ZINZINO

COMPENSATION PLAN

USA



ZINZINO

Zinzino exists to inspire change in life by being the most customer-focused direct sales company in the world. Our community and our products will help us achieve that goal!

We know that we can't help everyone at the same time, but we always can make one more story. Since this translates into improving people's lives inside and out, we are proud to reward you with a lucrative and innovative way to earn income through promoting our world class products.

As a Zinzino partner, you have a number of ways to earn compensation. Consult with your sponsor and Zinzino Leaders for guidance on how to maximize the Zinzino Compensation Plan for you and your team.

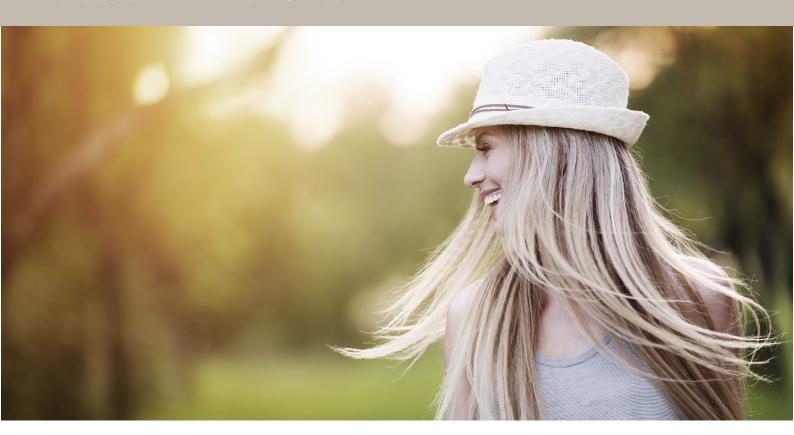
Please remember this Compensation Plan is for "partners only". Customers (i.e. retail and premier) are "nonparticipants" in Zinzino's Compensation Plan.

REFER 4, GET YOUR ZINZINO 4 FREE! (See page 3):

We provide a description of this customer promotion in this Compensation Plan to highlight a tool for you as a partner to accelerate your customer gathering (i.e. order taking) activities, as well as receive your own product for free.

Zinzino reserves the right for any errors in printing or meaning. Zinzino may adjust and revise this document at any time.

Customer Benefits

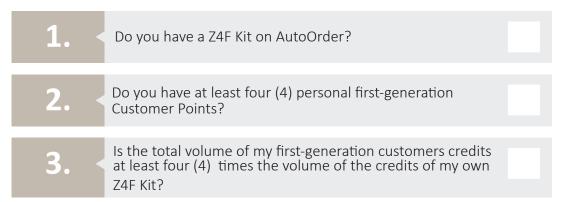


As you begin to understand how incredibly powerful and in demand Zinzino products really are, the more you will want to recommend them to others. Customers are the key to your success. Your income will be directly related to your efforts in sharing the products, the opportunity and building a sales organization.

Receive your Zinzino4Free (Z4F)

If you as a "customer" or "partner" refer four (4) (or more) customers with the same (or larger) order, you can receive your next monthly order for free. You only pay for shipping. This is a benefit for partners and customers since it makes it fun to involve everyone in finding new customers.

If you can check YES to each of the questions below by the end of each calendar month, Zinzino will send your next Z4F Kit for free!



The same rules apply for partners and customers, but the Z4F Kit is called a Premier Subscription* for customers and they can qualify for multiple free subscriptions. As a Partner you also earn a Z4F Bonus (one-time) for every new customer or partner in your team that receives Zinzino4Free for the first time. Learn more on page 13.

Becoming an Independent Partner

1.

It is free to start as a Zinzino Partner (Sales Rep) and you can earn retail profits and Cash Bonuses for subscription sales.

2.

To earn compensation from sales volume from partners in your team and their customers, you need to meet the qualification for being an active Partner. In the month you start plus the next three (3) calendar months your monthly qualification is 20 credits from your personal customers and your own product orders.

3

From the fourth calendar month, the monthly qualification to be an active partner is four (4) Personal Customer Points (PCP) in addition to the 20 credits from your personal customers and your own product orders. When this is achieved, it means that you have reached the title Bronze.

4.

For qualifications above Bronze, you have to meet the Customer Points and balanced credits required for the title, before the new title is given to you. This also applies if the qualification is achieved in the month you start, plus the next 3 calendar months.

Credits



Each Zinzino product you sell in the price list is given a compensation value called credits. Credits are our internal currency and the foundation for all calculations in the Zinzino Compensation Plan. We also have two credit multipliers: ECB and RCB.

ECB (Enrollment Credit Bonus)

Doubles the credits from new enrollment orders.

RCB (Residual Credit Bonus)

Doubles the credits from ongoing orders beyond the first.

You can use the ECB and RCB, if you qualify for them, to reach all levels in the Compensation Plan when qualifying for activation, Z4F, compensation and titles.

The ECB and RCB are paid in the weekly cycle. So it doesn't matter which day of the current week you qualify - the multiplier will be added from the beginning of the compensation week (starts on Wednesday 6.01 pm ET ends the following Wednesday at 6 pm ET).

Building Your Team Customer Base

Cash Bonuses

There are 2 Cash Bonus types; Premier Cash Bonus and Retail Cash Bonus.

