



# COMPENSATION PLAN

A THRILL OF HOPE

**Unique and Lucrative Plan**

How to create passive income



THE  
RICHWAY  
GROUP

**RICHWAY & FUJI BIO INC.**

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## WHAT HAPPENS WHEN A PRODUCT IS SOLD?

- ▶ Product is delivered to the customer
- ▶ Sales Commission is issued to the sponsor
- ▶ Product Certificate is issued to the sponsor
- ▶ Every \$500 in Business Volume makes a new Business Center for the customer and is placed in the sponsor's Binary Tree
- ▶ Binary Point(s) are shared upwards to connecting Business Centers

\* Some products are not eligible for commissions and bonuses. Please refer to the Compensation Chart for more information.

## MULTIPLE BUSINESS CENTERS = MULTIPLE STREAMS OF INCOME

An ISA may earn Binary Bonuses on multiple Business Centers within the same week.

There is no limit to your income!

### Example:

A Diamond Executive (ISA) owns three (3) Business Centers, all of which reach at least 18/18 points.

This ISA would be paid on all three (3) centers.

$3 \times \$1,200 = \$3,600$

$3 \times \$1,200 \text{ PC} = \$3,600 \text{ PC}$



## WEEK ENDING DATE

Richway promotions, compensation, and commissions are calculated on a weekly basis. The Week Ending Date is used to properly document which week an order was placed and will always be a Saturday.

## WEEK ENDING CUT-OFF TIME

### ▶ Weekly submissions for Offline orders\*

**Ends: Fridays at 5:59 AM** Hawaii Standard Time

\* **OFFLINE** = Orders submitted through mail, email, fax, shopping carts, replicated websites, etc.

### ▶ Weekly submissions for Online orders\*

**Ends: Saturdays at 11:59 PM** Hawaii Standard Time

\* **ONLINE** = Orders submitted through Richway BackOffice only.  
([www.richwaybackoffice.com](http://www.richwaybackoffice.com))

Compensation and bonuses are normally sent out 2 weeks after the Week Ending cut-off date in which it was processed.

\* **We highly recommend** placing your orders through the Richway BackOffice ([www.richwaybackoffice.com](http://www.richwaybackoffice.com)) or placing your orders a few days in advance in case issues arise (declined charges, incorrect placement, missing documentation, etc.) to avoid missing the Week Ending cut-off and Binary Point reset dates. Richway will not be held responsible for orders missing the Week Ending cut-off and Binary Point Reset dates in these instances.

Cut-off times are subject to change at any time. Any changes will be announced on our website.

Richway & Fuji Bio Inc. reserves the right to modify the compensation plan at any time, without notice. The following information is for educational purposes only and is not meant to serve as income guarantee.



# A THRILL OF HOPE

WELCOME TO RICHWAY

We are thrilled to announce our new Compensation Plan! Richway is devoted to helping you achieve a higher level of success and believe the Compensation Plan is the perfect vehicle to reaching your goals.

## Dear Richway Family,

When we started Richway & Fuji Bio over 20 years ago, we were determined to create a company you can trust and to be your partner towards fulfilling your dreams.

To accomplish this, we studied the industry. We learned how difficult it was for someone to succeed. These other companies had no interest in developing long term relationships with their distributors. There was no thrill or hope. It was not a partnership, but a so-called “opportunity” which has strained relationships.

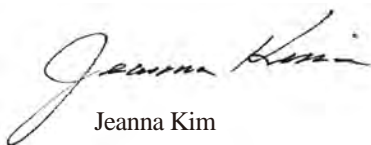
We decided to do things differently and make Richway a company that will make a positive difference in transforming your life. Therefore, we decided to never have monthly quotas or put a cap on how large your Binary Tree can be. Your success has no limits.

By partnering with Richway, you will never need to worry about ruining relationships, stockpiling inventory, or limiting growth potential. We are bringing back the thrill and hope so you can focus on growing your business and ensuring your passive income.

It is no wonder why so many Independent Sales Associates have been with us for so long. Their lives are now richer, fuller, and more content.

We are your true partner, building our futures together.

