

VYVO SMART PLAN

THE CUSTOMER REFERRAL PROGRAM



PERSONAL MESSAGE

From Fabio Galdi, CEO and Founder

Dear Friend,

Personally, I'm delighted that you have chosen to join VYVO, and I'm committed to ensuring that this is one of the best business decisions you have ever made. Together, our VYVO family is accomplishing something very special. My personal goal is that we will not only achieve success as a team, but we will also create something significant for our families and our communities. Putting all of our VYVO family members in positions to win drives my passion every single day. And that most definitely includes you.

By introducing an innovative combination of technology, personal healthcare management, prosperity, and leadership development, we hope to assist you in writing an exciting new chapter of your story, one that will bring great value to the decision you made to become part of this Smart Revolution. It's already been an exciting journey, and we see a clear path forward that will empower VYVO to become one of the most innovative and influential tech companies in the world. You've come at the perfect time!

As a technology company, we will always be creating and designing cutting-edge innovations that will be of great practical benefit to all of our customers and team members. As YOUR company, we will always be striving to help you reach your goals, increase your freedom to make personal and family choices, and to write another Making Life Wonderful story.

A handwritten signature in blue ink, which appears to read "Fabio Galdi".

Welcome to our Customer Referral Program!

Welcome to the Smart PayPlan!

The VYVO opportunity is an open door for everybody to participate in some of the biggest market sectors worldwide: Technology, Personalized Wellness, and Health Solutions.

This multi-trillion dollar market opportunity is available with only one company and with one concept: VYVO SMART.

At VYVO, everyone can be a customer enjoying our products without any limitation, obligation, or mandatory purchase. If someone decides to take advantage of the VYVO opportunity, they just need to sign the Customer Referral Program – MEMBER Agreement and take part in the Smart Generation movement.

VYVO chooses to share its profits with customers who promote the products and refer other customers to VYVO.

At VYVO we are proud of our Customer Referral Program and we are confident that it will provide you with a solid foundation to help you achieve your financial goals through the Smart PayPlan.

INCOME DISCLAIMER

Practicality dictates that everyone's results will vary as we are all unique and different. Basically, it takes hard work to make a substantial income in this business, and unfortunately, some people will make no money at all. The earnings of a VYVO participant will be 100% dependent upon the sales volumes he will be able to generate, and of course also from their skills, work effort, commitment, leadership capabilities, and market conditions. Common sense would suggest that in most opportunities, one would find exceptional individuals performing well above average, while others perform under the average. VYVO does not guarantee any level of income or your success.

YOUR 3 STEPS TO SUCCESS

WITH VYVO, YOUR PATH TO SUCCESS IS EASIER THAN EVER BEFORE.

JUST TAKE THESE 3 SIMPLE STEPS, AND THEN HELP YOUR TEAM MEMBERS DO EXACTLY THE SAME THING:



STEP 1

SIGN AS A MEMBER

Promoting VYVO products to customers is the core step for your business opportunity. By simply signing the "Customer Referral Program – MEMBER Agreement," you become a Member, and can officially start to make referrals using your login username as your main business name. All the sales the company completes with your referrals will generate a reward for you.



AS A MEMBER YOU WILL EARN THE FOLLOWING BONUS:

- Fast Referral Bonus



BUSINESS SUGGESTIONS:

- To grow a business and become a leader, it is important to first use the products that you promote. Becoming a "product of the product" is an essential behavior that you can duplicate easily.
- Learn everything about the tools for promoting the products and your business.

STEP 2

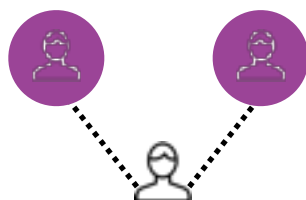
BECOME A TEAM BUILDER

At VYVO, when you refer a sale, this Customer is placed into a network structure called the DUAL TEAM. It is called "Dual" because it is divided into 2 groups: a Left Team and a Right Team. The Member who completed this referencing can manage the placement of the Customer by using the "Strategy" tool in their "MY ACCOUNT" on the DUAL TEAM page.

