



my SUCCESS
PLAN



wish you wealth

Dear Partner,



Gautam Bali
Managing Director

Welcome to the Vestige Family.

Let me begin by congratulating you on making the right decision. With your own Vestige business, you are now on the path towards a better life for yourself and your family. You are in control of your future and can be sure, you will receive the rewards your hard work deserves. You are now a part of a successful and a free world. . . a world where you get to make your own decisions, design your destiny and set your own standards ; a world where you are your own boss; where your friends and neighbours look up to you.

The World of Vestige.

Vestige is an ISO 9001: 2008 certified, direct selling company that was established in June 2004 with its head office in New Delhi. Our quality range of Health, Wellness and Personal Care products is the result of years of extensive research and has been made especially for the consumer. To ensure Vestige distributors are serviced well, we have an extensive network of company operated branch offices, distributor service centres that cater to millions of distributors. In addition we offer more than a thousand training /education programs per month to help you build your Vestige career.

And, why not? Vestige lives up to its core purpose, which is to help you **live a life of economic independence on your own terms**; to fill your life with **WELLTH ~ wealth through wellness**.

As this Business Success Kit will make clear, we offer limitless opportunity, for you to create WELLTH – in terms of creating bonds and relationships, earning respect in society, the ability to help others through the effectiveness of the wellness products – and to do it as your own master.

The core values of Vestige: Growth, Honesty, Autonomy, Passion & Commitment, Adaptability & Customer Centricity; complemented by your desire, perseverance and positive attitude, it is only natural that our partnership will be your most rewarding enterprise and experience.

In your success, lies our success.

Best Wishes,


Managing Director

T E A M V E S T I G E



“...your business is in safe hands and Vestige is going to be a **Win-Win** business for you.

Firmly focussed on our driving mission to become a leading direct selling organization that will empower our associates to better their quality of life, Vestige has carefully built up a team comprising professionals who pioneered the Direct Selling (DS) revolution in India:

- Our **Director of Information Technology**, Kanwar Bir Singh has experience of over a decade developing and maintaining software for DS companies.
- Our **Director of Operations**, Deepak Sood has rich experience in logistics and warehousing in leading DS companies.

And these are just two of the many working towards realising the objective of our venture – to make people successful by empowering them with the expertise the management has acquired over the years.

Vestige was set up with the focus in mind to provide what every individual in the field of DS has been looking for... a truly rewarding experience. And towards this end, the team has come together to create the finest business opportunity along with high quality products.

With such professionals at the helm of affairs you can be assured that your business is in safe hands and Vestige is going to be a Win-Win business for you.

M A R K E T I N G P L A N

The first step in every journey is knowledge. If you are informed about the path you have to travel, your journey is going to be easier and successful.

Which is why, we at Vestige emphasize that, after registering yourself as a Vestige Distributor, you read the Marketing Plan carefully and completely understand the extent of the opportunity that lies in front of you.

To be a successful entrepreneur in your Vestige business, all you need to do is follow these success steps :

- Be a regular user of products
- Earn by sharing the products
- Enrich by sharing the business
- Enrich yourself by enriching others

You will see your efforts commensurated with a proportionate increase in earnings.

Vestige offers very rewarding bonuses for the efforts you put in your business. Vestige Marketing Plan, designed to be an equal business opportunity, is an Accumulative Plan where you never come down from the previous level achieved and keep on achieving higher levels.

- 1 | Savings on consumption ~ 10 -20%
- 2 | Retail profit ~ 10 -20%
- 3 | Accumulative Performance Bonus ~ 5-20%
- 4 | Director Bonus ~ 14%
- 5 | Leadership overriding bonus ~ 15%
- 6 | Travel Fund ~ 3%
- 7 | Car Fund ~ 5%
- 8 | House Fund ~ 3%

Savings on Consumption 10 -20%

Vestige has products that are of regular use for the entire family. As a Vestige distributor you buy a majority of these products on a discount upto 20% on the MRP (maximum retail price).

Retail Profit 10 -20%

This is the profit you earn when you merchandise the Vestige products to other people.

Vestige offers a retail profit of upto 20% on majority of the products. This is on account of the difference at which you buy the products, called the Distributor Price, and the price at which you sell, which is the recommended maximum retail price.

The following example helps explain the retail profit.

$$\begin{array}{rcl} \text{Distributor Price} + \text{Retail Margin} & = & \text{MRP} \\ ₹ 100 & + ₹ 20 & = ₹ 120 \end{array}$$

In a month, if you buy and sell Vestige products worth ₹10,000, you can earn a retail profit of upto ₹2,000 for yourself.

Accumulative Performance Bonus 5-20%

A distributor has to qualify for getting the performance bonuses and is entitled to earn the bonuses according to the level qualified. Vestige offers very rewarding performance bonuses which are amongst the best in the world of direct selling. To earn this performance bonus, the qualifying level of Point Value (PV) has to be accumulated.