You receive a Cash Bonus Premier when you sell a Premier Customer Kit to a new or existing customer. You receive a Cash Bonus Retail when a Retail Customer buys any single items (that have credits). The Partner Price List outlines both the Premier Kit offers that give a Cash Bonus and the items that generates a Cash Bonus Retail (a percentage of the price excl. taxes).

All partners, including Sales Reps, are rewarded from 10% Cash Bonus and up to 30% Cash Bonus:

- Partners who qualify for A-Team are rewarded with 20% Cash Bonus*
- Partners who qualify for Pro-Team are rewarded with 25% Cash Bonus*
- Partners who qualify for Top-Team and Top 200 are rewarded with 30% Cash Bonus*

The Bonus is paid from orders sold to personal customers (direct customers and their referred 2nd generation, 3rd generation customers, and so on.) Note these are the only bonuses that do not require being an active partner.

Bronze

A Partner with four (4) Personal Customer Points (PCP) that generates at least 20 credits per month, including your own product order, becomes Bronze.

Smart Bronze (30-day qualification period)

Earn a 5 % Mentor Bonus on all your personally sponsored partners' Team Commission and customer Cash Bonuses by achieving Smart Bronze. You will also receive a one time bonus of 100 pay points.

Register Z4F Kit on AutoOrder.

2. Enroll four (4) customers with Premier Kits.

You can double your Mentor Bonus to 10% if your personally sponsored partners also qualify as a Smart Bronze! Qualify for for Smart Bronze within your first 30 days to receive the 5-10 % Mentor Bonus from all your personally sponsored partners.

Mentor Bonus is paid with weekly compensation. This bonus may not exceed the total of your weekly Team Commission and Cash Bonus earnings. To maintain the Mentor Bonus you must stay active each month as Bronze or higher title.

Dynamic Compression: If you do not qualify for the Mentor Bonus, it will automatically go to the first upline sponsor that is an active Mentor Bonus qualified A-Team. From the week you re-qualify for the Bonus, it will once again be paid to you.

1

Pay Points

Credits are used to calculate Pay Points with the Compensation Plan. One pay point converts to \$1.15 to \$1.48. This depends upon international currency exchange rates and total pay-out from the Compensation Plan.

A Pay Point is fixed at \$1.35 for the USA.

EXPRESS

BONUS

^{*} You can read more about Team Bonuses on page 7.



X-Team

Qualify for X-Team with 10 active personal Customer Points that generate at least 50 credits per month, including your personal product orders.

X-Team Express (60-day qualification period)

Earn a 150 pay-point bonus (one-time) plus ECB (Enrollment Credit Bonus).



Register Z4F Kit on AutoOrder.

2.

Enroll 10 customers with Premier Kits worth at least 50 credits in total.



To maintain the ECB, you must stay active each month as Silver title or higher (750 or higher balanced credits) or X-Team.

A-TEAM BONUS

Partners may qualify for A-Team with 25 active Customer Points and 125 credits including personal product orders. The reward*:

- 1. 20% Cash Bonus for new customers.
- 2. 100 pay points in each qualified month.
- 3. Enrollment Credit Bonus (ECB) and Residual Credit Bonus (RCB).
- 4. 1 Director Trip Point per active A-Team month.
- 5. Possibility of Mentor Bonus Dynamic Compression Learn more on page 5.



PRO-TEAM BONUS

Partners may qualify for Pro-Team with 50 active Customer Points and 250 credits including personal product orders. The reward:*

- 1. 25% Cash Bonus for all new customers
- 2. 150 pay points in each qualified month
- 3. ECB and RCB.
- 4. 3 Director Trip Points per active Pro-Team month.
- 5. Possibility of Mentor Bonus Dynamic Compression Learn more on page 5.



TOP-TEAM BONUS

Partners may qualify for Top-Team with 100 active Customer Points and 500 credits including personal product orders. The reward:*

- 1. 30% Cash Bonus
- 2. 200 pay points in each qualified month
- 3. ECB and RCB
- 4. 5 Director Trip Points per active Top-Team month.
- 5. Possibility of Mentor Bonus Dynamic Compression. Learn more on page 5.



TOP 200 PLUS BONUS

Partners may qualify for Top 200-Team with 200 active Customer Points and 1000 credits including personal product orders. The reward:*

- 1. 30% Cash Bonus
- 2. 400 pay points in each qualified month
- 3. ECB and RCB
- 4. 8 Director Trip Points per active Top 200-Team month

Note: The first year you hit Top 200-Team you are auto-qualified for the Director Trip. Learn more on page 15.