To become a Team Builder, as the name says, you have to build and grow your own team structure.

This includes two requirements:

1. Achieve 250 SV (Partner Level) or 600 SV (Master Level) by referring a customer sale or making a personal purchase.
2. Refer a sales generating at least 250 SV from a minimum of one of your direct sponsored customers or members on your Right Team and on your Left Team.



AS A TEAM BUILDER YOU EARN YOUR:

- Fast Referral Bonus;
- Team Volume Commission;
- Money Box.



BUSINESS TIPS:

- Learn how to use and manage the Dual Team strategy;
- Review and learn from VYVO's Compliance Kit;
- Read and learn the Official Business Presentation.

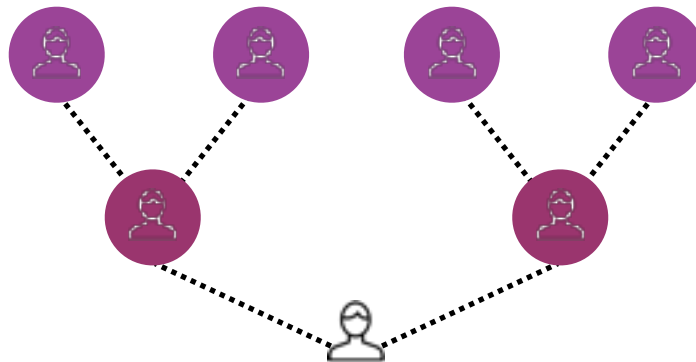
[1] - You can reach the Partner or Master Level at one time, making one personal purchase, or one sale to a customer for the exact amount of SV required. Or you can achieve these levels in multiple transactions as long as the required SV amount is achieved within a 30-day period.

[*] - the levels are different for each countries, please refer to your country requirements.

STEP 3

BECOME A TEAM DEVELOPER

While becoming a Team Builder means building your team, which requires personal effort, becoming a Team Developer means that you help your team members to duplicate the essential Team Builder step.



So, in order to reach the Team Developer level, you need to:

- First become a Team Builder;
- Then help at least one direct sponsored member on your Right Team and one direct sponsored member on your Left Team to become a Team Builder.



AS A TEAM DEVELOPER YOU WILL EARN:

- Fast Referral Bonus
- Team Volume Commission;
- Money Box;
- Builder Brick Bonus;
- Generation Matching Bonus;
- Business Development Bonus;

AS A TEAM DEVELOPER YOU WILL BE ELIGIBLE FOR:

- Recognition Rewards;
- Lifestyle Rewards;
- Millionaire Club Rewards.



BUSINESS TIPS:

- Read and learn about how to use and manage the Dual Team strategy;
- Review and learn from VYVO's Compliance Kit;
- Review and learn the Official Business Presentation.

THE MOST POWERFUL AND SIMPLE PAYPLAN IN THE INDUSTRY!

1. FAST REFERRAL BONUS
2. TEAM VOLUME COMMISSION
3. MONEY BOX COMMISSION
4. BUILDER BRICK BONUS
5. GENERATION MATCHING BONUS
6. BUSINESS DEVELOPMENT BONUS

INSPIRING RECOGNITION ACHIEVEMENTS!

1. RECOGNITION REWARDS
2. LIFESTYLE REWARDS
3. MILLIONAIRE CLUB REWARDS



PROGRAM FUNDAMENTALS

All the bonuses and rewards of this PayPlan come from a simple action – referring a customer to the VYVO Store.

When a sale is made in the VYVO store, two parameters are assigned to your PayPlan:

- **Referral Sales (RS)**
- **Sale Volume (SV)**

Example:

*A PACK of \$900, has 900 **Sale Volume (SV)** and \$90 **Referral Sale (RS)**.*

In the following pages you will come to understand how these parameters work in your PayPlan.