Accumulative Performance Bonus (APB) Schedule ~ 5-20%

PERFORMANCE BONUS LEVEL	ACCUMULATIVE PV		ACCUMULATIVE BV		% EACH
	MIN	MAX	MIN	MAX	
Distributor	1	500	16	8,000	5
Distributor	501	2,000	8,016	32,000	8
Distributor	2,001	4,500	32,016	72,000	11
Senior Distributor	4,501	7,500	72,016	1,20,000	14
Assistant Director	7,501	10,000	1,20,016	1,60,000	17
Director	10,001+		1,60,016+		20

To qualify for performance bonus, a distributor must have a minimum personal purchase of 300 BV (at distributor price) till the level of Assistant Director and 600 BV (at distributor price) from Director level upwards.

If in any case a distributor fails to make personal purchase, the bonus earned in that month is carried forward and is released in the month, the distributor makes personal purchase.

FAST START 8%

When a distributor does a GBV of 4500 in a single month before reaching 8% level, he is granted a special growth and level of 8%. If a qualifying distributor has a downline also qualifying for Fast Start 8%, then the upline distributor has to maintain personal BV of 4500 from other lines.

Example 1

How do you calculate these performance bonuses? The following examples will explain the calculations.

Lets assume that in month 1 when you have joined, you have sponsored 3 of your friends as your downline distributors.

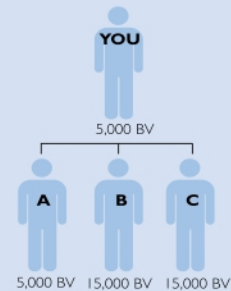
Your Personal BV (PBV)	5,000
Your downline A has PBV of	5,000
Your downline B has PBV of	15,000
Your downline C has PBV of	15,000
Your Group Business Volume (GBV)	40,000

Your Group is entitled to 11% performance bonus
 $= 40,000 \times 11\% = \text{Rs. } 4,400$

Rs 4,400, is to be divided amongst your downlines according to the levels of their achievement.

A who is qualified for 5% gets	$5,000 \times 5\%$	= Rs 250
B who is qualified for 8% gets	$15,000 \times 8\%$	= Rs 1,200
C who is qualified for 8% gets	$15,000 \times 8\%$	= Rs 1,200

Rs 2,650 is distributed to your downlines and the balance Rs 1,750 is your earning for the month.



Example 2

Lets assume that in month 2 you and your downlines have done the following business:

Your Personal BV (PBV)	5,000
Your downline A has PBV of	5,000
Your downline B has PBV of	17,016
Your downline C has PBV of	17,016
Your Group Business Volume (GBV)	44,032
Your last month Group Business Volume (GBV)	40,000
Your cumulative GBV	84,032

You are paid on the Business Volume (BV) which you have generated in the current month whereas previous month BV is added to determine the levels.

Your Group is entitled to 14% performance bonus $= 44,032 \times 14\% = \text{Rs } 6,164.48$
 Rs 6,164.48 is to be divided among your downlines according to the levels of their achievement. Let's see how your downlines earn their bonuses:

Distributor A

Last month BV	5,000
This month BV	5,000
Cumulative BV	10,000

A is now qualified for 8% on this month's BV gets Rs 400

Distributor C

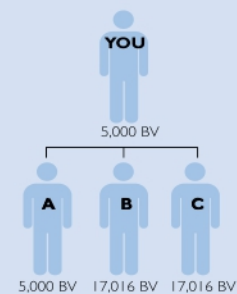
Last month BV	15,000
This month BV	17,016
Cumulative BV	32,016

Distributor B

Last month BV	15,000
This month BV	17,016
Cumulative BV	32,016

B is now qualified for 11% on this month's BV gets Rs 1,871.76

C is now qualified for 11% on this month's BV gets Rs 1,871.76
Rs 4,143.52 is distributed to your downlines and the balance Rs 2,020.96 is your earning for the month.



This way your Business Volume gets accumulated month after month. In Vestige, everyone can achieve the Director level and our levels are permanent.

These are mathematical examples only for illustration. Incentives are paid out only when personal targets are met.



Director Bonus (DB) 14%

Vestige allocates 14% of Company's monthly BV as Director Bonus (DB). This is computed by a "Point Sharing System" based on the Director Bonus points earned by the qualifiers. DB point value varies each month and is computed monthly as per the formula shown below :

$$\frac{14\% \text{ of Company's monthly BV}}{\text{Total DB points collected}} = \text{DB point value}$$

This example will show how the Director Bonus Points (DB) are calculated. Kindly note that these are assumptions and actual earnings can be different depending upon business generated.

