VELOCITY BY NU SKIN®

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YOUR LIFE, YOUR BUSINESS, YOUR WAY

Welcome to Velocity by Nu Skin®—a sales performance program that offers flexible options to fit your lifestyle, gives fast rewards that keep you motivated, and empowers you to build your fulfilling future your way.

Want to earn some extra money sharing your favorite **Products** with friends? Maybe you dream of becoming your own boss? No matter your goals, your Nu Skin journey will be distinct to you. Which is why with Velocity, you choose your path—and your pace.

FLEXIBLE

With the flexible ability to Share, Build, and Lead, Velocity helps you live life on your terms—where you can set your own hours and work toward your specific aspirations.

FAST

Velocity pays you quickly whenever you sell a Product. You can earn bonuses daily, weekly, and monthly so both you and those you bring to Nu Skin get fast rewards.

FULFILLING

Velocity rewards you for your hard work with generous bonuses, timely payments, incredible recognition, and other sleek incentives. There's more than one way to succeed—it's your life, your business, your way.

And the best part? Getting started is simple and free. Keep reading to learn how!

SHARE

Want to keep things simple and earn some extra cash daily? Sell our amazing Products yourself or let us handle the details! Retail sales through our system will earn you a **Retailing Bonus**. These sales and all other purchases by your **Registered** customers will also earn you a sweet **Sharing Bonus**.

BUILD

Have friends who love sharing amazing Products and connecting with others as much as you do? Build a **Group** of like-minded Brand Affiliates and work as one to reach your goals! Velocity's weekly **Building Bonuses** start at **5%** and can reach as high as **40%** on the commissionable value of Product sales above certain benchmarks.

LEAD

Want to up your game and really take off with Velocity? By leading others as they develop their own successful businesses, you can enjoy monthly **Leading Bonuses** up to **5%** of the commissionable value on every Product sale your **Team** makes.

Ready to build your business your way? Let's explore how Velocity pays YOU.

Bold capitalized terms are further defined in the Glossary.



It's your life. Why not live it the way you want and make money while you're at it? Velocity gives you the opportunity to earn cash doing something you already enjoy—sharing great Products with the people around you.

HOW IT WORKS

Do what you do best, and we'll handle the rest. As a **Brand Affiliate**, you can buy and resell products for Retail Profit or sell Products and let us handle the fulfillment for a Retailing Bonus. You'll earn a Sharing Bonus on all of your Registered customers whenever they make a purchase through us.

Simple, right?

Note: When you purchase Products from Nu Skin, the Sharing Bonus is paid to the Brand Affiliate who Registered you. Brand Representatives keep Sharing Bonuses on their personal purchases.

RETAIL PROFIT

Retail Profit is the difference between your costs (including the Member Price, taxes, shipping, etc.) and the price you sell Products for. You handle all Retail Profit earned outside of Nu Skin's systems.



DAILY PAY

RETAILING BONUS

You can earn a **Retailing Bonus** equal to the difference between the Member Price and the price paid by your Retail Customers (excluding shipping costs and taxes) when they purchase Products directly from Nu Skin.



EARN DAILY

Sharing Bonuses and Retailing Bonuses will generally be reflected in your **Velocity Account** within 1 business day.

SHARING BONUS

Enjoy a **Sharing Bonus** that generally ranges between **5%** to **20%** (or more!) on most Products purchased by your personally Registered customers (except Brand Representatives) directly from Nu Skin. Contact your market or Brand Affiliate for specific Product pricing, applicable Sharing Bonus details, and other information.

Sharing Bonuses are reduced by the same percentage as product prices are discounted during promotions, unless detailed otherwise by the market.