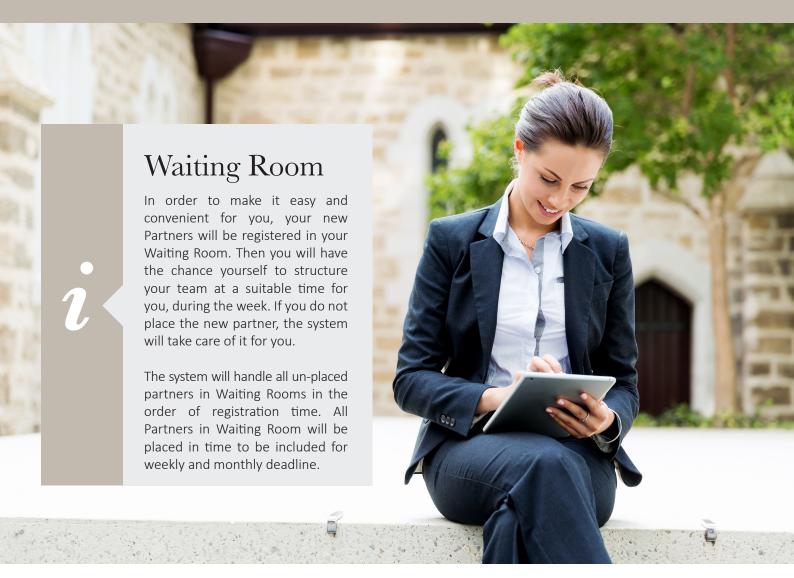


PLUS for every additional 100 active Customer Points and additional 500 credits including personal product orders. The reward:*

- 1. + 200 pay points in each qualified month
- 2. + 3 Director Trip Points per active PLUS-Team month

st Only the highest achieved level of A-Team, Pro-Team or Top-Team will be paid out

Building Your Sales Team

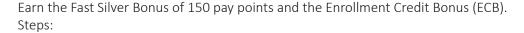


Our compensation plan is based upon an easily duplicable business model that leverages direct sales. As we have already covered, customers are the key to our success. Now it is time to create leverage by building a sales team to accelerate your customer organization.

Five Steps to Success for New Partners

- 1. Join as an independent Zinzino Partner
- **2.** Register a Z4F Kit on AutoOrder.
- **3.** Enroll four (4) or more first generation customers with Premier Kits to receive your next month's products for for free (Zinzino4Free, you only pay shipping) and keep your active Partner status.
- 4. Create immediate results through our 30- and 60-day Express Bonus program. Earn ECB, Mentor Bonus and up to 400 pay points in Express Bonuses.
- **5.** Enroll more partners and mentor them to duplicate steps 2-5.

Fast Silver (30-day qualification period)





Register Z4F Kit on AutoOrder.

Become a
Bronze Partner

Reach 375 credits in balance.

To maintain the ECB, you must stay active each month as Silver or higher title (750 balanced credits) or X-Team.



Balanced Credits

The number of credits that count are based on the balance between your left and right team. No more than two-thirds (2/3's) of your qualifying credits can come from the larger team.

Team Commission

The percentage in the table below shows how your balanced team credits are calculated and converted to Pay Points for compensation. All active Partners in Zinzino begin with a 7.5 % Team commission level and can earn Team Commission in multiple income centers. Team Commission is paid weekly.

See table:

	7.5 %	\rightarrow	10 % →			15 % →								
Balanced Credits/IC	150	300	500	1,000	1,500	2,000	3,000	4,000	5,000	6,000	7,000	8,000	9,000	10,000
Pay Points	11	22	50	100	150	200	450	600	750	900	1,050	1,200	1,350	1,500

Customer Acquisition Bonus (CAB)

Earn the CAB for new customer Premier Kits and new Partner Product Kits. Small, Medium, Large, XL and XXL CAB applies to active partners. CAB may come from only one income center in each weekly pay cycle. See table:

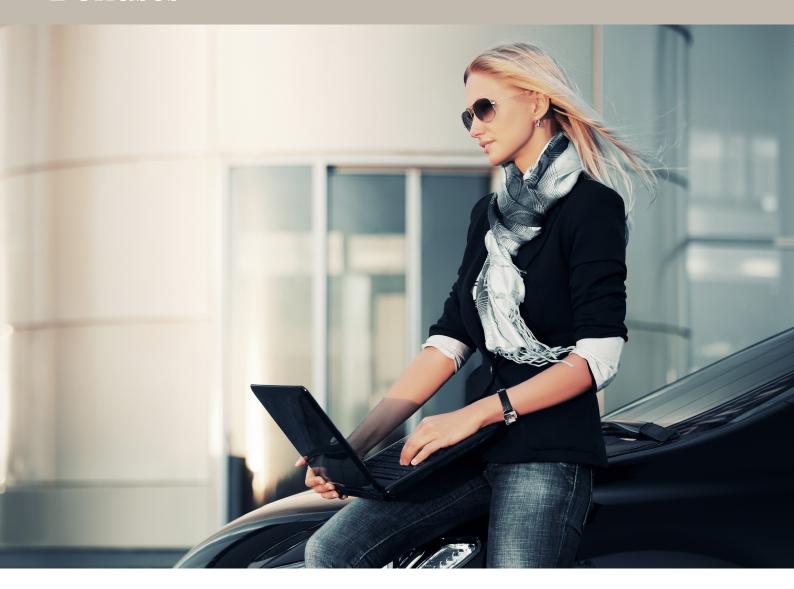
	Left Credits	Right Credits	Pay Points
SMALL	500	500	200
MEDIUM	1,500	1,500	400
LARGE	3,500	3,500	600
XL	7,500	7,500	1,000
XXL	15,000	15,000	1,500

