



SAMIR MODI AZADI PLAN

The path to building your Modicare business and to Azadi is simple - talk to people about Modicare, use Modicare products, sell Modicare products & build teams of users & sellers.

Self Use: Confidence comes by doing things yourself. Hence it's important that you first become a 100% user of Modicare products and replace all your current products in your home with Modicare products. We offer you more than 400 best in class products to choose from.

Share: Once you start using your Modicare products, start sharing the products with your friends, relatives and acquaintances. Start sharing your positive product experiences so that people known to you can also experience the power of Modicare products. We offer you 100% Personal Satisfaction Guarantee from Mr Samir Modi – if you or your customers don't like any product, they can be returned for a full refund,*

Sponsor: This is your own business but you don't do it alone. You should work on getting 1% of 100 people effort rather than putting 100% of your own. Start building a team of users and experience the power of Samir Modi Azadi Plan.

SAMIR MODI AZADI PLAN OFFERS YOU 8 AREAS OF INCOME

Savings on Consumption UPTO 20%.

Retail Profit **UPTO 20%.**

Accumulative Performance Bonus 7% - 22%.

Director Bonus 14% POOL**.



Leadership Productivity Bonus 15% POOL**

Outbound Travel Bonus 3% POOL**.

Dream Vehicle Bonus 5% POOL**

Dream Home Bonus

1. SAVINGS ON CONSUMPTION UPTO 20%

Modicare offers products in 9 categories that are of regular use for the entire family. As a Modicare consultant you buy products on a discount upto 20% on the MRP (maximum retail price) which means savings in your household expenses month on month.

2. RETAIL PROFIT UPTO 20%

Sharing products with your customers is the first step in building a strong foundation for your business. As a Modicare Consultant you purchase products at Consultant price and can share the products with your Customers at Retail price/MRP. The difference between the price that you pay and the price at which the products are sold is the Retail Profit that you earn. You can earn Retail Profits of upto 20%.

Example: You share products worth Rs. 2,400 at MRP at an upto 20% markup on consultant price. The consultant price of these products is Rs. 2,000. Hence, you will earn upto Rs. 400 as the Retail Profit.

3. ACCUMULATIVE PERFORMANCE BONUS: 7% - 22%

A consultant has to qualify for getting the performance bonus and is entitled to earn the bonus according to the level qualified. Modicare offers very rewarding performance bonus which is 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) Slabs: 7% - 22%						
Performance Bonus	Accumulative PV	9/				
Level	Range	%				
Consultant	1 - 300	7%				
Senior Consultant	301 - 1,200	10%				
Associate Supervisor	1,201 - 2,700	13%				
Deputy Supervisor	2,701 - 4,500	16%				
Supervisor	4,501 - 6,000	19%				
Director	6,001+	22%				

¹ PV (Point Value) is equal to 27 BV (Business Volume) PV: BV Ratio effective from September 2019 - 1:27**



To qualify for performance bonus, a consultant should do a minimum personal purchase of ≥13 PPV till the level of Supervisor and ≥26 PPV from Director level onwards.

If in any case a consultant fails to make the required minimum personal purchase, the Accumulative Performance Bonus earned in that month is carried forward and is released in the month the consultant makes the required minimum personal purchase.

MODICARE FAST START PROGRAM

Fast Start 10%

- When a consultant does a GPV of 240 PV in a single calendar month before achieving 10% level, he/she is granted a special growth and level of 10%
- . On Achieving Fast Start 10%, the consultant will be eligible for pre selected free products worth atleast DP Rs. 750 or above
- If a consultant at any level helps 3 of his frontline consultants to qualify at Fast Start 10%, the consultant will be eligible for pre selected free products worth at least DP Rs. 950 or above
- . If a qualifying consultant has a downline also qualifying for Fast Start 10%, then the upline consultant has to maintain PV of 240 from other lines.

Fast Start Director

- If any consultant achieves 4800 GPV in a single business month before achieving 22% level, then he/she will qualify as Fast Start Director
- Fast Start Directors will be eligible for FREE Accidental Insurance worth Rs. 1 Lakh

^{**} Subject To Change

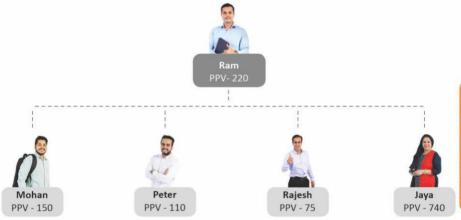


- · APB calculated at 22% of the qualifier Point Volume
- · Eligibility to earn Director Bonus
- Free Accidental Insurance cover will be valid for 12 months from the 15th of the subsequent month of qualification as per terms & conditions of Insurance provider/Insurer; please refer to FAQ on website for applicable terms and conditions.