Warmest Regards,



Jeanna Kim  
RICHWAY & FUJI BIO, INC.





## A THRILL OF HOPE

# RICHWAY & FUJI BIO COMMISSION & BONUS

A Thrill of Hope is all around us. With hard work, you can start securing a lifetime of income for you and your family.

The Richway & Fuji Bio Compensation Plan is about helping you to earn income, building your business, and helping others. By teaching others, you can start establishing your source of passive income for your future!

### ► Sales Volume (SV):

SV is the price the customer pays for a product.

### ► Business Volume (BV):

BV is the assigned value of a product for the purpose of qualification and calculation of commissions and bonuses.

### ► Personal Business Volume (PBV):

PBV is the sum of the Business Volume from customer orders you have personally sponsored.

To find out which products qualify for commissions and bonuses, visit the Richway & Fuji Bio Website and view the Compensation Chart.

## SALES COMMISSION

Richway & Fuji Bio offers a diverse selection of health and wellness products. Independent Sales Associates (ISA) can earn a substantial sales commission from the Personal Business Volume (PBV) of Richway & Fuji Bio products to the ultimate consumer.

## PRODUCT CERTIFICATE BONUS

Product Certificates (PCs) are another form of bonuses awarded to ISAs. PCs can be used towards the purchase of products for your business - or yourself! These certificates act similarly to gift certificates and are generated in two instances.

- (a) Each time you directly sponsor a customer's order, you'll receive a PC Bonus
  - \* An order that is eligible of generating a PC is one that generates Personal Business Volume (PBV).
- (b) Each time you earn a Binary Bonus, you will also receive a PC Bonus in the same amount as the Binary Bonus from each center.
- When you have at least three (3) PCs, you can use them towards the purchase of eligible Richway & Fuji Bio products.
- PCs can be transferred to another ISA by endorsing it.
- PCs can be used to discount up to 70% off of the Sales Volume (SV).
- Email, mail and fax order submissions accepted.
- PC terms and conditions will be changed, under the circumstances of the company.
- Refer to the Product Certificate Terms and Conditions for more information.

## ICE BREAKER BONUS

There is no better way to experience A THRILL OF HOPE than to earn the most compensation from the get-go. During your first 45 days, receive 20% in Sales Commission and 20% in Product Certificates on all Personal Business Volume.

## SPONSOR 2 GOLD BONUS

Training and growing ISAs is the foundation of our business. Earn a \$1,000 Product Certificate anytime you sponsor two (2) new Gold Executives. This bonus is available to all ISAs.

## ACHIEVEMENT LEVEL BONUS

Earn a bonus each time you level up.

- Gold Executive ISA** – Receive a \$400 PC
- Emerald Executive ISA** – Receive a \$800 PC
- Diamond Executive ISA** – Receive a \$1,200 PC
- Royal Family ISA** – Receive a \$1,600 PC

## FAST SUCCESS BONUS

Earn more when you fly up the ranks! Start receiving additional bonuses and PCs when you reach Gold, Emerald, or Diamond Executive level within the first 30 days of joining.

- Gold Executive ISA** – Receive up to \$2,100 in Fast Success Bonuses and \$2,100 Fast Success PCs
- Emerald Executive ISA** – Receive up \$4,000 in Fast Success Bonuses and \$4,000 Fast Success PCs
- Diamond Executive ISA** – Receive up to \$6,000 in Fast Success Bonuses and \$6,000 Fast Success PCs

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## BINARY BONUS

Binary Bonuses are determined by the number of points made within each leg of the ISA's Business Center. Once you reach the level of Gold Executive ISA or higher, you are eligible to earn Binary Bonuses.

The amount of Binary Bonus you receive is dependent on your level. As a Gold Executive ISA, you will receive a Binary Bonus of \$400 and a \$400 Product Certificate (PC) per Business Center. As an Emerald Executive ISA, you will receive a Binary Bonus of \$800 and a \$800 PC per Business Center. As a Diamond Executive and Royal Family ISA, you will receive a Binary Bonus of \$1,200 and a \$1,200 PC per Business Center.