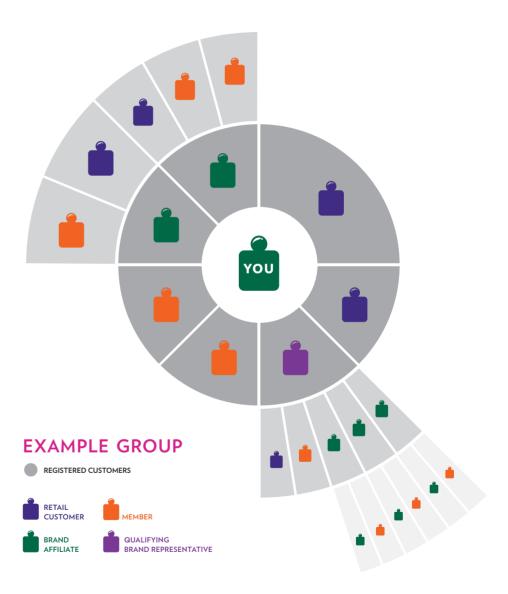




When you're ready to build your business, Nu Skin has your back. Velocity helps propel you forward and ignite your passion!

HOW IT WORKS

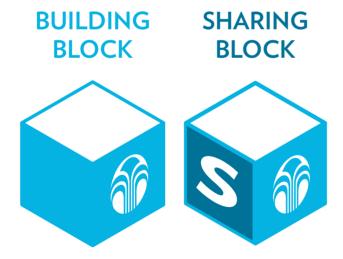
Velocity keeps your hard work organized using a simple system of blocks to represent **Sales Volume**. These blocks are also used to help determine your progress and pay. Basically, blocks make understanding and organizing your business easier and more efficient for you and your sales **Group** (you and all your Retail Customers, Members, Brand Affiliates, and Qualifying Brand Representatives).



BLOCKS

Even with spreadsheets and apps, managing a booming business can be rough. To streamline things, we arrange your Product sales into bite-size chunks called blocks. Each **Building Block** represents 500 points of Sales Volume that come from your Group. **Sharing Blocks** are a subset of Building Blocks, but only count purchases made by Retail Customers, Members, Brand Affiliates, and Qualifying Brand Representatives who you personally Register.

Blocks reset each calendar month, so tracking your monthly sales is easier and more straightforward than ever!



QUALIFICATION

Building your business into something bigger and better is awesome, but it's not easy. We help you keep track of your personal progress to become a **Brand Representative** using a simple system we call **Qualification**.

Step 1: The first step is to develop a strong Group and submit a **Letter of Intent** online. Once you're set, we give you a fancy Title to go with your new responsibilities—**Qualifying Brand Representative**.

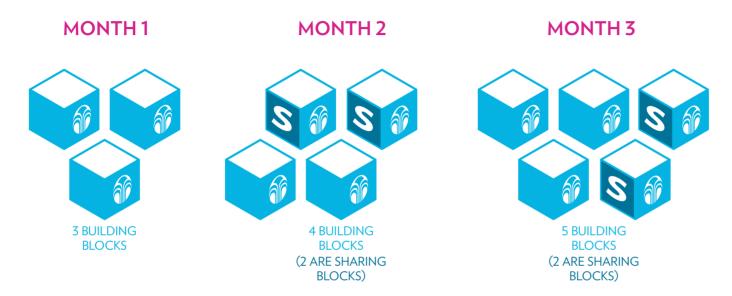
Step 2: Qualification guides you to create the kind of customer base that will help you succeed monthly as a Brand Representative. You commit to completing 12 Building Blocks (4 being Sharing Blocks) within 6 consecutive calendar months.

Step 3: Each calendar month of Qualification, you must complete at least 2 Building Blocks.

Note: Qualifying Brand Representatives are moved up to the nearest Brand Representative after finishing Qualification. Make sure you finish your first Qualification month in the same month or earlier than the month anyone in your Group finishes Qualification themselves to keep them in your Team.

Qualifying Brand Representatives who miss a month's continuing Qualification requirements or don't finish Qualification in 6 months, will need to submit a new Letter of Intent and begin Qualification again.

EXAMPLE QUALIFICATION



BECOME A BRAND REPRESENTATIVE!

As soon as you finish Qualification, you'll become a Brand Representative at the start of the very next weekly period. You can then begin earning a *weekly* **Building Bonus** that starts at **5%** and can reach as high as **40%** on the commissionable value of your Group's Product sales.

From then on, to remain a Brand Representative, you need to complete 4 new Building Blocks each month (or use up to 3 Flex Blocks, as further explained in the Glossary and Additional Details).