Member and above

INSTANT*

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BONUS 1

FAST REFERRAL BONUS

Each time you refer a sale to your direct customers or Members, you earn the Fast Referral Bonus (FB). This bonus is calculated in USD as 10% of the referred sales amount, and it is paid within a few minutes* after completing the transaction.

This bonus is unlimited: the more you sell, the more you earn.



INSTANT BONUS*

Get the money you just earned paid directly onto your debit card within only minutes following the completion of the transaction.

EXAMPLE

VISTA+

v vista+



USD \$300
FR \$30

Sugar Buster 15 days



USD \$100
FR \$10

Vyvo Experience Pack



USD \$450
FR \$45

[*] - Available soon. The time depends on some conditions and country, you can get this bonus in a time up to 24 hours. The illustrations are for educational purposes only and are not meant to serve as an income guarantee. Success in this business requires hard work, dedication, and good sales referring skills.



Team Builder and above



Activation required



WEEKLY



BONUS 2

TEAM VOLUME COMMISSION

The Team Volume Commission (TVC) is one of the most powerful features in the VYVO Smart Plan!

Every sale to customers or other Members in your Dual Team structure generates Sales Volume (SV) in one of your teams (Left or Right) and contributes to your TVC.

Every cycle 300-300SV (on the Left and Right Team) you get \$10 or \$20. The amount of SV in both your teams, which exceeds the cycles amount is called the "Carry Forward" and, as the name suggests, it's carried forward to the next commission cycle and will be part of your following TVC calculation, in the same exact manner as explained here.

TVC Cycle 300-300SV

**Partner
Level**

\$10

OR

\$20

**Master
Level**

Please refer back to the BECOME A TEAM BUILDER section to review important details.

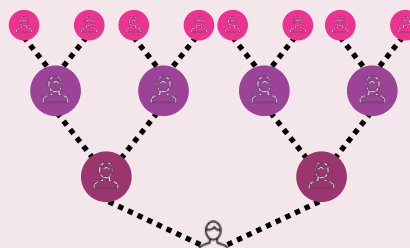
Achieving the Team Builder Master level is a key point for your success as it doubles your TVC earnings.

Example 1

The Left Team SV is 1,500 and the Right Team SV is 9,000, the common Volume is SV 1,500 and this establishes 5 TVC Cycles.