Volume Bonus

Active Crown titles and above receive a Volume Bonus in Pay Points based on the total sales with a minimum of 10,000 credits in balance. Volume Bonus applies to multiple income centers and pays weekly. See table below:

	Crown	Royal Crown	Black Crown	Ambassasdor	Royal Ambassador	Black Ambassador	President	Elite President	Global President	1 Star Global President
	1 %	1.5 %	2 %	2.25 %	2.5 %	2.75 %	3 %	3.5 %	4 %	4 %
10,000 cr	100	150	200	225	250	275	300	350	400	400
> 25,000 cr	250	375	500	562	625	687	750	875	1,000	1,000
> 50,000 cr		750	1,000	1,125	1,250	1,375	1,500	1,750	2,000	2,000
> 75,000 cr			1,500	1,687	1,875	2,062	2,250	2,625	3,000	3,000
> 100,000 cr				2,250	2,500	2,750	3,000	3,500	4,000	4,000
> 125,000 cr					3,125	3,437	3,750	4,375	5,000	5,000
> 150,000 cr						4,125	4,500	5,250	6,000	6,000
> 200,000 cr							6,000	7,000	8,000	8,000
> 250,000 cr								8,750	10,000	10,000
> 300,000 cr								10,500	12,000	12,000
> 400,000 cr									16,000	16,000
> 500,000 cr										20,000

Bonuses



Enrollment Credit Bonus (ECB)

If you qualify for ECB, you will receive 100 % increased credits for new Premier Kits and for new Partner Product Kits. Single orders or extra product orders are not counted. You can qualify for the ECB by reaching: Fast Silver, X-team Express and A-Team as a lifetime bonus. To receive ECB in any month, a partner must stay active each month as Silver (750 balanced credits) or X-Team or higher titles. This Bonus is calculated in both weekly and monthly compensation.

Residual Credit Bonus (RCB)

If you qualify for RCB you will receive 100 % increased credits for all orders, excluding ECB-qualified orders. You can qualify and maintain RCB through: Qualified A-Team (or higher). This Bonus is calculated in both weekly and monthly compensation.

Z4F Bonus (20 credits paid one-time)

The first time personal customers, team customers and team partners achieve Zinzino4Free, there is a Z4F Bonus (20 credits one-time per Customer Id) paid to you. Credits, from personal customers, apply as a 50:50 split in your left and right team, as well as upline. The Z4F Bonus is added to totals for the weekly Customer Acquisition Bonus (CAB). With ECB, the Z4F Bonus totals 40 credits. All active partners can qualify for this bonus.

Top-Team Bonus (\$10,000 paid one-time)

Earn a Top-Team Bonus of \$10,000 (one-time). Qualify for this Bonus the first month you gain the Top-Team title. The Bonus is paid out in 25 separate monthly payments of \$400/month. If you lose the qualification, the remaining portion of the Bonus will be paid when the qualification is regained.

Title Bonus (paid one-time for title and balanced team customers)

You qualify the first month you gain the relevant title (or higher) and when the balanced Customer Points are obtained. No more than 2/3 of customers can come from your larger team. This bonus is paid over 5-20 months. If you lose the qualification the remaining part of the Bonus will be paid when the qualification is regained. This Bonus pays monthly.

Title	Balanced Customer Points	One-time Bonus	Paid over months	Monthly payment
Diamond	750	\$3,500	5	\$700
Director	1,500	\$7,000	5	\$1,400
Crown	3,000	\$15,000	10	\$1,500
Royal crown	5,000	\$20,000	10	\$2,000
Black Crown	7,500	\$25,000	10	\$2,500
Ambassador	10,000	\$35,000	10	\$3,500
Royal Ambassasor	12,500	\$35,000	10	\$3,500
Black Ambassasor	15,000	\$35,000	10	\$3,500
President	20,000	\$150,000	20	\$7,500

Bonuses



zCar

As an active Diamond or above, you will be awarded the zCar Bonus of \$1000. You will receive the full Bonus (100%) each month you qualify as Diamond or above for the first 90 days. This Bonus is paid together with all other monthly compensation. After 90 days, you must meet two additional criteria to continue receive 100 % of your zCar Bonus:

1. You must buy and stripe the car within 90 days from the day you reach Diamond. The car must be black and not older than 6 years.

2. The car must be striped according to the graphic profile set by Zinzino. We will send you the approved design and information on how to mount the stripes.

If you do not meet these two criteria, but remain qualified as Diamond, you will receive 50% of the Bonus. You may meet the criteria at a later time and will once again receive 100% of your zCar Bonus at the following month's compensation pay-out.

zPhone

As active Executive and above, you will receive the zPhone Bonus. The Bonus is \$500 and is paid each qualifying month at Executive title and higher.



Trips

Zinzino Director Trip

Zinzino has one yearly educational Trip called the Director Trip. We take you to luxurious, exclusive locations where you have the opportunity to learn from great speakers and be coached by the best in an inspiring environment.

To qualify for the Director Trip, you need to collect 150 DT-Points. This is how you collect DT-Points:

FOR PERSONAL CUSTOMERS

1 DT-Point per active A-Team month 3 DT-Points per active Pro-Team month 5 DT-Points per active Top-Team month

8 DT-Points per active Top-Team 200 month

11 DT-Points per active Top-Team 300 month

FOR NEW CUSTOMERS & PARTNERS

1 DT-Point per new Customer Point generated from any Premier Kit. You can get a maximum 50 DT-Points from new Customer Points during the qualification period.