MONTHLY MAINTENANCE

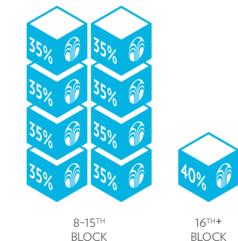


WEEKLY PAY

BUILDING BONUS

Earn a scaling bonus that starts at 5% on the Commissionable Sales Value (CSV)* of your first Building Block and stretches all the way up to 40% on your 16th Building Block and beyond. You are paid on the CSV of each individual Building Block. Each Building Block is paid at the percentage associated with that Building Block only, as illustrated in the chart below.

If you complete 4 or more Building Blocks (excluding Flex Blocks) in a month, you'll also be paid a Building Bonus on any incomplete Building Blocks at the end of the month. Incomplete Building Blocks are paid on the percentage amount of the last completed Building Block. For example, if you have completed 6 blocks and part of your 7th block in 1 month, you'll be paid a **25%** Building Bonus on the CSV of the incomplete portion of your 7th block.



* COMMISSIONABLE SALES VALUE (CSV)—A currency value, associated with each Product, used to determine Building and Leading Bonuses. CSV for each Product may change from time to time. Contact your market or referring Brand Affiliate for Product-specific pricing, Sharing Bonus details, Commissionable Sales Value, and other sales compensation information.

For example, an individual who has completed 4 Building Blocks in a month would thus earn 5% on the CSV of the 1st Building Block, 5% on the CSV of the 2nd Building Block, 10% on the CSV of the 3rd Building Block, and 15% on the CSV of the 4th Building Block they completed.

A block's CSV and Sales Volume are generally not equal.





BLOCK



BLOCK



BLOCK



BLOCK



BLOCK



BLOCK

EARN WEEKLY

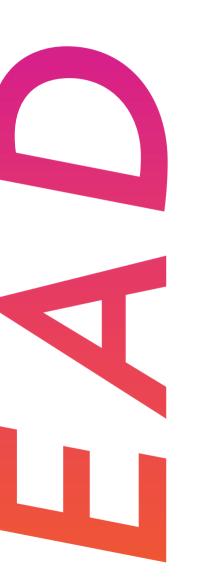
Four times a month, we pay you a Building Bonus for any newly completed Building Blocks. We calculate your pay based on sales through the 8th, 15th, 22st, and the 1st of the following month every calendar month, so you don't have to wait until the end of the month to be paid. Your bonus will generally be reflected in your Velocity Account within 1 business day and then automatically transferred to the financial institution you choose.

WEEKLY BUILDING BONUS SCHEDULE



BONUSES ARE GENERALLY CALCULATED ON THE 8TH, 15TH, 22ND, AND THE 1ST OF THE FOLLOWING MONTH, HONG KONG/ MACAU TIME





Nu Skin is all about paying it forward and being a force for good. That's why part of our mission is to empower people around the world to to improve their lives and the lives of others. With a powerful and fulfilling leadership program, we reward those who help their teammates reach their goals.

HOW IT WORKS

HELP OTHERS GROW

Lead is built on one main concept: earn more by helping others succeed. That begins with leading others to become Brand Representatives. We'll reward you with a *monthly* **Leading Bonus** for guiding your **Team** to take off!



EXPAND YOUR BUSINESS

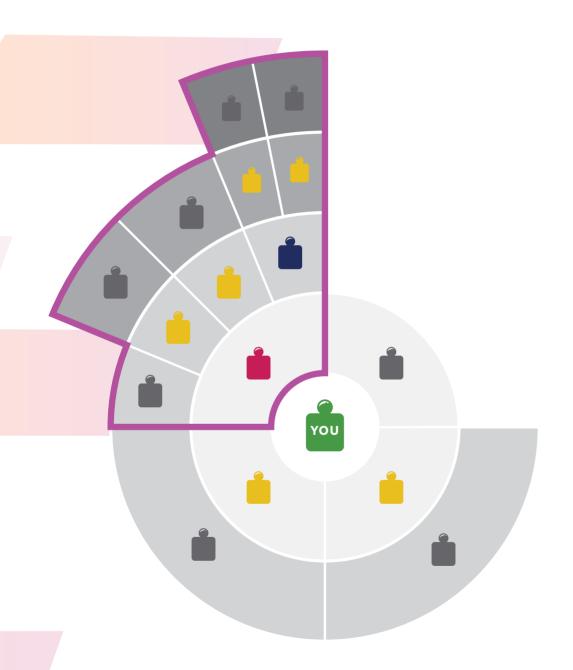
As your business grows, so too will your Team. By developing their own customer bases, your Group members can become Brand Representatives and create their own Groups. But even after they set out on their own journeys, everyone you've brought to Nu Skin remains in your Team. We keep these connections easily organized using the idea of **Generations**. All Brand Representatives you directly lead are your 1st Generation (G1). All the Brand Representatives they directly lead are your 2nd Generation (G2), and so forth.