LEFT TEAM

1,500SV



RIGHT TEAM

9,000SV

COMMON VOLUME 1,500 SV

Right Carry Forward 7,500 SV

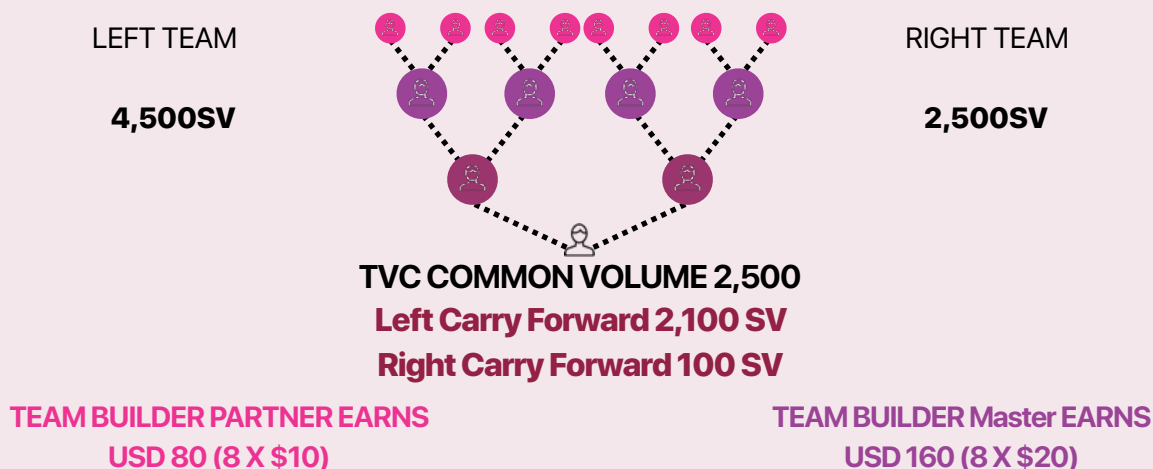
Left Carry Forward 0 SV

**TEAM BUILDER PARTNER EARNS
USD 50 (5 X \$10)**

**TEAM BUILDER Master EARNS USD
100 (5 X \$20)**

Example 2

The Left Team SV is 4,500 and the Right Team SV is 2,500, the common Volume is 2,500 SV and this establishes 8 TVC cycles.



Example 3

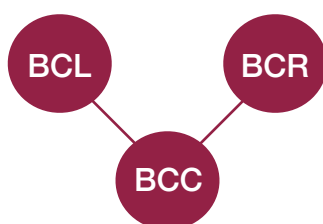
The Left and Right Teams are balanced (this is the ideal situation) where both legs are 9,000 SV and this established 30 TVC Cycles.



Now that you see the power of the TVC bonus and what you can earn from your position in the network, imagine what you could earn if you had three positions in the VYVO network.

This is possible because at VYVO, when we position the users in the Dual Team, three spots called "Business Centers" have been pre-prepared.

The first Business Center Central (BCC) is the one that you have opened by joining as a Member. The other two Business Centers, Business Center Left (BCL) and Business Center Right (BCR) are only made available to you when you qualify as a Cycle Rank Diamond (see Recognition Rules).





Team Builder and above



Activation required



YEARLY

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BONUS 3 MONEY BOX COMMISSION

For Team Builder and above, VYVO allocates an additional amount on your TVC common volume and deposits it to your Money Box every commission cycle.

To receive the entire amount of the Money Box, you need to be active in the Commission Calculations for all the cycles, for 12 consecutive months.

If you are not active for even one cycle, your Money Box expires, and you start all over again from zero.