STATUS	QUALIFIED DIRECTOR	QUALIFYING CONDITIONS	QUALIFIED DIRECTOR LEVEL IN %									
			YOU	1	2	3	4	5	6	7	8	9
Director	-	PS 600 BV: 2001 PV	6									
Silver Director	1	PS 600 BV: 1801 PV	6	5	4							
Gold Director	2	PS 600 BV: 1501 PV	6	5	4	3						
Star Director	3	PS 600 BV: 1001 PV	6	5	4	3	2					
Diamond Director	4	PS 600 BV: 501 PV	6	5	4	3	2	1				
Crown Director	6	PS 600 BV	6	5	4	3	2	1	.5			
Universal Crown Director	8	PS 600 BV	6	5	4	3	2	1	.5	.5		
Double Crown Director	12	PS 600 BV	6	5	4	3	2	1	.5	.5	.5	
Double Universal Crown Director	16	PS 600 BV	6	5	4	3	2	1	.5	.5	.5	.5

Let's assume that you have a downline A who has further sponsored downline B.

Downline B does a PGBV of 1,60,016.

You and your downline A have a PGBV of 32,016 each in this particular month.

YOU	Personal Sale (PS) 600 BV	32,016 PGBV	6% = 1921 points
A	Personal Sale (PS) 600 BV	32,016 PGBV	5% = 1600 points
B	Personal Sale (PS) 600 BV	1,60,016 PGBV	4% = 6,400 points

PGBV means Personal Group Business Volume. This does not include the business volume of a 20% downline.

As a qualified Silver Director you are now entitled for Director Bonus as shown below :

6% on PGBV	=	32,016 X 6%	=	1,921 points
5% on PGBV of Director A	=	32,016 X 5%	=	1,600 points
4% on PGBV of Director B	=	1,60,016 X 4%	=	6,400 points
Total points collected	=	1,921 + 1,600 + 6,400	=	9,921 points

Supposing the company's 14 % Business Volume for the month is 42,00,000 and DB points collected through out the country by various levels of Directors is 49,41,176, then the calculation of DB point value will be, as shown below:

$$\frac{14\% \text{ of Company's Monthly BV}}{\text{Total DB points Collected}} = \frac{42,00,000}{49,41,176} = 0.85 \text{ (This is the Value of DB point)}$$

Total points collected 9921 are multiplied by 0.85 (Point Value) which is equivalent to Rs 8,432 which you get as Director Bonus in addition to performance bonus.

Similarly, Downline A earns Distributor Bonus points in the following manner:

6% on PGBV = $32,016 \times 6\%$ = 1,921 points.

5% on PGBV of Director B = $1,60,016 \times 5\%$ = 8,000 points.

Total points collected by Distributor A = $9,921 \times 0.85$ (point value) = Rs 8,432 as Director Bonus

Distributor B is also entitled to Director Bonus and will get 6% points on the PGBV generated by his group and gets 6% of $1,60,016 = 9,600$ points $\times 0.85$ (Point Value) = Rs 8,160.

Dynamic compression

To qualify for DB, all qualifiers have to have a personal purchase of 600 BV. DB will be paid on all qualified Director groups. If your Direct Director downline has not qualified, then the PGBV of non-qualified Directors is clubbed down till a qualified Director irrespective of the level. The clubbing is done top down.

Fast Start Director

If you achieve 7,501 PV in a single business month, you qualify as a Fast Start Director.

This entitles you to 20% performance bonus and Director bonus.

Leadership Overriding Bonus 15%

Leadership overriding bonus (LOB) is payable to Silver Directors and above. The percentage of the LOB depends on the position. To qualify for LOB all qualifiers must have a personal purchase of 600 BV and 90,000 GBV excluding Personal Business Volume. 90,000 GBV has to come from a single downline group.

If your Director downline does not have a GBV of 90,000 then GBV of qualified/unqualified directors is rolled up till 90,000 GBV is achieved.

LOB is also based on point value system and the value of the point is determined according to the formula shown on the right ~

The LOB is calculated as per the table shown below ~



$$\frac{15\% \text{ of Company's monthly BV}}{\text{Total LOB points collected}} = \text{LOB Point Value}$$

STATUS	DIRECTOR GROUPS	QUALIFYING CONDITIONS	LEADERSHIP BONUSES IN %							
			SD	GD	STAR	DD	CD	UCD	DCD	DUCD
Silver Director	1	GBV 90,000	5							
Gold Director	2	GBV 90,000	5	5						
Star Director	3	GBV 90,000	5	5	5					
Diamond Director	4	GBV 90,000	5	5	5	4				
Crown Director	6	GBV 90,000	5	5	5	4	3			
Universal Crown Director	8	GBV 90,000	5	5	5	4	3	2		
Double Crown Director	12	GBV 90,000	5	5	5	4	3	2	1	
Double Universal Crown Director	> = 16	GBV 90,000	5	5	5	4	3	2	1	.5

There is a "minimum guarantee" of at least 90,000 BV. In case your PGBV is not 90,000, the difference is rolled up to the next qualified Director from the points collected by you

Travel Fund (TF) 3%

Vestige provides a Travel Fund (TF) to Silver Directors and above. The TF allocates 3% of company's monthly total BV and is computed by a "Point Sharing System" based on the Travel Fund points earned by the qualifiers. TF value per point will vary each month and is computed monthly as per the formula shown below :

$$\frac{3\% \text{ of total Company's monthly BV}}{\text{Total Travel Fund points collected}} = \text{TF Point Value}$$

This is also based upon the Director Bonus qualifications and is paid out according to the same level.