## A THRILL OF HOPE

# AUTOMOBILE ALLOWANCE PROGRAM



Let us help you buy your dream car. When you earn Binary Bonuses for 12 consecutive weeks, you are eligible to apply for our Automobile Allowance Program. This program is available to Diamond Executive and Royal Family ISAs.

## DIAMOND CLUB

Join the Diamond Club and start earning and saving more! ISAs can purchase products at a discount and earn even more cash bonuses and PCs by participating in exclusive Diamond Club Challenges.

## DIAMOND CLUB \$20,000 SPECIAL BONUS CHALLENGE

A Diamond Club Member who directly sponsors four (4) Diamond Executive ISAs may qualify to take the Diamond Club \$20,000 Special Bonus.

## M12 BONUS

Each month you make \$6,000 PBV, you can receive 10% of your directly sponsored ISA's Binary Bonus. The M12 Bonus is exclusive to Diamond Executive ISAs who are enrolled in the Diamond Club.

## M18 BONUS

Each month you make \$9,000 PBV, you can receive 2% of the gross Business Volume of everyone under your umbrella. The M18 Bonus is exclusive to Royal Family ISAs who are enrolled in the Diamond Club.

## ROYAL FAMILY \$20,000 SPECIAL BONUS CHALLENGE

Become a Royal Family ISA within the first year of joining and be eligible to take the Royal Family \$20,000 Special Bonus Challenge.

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## SPECIAL DISCOUNT FOR THE BIOMAT® PROFESSIONAL

### ► Veteran Discount

To honor our nation's veterans, we offer a \$100 discount on a Biomat® Professional to any veteran who served our country.

### ► Health & Wellness Discount

Licensed medical and health and wellness practitioners can receive \$100 off a Biomat® Professional.

\* The Veteran Discount and Health & Wellness Discount cannot be combined.

# A THRILL OF HOPE RICHWAY & FUJI BIO ACHIEVEMENT LEVELS

As your business grows, you will start earning even greater rewards, increasing your passive income, and securing your future.



## ICE BREAKER BONUS

Upgrade your Sales Commission and Product Certificates to 20% during your first 45 days of being an ISA.

### 1 INDEPENDENT ISA

We make it very easy to join our lucrative and innovative company. You just need to be sponsored, complete the Independent Sales Associate (ISA) Agreement, and purchase a Lifetime Membership for \$80.00.

**Once approved, you qualify for the following:**

- ▶ 10% Sales Commission of Personal Business Volume
- ▶ 10% worth of PCs from Personal Business Volume
- ▶ Sponsor 2 Gold Bonus

### 3 GOLD EXECUTIVE ISA

Advance to Gold Executive ISA when you sell an additional \$3,000 in Personal Business Volume (PBV).

**Gold Executive ISAs qualify for the following:**

- ▶ 10% Sales Commission of Personal Business Volume
- ▶ 10% worth of PCs from Personal Business Volume
- ▶ Sponsor 2 Gold Bonus
- ▶ \$400 Achievement Level Bonus PC
- ▶ Up to \$4,200 in Fast Success Bonuses (\$2,100 in cash and \$2,100 in PC)
- ▶ Up to \$800 per Business Center, per week (\$400 in Binary Bonus and \$400 in PC)

### 5 DIAMOND EXECUTIVE ISA

Advance to Diamond Executive ISA when you sell an additional \$6,000 in Personal Business Volume (PBV).

**Diamond Executive ISAs qualify for the following:**

- ▶ 15% Sales Commission of Personal Business Volume
- ▶ 10% worth of PCs from Personal Business Volume
- ▶ Sponsor 2 Gold Bonus
- ▶ \$1,200 Achievement Level Bonus PC
- ▶ Up to \$12,000 in Fast Success Bonuses (\$6,000 in cash and \$6,000 in PC)
- ▶ Up to \$2,400 per Business Center, per week (\$1,200 in Binary Bonus and \$1,200 in PC)
- ▶ Automobile Allowance Program
- ▶ Diamond Club for additional benefits, including:
  - PC upgrade from 10% to 20%
  - Diamond Club \$20,000 Special Bonus Challenge
  - M12 Bonus
  - Demo products at 50% off (one of each item per year of membership)
  - May advance to Royal Family ISA

### 2 PARTNER ISA

Advance to Partner ISA when you reach \$1,500 in Personal Business Volume (PBV).