Cycle 300-300SV



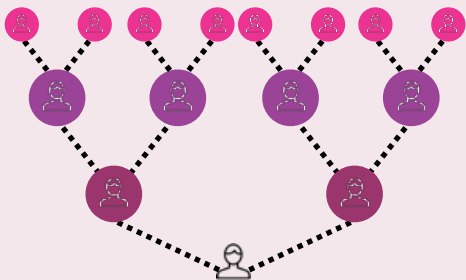
Example

LEFT TEAM

4,500SV

RIGHT TEAM

9,000SV



TVC
COMMON VOLUME
4500 SV
15 Cycles



Money Box = USD 15

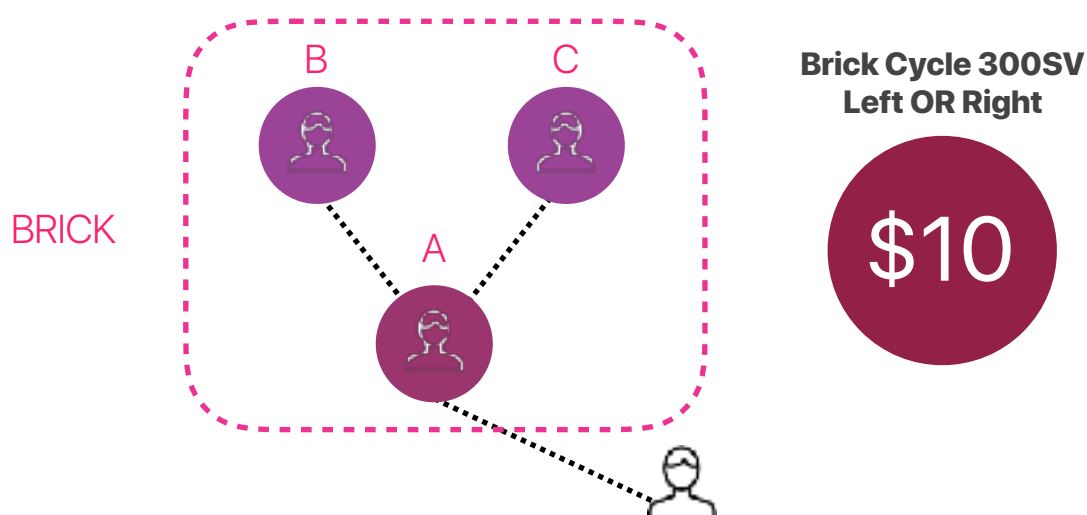


BONUS 4

BUILDER BRICK BONUS

Each time one of your personally enrolled customers joins the VYVO opportunity and becomes a Team Builder, you earn a Brick Bonus.

The bonus amount depends on the SV that your customers purchased, as explained in the brick diagram below:



Example

The user A refers B and C

- B purchase: 600SV
- C purchase: 850SV

Total SV referred from A = 600 + 850 = 1,450 SV

Cycles # = 1,450 SV / 300 SV =
4 Cycles

Brick Bonus = USD 40



Team Developer



Activation required



WEEKLY

vyvo™

BONUS 5

GENERATION MATCHING BONUS

This bonus is a matching percentage of the Team Volume Commission for each member of your team throughout **10 generations**.

The percentage and levels of the bonus depend on the Cycle Rank you reach in any Commission Cycle.

RANK*	PIN	Gen 1	Gen 2	Gen 3	Gen 4	Gen 5	Gen 6	Gen 7	Gen 8	Gen 9	Gen 10
Silver		10%									
Gold		10%	5%								
Platinum		10%	5%								
Diamond		10%	5%	5%							
Double Diamond		10%	5%	5%							
Grand Diamond		10%	5%	5%							
President		10%	5%	5%	5%						
Double President		10%	10%	5%	5%	5%					
Grand President		10%	10%	5%	5%	5%	5%				
President Millionaire		10%	10%	5%	5%	5%	5%	5%			
Double President Millionaire		10%	10%	5%	5%	5%	5%	5%	1%		
Grand President Millionaire		10%	10%	5%	5%	5%	5%	5%	1%	1%	1%

[*] - See RECOGNITION – Recognition Rewards

The illustrations are for educational purposes only and are not meant to serve as an income guarantee. Success in this business requires hard work, dedication, and good sales referring skills.



BONUS 6

BUSINESS DEVELOPMENT BONUS

Maintain the Diamond Cycle Rank for 4 consecutive commission periods, and receive an additional bonus to assist you with business development expenses, such as:

- Airfare,
- Hotel accommodations,
- Meeting venue rentals,
- Car rentals,
- Fuel expenses,
- Home rent or loan.



4 CONSECUTIVE COMMISSION PERIODS
and receive UP TO \$1,000.

When you are eligible to receive this bonus, you have 30 days to submit the required documentation to businesselite@vyvo.com.

The following 2 items are required:

- ***Documentation that supports the above expenses.***
- ***A brief summary along with some photos of the business development activities and results that were successfully completed.***

When the documents are approved, you will receive this bonus.



Team Developer



Activation required



WEEKLY

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RECOGNITION 1

RECOGNITION REWARDS

The performance of your team organization will determine your **Recognition Rank** success, as Rank is determined by your Dual Team Volume.

RANK	PIN	Common Team Volumes [SV]
Silver		300
Gold		5.000
Platinum		10.000
Diamond		25.000
Double Diamond		50.000
Grand Diamond		100.000
President		150.000
Double President		300.000
Grand President		500.000
President Millionaire		1.000.000
Double President Millionaire		2.000.000
Grand President Millionaire		3.000.000

NOTES

Rank qualification is required during every Commission Period. This rank, known as the "**Cycle Rank**" is based on achieving VYVO specified Cycle Rank volumes produced during that period.

At the same time, this Cycle Rank volume is added to the previous 3 Cycle Rank volumes, in order to determine your "**Title Rank**."

This Title Rank is the rank that is valid for your recognition on the VYVO website and at official VYVO events.