Pre-requisites

The travel fund is to be used for travel trips announced by the company.

Car Fund (CF) 5%

Vestige provides a generous Car Fund (CF) to Star Directors and above. The CF allocates 5% of company's monthly total BV and is computed by a "Point Sharing System" based on the Car Fund points earned by the qualifiers. CF value per point will vary each month and is computed monthly as per the formula shown below :

$$\frac{5\% \text{ of total Company's monthly BV}}{\text{Total CF points collected}} = \text{CF Point Value}$$

This is also based upon the Director Bonus qualifications and is paid out according to the same level.



Pre-requisites

- 1 A Distributor qualifying for the Car Fund has to purchase a car after getting an approval from the company.
- 2 The Car Fund may also be used for Business Development after getting approval from the Company.
- 3 Rs 60,000 per month is maximum you can earn in CF.

Benefit

Once you have qualified for the Car Fund, you can enjoy the Car Fund continuously till the time you have qualified as a Silver Director.

REQUIREMENT FOR CAR FUND PROFIT SHARING

POSITION	QUALIFICATIONS	CF's POINTS
Star Director/ Diamond Director/ Crown Director/ Universal Crown Director/ Double Crown Director/ Double Universal Crown Director	<ul style="list-style-type: none"> • Have monthly personal purchase of 600 BV • Have three Director groups direct/indirect under him/her • Maintain minimum Star Director status for three consecutive months • To enjoy CF from fourth month onwards 	Based on Director Bonus points system computation

House Fund (HF) 3%

Vestige provides a generous House Fund (HF) to Crown Directors and above. The HF allocates 3% of company's total BV and is computed by a "Point Sharing System" based on the House Fund points collected by the respective qualifiers. HF value per point will vary each month and is computed monthly as per the formula shown below :

$$\frac{3\% \text{ of total Company's monthly BV}}{\text{Total HF points collected}} = \text{HF Point Value}$$

This is also based upon the Director Bonus qualifications and is paid out according to the same level.

REQUIREMENT FOR HOUSE FUND PROFIT SHARING

POSITION	QUALIFICATIONS	HF's POINTS
Crown Director/ Universal Crown Director/ Double Crown Director/ Double Universal Crown Director	<ul style="list-style-type: none"> • Have monthly personal purchase of 600 BV • Have six Director groups direct/indirect under him/her • Maintain minimum Crown Director status for three consecutive months • To enjoy HF from fourth month onwards 	Based on Director Bonus points system computation



Pre-requisites

- 1 The house fund earnings will be released by the Company in the following month along with the Bonus Cheque.
- 2 ₹80,000 per month is the maximum you can earn in HF.

Benefit

Once you have qualified for the House Fund, you can enjoy the House Fund continuously till the time you have qualified as a Silver Director.

Product Guarantee

Vestige (hereinafter called the Company) offers products of international quality to every customer. If the product purchased by the distributors or consumers are of inferior quality or with manufacturing defects, the Company guarantees replacement. However, this guarantee does not extend to damages or contamination due to expiry, negligence or deliberate act.

Product Return Policy

In case of any dissatisfaction, manufacturing or packaging defect, retail customers can return/ exchange the product to/from the distributor from whom they had purchased the same, within 30 days from the date of purchase. They have to provide a good reason and return the said products along with the original customer order receipt copy. In case of retail customers request for money refund or replacement of products, it is the distributor's obligation to satisfy the customer's needs.

Thereafter, the distributor can exchange the products from the Company within 30 days from the date of invoice and must submit the following at the time of exchange:

- Product Return Form
- Reason for return
- Copy of Invoice
- Copy of Customer Order Receipt
- Products to be returned

Buy Back Policy

The Company provides a Buy Back Policy to the distributor who wishes to resign from his/her distributorship and return any Vestige products that are in good condition, useable, resaleable, restockable, unopened, and unaltered and the shelf life of the goods have not expired. The product invoice should be within 30 days from the date of purchase.

Upon approval, the amount refunded will be equal to distributor cost of the product being returned, less total bonus paid out by the Company on the original purchase and less 10% service charge.

The Buy Back policy is designed to impose upon the sponsor and the Company the obligation to ensure that the distributor is buying products wisely. Distributors are requested to buy products that they can reasonably sell within 30 days period.