1 DT-Point per new Partner with a Better Body Kit Add on Pack or Ultimate Body Kit Add on Pack or a Sales Rep that qualifies for Smart Bronze.

You need a minimum of 5 DT-Points from this category. You can get a maximum of 50 DT-Points from new Partner Points during the qualification period.

FOR YOUR ACTIVE TITLE

1 DT-Points for each month you are an active Executive 4 DT-Points for each month you are an active Platinum 10 DT-Points for each month you are an active Diamond 30 DT-Points for each month you are an active Director and above

New title of Director and above or Top 200* qualifies for the Trip automatically. Royal Crown** and above qualifies for two Trips (i.e bring your spouse).

Qualify your spouse: After you qualified for your own trip (150 DT-Points) you can qualify a spouse trip by generating new 150 DT-Points from your new Partners and new Customers. Minimum of 10 DT-Points must come from new Partners.

Qualification period: From October 17th, 2019 until Wednesday before the International Annual Event in Sweden in October 2020 (6 PM EST / 12 PM CEST / 6 PM AEST).

For more information and detailed rules, please visit Zinzino's website and log in to your personal page. Note: Don't forget to check the website during the year if there is any extra campaign that gives you more Director Trip Points.

- * The Top200 volume of 1000 credits per month must be maintained two months in the qualifying period.
- ** The Royal Crown volume of 80,000 credits per month must be maintained for two months in the qualification period. To qualify spouse, Royal Crown need in total 10 DT-Points from new Partners.





Zinzino Ambassador Trip

Every year, Zinzino treats all its active Ambassadors with a 5-star experience at different locations around Europe. We have experienced luxurious Monaco, been jet skiing in Palma and enjoyed a sevencourse menu on the beach of the French Riviera.

To qualify for the Ambassador Trip, achieve active Royal Crown, or higher, for at least three months during a period between Zinzino Leader Schools.

Qualified Partners must pay all travel expenses to the Ambassador Trip location, such as flight tickets, taxi to the hotel etc. All qualified Partners may also bring their spouses with them on the trip. Spouses must book their own fligh tickets and pay all travel expenses to the destination. Zinzino will cover all other expenses for the Partner and their spouse during the trip, such as food, accommodation, activities etc.

All qualified Partners may also participate in Leader Council meetings during the upcoming year.



Recognition Titles

Zinzino has several recognition levels, each with their own title and bonus. Bonuses get bigger for each level you reach. You can always earn the bonus on your level and below. Note that you always need be an active partner to earn commissions and bonuses. Executives and above have additional activation requirements.

Sales Rep

It is free to start as a Zinzino Partner (Sales Rep) and you can earn retail profits and Cash Bonuses.

Active Partner

You qualify as an Active Partner when you have 20 credits, each month, of product orders from your personal customers and your own product orders in the month you start, plus the next three (3) calendar months. From the 4th calendar month, you must have four (4) Customer Points in addition to your 20 credits of product orders from personal customers and your own product orders each month. This also means that you are qualified as Bronze. Active Partners accumulate banking and have a weekly earning potential of up to 1,500 Pay Points in Team Commission per income center and a CAB Bonus up to 1,500 Pay Points per week.

Silver

When you reach Bronze and have 750 credits in balance per calendar month, or reach Fast Silver (see page 9), you are Silver. Normally 750 credits requires about 50 balanced customers in your team. If you qualify for Fast Silver, you get a 150 Pay Point Bonus and a lifetime ECB.

Gold

When you reach Bronze and have 1,500 credits in balance per calendar month, you are Gold. Normally 1,500 credits requires about 100 balanced customers in your team.

Executive

When you reach X-Team and 3,000 credits in balance per calendar month, you are Executive. Normally 3,000 credits require about 200 balanced customers in your team. As an active Executive or higher, you earn the \$500 zPhone Bonus every month.

Platinum

When you reach X-Team and 6,000 credits in balance per calendar month, you are Platinum. Normally 6,000 credits requires about 375 balanced customers in your team.

Diamond

When you reach X-Team and 12,000 credits in balance per calendar month you are Diamond. Normally 12,000 credits requires about 750 balanced customers in your team. A Title Bonus of \$3,500 is now available for you. As an active Diamond or higher you earn the \$1,000 zCar Bonus every month.

Director

When you reach X-Team and 24,000 credits in balance per calendar month, you are Director. Normally 24,000 credits requires about 1,500 balanced customers in your team. A Title Bonus of \$7,000 is now available for you. As a new Director you are automatically qualified for one Director Trip.

Crown

When you reach X-Team and 48,000 credits in balance per calendar month, you are Crown. Normally 48,000 credits requires about 3,000 balanced customers in your team. A Title Bonus of \$15,000 is now available for you. You can receive a 1 % volume Bonus up to 250 Pay Points per week per income center. As an active Crown or higher you are automatically qualified to the Director Trip.

Royal Crown

When you reach X-Team and 80,000 credits in balance per calendar month, you are Royal Crown. Normally 80,000 credits requires about 5,000 balanced customers in your team. A Title Bonus of \$20,000 is available for you. You will receive a 1.5 % volume Bonus up to 750 Pay Points per week and per income center.