**Partner ISAs qualify for the following:**

- ▶ 10% Sales Commission of Personal Business Volume
- ▶ 10% worth of PCs from Personal Business Volume
- ▶ Sponsor 2 Gold Bonus

### 4 EMERALD EXECUTIVE ISA

Advance to Emerald Executive ISA when you sell an additional \$6,000 in Personal Business Volume (PBV).

**Emerald Executive ISAs qualify for the following:**

- ▶ 10% Sales Commission of Personal Business Volume
- ▶ 10% worth of PCs from Personal Business Volume
- ▶ Sponsor 2 Gold Bonus
- ▶ \$800 Achievement Level Bonus PC
- ▶ Up to \$8,000 in Fast Success Bonuses (\$4,000 in cash and \$4,000 in PC)
- ▶ Up to \$1,600 per Business Center, per week (\$800 in Binary Bonus and \$800 in PC)

### 6 ROYAL FAMILY ISA

Advance to Royal Family ISA when you sponsor four (4) ISAs to become Diamond Executive ISAs and achieve \$14,400 or more in Binary Bonuses within 12 weeks.

**Royal Family ISAs qualify for the following:**

- ▶ 20% Sales Commission of Personal Business Volume
- ▶ 10% worth of PCs from Personal Business Volume
- ▶ Sponsor 2 Gold Bonus
- ▶ \$1,600 Achievement Level Bonus PC
- ▶ Up to \$2,400 per Business Center, per week (\$1,200 in Binary Bonus and \$1,200 in PC)
- ▶ Automobile Allowance Program
- ▶ Diamond Club for additional benefits, including:
  - PC upgrade from 10% to 20%
  - Diamond Club \$20,000 Special Bonus Challenge
  - M12 Bonus
  - M18 Bonus
  - Demo products at 50% off (one of each item per year of membership)
- ▶ Royal Family \$20,000 Special Bonus Challenge

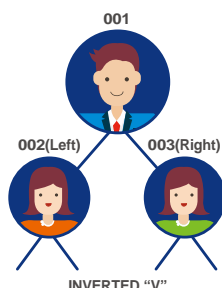
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## WHAT IS THE BINARY COMPENSATION STRUCTURE?

The Binary Compensation Structure is an organization model used in multi-level marketing. This marketing structure consists of Business Centers that each have a Left and Right Leg. When you introduce new members or sponsor sales, future Business Centers will be placed on these legs, which will have their own two legs. As you grow your business, your Binary Compensation Structure will begin to look like a tree-like structure. The Binary Tree refers to all Business Centers connected to and placed somewhere under your first Business Center.



## WHAT IS A BUSINESS CENTER?

A Business Center is an individual node that makes up the Binary Compensation Structure. Each Business Center accrues points for residual income. All Business Centers have a Left Leg and a Right Leg where other Business Centers will be placed. When you earn your first Business Center(s), your Sponsor will place your Business Center(s) somewhere within their Binary Tree. When you sponsor a sale, you can place your customer's or ISA's Business Center(s) under any Business Center in your Binary Tree. Once these placements are made, they are permanent.

## HOW DO I GET BUSINESS CENTERS?

When you purchase or sell \$500 worth of Business Volume (BV), one (1) Business Center will be added to your Binary Tree. When you purchase products as a customer, you will generate Business Centers that will be placed by your Sponsor. When you sponsor a sale, your customer will receive Business Centers that you can place anywhere under your Binary Tree.

If you sign up without previous purchases, you'll automatically get one (1) Business Center. This Business Center can accumulate points and is eligible for Binary Bonus payouts after you've reached Gold Executive level. When you make your first purchase, the first Business Center that was created upon sign-up will be replaced with the BCs created from your purchase.

## HOW ARE BUSINESS CENTERS PLACED IN MY BINARY TREE?

As the Sponsor of the sale, you can place the Business Centers wherever you want within your Binary Tree. Business Centers will be labeled numerically, with the first Business Center being labeled "Number 001" and the second being labeled "Number 002" and so on. Business Centers can be placed on either the Left or Right Leg, and your Binary Tree will start to look like an inverted "V".