PROMOTION, ADVERTISING, SALE AND MARKETING POLICY

The Company has developed and follows its own policy for promotion, advertising, sale and marketing of its products. The distributor(s)' services are only to implement such policy. Under no circumstances, distributor(s) are allowed to alter or formulate policies. However, distributors and staff are encouraged to provide inputs and suggestions for the company's consideration. Company does not allow its products to be stored, displayed or sold in wholesale or retail outlets in public or private places. Every distributor is expected to report such instances if they come to his / her notice along with a note indicating the person / distributor responsible for and the circumstances behind such instance. Sale and purchase of the Company's products amongst distributors and staff of the company is not permissible. Upon detection of such instances, strict action shall be taken against the persons involved. Sale of products at price(s) and in packages other than the ones determined and implemented by the Company is strictly prohibited. Acts of sale of products at price(s) other than the prescribed price for competing with other distributors or otherwise shall be seriously viewed; in such cases Company may terminate distributorship of the person(s) found responsible for such act and forfeit their bonus entitlement /

arrears.

Distributors are not allowed to carry out their own promotions unless they have written approval from the Company for the same. The company designs, prints, publishes and circulates product, plan and vision related literature for promotion, marketing and sales of its products. Distributors are not allowed to deviate there from. Under special circumstances, the Company may allow Distributor(s) to cause customized literature and / or advertisement. However for this purpose, interested Distributor(s) shall have to submit a detailed plan in advance to the Company for its approval. Unless written approval is given by the company, none can digress from the form and content of the company's literature/policy for promotion, marketing and sales.

On expiry or termination of distributorship, the distributor shall remove and discontinue use of all Company signs, logo and/or any other representations and shall not use any name, signs, label, stationery, product name, copyrights, designs and/or any printed material related to any of the Company's products. If the above condition is violated, the Company in its discretion may take legal recourse against the errant distributors.

Reporting Policy

Though in general course of business all distributors are expected to report to their Upline and guide their Downline as per mutual convenience and situational demands, all distributors are required to report 'extra ordinary situations' directly to the Company and seek guidance.

Reward / reconciliation / vacancy policy

In cases of vacancy in distributorship caused due to death (with no heir/nominee), and in cases of resignation, termination, cancellation, inactive distributorship, unclaimed distributorship of Diamond's and above as the case may be the Company shall auction the network linked with such vacancy amongst existing Diamond Distributors or higher levels and the highest bidder will get such network. The network so purchased will remain in its existing position in the line of sponsorship

and shall be known as/made second authorized distributorship business of the auction purchaser. Funds realized through aforesaid auction may be distributed amongst distributors considered as eligible for incentives as per the Company's guidelines as may be in vogue at the relevant point of time.




In case the Company doesn't get any buyer for the network linked with any vacant distributorship, an administrator will be appointed to conduct business of the network and to supervise the network efficiently. Only after the Company is satisfied about smooth management and growth of such network and related business, it may distribute such network amongst leaders who are at the same/higher level than the level of the Distributor whose Network was being administered, or in a manner which the Company feels will be in the best interest of Business. Company's decision with regard to this policy will be final.

C O R P O R A T E C O M M U N I C A T I O N

Our corporate identity and stationery is fundamental to the way we communicate. It is the way we present ourselves to customers.

These are our a vital asset, reflecting our brand image, unifying all our operations and providing a recognizable endorsement of quality. Our identity and stationery provides us with consistency and recognisability. But we must have the discipline to ensure that our corporate identity standards are maintained. It's about ensuring the future reputation of our Company and it is a job that comes down to all of us.



	80C 0M 100Y 10K	PANTONE (solid coated) : 362C
	100C 70M 0Y 10K	PANTONE (solid coated) : 293 C
	0C 0M 0Y 100K	PANTONE : Pantone Black C

Typeface of Logotype : Frutiger Lt Std Black

We have prepared a stationery template for you. This template is designed to help you endorse the Vestige brand. It is recommended that a unifying corporate identity and visiting card be used for all your business transactions. You must ensure that the font, typesize, colours, spaces and other details are consistent with Vestige's standard. Our identity and visiting card standards are outlined below ~

Distributor Full Name
Designation
INDEPENDENT VESTIGE DISTRIBUTOR

Vestige Marketing Pvt. Ltd.
Local Address of Distributor
Local Address of Distributor
p +91 XX XXXX XXXX
f +91 XX XXXX XXXX
m +91 XXXXX XXXXX
e xxx@xxxxxxxx.com
w myvestige.com

CARD DIMENSION:
52mm(HEIGHT) x
87mm(WIDTH)

Stroke thickness
(blue & green) = .75 pt

Font : Gill Sans Std Bold | Type Size : 7.5
Font : Gill Sans Std Light | Type Size : 7.5
Font : Gill Sans Std Regular | Type Size : 7.5
Font : Gill Sans Std Light | Type Size : 5.75
Font : Gill Sans Std Light | Type Size : 7.5
Font : Gill Sans Std Regular | Type Size : 8.5

C O D E O F E T H I C S

Distributors are required to observe the Vestige Code of Ethics at all times. The Company reserves the right to terminate distributorship at any time for any violation. Upon enrollment, distributors are expected to pledge the following :

