

This document consist of five sections: (A) Definitions, (B) Brand Affiliate Agreement and International Sponsor Agreement, (C) Resident Market Product Purchase Agreement, (D) Mandatory and Binding Arbitration Agreement, and (E) Miscellaneous Provisions. The Resident Market Product Purchase Agreement is between NSI, Nu Skin Singapore and me. The Brand Affiliate Agreement and International Sponsor Agreement is between NSI, Nu Skin Singapore and me. The Mandatory and Binding Arbitration Agreement and Miscellaneous Provisions are between Nu Skin Singapore, NSI and me.

A. Definitions

Defined terms are set forth below or may be separately defined in any of the following agreements. The meanings of capitalized terms not found in this document are set forth in the Policies and Procedures.

“Bonuses” means the compensation paid to Brand Affiliates based on the volume of Nu Skin Products sold by a Brand Affiliate and their Team up on meeting all requirements as set forth in the Sales Compensation Plan. Nu Skin Singapore shall pay Bonuses to Brand Affiliates in the Resident Country.

“Business Portfolio” means a kit which contains the Policies and Procedures, the Sales Compensation Plan, a Brand Affiliate Agreement, and other sales and demonstration materials to assist a Brand Affiliate in starting and conducting their independent business.

“Contract” means the agreements between Nu Skin and me composed of the Brand Affiliate Agreement and the PPA (as each is defined below). Wherever the context will so require, all words are deemed to include the plural as well as the singular, and to include all genders.

“Brand Affiliate” means an independent contractor authorized by NSI to market Nu Skin Products, recruit other Brand Affiliate, and receive Bonuses in accordance with the requirements of the Sales Compensation Plan.

“Brand Affiliate Agreement” means the Brand Affiliate Agreement and International Sponsor Agreement (Section B) which also incorporates the Mandatory and Binding Arbitration Agreement (Section D), the Miscellaneous Provisions (Section E), the Policies and Procedures, the Sales Compensation Plan, and materials pertaining to optional programs, as each may be amended from time to time by NSI upon notification. The Brand Affiliate Agreement will be stored in the United States.

“Non-Resident Market” means an Authorized Market other than my Resident Market.

“Nu Skin” means Nu Skin International, Inc., Nu Skin Singapore and their affiliated companies.

“NSI” means Nu Skin International, Inc., a Utah corporation, at 75 West Center Street, Provo, Utah84601, U.S.A..

“Nu Skin Singapore” means Nu Skin Enterprises Singapore Pte Ltd, an affiliated company of NSI, registered in Singapore with business address 8 Eu Tong Sen Street #25-89 The Central Singapore 059818.

“Nu Skin Products” means the products and services of NSI’s affiliated company that are sold through local affiliates in the individual Authorized Countries.

“PPA” means the Resident Market Product Purchase Agreement (Section C) which also incorporates the Mandatory and Binding Arbitration Agreement (Section D), the Miscellaneous Provisions (Section E), and the Policies and Procedures, as each may be amended by Nu Skin Singapore from time to time upon notification.

“Policies and Procedures” means the policies, as part of the Contract, that governs how I, as parties. It is available in the Business Portfolio and may be amended from time to time by Nu Skin upon notification.

“Resident Market” means Singapore in which I, if an individual, am a citizen or a lawful resident and whose Brand Affiliate Agreement I have executed; or, if a Business Entity, such as a corporation, partnership, limited liability company, or any other form of business organization, then Singapore is where it has been legally formed under its laws, and each member of the Business Entity or Brand Affiliate Account with joint participation has proper legal authorization to conduct business in Singapore, and a Brand Agreement has been executed.

“Sales Compensation Plan” means the specific plan that outlines the details and requirements of the compensation structure for Brand Affiliates. It is available in the Business Portfolio and may be amended from time to time by NSI upon notification.

B. Brand Affiliate Agreement and International Sponsor Agreement

This Brand Affiliate Agreement is between Nu Skin International, Inc., a Utah corporation, 75 West Center Street, Provo, Utah 84601, USA (“NSI”), Nu Skin Singapore and me. The International Sponsor Agreement is between NSI and me.

1. Right to Market Nu Skin Products and Sponsor in my Resident Market

Subject to the terms and conditions of the Brand Affiliate Agreement, NSI grants to me (a) the right to be a Brand Affiliate and market Nu Skin Products in my Resident Market through person-to-person sales, and (b) sponsor new Brand Affiliates in my Resident Market. I agree that the Brand Affiliate Agreement will be accepted in Utah, USA.