All team members will be recognized at VYVO events according to their highest achieved Title Ranks.



RECOGNITION 2 LIFESTYLE REWARDS

VYVO's extraordinary Lifestyle is within your reach. When you participate in the Events and Holiday Trips around the world, you will take part in an unforgettable experience — all while building and strengthening your leadership.

These lifestyle experiences are a great way for VYVO to recognize your diligent work and achievements.

From time to time, the company announces a Holiday or promotions entirely dedicated to Diamonds, so keep following our official announcements and make sure you don't miss any of these amazing moments.

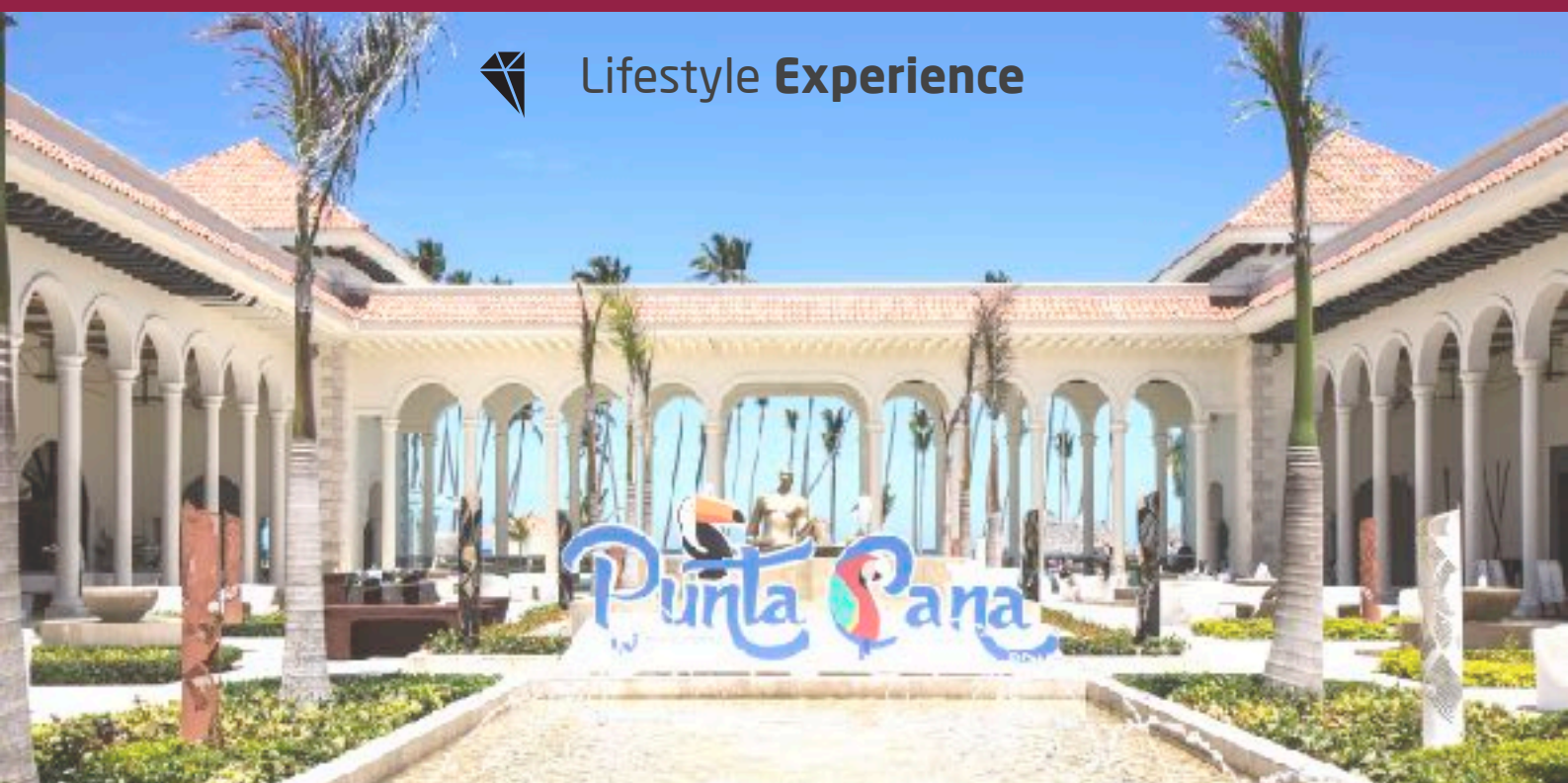
LAST REWARD: Diamond Holiday Phuket

"More than 200 people have achieved their qualification to the first VYVO Holiday and are now ready to take part in the VYVO Lifestyle"

FOLLOW OUR OFFICIAL CHANNELS FOR NEW ANNOUNCEMENTS



Lifestyle Experience





Team Developer

Activation required

PERIODIC

VYVO™

RECOGNITION 3

MILLIONAIRE CLUB REWARDS

As a President Millionaire at VYVO, you have achieved eligibility to participate in the **exclusive MILLIONAIRE CLUB**.

You can take part in the Millionaire Club only when you have reached the President Millionaire Rank, or above, during the 12 months preceding the event.

At the MILLIONAIRE CLUB event you will:

- *Live the unique VYVO millionaire lifestyle;*
- *Experience the most prestigious hotels/resorts in premium locations worldwide;*
- *Enjoy quality time with the Management and the Top leaders from around the world and;*
- *And share in strategic VYVO decision-making discussions.*



BUSINESS RULES

HOW TO BE ACTIVE

Each Team Builder must be active in the business, and the only way to stay active is through the VYVO Smart subscriptions.

Specifically, to be active in the VYVO Smart Plan a member has to be current with any available subscription at the moment of the weekly commission cycle calculation or any other monthly or periodic commission or bonus calculation.



BUSINESS RULES

Upgrade Option

You can upgrade to become a Team Builder Partner or a Team Builder Master, by referring (on the right and left teams) more sales referred on different days or also on different orders, so long as you accrue the required SV amount, on both teams.