1. I will follow the highest standards of honesty and integrity in the Vestige Business.
2. I will present the Company's marketing plan accurately and honestly, clearly portraying the level of effort required for achieving success.
3. I will not make negative or disparaging remarks about the Company, its products, officers, employees or other people and products. I will be respectful to the Company as well as the direct selling business.
4. I will not retail the products of Vestige through retail outlets.
5. I will not instigate, encourage, indulge and/or guide downlines for bonus rebate/refund of commission in order to become more competitive on pricing.
6. I will not use the Company's trade name(s), information, literature, advertising material, and gathering of people or other resources including Intellectual property to introduce and promote interests of any entity other than the Company.
7. I will strive to ensure that my customers and fellow distributors are satisfied with the Company's products and my service.
8. I will abide by the Vestige distributor's Rules and Regulations at all times.
9. I will not resort to any fraudulent act in promoting the Company's business at the expense of the Company and fellow Distributors.
10. During continuation and thereafter I will not do anything that may adversely affect the Company, its reputation and business.

R U L E S + R E G U L A T I O N S

The following Rules & Regulations of Vestige Marketing Pvt. Ltd. (the Company) are formulated and implemented for safeguarding rights and dignity of the distributors while regulating conduct of business. In order to mould yourself as a responsible and ethical distributor of Vestige, you must understand and abide by the policies of the Company and these Rules and Regulations; any violation of the same can result in termination of your distributorship.

The Company reserves the right to amend its Policies, Rules and Regulations without causing prior notice or clarification. You are expected to browse the Company's website from time to time and keep yourself abreast with updated policies, rules and regulations.

1 Eligibility to become a Distributor

A. Individuals

- a. Individuals aged 18 years and above can apply to be a distributor of the Company.
- b. The Company has absolute discretion to decide whether to accept or reject an application.
- c. Distributor of the company is not an agent, representative or employee. The relationship is on principal to principal basis.
- d. All applications must be sponsored by an existing distributor.
- e. Wife and husband constitute a single unit for the purposes.
- f. Son or unmarried daughter of a Distributor can join the Business with their independent id if the line of sponsorship is under their family*id. Similarly any of the family member can join under their son/unmarried daughter.

B. Legal entities (such as HUF, Partnership firms, LLP, Company, Society and Trust)

- a. In such cases registration shall be in the name of the legal entity.
- b. A copy of the constitution, deed, articles of the association along with certificate of institution/incorporation, as may be applicable for the entity and PAN card should be submitted along with the application form. In cases of HUF, copy of PAN card would suffice.
- c. Liability and entitlement of such entity is as per law of the land. Bonus payment would be made by the company in the name

of the entity.

- d. Any change in constitution of the entity should be intimated to the Company and a fresh application form should be submitted along with the new / updated constitution. Company reserves the right to refuse registration of such new/fresh composition or constitution.
- e. Company will communicate only with a person /official duly authorized by the entity under written intimation to the company in advance.
- f. In case of dissolution / winding up / insolvency of the entity, bonus entitlement / arrears, if any shall be released to the successor entity upon submission of proof acceptable to the company. Claim(s) in this respect shall not be entertained after 90 days from the incident of dissolution / winding up or declaration of insolvency.

2 Bonus payment

- a. Bonus for all distributors is computed once in a calendar month, and commensurate with the business done in the relevant Sales month. Pay outs will be issued by the Company to the registered distributors.
- b. On receipt of monthly payout distributors should check accuracy of computation. Any queries in this respect should be made within 14 days from the date of issuance of payout by the company. In the absence of such queries the figures mentioned in the statement shall be final and binding.
- c. Distributors are required to provide their addresses and bank particulars and update the same as and when any change takes place. Company shall not be liable for non-receipt of payout due to change in address, e-Mail id, or bank particulars.

3 Procedures for dealing with instances of violation

The Company provides guidance and advice to deal with situations involving breaches and violation of its policies and these rules and regulations. The company shall also take appropriate action against the distributor(s) involved. In the event of any violation, the following procedure needs to be observed:

- a. A complaint has to be lodged immediately upon coming to know about violation of any and all Policies, Rules and Regulations. The complainant must fill in the Customer Feedback Form by giving details of the alleged violation, also he/she requires to inform his/her upline about the complaint.
- b. Upon receiving the complaint, company shall immediately notify the distributor involved, requesting a swift response by way of a chance to explain his/her case. Company may in appropriate cases institute such action suo moto.
- c. In case of inadequate information, the company may request for more details from either party.
- d. If the Company is convinced that the only way to restore normalcy is to suspend or terminate distributorship, it shall convey its decision by writing a letter to the distributor concerned. The letter shall be posted through Registered mail/ Courier to the last known address of the distributor as listed in Company's database and the post mark shall be taken as proof of receipt. The Company reserves the right to take necessary action against the terminated distributor including seeking compensation, recovery, damages and legal costs incurred, if any. However, the Company reserves the right to amend or modify any part of the above decision if and when such a need is felt by the Company.