2. Independent Contractor

(a) I acknowledge and agree that as a Brand Affiliate, I am an independent contractor and not an employee of Nu Skin. As an independent contractor, I will:

- be self-employed, and determine in my sole discretion, when I work and the number of hours I work; be paid Bonuses based on purchases and sales and not the number of hours that I work;

- be subject to entrepreneurial risk and responsible for all losses that I incur as a Brand Affiliate;

- pay my own license fees and any insurance premiums (if applicable);

- be responsible for all costs of my business including, but not limited to, travel, entertainment, office clerical, legal, equipment, accounting, and general expenses, without advances reimbursement, or guarantee from Nu Skin;

- not be treated as an employee for tax purposes; and

- pay any self-employment taxes required by local laws, statutes, and regulations.

(b) I am not an employee, agent, or legal representative of Nu Skin, and except as permitted by the Contract, I am not authorised to act on behalf of Nu Skin. Nothing in the Contract is intended or will be deemed to constitute a partnership, agency, employer-employee, or a joint venture relationship between Nu Skin and me.

3. Bonuses

a) I will be paid Bonuses for the sale of Nu Skin Products. I understand that I am not entitled to Bonus for Nu Skin Product that is purchased for personal use. I understand and agree that, in order to be eligible to receive Bonuses, I must meet all requirements outlined in the Sales Compensation Plan, including retail sales, and not be in violation of the terms of the Contract.

b) I will not purchase any Nu Skin Product solely for the purpose of qualifying for Bonuses. I agree that prior to placing a subsequent product order, I will have resold previously ordered Nu Skin Products and documented the sales to at least five different customers each month, and sold or consumed at least 80% of any previous orders.

c) I agree that part of the consideration for me to receive Bonuses and recognition is based on my agreement to spend considerable time to (i) train, encourage, supervise and assist my Team in its efforts to sell Nu Skin Products, (ii) personally sell Nu Skin Products, and (iii) promote the business and growth of Nu Skin Singapore.

4. International Sponsor Agreement for Sponsoring in Non-Resident Markets (“ISA”)

a) Right to Sponsor in Non-Resident Markets

NSI grants to me the right to sponsor new Brand Affiliates in Non-Resident Markets. This ISA does not grant me the right to market Nu Skin Products in Non-Resident Markets.

b) Laws of Non-Resident Markets

I acknowledge that every Non-Resident Country may have specific laws and requirements applicable to me as a sponsor of Brand Affiliates in that Non-Resident Market, and I agree to comply with all laws, statutes and regulations of that Non-Resident Market, including but not limited to, all immigration, visa, and registration requirements.

5. Purchase of Nu Skin Products in Non-Resident Markets

I agree that I may purchase Nu Skin Products in a Non-Resident Country only from NSI’s affiliated company designated as the exclusive wholesale Brand Affiliate in that Non-Resident Market. I further agree that (i) I may only purchase Nu Skin Products in a Non-Resident Market for personal use or to demonstrate to potential new Brand Affiliates, and that I will not resell them, (ii) I have not, and will not, either directly or indirectly, sell or distribute any Nu Skin Products in a Non-Resident Market, and (iii) I will comply with all applicable laws regarding the purchase of Nu Skin Products in a Non-Resident Market.

6. Integrated Agreement

This Brand Affiliate Agreement and International Sponsor Agreement is an integrated agreement which consists of the terms in this Section B, the Mandatory and Binding Arbitration Agreement (Section D), the Miscellaneous Provisions (Section E), the Policies and Procedures, the Sales Compensation Plan, and materials pertaining to optional programs, as each may be amended from time to time by NSI upon notification, and are incorporated herein by reference.

7. Inactive Account

I agree that NSI may terminate my Brand Affiliate Account without notice if I have not engaged in any Business Activity on my account for a period of 12 or more consecutive months. After termination, I may apply to become a Brand Affiliate again by submitting a new Brand Affiliate Agreement.

C. Resident Market Product Purchase Agreement (“PPA”)

This PPA is between Nu Skin Singapore and me. Nu Skin Singapore is the exclusive wholesale distributor of Nu Skin Products in Singapore. Nu Skin Singapore and I agree and understand that this PPA constitutes a distinct and separate agreement from my agreements with NSI.