Black Crown

When you reach X-Team and 130,000 credits in balance per calendar month, you are Black Crown. Normally 130,000 credits requires about 7,500 balanced customers in your team. A Title Bonus of \$25,000 is available for you. You will receive a 2 % volume Bonus up to 1,500 Pay Points per week and per income center.

Ambassador

When you reach X-Team and 2 income centers with at least 10,000 credits in each team and a total volume of 150,000 credits in balance (001) per calender month, you become Ambassador. Normally 150,000 credits requires about 10,000 balanced customers in your team. A Title Bonus of \$35,000 is available for you. You will receive a 2.25 % volume Bonus up to 2,250 Pay Points per week and per income center.

Royal Ambassador

When you reach X-team and 2 income centers with at least 20,000 credits in each team and a total volume of 200,000 credits in balance (001) per calender month, you become Royal Ambassador. Normally 200,000 credits requires about 12,500 balanced customers in your team. A Title Bonus of \$35,000 is available for you. You can receive a 2.5 % volume Bonus up to 3,125 Pay Points per week and per income center.

Black Ambassador

When you reach X-Team and 2 income centers with at least 30,000 credits in each team and a total volume of 250,000 credits in balance (001) per calender month per calender month, you become Black Ambassador. Normally 250,000 credits requires about 15,000 balanced customers in your team. A Title Bonus of \$35,000 is available for you. You will receive a 2.75% volume Bonus up to 4,125 Pay Point per week and per income center.

President

When you reach A-Team and 3 income centers with at least 40,000 credits in each team and a total volume of 300,000 credits in balance (001) per calender month, you become President. Normally 300,000 credits requires about 20,000 balanced customers in your team. A Title Bonus of \$150,000 is available for you. You can receive a 3 % volume Bonus up to 6,000 Pay Points per week and per income center.

Elite President

When you reach A-team and 3 income centers with at least 80,000 credits in each team and a total volume of 500,000 credits in balance (001) per calender month, you become Elite President. You can receive a 3.5 % volume Bonus up to 10,500 Pay Points per week and per income center.







Global President

When you reach A-team and 3 income centers with at least 130,000 credits in each team and a total volume of 1,000,000 credits in balance (001) per calender month, you become Global President. You can receive a 4% volume Bonus up to 16,000 Pay Points per week and per income center.

1 Star Global President

When you reach A-team and 4 income centers with at least 130,000 credits in each team and a total volume of 2,000,000 credits in balance (001) per calender month, you become 1 Star Global President. You will receive a 4 % volume Bonus up to 20,000 Pay Point per week and per income center. In addition you will get a 0.5% limitless Bonus on all volume that is outside of the Team commission and volume Bonus pay increments.

2 Star Global President

When you reach A-team and 5 income centers with at least 130,000 credits in each team and a total volume of 3,000,000 credits in balance (001) per calender month, you become 2 Star Global President. You will receive a 4 % volume Bonus up to 24,000 Pay Point per week and per income center. In addition you will get a 0.5% limitless Bonus on all volume that is outside of the Team commission and volume Bonus pay increments.

3 Star Global President

When you reach A-team and 6 income centers with at least 130,000 credits in each team and a total volume of 4,000,000 credits in balance (001) per calender month, you become 3 Star Global President. You will receive a 4 % volume Bonus up to 28,000 Pay Point per week and per income center. In addition you will get a 0.5% limitless Bonus on all volume that is outside of the Team commission and volume Bonus pay increments.



Now you can start adding stars to your title and reach even higher! You will recieve another star for every new income center with at least 130,000 credits in each team and a total increase of 1,000,000 credits in your balanced team (001 income center) per calender month. For every new star you add you increase your weekly volume Bonus with 100,000 credits in pay depth per income center.

Customer

CUSTOMER

A customer is active for 90 days from the date of the last purchase of minimum 3 credits. A customer that is registered without a Premier Kit order is referred to as a "Retail Customer". A Customer with a Premier Kit order is called a "Premier Customer".

PERSONAL

Personal Customers are all your direct customers (1st generation) and the customers referred by your direct customers (2nd generation , 3rd generation ...) for an unlimited number of generations.

CUSTOMER

An active Customer can give you one (1) or more Customer Points. Each Customer Point is active for 90 days from the date of the last purchase. This is how Customer Points accumulate:

- **1.** You receive one (1) Customer Point for every Premier Subscription (minimum 3 credits) and other items (minimum 3 credits) added to subscriptions or AutoOrders.
- **2.** In addition, you can receive a maximum of one (1) extra Customer Point for items (minimum 3 Credits each) purchased, within the last 90-day period but not on subscription or monthly AutoOrder. This rule applies after a customer has passed the first 90 days.
- **3.** If you did not receive any Customer Points from the above rules, you receive maximum one (1) Customer Point when the sum of all orders in the last 90 day period is three (3) credits or more.

Example: When a customer has more than one Premier subscription on their monthly AutoOrder, such as a single Skin Care Subscription and a single Balance Subscription, this totals two (2) Customer Points. If furthermore, they have a webshop order minimum 3 credits, this also will generate two (1) Customer Point. This now totals four (3) Customer Points (2 Points from Premier Subscriptions, and 1 Point for the webshop item).