4 Renewal of Distributorship

The company does not charge any renewal fee. Distributorship is discontinued if the Distributor resigns and if the resignation is accepted by the company or the Distributorship is terminated by the company. If the Distributor does not conduct any Business with the Company for more than three years, the Distributor will lose lien over the company.

In the above cases the Distributor will be required to put forth his claims within one month of the date of the above happenings, thereafter no claim will be entertained. The claims will be settled as per Company's Policy.

5 Valid ID

The Distributor who joins the Company must do Business of at least 350 BV within 30 days of joining for his ID to be valid. If the same is not done, the id of the Distributor will be treated as invalid after the 30 day period.

6 Representations made by Distributors

- a. Distributor(s) shall not exaggerate or misrepresent benefits associated with the company, association with the company and the company's products and services
- b. Distributor(s) must know and convey that earnings come only through hard work, committed and consistent efforts.
- c. Distributor(s) shall not make claims other than what mentioned in the Company's plans and literature about products, quality and earnings. Company has the unconditioned rights to take any and all actions including seeking damages for distributor's action / inaction inviting and causing illrepute / loss to the company for misdeclaration or misrepresentation.

7 Labeling, packaging and pricing

The product description, labeling, pricing and packaging done / determined by the company is final and sacrosanct. No alteration is permissible in these respects. Distributor(s) are not authorized to

relabel, repack, and alter description or sale products loose or in a form not originally caused by the company or at a price not fixed by the Company. Allegations against distributor(s) for contravening this rule shall be investigated and appropriate action will be taken.

8 Cross Sponsoring

No Cross Sponsoring of distributorship shall be allowed. "Cross Sponsoring" in this context means :

- a. Signing up an existing distributor from another group.
- b. Signing up the wife when husband is already a distributor or vice versa.
- c. Signing up under another sponsor to operate his/her distributorship when his/her distributorship is still valid.
- d. Allowing other people or relative to use his/her distributorship to do business.
- e. If son or unmarried daughter joins the Business with their own id but their line of sponsorship is not under their family*id, then such a case will be treated as cross sponsoring and the id taken by son/unmarried daughter will be terminated. Same will apply for any of the family member not joining under their son/ unmarried daughter's line of sponsorship.

In the event of Cross sponsoring the following action shall be taken :

- i) If the complaint is received after more than 6 months of a Distributor having taken another id, the same will not be entertained. On receipt of such complaint, the Company will terminate one of the id's of the Distributor, which ever may be deem fit, and the network will remain with the active Id.
- ii) If the company receives complaint within 6 months of Cross sponsoring, the Company will terminate the second id of the distributor and the network developed under the second id will move up to the next higher Distributor as a result of second id being terminated.

However if the investigations, reveal that any of the Ids registered was in a manner which the management finds out is not ethical/ without the knowledge of the distributor then Company will terminate any one of the Ids which they deem fit and the network of terminated Id will move upto the next higher Distributor and the company will take action against the distributor who got the id registered in unethical manner.

The company reserves the right to terminate the offending distributor as its own discretion and withholds bonus payments of the offending distributor till final settlement takes place.

The Company's decision in the above cases will be final.

9 Inactive Distributor

Irrespective of the level attained, if a distributor is found not to have placed any order in preceeding nine months, then he / she will be termed as an 'Inactive distributor' and the Company reserves the right to take a decision (including termination) in respect of his/her distributorship. After completion of inactive period the distributor can join under any of the distributor after termination of the earlier id.

10 Expiry/Cancellation/Resignation/ Succession of distributorship

- a. Any distributor may resign from distributorship by submitting an application. Acknowledgement of receipt of such communication constitutes resignation. A person who resigns or whose distributorship is cancelled / terminated may reapply for distributorship only after lapse of a period of 6 months (cooling period) from the date of resignation / cancellation of his / her last distributorship. In such case the person cannot have any claim whatsoever over the downline(s) / business he/she had prior to reapplication for distributorship.

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- b. In case a Distributor resigns for certain unforeseen circumstances, subject to Company's satisfaction, he/she may transfer the Distributorship to his/her blood relative only (proper proof and documentation required). In such case the Applicant will be the blood relative and the co-applicant will be the earlier Distributor or the spouse of the blood relative. Company's decision in this regard will be final.
- c. Distributorship in ordinary circumstances expires upon death or proven incapacity of the distributor. However, nominee of the deceased upon evincing interest to succeed distributorship may be allowed by the Company. In cases where the nominee does not come forward till 3 months from the date of death or incapacity of the original distributor as the case may be, successor of the deceased upon submitting appropriate documentation and evincing interest to succeed distributorship may be allowed by the Company. However, under no circumstances such distributorship will be entertained after 6 months from the date of death or knowledge of incapacitation of the distributor either from nominee or successor.
- d. Distributorship may be cancelled / terminated, declared unclaimed or suspended by the Company for the reasons mentioned in the Company's policies and these rules and regulations. In all such cases, the Company takes decision in terms of its reward / reconciliation policy.