Activation

After signing the CRP—MEMBER Agreement, you are considered active for 30 days. Subsequently, in order to participate in commissions calculations and earning bonuses, you must keep active a VYVO Smart subscription.

Minimum Payable TVC

If you are active, you will participate in commissions and TVC calculations. However, in order to receive the TVC bonus, you need to complete a cycle 300-300SV.

Strategy Placement

When you sign up for the CRP, you receive a position in the Dual Team structure, depending on your sponsor strategy. From this moment, your placement strategy in the dual binary tree is unlocked.

The initial default option is set on AUTO - unlocked. With this option set, all new users that you sponsor will be alternately placed to the right or to the left. The first placement will be carried out on the common leg.

Later, if you reach the requirements to open Business Centers two and three, you can add other strategy options (ex. Right, Left, Inner Left, or Inner Right.)

CRP Termination

In order to keep your CRP account open, you must refer at least one sale within the first ten commission periods.

Opening Business Centers Two and Three

Initially, the only active Business Center is the central one. When you become a Cycle Rank Diamond, Business Center Left and Business Center Right will be opened for you.

Carry Forward

Carry Forward is the SV surplus accumulated with respect to the cycle calculation. The SV is accrued on both legs during each commission period. Every Business Center has its own Carry Forward. If you are active, your Carry Forward is maintained.

As a Customer, you have 4 weeks to sign the CRP to keep the Carry Forward accumulated. Following that, the Carry Forward will be phased out by 100 percent.

After you sign the CRP, you have 4 weeks of automatic business activation, and you will qualify to participate in the commissions' calculations. After that, the Carry Forward will be phased out by 100 percent.

As a Team Builder, if you are not active for 1 commission period, the Carry Forward will be phased out by 100 percent of its amount in the following commission period.