When you submit an order for your customer, indicate where you wish to place their Business Center(s). If you are unsure, you can write "Best Placement" or submit it without placement, and our office will decide on the best placement for the Business Center(s).

### When the placement is indicated as "Best Placement" or submitted without placement:

- ▶ If your customer is new, the Business Center(s) will be placed according to your 001 Business Center.
- ▶ If your customer is an existing customer, the Business Center(s) will be placed according to their 001 Business Center.

Please be aware that all placements are permanent, and there can only one (1) Sponsor, one (1) customer, and one (1) placement per order.

## WHAT IS A BINARY POINT?

Business Centers accrue Binary Points when you place your customer's Business Centers under your Binary Tree. Every \$500 worth of eligible products that you have sold will generate a Business Center for your customer that you can place anywhere within your Binary Tree. A single Business Center represents one (1) Binary Point. These Binary Points move upwards, into each Business Center it is connected to.

## HOW DO I GET BINARY BONUSES?

Once your Business Center(s) reaches a target amount on both legs, you will receive a monetary bonus, known as a Binary Bonus. As your Binary Tree starts to grow and get established, your Business Centers will start to generate passive income.

## BINARY BONUS PAYOUT

- ▶ **Gold Executive ISAs** receive a \$400 Binary Bonus and \$400 PC on each Business Center per week that reach at least six (6) points on both of the left and right legs.
- ▶ **Emerald Executive ISAs** receive a \$800 Binary Bonus and \$800 PC on each Business Center per week that reach at least 12 points on both of the left and right legs. Business Centers that reach at least six (6) points on each leg will still payout a \$400 Binary Bonus and \$400 PC.
- ▶ **Diamond Executive and Royal Family ISAs** receive a \$1,200 Binary Bonus and \$1,200 PC on each Business Center per week that reach at least 18 points on both of the left and right legs. Business Centers that reach at least 12 points or six (6) points on each leg will still payout an \$800 Binary Bonus and \$800 PC or \$400 Binary Bonus and \$400 PC respectively.

## BINARY POINT RESET

Business Centers that have not generated a Binary Bonus for at least 3 years will have both legs reset back to zero.

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# UNDERSTANDING THE BONUSES



## FAST SUCCESS BONUS

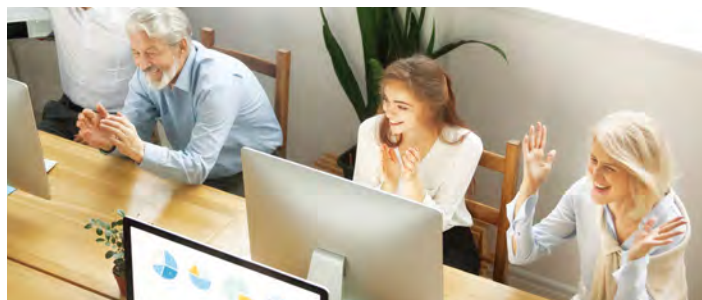
Start earning Fast Success Bonuses and Fast Success PCs when you reach Gold, Emerald, or Diamond Executive level within the first 30 days of joining.

The higher your rank is at the end of 30 days, the more bonuses you may earn. Each week your 001 BC generates a Binary Bonus, you will also receive an additional Fast Success Bonus and Fast Success PC. This is a 10-week challenge where you can earn up to six (6) Fast Success Bonuses and PCs. Your ten (10) week period will begin the Sunday following your 30th day of ISA membership.