II Marriage

- a. The company treats wife and husband as one single unit for the purposes of distributorship.
- b. In situations where two independent existing distributors marry each other; upon marriage both of them are deemed to have surrendered their distributorship. The distributors who are married to each other; shall separately intimate to the Company about their marriage within 30 days from the date of their marriage. Subject to conditions of other sub-clauses of this clause one amongst them ought to resign within 30 days from the date of marriage, failing which distributorship of both distributors shall be cancelled. Original downline structure of the distributor who resigns for reasons of marriage in terms of this sub-clause shall remain unchanged. However, to maintain relationship with the Company and to conduct Vestige business, the Couple may form a 'partnership firm' in lines of the model 'deed of partnership' prescribed by the Company for the purposes of common distributorship, and submit the same under cover of a joint application seeking distributorship for such 'partnership firm' within 30 days of their marriage. This partnership will replace the Distributorship of the Distributor who does not resign and the Structure will remain unchanged.
- c. Upon marriage amongst two existing distributors and they being given "partnership" (irrespective of their cadre / level), they shall have a joint bank account and inform such particulars to the Company within 60 days from the date of marriage. The Company upon receipt of such intimation shall credit payouts / bonus earned by the "partnership" in such account. If the account is not opened, no Bonus will be paid out by the Company and the Partnership firm will have no lien on the Bonus earned for the period. However, this sub-rule will not be made applicable for distributor couples who are both Star Directors and Car Fund Achievers unless of course they want such an arrangement.
- d. If both distributors are Star Directors and Car Fund Achievers, then their individual distributorships may separately be retained at original status. However, one amongst the two may resign from distributorship / Star Directorship and the couple may apply for a single distributorship through "partnership" (comprising both of them as partners). This partnership will replace the Distributorship of the Distributor who does not resign and the Structure will remain unchanged. In such case, Original downline structure of the distributor who resigns for reasons of marriage in terms of this sub-clause shall remain unchanged. Even in this case both of them shall separately intimate the Company about their marriage within 30 days from the date of their marriage.
- e. In case such couple does not form any "partnership firm" within

30 days from their date of marriage or either of them does not inform factum of their marriage to the Company, the Company reserves the right to cause appropriate changes in their downline / network and merge their business(s) of two distributorships into one with conditions as may be deemed appropriate to the Company and/or cancel distributorship of one or both as per its discretion.

12 Seperation

In cases of divorce amongst couples having distributorship through 'partnership firms' formed as aforesaid, benefits of distributorship and the distributorship itself shall be apportioned or transferred as the case may be in terms of the 'deed of partnership'. Such changes in distributorship of the 'partnership firm' shall be caused by the Company only on completion of 90 days after receipt of the 'decree of divorce' granted by a competent court. The distributorship of the partnership firm of the couple shall be put under suspension with effect from the date of commencement of divorce proceedings between the couple and during pendency of divorce proceedings, the Company in its discretion may as a special arrangement allow (without insisting upon lapse cooling period) both parties do Vestige business separately as freshly appointed distributors. After the judgement of the Court, the suspension of the spouse in whose name the court has approved for Distributorship to be continued, can continue as a Distributor; and the partnership will stand dissolved. In case the judgement is silent on the issue, the Distributorship under partnership will stand terminated.

"In cases where married couples are Distributor and co-applicant and they file for Divorce, the co-applicant will have no right on the Business and the Business will remain with the Distributor.

Once the Divorce is formalized, the name of the co-applicant will be removed from the system".

13 Waiver

- a. The failure of the Company to exercise any rights stated in the Company Rules and Regulations or in the Distributor Application Agreement shall not constitute a waiver of the Company's rights to demand exact compliance therewith.
- b. Any waiver by the Company can and shall only be affected in writing by authorized personnel of the Company.

14 Prohibited Act

A Distributor shall not

- a. Incur any liabilities or Debt in the name or on behalf of the Company.
- b. Enter into, modify or alter any contract in the name of the Company.
- c. Engage itself or show interest directly/indirectly as agent, servant or licensee for sale of any product/ goods other than those of the Company, in any trade, business or profession in competition with the Company.

Glossary of terms

- BV :** Business Volume, is pre-determined for each product and all calculations are based on this volume.
- PV :** Point Value, determines % level of achievement.
- PS :** Personal Sales
- PGBV :** Personal Group Business Volume, is the business volume of your entire group & does not include the business volume of Director group.
- GBV :** Group Business Volume, is business volume generated by your entire group.
- CBV :** Cumulative Business Volume, is Business volumes accumulated by your group.
- *Family :** Grand parents/parents/self



Vestige Marketing Pvt. Ltd.

A 94/3, Okhla Industrial Area
Phase II New Delhi 110 020, India

p +91 11 4310 1234

f +91 11 4170 8689

Toll Free No. 18001023424

e info@myvestige.com

w myvestige.com



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