Inactive User for Commissions

If you are inactive for one commission period: you lose all the Sales Volumes, commissions, and bonuses for the current period; you lose all funds in your Money Box; your Carry Forward will be flushed by ten percent of its initial amount for each commission period. (After ten commission periods of inactive status, your Carry Forward will be zero.)

Builder Brick Bonus

•The first 2 Brick Bonuses are paid only when you become a TD (Team Developer), after that, you can earn as many as possible individual Brick Bonuses with no limits.

•In order to receive this bonus, the Members in your team must become a TB (Team Builder) within 90 days from the day of signing their Member Agreement.

•This bonus is unlimited. This means that there is no limit to the number of Bricks you can create.

•The Brick Bonus (BB) is calculated at the end of each commission period. The Brick Bonus will be calculated in the commission period in which the Team Builder was created only.

Ranks

•Silver (requires 300 SV on both right and left teams)

•Gold (requires 5,000 SV on both right and left teams)

•Platinum (requires 10,000 SV on both right and left teams)

•Diamond (requires 25,000 SV on both right and left teams)

•Double Diamond (requires 50,000 SV on both right and left teams)

•Grand Diamond (requires 100,000 SV on both right and left teams)

•President (requires 150,000 SV on both right and left teams)

•Double President (requires 300,000 SV on both right and left teams)

•Grand President (requires 500,000 SV on both right and left teams)

•President Millionaire (requires 1,000,000 SV on both right and left teams)

•Double President Millionaire (requires 2,000,000 SV on both right and left teams)

•Grand President Millionaire (requires 3,000,000 SV on both right and left teams)

Network Commission Cap

The maximum payable commissions amount in a single commission period is fifty percent of the total referred sales for the same period. Any sum in excess of this amount will be deducted from the commissions paid to each individual affiliate.

Personal Commissions Cap

For Team Builder Partners, the maximum Team Volume Commission for each Business Center is \$2,000 per week.

For Team Builder Masters (without rank), the maximum Team Volume Commission for each Business Center is \$10,000 per week.

For President Millionaires, the maximum Team Volume Commission for each Business Center is \$50,000 per week.

For Double President Millionaires, the maximum Team Volume Commission for each Business Center is \$100,000 per week.

For Grand President Millionaires, the maximum Team Volume Commission for each Business Center is \$200,000 per week.

Generation Matching Bonus CAP

A cap on the Generation Matching bonus will be applied to the following ranks:

Silver rank can earn a maximum of USD 400. Gold rank can earn a maximum of USD 1000. Platinum rank can earn a maximum of USD 2,000.

The cap on the Generation Matching bonus is not applied to the ranks of Diamond and above.

Note

It's forbidden to create more positions attributable to the same person if they have a different sponsor or even the same sponsor. Predetermined placements are forbidden in order to maximize the return of commissions generated by the same sales referred stream.

Income Disclosure

The included illustrations are for educational purposes only and are not meant to serve as an income guarantee. Since VYVO has only recently launched, we lack the statistical data to prepare reliable income disclosures. The numbers reflect estimates prepared by the company pending a more detailed survey in the future. The average annual gross income for participants can be found at https://vyvo.com/network/average_earnings_chart/.

The commissions calculation and payment procedure are as follows:

Commission Period Closing

Commission Periods will close every Sunday night at 11:59 p.m., Singapore time.

The company reserves the right to extend a Commission Period at any time.

Commission Calculation/Results

The commission calculation process and the carry forward update will take place on the day following the closing of each Commission Period. These calculation results will be finalized and shown in the Back Office on this same day.

Commission Payments/Withdrawal

Commissions will be available for withdrawal 14 days after the commission calculation.

GLOSSARY

FSB: Fast Sales Bonus

SV: Sales Volume

PSV: Personal Sales Volume

TSV: Team Sales Volume

TVC: Team Volume Commission

CRP: Customer Referral Program

TM: Team Member

TMP: Team Member Partner

TME: Team Member Master

TB: Team Builder

TBP: Team Builder Partner

TBM: Team Builder Master

TD: Team Developer



MAKING LIFE WONDERFUL