EARN AS YOU LEAD

Lead rewards Brand Representatives who work part-time or full-time to sell Products and help others create their own Nu Skin sales businesses. For each Brand Representative you develop on your 1st Generation (G1), you can earn a Leading Bonus on their Group's CSV.

By developing more G1 Brand Representatives and meeting other benchmarks, you unlock the potential to earn a Leading Bonus on up to your 6th Generation (G6)!

If you get bumped back to Brand Affiliate for any reason, your Brand Representatives and their Groups will join the Team of your direct Brand Representative. See Restart – Additional Details for more information on how you can regain your Brand Representatives and their Groups.



BE AN EPIC LEADER

True leaders work hard to help their Brand Representatives thrive. That's why, to achieve our highest **Titles**, you'll need to create **Leadership Teams**. These are G1 Brand Representatives who have achieved certain **Leadership Team Sales Volume** (**LTSV**) milestones in a calendar month, as shown in the Titles and Leading Bonus charts on page 19. In other words, by helping others be amazing Brand Representatives, you can get some awesome rewards as well!

EXAMPLE TEAM



MONTHLY PAY

LEADING BONUS

Complete 6 or more Building Blocks in a month and you'll earn 10% on your G1 CSV or 5% on your Team CSV, as shown in the following chart. Alternatively, if you complete 4 or 5 Building Blocks in a month, you'll earn 2.5% on your Team CSV. To be eligible for any Leading Bonus, however, you need to be a Brand Representative who has completed 4 or more Buildings Blocks that month (excluding Flex Blocks).

EARN MONTHLY

After each calendar month ends, we tally all the sales from your Team and determine your Leading Bonus. Like all Velocity bonuses, your Leading Bonus will be quickly reflected in your Velocity Account and then automatically transferred to the financial institution you choose.

YOUR LIFE, YOUR BUSINESS, YOUR WAY

So, what are you waiting for? Whether you want to make a little extra money, build a part-time gig, or even lead a full-time business, we have numerous flexible paths that give you fast rewards to help you build your fulfilling future. Join today and grow at your pace with Sharing, Building, and Leading bonuses. Opportunity is knocking, and its new name is Velocity!

TITLES AND LEADING BONUS

LEADING BONUS				
6+ BLOCKS	earn	10% LEADING BONUS ON YOUR G1 CSV OR 5% LEADING BONUS ON YOUR TEAM CSV (UP TO 6 GENERATIONS)		
4-5 BLOCKS	earn	2.5% LEADING BONUS ON YOUR TEAM CSV (UP TO 6 GENERATIONS)		

	REQUIREMENTS		LEADING BONUS
TITLE	G1 BRAND REPRESENTATIVES	LEADERSHIP TEAMS	PAID GENERATIONS
BRAND PARTNER (GOLD)	1	N/A	1
SENIOR BRAND PARTNER (LAPIS)	2	N/A	2
EXECUTIVE BRAND PARTNER (RUBY)	4	N/A	3*
BRAND DIRECTOR (EMERALD)	4	1 WITH 10K LTSV	4*
SENIOR BRAND DIRECTOR (DIAMOND)	5	1 WITH 10K LTSV + 1 WITH 20K LTSV	5*
EXECUTIVE BRAND DIRECTOR (BLUE DIAMOND)	6	1 WITH 10K LTSV + 1 WITH 20K LTSV + 1 WITH 30K LTSV	6*
PRESIDENTIAL DIRECTOR (TEAM ELITE)**	6	1 WITH 10K LTSV + 1 WITH 20K LTSV + 1 WITH 30K LTSV + 1 WITH 40K LTSV	6*

^{*}To be eligible to be paid on Generations 3–6, you must not be involved in any sales or other activities that promote or benefit another direct sales company.

