, the new Regional Director is now counted as part of that Consultants group and generates Group Qualifying Volume (GQV).

### Example - Generational Advancement of a New Regional Director



# 6. GENERATIONAL BONUS

## Generational Bonus and Compression

For Consultants that are not qualified to receive the Generational Bonus, the unpaid Generational Bonus flows or compresses upwards and becomes payable to the next qualified Regional Director or above.

Assume A is an Executive Leader qualifier and there are several Regional Directors and above qualifiers under A's sponsor tree as illustrated to the right.

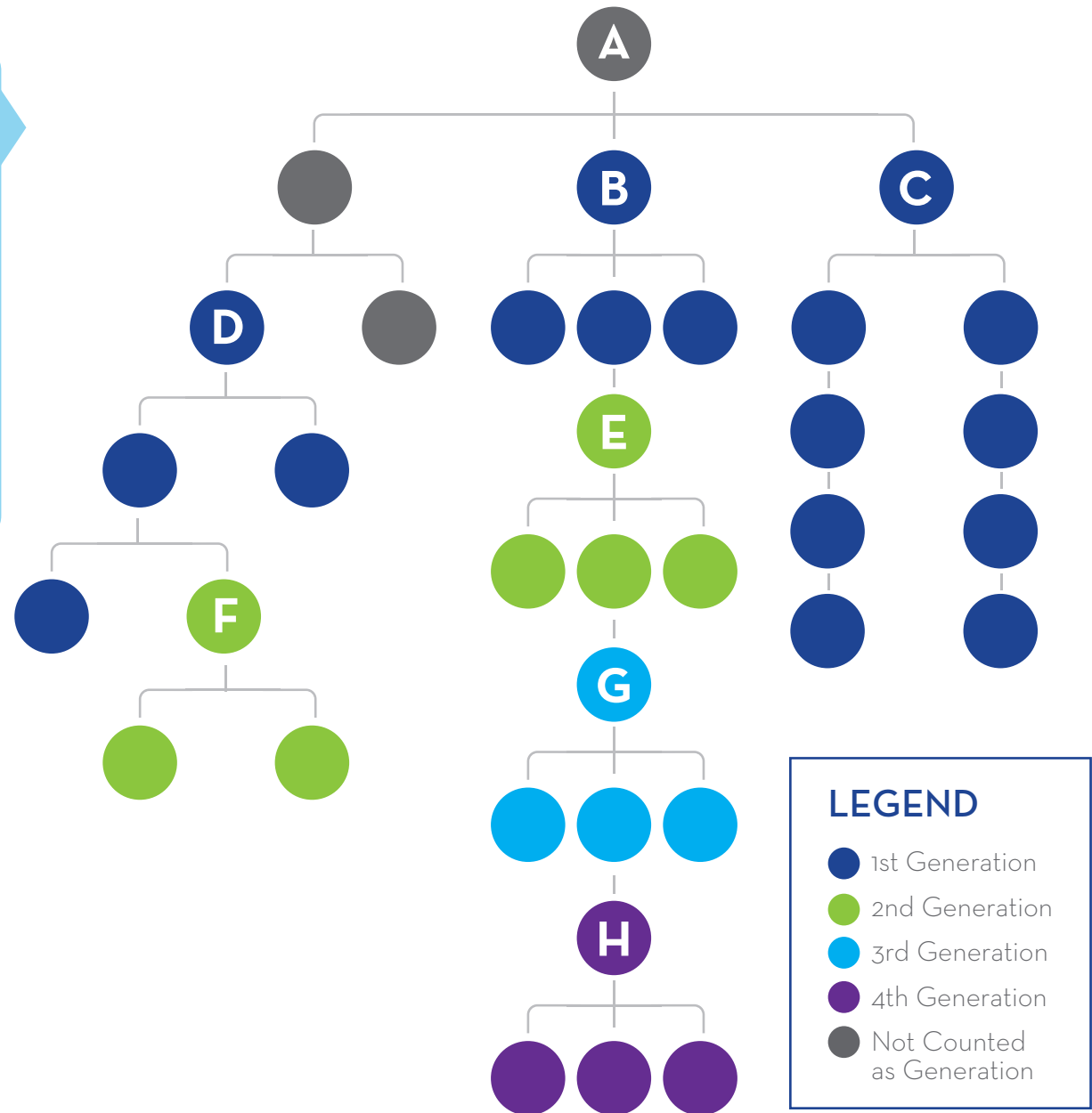
Assume each Generation in the sponsor tree has generated 10,000 BV within their team in a given calendar month.