**Gold Executive ISA** - Receive up to \$2,100 in Fast Success Bonuses and \$2,100 Fast Success PCs

**Emerald Executive ISA** - Receive up to \$4,000 in Fast Success Bonuses and \$4,000 Fast Success PCs

**Diamond Executive ISA** - Receive up to \$6,000 in Fast Success Bonuses and \$6,000 Fast Success PCs



## GOLD EXECUTIVE ISA FAST SUCCESS BONUS CHART

TIER	BINARY POINT	BINARY BONUS	BINARY PC	FAST SUCCESS BONUS	FAST SUCCESS PC	TOTAL
1	6 : 6	\$ 400	\$ 400	\$ 100	\$ 100	\$ 1,000
2	6 : 6	\$ 400	\$ 400	\$ 200	\$ 200	\$ 1,200
3	6 : 6	\$ 400	\$ 400	\$ 300	\$ 300	\$ 1,400
4	6 : 6	\$ 400	\$ 400	\$ 400	\$ 400	\$ 1,600
5	6 : 6	\$ 400	\$ 400	\$ 500	\$ 500	\$ 1,800
6	6 : 6	\$ 400	\$ 400	\$ 600	\$ 600	\$ 2,000
GRAND TOTAL		\$ 2,400	\$ 2,400	\$ 2,100	\$ 2,100	\$ 9,000*

\*Calculated based on a Binary Bonus payout of 6 : 6 for each week.

## EMERALD EXECUTIVE ISA FAST SUCCESS BONUS CHART

WEEK	BINARY POINT	BINARY BONUS	BINARY PC	FAST SUCCESS BONUS	FAST SUCCESS PC	TOTAL
1	12 : 12	\$ 800	\$ 800	\$ 100	\$ 100	\$ 1,800
2	12 : 12	\$ 800	\$ 800	\$ 200	\$ 200	\$ 2,000
3	12 : 12	\$ 800	\$ 800	\$ 300	\$ 300	\$ 2,200
4	12 : 12	\$ 800	\$ 800	\$ 400	\$ 400	\$ 2,400
5	12 : 12	\$ 800	\$ 800	\$ 1,000	\$ 1,000	\$ 3,600
6	12 : 12	\$ 800	\$ 800	\$ 2,000	\$ 2,000	\$ 5,600
GRAND TOTAL		\$ 4,800	\$ 4,800	\$ 4,000	\$ 4,000	\$ 17,600*

\*Calculated based on a Binary Bonus payout of 12 : 12 for each week.

## DIAMOND EXECUTIVE ISA FAST SUCCESS BONUS CHART

WEEK	BINARY POINT	BINARY BONUS	BINARY PC	FAST SUCCESS BONUS	FAST SUCCESS PC	TOTAL
1	18 : 18	\$ 1,200	\$ 1,200	\$ 100	\$ 100	\$ 2,600
2	18 : 18	\$ 1,200	\$ 1,200	\$ 200	\$ 200	\$ 2,800
3	18 : 18	\$ 1,200	\$ 1,200	\$ 300	\$ 300	\$ 3,000
4	18 : 18	\$ 1,200	\$ 1,200	\$ 400	\$ 400	\$ 3,200
5	18 : 18	\$ 1,200	\$ 1,200	\$ 1,000	\$ 1,000	\$ 4,400
6	18 : 18	\$ 1,200	\$ 1,200	\$ 4,000	\$ 4,000	\$ 10,400
GRAND TOTAL		\$ 7,200	\$ 7,200	\$ 6,000	\$ 6,000	\$ 26,400*

\*Calculated based on a Binary Bonus payout of 18:18 for each week.

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# THE DIAMOND CLUB



## THE DIAMOND CLUB

The Diamond Club is an additional program available to Diamond Executive and Royal Family ISAs. Sign up to receive these benefits:

- ▶ PC upgrade from 10% to 20%
- ▶ Diamond Club \$20,000 Special Bonus Challenge
- ▶ M12 Bonus (available to Diamond Executive and Royal Family ISAs)
- ▶ M18 Bonus (available to Royal Family ISAs)
- ▶ Demo products at 50% off (one of each item per year of membership)

## DIAMOND CLUB \$20,000 SPECIAL BONUS CHALLENGE (S. BONUS)

A Diamond Club Member who directly sponsors four (4) Diamond Executive ISAs is eligible to take the Diamond Club \$20,000 Special Bonus Challenge.

For every week your 001 Business Center generates a Binary Bonus, you will also receive an additional Special Bonus and Special PC Bonus (see chart below). After you've completed this challenge, the next challenge will use the subsequent Business Center in the sequence (002) and so on.

This is a 12-week challenge and can be taken up to once per year of active membership.