^{**}There are additional requirements to receive recognition as a Presidential Director (Team Elite).

SSARY

BRAND AFFILIATE—Any person authorized to sell Nu Skin's Products, pursuant to a Brand Affiliate Agreement (BAA). All Product purchases are optional.

BRAND AFFILIATE AGREEMENT (BAA)—A contract required to become a Brand Affiliate. After Nu Skin accepts the Brand Affiliate Agreement, an individual is classified as a Brand Affiliate and is able to Register customers and resell Product. BRAND REPRESENTATIVE (BR)—An individual who has completed Qualification, as well as a generic term used to refer to all Brand Representatives and above, regardless of Title. To maintain Brand Representative status, you must complete at least 4 Building Blocks each calendar month (or use Flex Blocks to substitute for missing Building Blocks). If you fail to maintain your Brand Representative status, any Brand Representatives on your Team will be moved to the Team of your direct Brand Representative. You have the option to Restart for a limited time, and, if successful, you may regain the Brand Representatives that were on your Team, along with any Flex Blocks previously accrued. Please see the Additional Details - Restart, or contact your account manager for more information

BUILDING BLOCK—A measurement of Sales Volume. A Building Block is only considered complete when it has 500 points of Sales Volume. A Building Block with less than 500 points of Sales Volume is referred to as incomplete.

BUILDING BONUS (BB)—All Brand Representatives are eligible to receive a Building Bonus on completed Building Blocks. Brand Representatives who complete 4 or more Building Blocks in a month (excluding Flex Blocks) are also eligible to receive a Building Bonus on any incomplete Building Block at the end of the month. The percentage paid on an incomplete Building Block is equivalent to the percentage paid on the last completed Building Block of the month. Incomplete Building Blocks are paid on the 8th of the following month. Brand Affiliates and Qualifying Brand Representatives are not eligible for Building Bonuses. No Building Bonus is paid on Flex Blocks. Building Bonus is calculated on the CSV of each individual Building Block. The percentage associated with a Building Block is only applicable to that specific Building Block and does not apply to any previous completed Building Blocks.

BUSINESS BUILDER POSITION (BBP)—An incentive to motivate successful Brand Representatives to continue building their sales Team. A Business Builder Position is a second position that is awarded to a Brand Representative who has been paid as an Executive Brand Director for 1 month. The BBP is established on the 1st generation of the Executive Brand Director (parent account). By building a Team of Brand Representatives under the BBP, the parent account is eligible to receive 5% Leading Bonus on 6 Generations of Brand Representatives and the BBP is eligible to receive 5% Leading Bonus on 6 Generations of Brand Representatives. The owner of the BBP and parent account may receive up to 10% on the CSV of overlapping Generations between the parent account and BBP. For full information about Business Builder Positions, contact your account manager.

COMMISSIONABLE SALES VALUE (CSV)—A currency value, associated with each Product, used to determine Building and Leading Bonuses. CSV for each Product may change from time to time. Contact your market or referring Brand Affiliate for Product-specific pricing, Sharing Bonus details, Commissionable Sales Value, and other sales compensation information.

FLEX BLOCK—A Building Block substitute that is automatically used to maintain your status as a Brand Representative if you do not complete 4 or more Building Blocks in a calendar month. In any month that you use a Flex Block, you will still be eligible for Building Bonuses on completed Building Blocks; however, you will not be eligible for any Leading Bonus. Flex Blocks do not provide Sales Volume, CSV, have no monetary value, and can't ever be redeemed for cash—they are only used to help maintain Brand Representative status. A maximum of 3 Flex Blocks can be used each calendar month. There is no limit to the number of Flex Blocks that can be accumulated. Flex Blocks do not expire and are non-transferable. Any accumulated Flex Blocks will be forfeited if you fail to maintain your Brand Representative status. Check out Additional Details – Flex Blocks for more information.