Generational Bonus for A from the 1st generation:  
5% of 1st Generation (Consultants B, C, and D) x 10,000 BV

Generational Bonus for A from the 2nd generation:  
4% of 2nd Generation (Consultants E, and F) x 10,000 BV

Generational Bonus for A from the 3rd generation:  
0% (Not currently counted as Generations for Bonus)

Generational Bonus for A from the 4th generation:  
0% (Not currently counted as Generations for Bonus)



## 7 POOL BONUSES

### A VISION FOR THE FUTURE

As Coseva™ continues to grow, we will introduce individual pools to further encourage leadership development, rank advancement, personal recruiting and global expansion. These leadership and loyalty pools will be added in addition to the bonuses and commissions the company currently pays.

**Stay Tuned!**

7 ways  
to EARN!

## Rewards

In addition to qualifying for various bonuses and incentives, an Active Consultant is also eligible to receive rewards. These rewards may include, but are not limited to, the incentive programs to be offered by Coseva™ in the future, and local promotions. Please see the Rewards and Recognition Addendum for additional details.



**Qualification Requirements:**  
Active Consultant with 100 BV

## Active Requirement

For weekly bonuses, Coseva™ will check the current week, as well as the last three weeks to determine eligibility. For monthly bonuses, Coseva™ will check to for the required autoship order within the last calendar month. When a person enrolls as a new Consultant with the purchase of a minimum of 100 BV, weekly checks will automatically pay out for the first two months. During these first two months, weekly checks will still be calculated on the first 100 BV of regular orders (first commissionable orders and Business Builder Packs purchased as an enrollment order will always pay out as Business Builder Bonuses).



**Qualification Requirements:**  
Active Consultant with 100 BV

## Maximum Leg Volume

No more than 70% of the TQV or GQV for promotions can come from a single downline leg of a Consultant.

## Demotion and Re-Qualification Policy

Recognition titles are retained for 12 months following the month for which they qualify (Paid-As) for that Title. Within each 12 month period, the Consultant must fully requalify for their highest Rank ever achieved at least one month during the qualification period in order to retain that title. Failure to do so means the Consultant will be demoted to the title for which they qualify for in the last month before they are demoted. A Consultant can never be demoted to lower than a Senior Manager rank.

*Example: if you qualify for a specific Title in June, you will keep your recognition Title until June 30th of the next year. If, prior to June, you requalify, for example in September, the Title will be retained until September 30th of the next year. Title demotions will occur the first business day of the 13th month without a requalification. The Consultant will be demoted to the paid-as title they qualify for in the last month prior to demotion.*

## Renewal

In order to remain a Consultant with the Company, the Consultant must pay the annual renewal fee of \$25 (or current amount as dictated in the Company's policies and procedures, if any). By paying the annual renewal fee a Consultant has renewed his/her Agreement with the Company, and affirms that he/she will continue to abide by the terms and conditions as currently outlined, or as updated from time to time, in the Company's Policies and Procedures. The Policies and Procedures are an integral part of the Independent Consultant Agreement.



## Termination

A Consultant's Agreement may be terminated for a variety of reasons including, but not limited to:

- Failing to pay the requisite annual renewal fee.
- Requesting in writing that his/her Consultant Agreement be terminated voluntarily.
- For cause such as an unresolved violation of the Company's published Policies and Procedures or for any manner of conduct deemed offensive and/or demeaning to the Company and its reputation and standing in the marketplace.