**How to start:** After you have four (4) Diamond Executive ISAs, all you need to do is submit a completed application form and get approved. Once it's been approved, you can start the challenge.

\* All Bonus Challenges cannot be taken while another one is active.

## \$20,000 SPECIAL BONUS CHART

TIER	BINARY POINT	BINARY BONUS	BINARY PC	SPECIAL BONUS	SPECIAL PC BONUS	TOTAL
1	6 : 6	\$ 400	\$ 400	\$ 100	\$ 100	\$ 1,000
2	6 : 6	\$ 400	\$ 400	\$ 200	\$ 200	\$ 1,200
3	6 : 6	\$ 400	\$ 400	\$ 300	\$ 300	\$ 1,400
4	6 : 6	\$ 400	\$ 400	\$ 400	\$ 400	\$ 1,600
5	6 : 6	\$ 400	\$ 400	\$ 500	\$ 500	\$ 1,800
6	6 : 6	\$ 400	\$ 400	\$ 600	\$ 600	\$ 2,000
7	6 : 6	\$ 400	\$ 400	\$ 700	\$ 700	\$ 2,200
8	6 : 6	\$ 400	\$ 400	\$ 800	\$ 800	\$ 2,400
9	6 : 6	\$ 400	\$ 400	\$ 900	\$ 900	\$ 2,600
10	6 : 6	\$ 400	\$ 400	\$ 1,000	\$ 1,000	\$ 2,800
11	6 : 6	\$ 400	\$ 400	\$ 1,500	\$ 1,500	\$ 3,800
12	6 : 6	\$ 400	\$ 400	\$ 3,000	\$ 3,000	\$ 6,800
	GRAND TOTAL	\$ 4,800	\$ 4,800	\$ 10,000	\$ 10,000	\$ 29,600*

\* Calculated based on a Binary Bonus payout of 6 : 6 for each week.

## M12 BONUS

The M12 Bonus is exclusive to Diamond Executive and Royal Family ISAs. When you generate \$6,000 in Personal Business Volume (PBV) within any calendar month, you will receive 10% of your directly sponsored ISA's Binary Bonus for that month.

## M18 BONUS

The M18 Bonus is exclusive to Royal Family ISAs.

When you generate \$9,000 in Personal Business Volume (PBV) within any calendar month, you will receive 2% of the gross Business Volume of everyone under your umbrella for that month.

What does this mean? Your umbrella is our way of saying everyone you've sponsored (your enrollees) and anyone your enrollees have sponsored and so on.

If one of your enrollees become a Royal Family ISA, they will breakaway. You will not receive a bonus from a breakaway and their down-line. However, you will still receive a bonus from any directly sponsored ISAs you placed in their Binary Tree.

## ROYAL FAMILY \$20,000 SPECIAL BONUS CHALLENGE (S. BONUS)

An ISA that reaches the Royal Family level within the first year of joining is eligible to take the Royal Family \$20,000 Special Bonus Challenge.

For every week your 001 Business Center generates a Binary Bonus, you will also receive an additional Special Bonus and Special PC Bonus (see \$20,000 Special Bonus Chart).

This is a 12-week challenge and can only be taken once as an ISA.

**How to start:** After you become a Royal Family level ISA, all you need to do is submit a completed application form and get approved. Once it's been approved, you can start the challenge.

\* All Bonus Challenges cannot be taken while another one is active.



A THRILL OF HOPE

## AUTOMOBILE ALLOWANCE PROGRAM

### LET RICHWAY & FUJI BIO PUT YOU IN YOUR DREAM CAR!

The Richway & Fuji Bio Automobile Allowance was created with you in mind. Why you? Because you decide all of the factors. You determine what kind of car you would like, how much you want to spend, and your business activity determines how much you'll get for your car allowance. This program is available to Diamond Executive and Royal Family ISAs.

### HOW DOES THE PROGRAM WORK?

First, fill out and send in your application. Then, become "car qualified" by earning Binary Bonuses from your 001 BC for twelve (12) consecutive weeks. Once you qualify, select your car, pick your options, and choose your purchase plan. Go ahead and purchase or lease your new car. Each month, we will automatically issue your check and send it to you.