GENERATION—A simple way to help you organize your Team. Every Brand Representative you directly lead is part of your 1st Generation (G1). Every Brand Representative your G1 Brand Representatives directly lead is part of your 2^{nd} Generation (G2), and so forth.

GROUP—Your Group consists of you and all your Retail Customers, Members, Brand Affiliates, and Qualifying Brand Representatives. Your Brand Representatives and their Groups are not included in your Group. All sales made by those in your Group contribute to your Building Blocks and your Group's Commissionable Sales Value.

LEADERSHIP TEAM (LT)—See Lead – Be an Epic Leader for details.

LEADERSHIP TEAM SALES VOLUME (LTSV)—A G1 Brand Representative's LTSV is the sum of all your G1–G6 Sales Volume from that G1 Brand Representative.

LEADING BONUS—See Lead – Monthly Pay for more details. **LETTER OF INTENT (LOI)**—A document or online notice that a Brand Affiliate signs to notify Nu Skin of their intention to enter Qualification and become a Qualifying Brand Representative. Once submitted and accepted by Nu Skin, a Brand Affiliate is referred to as a "QBR1" for their first month of Qualification, "QBR2" for their second month, etc. If a Brand Affiliate has been a Qualifying Brand Representativer in the past and wishes to enter Qualification again, that Brand Affiliate must submit a new Letter of Intent.

MEMBER—A non-Brand Affiliate who is Registered by a Brand Affiliate and can purchase Nu Skin Products at the Member Price. A Member is not authorized to Register Brand Affiliates or resell Products.

MEMBER PRICE—The purchase price of Products for both Members and Brand Affiliates. Member Price may occasionally be discounted below normal listings for promotions and incentives, as determined by the local market.

PRESIDENTIAL DIRECTOR BUSINESS BUILDER POSITION (PD BBP)—An incentive to motivate successful Brand Representatives to continue building their sales Team. A PD BBP is a third position that is awarded to a Brand Representative who has finished the first month of Qualification to be recognized as a Presidential Director. The PD BBP is established on the 1st Generation of the parent's BBP account. By building a team of Brand Representatives under the BBP, the parent account is eligible to receive 5% Leading Bonus on

6 Generations of Brand Representatives, the BBP is eligible to receive 5% Leading Bonus on 6 Generations of Brand Representatives, and the PD BBP is also eligible to receive 5% Leading Bonus on 6 Generations of Brand Representatives. This means that the parent account may receive up to 15% and the BBP may receive up to 10% on the CSV of overlapping Generations between the parent, BBP, and PD BBP accounts. For full information, contact your account manager.

PRODUCT—Includes all products and services sold by Nu Skin and its Brand Affiliates.

QUALIFICATION—The process Brand Affiliates undergo to become Brand Representatives. You begin Qualification by submitting a Letter of Intent and are reclassified as a Qualifying Brand Representative. After accumulating the requisite number of Building Blocks and Sharing Blocks within 6 calendar months, you finish Qualification and are reclassified as a Brand Representative. Please see Build – Qualification for more details.

QUALIFYING BRAND REPRESENTATIVE (QBR)—A Brand Affiliate who has submitted their Letter of Intent and begun, but not finished, Qualification. Please see Build – Qualification for more details.

REGISTER—Refers to personally enrolling Retail Customers, Members, or Brand Affiliates with Nu Skin.

RETAIL CUSTOMER—Anyone who is not a Brand Affiliate or Member who purchases Product either from a Brand Affiliate or directly from Nu Skin.

RETAIL PROFIT—The difference between your total costs (including the Member Price, cost of shipping, etc.) and the price you sell a Product for.

RETAILING BONUS (RB)—The difference between the Member Price and the price paid by your Retail Customers (excluding shipping costs and taxes) when they purchase Products directly from Nu Skin.

SALES VOLUME—A point system Nu Skin uses to compare the relative value of Products across various currencies and markets. Each Product is assigned a specific amount of points of Sales Volume. Sharing Blocks, Building Blocks, and Leadership Team Sales Volume are all comprised of Sales Volume. Sales Volume is different from Commissionable Sales Value.