## Effect of Termination

When a Consultant is terminated for whatever reason, his/her frontline Consultants and corresponding downline, will immediately and irrevocably be reassigned to the terminated Consultant's sponsor (or first "Active" upline if the original sponsor is no longer a Consultant with the Company). The terminated Consultant will have no claim or any benefit of their downline, and will lose such rights and privileges.

## Direct Sales

Is the sale of a product or service, person to person, independent from a fixed retail location. Coseva™ is considered a direct selling company, within the multi-level marketing (MLM) niche, that markets its products through independent Consultants who sell primarily person-to-person.

## Downline

Individuals sponsored by a Consultant, who in turn sponsor other Consultants make up a downline. Coseva™ compensates the upline with bonuses for sales made by the downline, dependent on the upline's personal level of achievement within the compensation plan qualifications and requirements.

## Generation

When a Regional Director or higher promotes a new Regional Director from their Team (does not necessarily need to be a personally enrolled Consultant) who achieves Regional Director, the new Regional Director is considered a "First Generation" of the original Regional Director's group. When the First Generation Regional Director (or higher rank), promotes a new Regional Director, they are on the first Regional Director's "Second Generation", and so forth.

## Grace Period

When an existing Regional Director or above promotes a new Regional Director, they shall have a "Grace Period" of up to three (3) calendar months to rebuild their Team Qualifying Volume (TQV). During the "Grace Period" the Regional Director will be paid all Residual Income Bonuses and Global Generation Bonuses (GGV) as though they had met the minimum Team Qualifying Volume (TQV) requirement.

## Group vs. Team

**GROUP:** You and your entire downline whether you receive commissions or bonuses on those Consultants or not. Group is inclusive of all levels and generations in your organization regardless of rank, depth or commission qualification status.

**TEAM:** You and your entire downline down to, but NOT including, any Pearl Consultant or higher rank and their teams.

## Incentives

From time to time Coseva™ may offer incentives to help Consultants increase their sales or build their teams. The incentives vary, are offered for a limited time, and include various criteria to qualify. An example of an incentive program is the potential to earn prizes or trips paid for by the Company. Incentives fall outside the guidelines and established qualifications of the compensation plan structure and awarding of any incentive is at the sole discretion of the Company.

## Leg

A leg begins with a “Frontline” or “Level 1 Consultant” and includes all Consultants below them regardless of depth or commission qualification status. There is no limitation as to how many legs a Consultant may enroll.

*Example: If a Consultant has five (5) “Frontline Consultants”, then they have five (5) legs. A Consultant can never have more legs than they have “Frontline Consultants”.*

## Level

Where a Consultant falls in relation to another Consultant. A personally enrolled Consultant is always regarded as on “Level 1” for purposes of the compensation plan. When a “Level 1 Consultant” enrolls another Consultant, the new Consultant is now on the “Level 2” and so forth.

## Order Adjustment

Any reconciliation made to a Consultant’s bonus or commission check. All commissions and bonuses are based on actual net sales of commissionable products. When a product is refunded or repurchased by the Company, sales during that period will be reduced accordingly, assuming the refund occurs within the same period the product was purchased. If the refund occurs during a subsequent month or commission period, Consultant commissions will be reduced to reflect the commissions that have already been paid. Commission and Bonuses are not paid on Starter Kits, Kit add-on orders, Business Supply orders, Retired Item orders, or any other item that is not considered commissionable.

## Rank vs Title

**RANK:** The qualification level at which a Consultant’s Bonuses are calculated and compensation will be determined from month to month. A Consultant must qualify monthly to determine their “Paid-As Rank”.

**TITLE:** The highest rank ever achieved, regardless of whether a Consultant is being “Paid-As” that rank or not.

## Upline

Refers to the Consultant or Consultants above a particular Consultant in a line of sponsorship, up to the Company. In other words, it is the line of sponsors that links any particular Consultant to the Company.

*Example: The Consultant who sponsors a new Coseva™ Consultant is the new Consultant’s upline.*



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