1. Services Provided in Resident Market

Under this PPA, Nu Skin Singapore will offer to me, as an independent contractor (as defined in Section B above) Nu Skin Products for wholesale purchase in Singapore. I agree that I may only market these Nu Skin Products in Singapore. Additionally, Nu Skin Singapore will provide me with the following services in my Resident Market: (i) accept orders for and distribute Nu Skin Products to customers and Brand Affiliate in the Resident Market, (ii) handle all returns of Nu Skin Products purchased in the Resident Market and make appropriate refunds, (iii) provide support services to Brand Affiliates, and take any necessary actions pursuant to the policies of NSI, and (iv) pay Bonuses to Brand Affiliates in the Resident Market as determined and directed by Nu Skin Singapore and NSI, and as further described in this Section C paragraph 7 below. I understand that NSI has appointed and granted the authority to Nu Skin Singapore to pay my Bonuses in my Resident Country in the name of Nu Skin Singapore, and act on behalf of NSI and its affiliated companies with respect to me as a Brand Affiliate.

2. Marketing and Pricing of Nu Skin Products

I agree that: (a) there are no minimum purchases or inventory requirements; (b) I have the right to purchase Nu Skin Products at member price from Nu Skin Singapore; (c) I will promote the retail sale of Nu Skin Products in my Resident Market in accordance with the terms and conditions of the Contract; and (d) I will not make any claims about the Nu Skin Products and Sales Compensation Plan unless they are contained in official company literature or on company labels of Nu Skin Products in my Resident Market. I have the right to purchase Nu Skin Products at the price stated by Nu Skin Singapore and agree that Nu Skin Singapore may change product prices without prior notice.

3. Refunds

Subject to any restrictions in the aforementioned Policies and Procedures or special terms disclosed at the time of purchase, Nu Skin Singapore will:

(i) refund to me one hundred percent (100%) of the price, less applicable Bonuses (plus applicable tax if prepaid) on any unopened and resalable Business Support Materials sold by Nu Skin Singapore to me that are returned within sixty (60) days from the date on which the Business Support Materials are shipped to me or collected by me; or

(ii) refund to me one hundred percent (100%) of the price, less applicable Bonuses (plus applicable tax if prepaid) on any unopened and resalable Nu Skin Products (except Business Support Materials) sold by Nu Skin Singapore to me that are returned within ninety (90) days from the date on which the Products are shipped to me or collected by me; or

(iii) after deducting an administrative fee equivalent to ten percent (10%) of the price, refund ninety percent (90%) of the price, less applicable Bonuses (plus applicable tax if prepaid) to me on unopened and resalable Nu Skin Products (except Business Support Materials) sold by Nu Skin Singapore to me that are returned (1) after the expiry of the

return period specified in paragraph (ii) above; and (2) within the period of 12 months from the date of purchase.

4. Use of Credit Card

I agree that I should not use another individual’s credit card for any order without the individual’s prior written approval. I must provide a copy of such written approval to Nu Skin Singapore upon request.

5. Uncollected Nu Skin Products

I acknowledge that administrative time and costs will be incurred by Nu Skin Singapore to retain Nu Skin Products and/or Business Support Materials purchased but remain uncollected by and/or undelivered to me. Accordingly, I agree that IN THE EVENT THAT:-

i. when collection is to be made by me and I fail or neglect to collect any Nu Skin Products and/or Business Support Materials purchased from Nu Skin Singapore within seven (7) days from the date of purchase, Nu Skin Singapore will deliver the purchased Nu Skin Products and/or Business Support Materials to the address as provided by me at reasonable delivery charges and if such Nu Skin Products and/or Business Support Materials cannot be successfully delivered to me and I fail or neglect for whatsoever reason to collect the Nu Skin Products and/or Business Support Materials from Nu Skin Singapore within three (3) months from the date of purchase; or

ii. where I have requested Nu Skin Singapore and Nu Skin Singapore has agreed to deliver any Nu Skin Products and/or Business Support Materials to me but Nu Skin Singapore is unable to deliver such Nu Skin Products and/or Business Support Materials to me due to an incorrect or incomplete delivery address or the unavailability of the named recipient at the address as provided by me, and I fail or neglect to collect the Nu Skin Products and/or Business Support Materials from Nu Skin Singapore within three (3) months from the date of purchase,

THEN upon the expiry of the aforesaid period of three (3) months, Nu Skin Singapore shall, without further reference, notice or account to me, cancel my order of such Nu Skin Products and/or Business Support Materials and refund to me the amount paid for such Nu Skin Products and/or Business Support Materials in accordance with Section 4.1 of Chapter 2 of the Policies and Procedures. If Bonuses have already been paid on such Nu Skin Products, then Nu Skin Singapore will recoup my Bonuses as set forth in Section 6.9 of Chapter 2 of the Policies and Procedures.