To grant other items to count as customer points we recommend items are added to the subscriptions. Zinzino reserves the right to exclude Customer points from purchases made as separate order and not on the monthly orders than above mentioned.

TEAM CUSTOMER NUMBER

Your total Team Customer number is the total of all your Personal Customer Points (PCP), your Team Customer Points (TCP) and all Partner Points.

PARTNER POINTS

Each Partner with an order of three (3) or more credits in the last 90 days is counted as a Partner Point.

Other important information



COMPENSATION (i.e. commissions and bonuses)

All compensation paid by Zinzino is shown as gross amount paid to you in your online 'Web Account'. You must (1) provide complete tax information in your partner 'Back Office', and (2) accept Terms & Conditions and Policies & Procedures before you can withdraw funds from your Web Account. Compensation statements are published in your partner online Back Office.

Zinzino's Terms & Conditions / Policies & Procedures require you to file and pay all applicable taxes with federal, state and local governments. You must operate your business in a professional manner in accordance with Zinzino's policies to remain eligible for compensation.

Zinzino reserves the right to retract or hold compensation if it is revealed that commissions or bonuses were qualified by unethical or false means.

ACCOUNT STATUS

To maintain your account after registering as a 'Sales Rep', you must have minimum 3-credits personal sales volume (i.e. personal credits) one-time, OR enroll at least one personal customer who purchases a minimum three (3) credit order, within 30 days of your registration. If not, your account will be deleted and you will lose any existing organization you may have.

As a partner, you must have: (1) at least three (3) credits of personal sales volume or enroll a least one (1) new first generation

customer with a minimum three (3) credit order, in the most recent 12 month period. If not, your account will be frozen until you meet this requirement. After 18 months of not meeting this minimum requirement, your account is deactivated and you forfeit your customers and team.

Additionally, you must follow the Terms & Conditions / Policies & Procedures agreed to in the Partner Contract upon your enrollment. If you upgrade your partner status (e.g. Sales Rep to Partner), you will be prompted to agree to Terms & Conditions / Policies & Procedures in a new partner contract.

You must meet the requirements of a Recognition Title at least once in 12 months to be recognized as such. Titles for pay purposes are qualified in the previous calendar month for the current calendar month.

Please check Zinzino communications to independent partners in your 'Back Office' and communicate with your sponsor regularly for ongoing important information.

WEB ACCOUNT

Withdrawls from your web account may have a fee assessed by your bank. A minimum withdrawl may exist.

Inactive partner web accounts (not Sales Reps) are debited an administrative fee of one (\$1) dollar per week.

Deadlines & Compensation

WEEKLY & MONTHLY COMPENSATION

Zinzino pays its partners weekly and a monthly based upon sales volume. Team Commission, ECB and Mentor Bonus are paid weekly. Special bonuses are paid monthly. Please note deadlines for qualifying for all compensation.

STANDARD DEADLINE 6 PM EASTERN TIME (ET)

Please note time zone difference for deadlines. Pay attention to time zones across the continental USA: 6 pm ET; 5 pm CT; 4 pm MT and 3 pm PT.

DAILY, WEEKLY OR MONTHLY?

Zinzino's computer system checks qualification daily, weekly and monthly for respective commissions and bonuses. All orders must be paid before the deadline to qualify.

CHECKED ON A DAILY BASIS Smart Bronze, Fast Silver and X-Team Express.

Daily deadline is at 6 PM Eastern Time (ET).

CHECKED ON A WEEKLY BASIS Cash Bonus, CAB, Volume Bonus, Team Commission and Mentor Bonus.

Weekly deadline is Wednesday at 6 PM Eastern Time (ET).

CHECKED ON A MONTHLY BASIS zPhone, zCar, Title Bonus, A-Team, Pro-Team, Top-Team and recognition titles. The Z4F program verifies qualification monthly.

Monthly deadline is the last day of the calendar month at 6 PM Eastern Time (ET).

COMPENSATION WEEK

The compensation week begins Wednesday 6.01 pm ET and ends the following Wednesday at 6.00 pm ET. The week includes all paid orders during that week.

COMPENSATION MONTH

The compensation month spans from 6:01 pm ET the last day of the previous month until 6 pm ET on the last day of the current month. The compensation month includes all paid orders during this period.

