

4Life® Preferred Customer and Affiliate Benefits

4Life was founded in 1998 to benefit the health and lives of people around the world. 4Life's mission of Together, Building People through Science, Success, Service, and Satisfaction extends to over 50 countries with offices in 25 countries. People join 4Life for a variety of reasons. Most join to enjoy the health benefits of exclusive 4Life Transfer Factor® products at a discounted price. Others join to earn supplemental income and build a business through hard work and consistent effort.

Preferred Customers

Individuals join 4Life as Preferred Customers to experience the benefits of 4Life's exceptional products at wholesale prices and may be eligible for additional discounts. Preferred Customers pay a \$25 enrollment fee, which may be waived with a qualifying purchase.

Affiliates

Those who desire to build a business and earn commissions on product sales may become Affiliates by meeting monthly volume and rank qualification requirements. Affiliates may purchase product at wholesale prices for personal use or resale and may receive additional discounts on products. In addition, Affiliates may earn commissions pursuant to the 4Life Compensation Plan. An Affiliate may cancel his/her Affiliate ID at any time and benefit from 4Life's money-back guarantee. There is no requirement for Affiliates to purchase large quantities of inventory. They set their own schedules

and determine how much time they work. All Affiliates pay a \$15 annual fee on the anniversary of their enrollment.

Affiliates may earn income from a number of sources, including:

- 1. Retail profits on products purchased for resale and sold to customers
- 2. Commissions on the sale of 4Life products to Preferred Customers they sponsor
- 3. Commissions on the sale of 4Life products by other Affiliates in their sales organizations

The income statistics below are for all Affiliates who received a commission payment from 4Life from January 1, 2025 through December 31, 2025. These amounts do not represent Affiliate profits as they do not consider expenses incurred by Affiliates in the promotion and operation of their businesses. Expenses may include, but are not limited to, payment of renewal fees, purchase of sales tools, training and educational expenses, and travel expenses. In some cases, these expenses may exceed the amount earned by 4Life Affiliates. These figures do not include retail profit earned by Affiliates from reselling 4Life products. 4Life makes no guarantee of financial success, and you may lose money. Success with 4Life results only from successful sales efforts, which require hard work, diligence, skill, persistence, competence, and leadership. Your success will depend upon how well you exercise these qualities.

2025

4Life Research (2025): Affiliate Earnings by Rank, Distribution, and Time to Achieve				
Total U.S. Affiliates: 23,185				
Rank	Average Monthly Earnings	Median Monthly Earnings	Percent of Affiliates at each rank	Average Months to Achieve Rank
Associate	\$ 42	\$ 15	65.1%	3
Builder	\$ 65	\$ 59	4.4%	2
Builder Elite	\$ 186	\$ 155	16.2%	15
Diamond	\$ 493	\$ 436	6.7%	12
Diamond Elite	\$ 954	\$ 925	3.7%	38
Presidential	\$ 2,802	\$ 2,344	2.4%	34
Presidential Elite	\$ 4,339	\$ 4,025	<1.0%	56
Bronze	\$ 9,821	\$ 6,067	<1.0%	55
Bronze Elite	\$ 11,806	\$ 10,672	<1.0%	97
Silver	\$ 15,599	\$ 15,943	<0.1%	84
Silver Elite	\$ 21,404	\$ 21,404	<0.1%	79
Gold	\$ 47,985	\$ 36,396	<1.0%	76
Gold Elite	\$ 55,266	\$ 41,460	<0.1%	124
Platinum	\$ 140,889	\$ 154,199	<0.1%	127
Platinum Elite	\$ 257,326	\$ 287,156	<0.1%	220

Other Information

Eighty-eight percent of 4Life customer accounts are purchase-only customer accounts used to purchase products and not for enrolling other Affiliates.

Those who become Affiliates (primarily on a part-time basis to supplement their income) may experience the benefits of 4Life products, sell 4Life products to family and friends, and enroll others as Preferred Customers. Those Affiliates who received no income are comprised of Affiliates who are inactive but have not yet been terminated due to inactivity or Affiliates whose Preferred Customers and sales organization purchased products in amounts that did not qualify them to earn commission payments. A very small percentage of individuals sell 4Life products and build a 4Life business on a full-time basis. Affiliates do not earn any compensation for simply recruiting and enrolling Preferred Customers, as compensation is only earned on the sale of 4Life products.

The earning of Affiliates shown in this chart are not necessarily representative of the income, if any, an Affiliate may earn through participation in the 4Life Compensation Plan. These figures are provided for illustrative purposes and are not guarantees or projections of actual earnings or profits. No income is guaranteed. Success as a 4Life Affiliate depends on many factors, including individual sales efforts, time commitment, skill level, and market conditions in the Affiliate's location or area.