6. Bonuses

a) I understand that my sales and distribution activities would contribute to the business and growth of Nu Skin Singapore for which I will be paid Bonuses. I authorize Nu Skin Singapore, as determined and directed by Nu Skin Singapore and NSI, to deposit the payment of any Bonuses to my account at the financial institution designated by me. This authorization replaces any previous authorization and will remain in full force and effect until (i) Nu Skin Singapore has received written notice from me of my withdrawal from the direct deposit program, and (ii) Nu Skin Singapore has a reasonable opportunity to make such a change pursuant to my notice.

b) I agree that I must notify Nu Skin Singapore immediately (i) prior to changing or closing direct deposit account, or (ii) if my financial institution changes my routing number or account number. Failure to notify Nu Skin Singapore of account number changes may delay my receipt of Bonuses. If I change my financial institution and/or account number, I must notify Nu Skin Singapore in writing before I close my existing account.

c) Neither NSI nor Nu Skin Singapore will be liable to me for Nu Skin Singapore’s failure to access my account or provide direct deposits to my account in a timely manner unless such failure or loss is a direct result of Nu Skin Singapore’s gross negligence or intentional misconduct. Nu Skin’s liability will not exceed the amount of the funds that would have otherwise been deposited.

7. Integrated Agreement

This PPA is an integrated agreement which consists of the terms in this Section C, the Mandatory and Binding Arbitration Agreement (Section D), the Miscellaneous Provisions (Section E), and the Policies and Procedures, as each may be amended by Nu Skin Singapore from time to time upon notification, and are incorporated herein by reference.

D. Mandatory and Binding Arbitration Agreement

This is a mandatory and binding arbitration agreement between NSI, Nu Skin Singapore and me.

1. THE CONTRACT IS SUBJECT TO ARBITRATION. UTAH WILL BE THE EXCLUSIVE VENUE FOR ARBITRATION OR ANY OTHER RESOLUTION OF ANY DISPUTES ARISING UNDER OR RELATED TO THE CONTRACT. The place of origin of the Contract is the State of Utah, USA, and it will be governed by, construed in accordance with, and interpreted pursuant to the laws of Utah, without giving effect to its rules regarding choice of laws. The exclusive venue for any and all Disputes and jurisdiction will be in Salt Lake County, Utah. I consent to the personal jurisdiction of any court within the State of Utah and waive any objection to improper venue.

2. I agree that any Dispute will be resolved and settled in accordance with and pursuant to the terms and conditions of this Contract, and by the rules and procedures set forth in Chapter 7 (Arbitration) of the Policies and Procedures or may be viewed online in the My Office section of a company website. The arbitration proceedings will be conducted in Salt Lake City, Utah. The arbitration will be conducted in the English language, but at the request and expense of a party, documents and testimony will be translated into another language. One arbitrator will be appointed to hear and decide disputes, which arbitrator will be selected by consent of all parties. The parties will each bear their own costs and expenses and an equal share of the (i) cost of the arbitrator and (ii) administrative fees of arbitration. Neither the parties nor the arbitrator may disclose the existence, content, or results of any arbitration without the prior written consent of both parties. Judgment on any award rendered by the arbitrator may be entered in any court having jurisdiction.

3. A “Dispute” is defined as “any and all past, present or future claims, disputes, causes of action or complaints, whether based in contract, tort complaints, whether based in contract, tort, statute, law, product liability, equity, or any other cause of action, (i) arising under or related to the Contract, (ii) between other Brand Affiliates and me arising out of or related to a Brand Affiliate Account, or our business relationships as independent contractors of NSI, (iii) between Nu Skin and me, (iv) related to Nu Skin or its past or present affiliated entities, their owners, directors, officers, employees, investors, or vendors, (v) related to the Nu Skin Products, (vi) regarding Nu Skin’s resolution of any other matter that impacts my Brand Affiliate Account, or that arises out of or is related to Nu Skin’s business, including my disagreement with Nu Skin’s disciplinary actions or interpretation of the Contract.”

4. I AGREE TO ACCEPT AND BE BOUND BY THIS ARBITRATION AGREEMENT IF I ACCESS ANY

NU SKIN WEB SITE, AND USE THE INFORMATION THEREIN, OR BY THE PURCHASE OF ANY NU SKIN PRODUCTS MADE AVAILABLE THROUGH THE SAID WEB SITES, OR THE PURCHASE OF ANY NU SKIN PRODUCTS FROM NU SKIN SINGAPORE, OR IF I RECEIVE A BONUS.