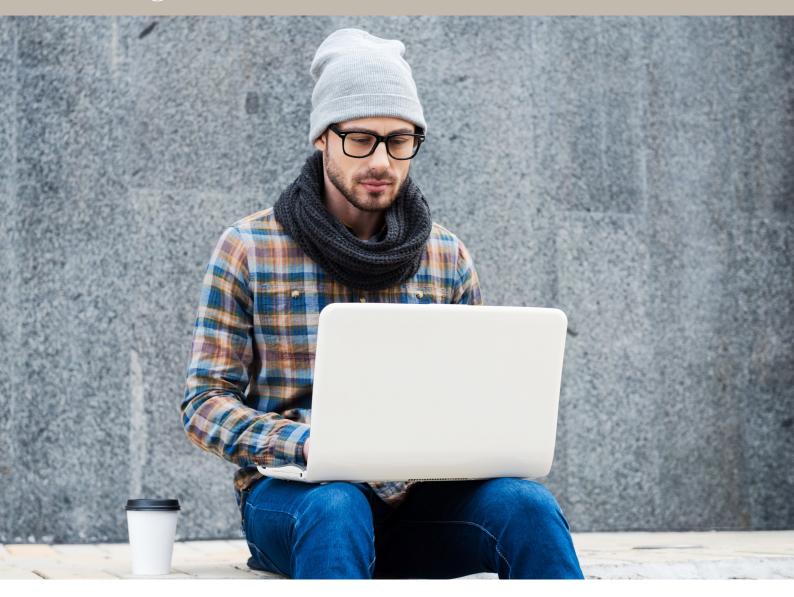
Zinzino will post new titles from the previous month in the partner back office no later than the 10th day of the next month.

Compensation for first week of each month includes the current week plus monthly compensation from the previous month.

MONTHLY TITLE RECOGNITIONS

Partners qualify for titles each month for pay rank (i.e. qualified title) in the following month. The qualified title determines bonuses and commissions. Partners may advance to the next title at any point in the current month.

Banking



Credits not used to calculate compensation in any given week or month are "banked" until a future compensation period. Team volume in a left or right team includes banking plus new sales volume for the week or month, respectively for the current week and current month.

Compensation calculations use credits in a 2/3 - 1/3 balance i.e. up to 2/3's coming from your largest team. When you reach the maximum pay out for any compensation (e.g. Team Commission has a 1,500 credit maximum), only the largest team saves banking. Zinzino banks maximum one million credits weekly or monthly.

Crown partners and higher are eligible for a weekly Volume Bonus. Again ,banking is only saved in the largest team.

A partner must be "active" with minimum four (4) customer points and 20 credits (from customers and personal orders) to bank credits. A partner who becomes "inactive" forfeits all weekly and monthly banking.

Zinzino Glossary

SPONSOR: Partner who introduced a new partner or customer to Zinzino.

CREDITS: All Zinzino products carry a "credit" value standardized across countries and currencies. Zinzino uses credits as an internal currency to determine Z4F eligibility and to calculate commissions and bonuses in the compensation plan.

ACTIVATION DEADLINES: A partner must qualify by the end of the calendar month to be active the next calendar month. The deadline is 6:00 pm ET on the last day.

PAY POINTS: Credits are used to calculate Pay Points with the Compensation Plan. Exact conversion depends upon international currency exchange rates and total pay-out from the compensation plan. One pay point converts to \$1.15 to \$1.48. Currently one pay point is fixed at \$1.35 for the USA.

PREMIER CUSTOMER: Premier customers enroll with a Premier Kit to qualify for premier pricing (Zinzino's lowest price) in th webshop.

RETAIL CUSTOMER: Customers who pay fullretail pricing when shopping in the webshop or directly from a Partner.

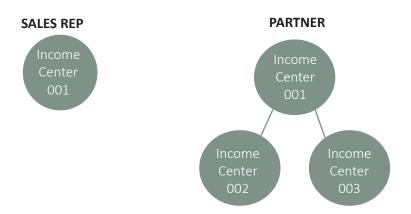
BANKING: Credits that cannot be turned into Pay Points are saved in banking as long as a partner remains active. You may bank credits both weekly and monthly.

TEAM BALANCE AND CREDIT BALANCE: Below an income center, a sales organization divides into a "left" and "right" team. Some qualifications and compensation are based upon "balanced" teams meaning at least 1/3 comes from the smaller team and no more than 2/3's comes from the larger team.

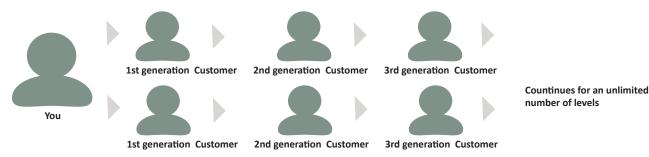
WAITING ROOM: This is the place where all Partners that register themselves with you as a Sponsor is visible for you. Then you chose the placement for each of them.

If you do not place the new partner, the system will handle all un-placed partners in Waiting Rooms in the order of registration time. All Partners in Waiting Room will be placed in time to be included for weekly and monthly deadline.

INCOME CENTER: Placement in the sales organization is labeled an Income Center. Sales Reps are given one (1) Income Center. When you purchase a Partner Product Kit you will be given two (2) additional Income Centers. See figure below:



GENERATIONS OF CUSTOMERS: When we refer to first-generation customers, we refer to a customer enrolled directly to you. When we refer to 2nd, 3rd and so on generations of Customers we refer to your customers referred by your customers. See figure below:





Inspire Change in Life

BY BEING THE MOST CUSTOMER FRIENDLY DIRECT SALES COMPANY IN THE WORLD

Zinzino AB (publ.) is a global Direct Sales company that markets and sells test-based nutrition, skincare and life-style products.

Zinzino owns the Norwegian company BioActive Foods AS and the research and production unit Faun Pharma AS. Zinzino is based in Gothenburg, with additional offices in Helsinki, Riga, Oslo, Florida and Adelaide.

Zinzino is a public company and its shares are listed on Nasdaq First North.