SHARING BLOCK (SB)—A subset of Building Blocks that consists of 500 points of Sales Volume that only come from purchases made by Retail Customers, Members, Brand Affiliates, and Qualifying Brand Representatives who you've personally Registered. Your personal purchases do not count toward Sharing Blocks. Sharing Blocks are only applicable to Qualification and are a subcategory of Building Blocks. Therefore, all Sharing Blocks are Building Blocks, but not all Building Blocks are Sharing Blocks.

SHARING BONUS—Please see Share – Daily Pay for more details.

TEAM—Your Team consists of your Group and all Groups on which you are eligible to be paid a Leading Bonus.

TITLE—Refers to Members, Brand Affiliates, Qualifying Brand Representatives, and Brand Representative Titles. Brand Representative Titles are determined by the number of G1 Brand Representatives and Leadership Teams and are used to determine the number of Generations you can be paid a Leading Bonus on. Please see the Lead – Titles and Leading Bonus chart for each Title's specific requirements.

VELOCITY ACCOUNT—A digital account that reflects all compensation activity, adjustments, and payments distributed by Nu Skin. You receive a Velocity Account when you become a Brand Affiliate. You can transfer your total available balance from your Velocity Account to any designated financial institution account at any time. However, fees may be associated with these transfers, depending on your market policies and/ or the receiving financial institution. Nu Skin automatically transfers your remaining Velocity Account balance free of charge at the start of each weekly and monthly pay period. You are responsible for all fees associated with any transfer you initiate. There is a minimum required for automated transfers. Transfers you initiate do not have a minimum balance requirement. Velocity Accounts do not accrue interest. You can view your Velocity Account through Nu Skin's Brand Affiliate online portal.

OTHER IMPORTANT INFORMATION

To qualify for payment under Velocity by Nu Skin, you must make sales to at least 5 different Retail Customers or Members each month and comply with our Policies & Procedures and guidelines.

Velocity by Nu Skin is part of Nu Skin's Global Sales Compensation Plan. Generating meaningful compensation as a Brand Affiliate requires considerable time, effort, and commitment. There are no guarantees of financial success, and results vary widely among participants.

Velocity is being launched in Nu Skin's markets over time. As Velocity is launched in each new market, Nu Skin will begin using new terms, including Titles, in that market. The new terms will be used in those markets where Velocity has been launched and the previous terms will continue to be used in those markets where Velocity has not launched.

Velocity is unrelated to our Mainland China business, which does not participate in Nu Skin's Global Sales Compensation Plan and operates under a different business model.

The following chart provides a comparison of the previous and new terms. Until Velocity is fully implemented in all of Nu Skin's markets, the previous terms and the new terms will be used interchangeably and with equivalent meaning in Nu Skin documents, including in the Distributor Agreement, Policies & Procedures, and guidelines. Titles may be revised without notice.

PREVIOUS TERM	VELOCITY TERMS (TRANSITION TERMS)
1	MEMBER
DISTRIBUTOR	BRAND AFFILIATE
QUALIFYING EXECUTIVE	QUALIFYING BRAND REPRESENTATIVE
EXECUTIVE +	BRAND REPRESENTATIVE
EXECUTIVE (TITLE)	BRAND REPRESENTATIVE
GOLD	BRAND PARTNER (GOLD PARTNER)
LAPIS	SENIOR BRAND PARTNER (LAPIS PARTNER)
RUBY	EXECUTIVE BRAND PARTNER (RUBY PARTNER)
EMERALD	BRAND DIRECTOR (EMERALD DIRECTOR)
DIAMOND	SENIOR BRAND DIRECTOR (DIAMOND DIRECTOR)
BLUE DIAMOND	EXECUTIVE BRAND DIRECTOR (BLUE DIAMOND DIRECTOR)
TEAM ELITE	PRESIDENTIAL DIRECTOR
CIRCLE GROUP	GROUP
PAID ORGANIZATION	TEAM
DISTRIBUTOR AGREEMENT	BRAND AFFILIATE AGREEMENT