E. Miscellaneous Provisions

1. Representations and Warranties

I represent and warrant that I am authorized to enter the Contract, that I have met all legal requirements to enter a valid contract in my Resident Market, and when executed and delivered by me and accepted by NSI and Nu Skin Singapore as described herein, the Contract constitutes a legal, valid and binding obligation. I also represent and warrant that: (a) the information that I provided in the Contract is accurate and complete and if I have provided any false or misleading information, NSI or Nu Skin Singapore shall have right, at its election, to declare their respective parts of the Contract void from its inception; (b) the identity card number and business registration number (if applicable) that I provided is my correct identity card number and business registration number (if applicable) in my Resident Market; (c) if an individual, I am a citizen or a lawful resident of my Resident Market; (d) if a Business Entity, such as a corporation, partnership, limited liability company, or any other form of business organization, it is legally formed under the laws of my Resident Market, and that each member of the Business Entity has proper legal authorization to conduct business in the Resident Market; and (e) if an individual adding other individual(s) to participate jointly, but not through a Business Entity, all such Participants are citizens or lawful residents of my Resident Market. I represent and warrant that neither I nor my partner/spouse/Co-habitant (or if a corporation or other business organization any participant therein who is or should be listed on the Business Entity Form; or in case of joint participation, any participant therein who is or should be listed in the Joint Participation Form) have been engaged in Business Activity in another Brand Affiliate Account in the six months (one year in the case of those having held a Brand Representative or higher pin-title under the Sales Compensation Plan) immediately preceding my sign up under my Sponsor as I identified in the Brand Affiliate Agreement.

2. Privacy Policy

In order for NSI or Nu Skin Singapore to provide support for my Nu Skin Brand Affiliate Account, I authorize them to use, transfer and disclose personal and/or confidential information, which (a) I have provided to either NSI or Nu Skin Singapore in connection with my Brand Affiliate Account and Team, or (b) that has been developed as a result of my activity as a Brand Affiliate, to (i) its parent and affiliated companies wherever located, (ii) to other Nu Skin independent Brand Affiliates who are in a direct chain of sponsorship in my sales organisation as Nu Skin Singapore determines it is appropriate or necessary to ensure proper Brand Affiliate support or for Brand Affiliate educational purposes, and (iii) to applicable government agencies or regulatory bodies if required by law. I further authorize NSI and Nu Skin Singapore to use my personal data for Brand Affiliate recognition, marketing materials and for other purposes as set out in Section 2, Chapter 1 of the Nu Skin Singapore Policies and Procedures as well as the Personal Data Protection Notice.

3. Acceptance of Contract

(a) Acceptance by NSI

The effective date of the Brand Affiliate Agreement will be the date it is accepted by NSI, which will be (i) the date that I execute the Brand Affiliate Agreement electronically via Nu Skin’s Internet sign-up procedure and it is received and accepted by NSI, (ii) the date that an original hard copy of the Brand Affiliate Agreement is received and accepted by NSI and a computer record is made of my Brand Affiliate Account by NSI.

(b) Acceptance by Nu Skin Singapore

I agree that Nu Skin Singapore acceptance of the PPA will occur when it accepts my first order of Nu Skin Products.

4. Indemnity and Limitation of Liability

(a) Indemnity

I will indemnify and hold Nu Skin, and each of their shareholders, officers, directors and employees harmless from and against any claim, demand, liability, loss, action, causes of action, costs, or expenses, including, but not limited to, reasonable attorney’s fees, resulting or arising from, directly or indirectly, any acts or omissions by me in conducting my independent Brand Affiliate business, including without limitation, breach of representations and warranties, material breach of the Contract and other agreements between the parties, or any other claims or causes of action.

(c) Limitation of Liability

I agree that Nu Skin will not be liable for any special, indirect, direct, incidental, punitive, or Contract or other agreements between the parties. I agree that the entire liability of Nu Skin for any claim whatsoever related to my relationship with Nu Skin, including but not limited to any cause of action arising in contract, tort, or equity, will be limited to the cost of Nu Skin Products that I have purchased from Nu Skin Singapore.

5. Inconsistency

In the event of any conflict between any terms in this document and the Policies and Procedures, the Policies and Procedures will prevail to the extent of the inconsistency.