### CALCULATING YOUR ALLOWANCE

The amount of your monthly automobile allowance is determined by the factors below:

- The purchase price of the automobile
- The performance of your business

In order to participate, you must first purchase or lease a new vehicle at a minimum cost of \$20,000. The vehicle may be any type you desire – a car, a van, or even a boat. You decide what type of vehicle will provide you with the best image.

The maximum payment amount you may earn each month is determined by the actual purchase price of your new car plus ten (10) percent. The extra ten (10) percent is added by Richway & Fuji Bio to help cover taxes, licenses, insurance, finance charges, and maintenance costs. To calculate your maximum monthly payment

amount, this sum is divided by sixty (60) months (or length of lease) but may not exceed \$1,000 per month.

Your actual payment amount earned each month is based on the performance of your business. At the end of each month, multiply the amount of Binary Bonuses received during that month by ten (10) percent, or the maximum monthly payment amount calculated above, whichever is less.

The following example illustrates how the program works using a new vehicle with a cost of \$42,000.



ACTUAL VEHICLE COST :	\$42,000	\$42,000
	x 10%	+ 4,200
	\$4,200	\$46,200

**\$46,200 divided by 60 months = \$770**

#### EXAMPLE:

If you receive \$7,500 in Binary Bonuses in a month, your actual payment amount earned would be \$750, or ten percent of \$7,500. If you received \$7,950 in Binary Bonuses in a month, your actual payment earned would still be \$770. It would not be \$795 because the maximum payment allowed in this example is \$770.

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# RICHWAY

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## LET'S GET STARTED

### 1 RICHWAY MATERIALS

Knowledge is power for you and your sales team. It imparts faith, trust, and confidence, which can create a lasting positive customer experience. Product knowledge is your vehicle to increased sales. Familiarize yourself with our products and tools by reviewing the materials available on our website.

### 2 RICHWAY BACKOFFICE

The Richway BackOffice is the central hub of all your needs. Here you can place your orders, observe your Binary Tree, keep up to date with the latest Richway news and announcements and more. ISAs get a free 6-month subscription upon joining!

### 3 ORDERING

Customers and ISAs can order products through the Richway BackOffice, our shopping cart or by submitting an Order Form by email, mail or fax.

#### ORDERS MUST INDICATE:

- 1 Customer's Information
- 2 Customer's Shipping Address (Cannot be shipped to APO/FPO/PO Box Addresses)
- 3 Sponsor's Information
- 4 Business Center Placement
- 5 Products being purchased, cost (tax included if applicable), and shipping and handling charges (if applicable)
- 6 Payment Information - Money orders, cashier's checks, cash, VISA/ MasterCard, American Express, Discover, and wire transfers are accepted

### 4 PAYLUTION PAY PORTAL

Paylution Pay Portal is an easy-to-use, secure, global online payment system that we use to transfer commissions and bonuses to ISAs.

Through Paylution Pay Portal, choosing how to get paid has never been so flexible. You can choose between receiving direct deposits, prepaid cards, wire transfer, Western Union cash pickups, or any combination of these based to fit your needs.

ISAs that do not sign up with Paylution will receive commissions and bonuses through physical checks by mail.

#### HOW TO GET STARTED

- 1 Submit your Richway Member Account name (personal or business) and your desired username to [paylution@richwayusa.com](mailto:paylution@richwayusa.com).
- 2 Requests for registration must be sent from the email address you wish to register. All accounts must have a unique email address and username. You will be notified if your email or username has already been taken.
- 3 Once you receive an activation email from [notifications@paylution.com](mailto:notifications@paylution.com), follow the instructions to activate your account and choose your cash out options.
- 4 Once your Paylution account has been activated, it will be ready to receive your next commission payout.





# T.E.A.M.

## Together Everyone Achieves More!

**Richway is dedicated to helping you achieve success.**

Our first step to accomplishing this goal is with our Compensation Plan.  
We believe being a successful Richway & Fuji Bio leader is not just about selling;  
It's about developing relationships, learning the products,  
and teaching others.

THE  
RICHWAY  
GROUP

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