MONTH 1: PERFORMANCE BONUS CALCULATION

Example

- Let's assume that in month 1 you have joined.
- You sponsor 4 of your friends as your downline consultants.



Ram's Group Point Volume (GPV)

= 1295

Ram's Group is entitled to 13% performance bonus = 1295 x 27 (PV:BV Ratio) x 13% = Rs. 4,545 And Ram qualifies as a Associate Supervisor

Rs. 4,545 is to be divided amongst Ram's downlines and Ram according to the levels of their achievements.

Mohan is qualified for 7% and gets 150 X 27 x 7% = Rs. 283.5

Peter is qualified for 7% and gets 110 X 27 x 7% = Rs. 208

Rajesh is qualified for 7% and gets 75 X 27 x 7% = Rs. 142

Jaya is qualified for 10% and gets 740 X 27 x 10% = Rs. 1998

Rs. 2631.5 is distributed to your downlines and the balance Rs. 1913.5 is Ram's performance bonus for the month.



MONTH 2: PERFORMANCE BONUS



Ram's Group Point Volume (GPV) for Month 2 is 2035 Ram's Last month Group Point Volume (GPV) was 1295 Ram's accumulative GPV is 3330

- Ram's group would be at the 16% level because of accumulation benefits and Ram would qualify as a Deputy Supervisor.
- Ram is paid on the Group Point Volume (GPV) which he has generated in the current month whereas previous month GPV is added to determine the performance bonus levels.
- Ram's Group is entitled to 16% performance bonus = 2035 X 27 X 16% = Rs. 8,791
- Rs. 8,791 is to be divided amongst you and your downlines according to the levels of their achievements. Let's see how Ram's downlines earn their bonuses:



Total bonus distributed in Ram's team is Rs. 5,445

Ram's APB earning = 8,791 - 5,445 = Rs. 3,346/-

- This way, Ram's Point Volume gets accumulated month after month and he and other team
 members keep climbing the success ladder and achieving higher levels, payouts and
 recognition as offered under this very rewarding Samir Modi Azadi Plan.
- In Modicare, everyone can achieve the Director & above level as there are no demotions in titles.



TITLE PROGRESSION

PPV is included in PGPV

Title	No. of Qualified Director Legs	Qualifying Conditions		
Director	NA	PPV≥26, PGPV≥1250		
Senior Director	1	PPV≥26, PGPV≥1100		
Executive Director	2	PPV≥26, PGPV≥900		
Senior Executive Director	3	PPV≥26, PGPV≥600		
Platinum Director	4	PPV≥26, PGPV≥300		
Presidential Director	6	PPV≥26		
Crown Diamond Director	8	PPV≥26		
Royal Black Diamond Director	11	PPV≥26		
Global Black Diamond Director	≥14	PPV≥26		
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FAST START DIRECTORS



If any consultant achieves 4,800 GPV in a single business month before hitting 22% level, then he / she qualify as Fast Start Director.

Qualified Director





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



4. DIRECTOR BONUS (14% POOL)

- Modicare sets aside 14% of Company's monthly PV as Director Bonus (DB) Pool.
- All qualified Director & above consultants can earn this bonus which is paid upto 9 generations deep.
- This bonus is computed by a "Point System" based on the Director Bonus points earned by all qualifying "Director and above" achievers.
- DB point index is allotted on the basis of monthly computation and is likely to vary from month to month; the index is determined and announced after the month end closing.
- The formula of determining DB points is as mentioned below:

•	Modicare's total monthly PV	= A
•	Director Bonus Pool (14% of A)	= B
•	Sum Total of DB points collected by all DB qualifiers in a month	= C
	DB Point index (Rupees)	= B/C

Status	Qualified Director Generation in %									
Status	You	1	2	3	4	5	6	7	8	9
Director	6									
Senior Director	6	5	4							
Executive Director	6	5	4	3						
Senior Executive Director	6	5	4	3	2					
Platinum Director	6	5	4	3	2	1				
Presidential Director	6	5	4	3	2	1	0.5			
Crown Diamond Director	6	5	4	3	2	1	0.5	0.5		
Royal Black Diamond Director	6	5	4	3	2	1	0.5	0.5	0.5	
Global Black Diamond Director	6	5	4	3	2	1	0.5	0.5	0.5	0.

- In this example, the **Director Bonus** points are calculated. Please note that these examples are assumptions only and mentioned for the purpose of concept clarity.
- There is a consultant Shashi who has a downline Meera and Meera also has a downline Gopal

Shashi is a Senior Director and is eligible to get Director Bonus on 2 generations.

DB Points computation for Shashi:

6% on his own PGPV =6% of 1300 = 78 Points 5% on Meera's PGPV = 5% of 1300 = 65 Points 4% on Gopal's PGPV = 4% of 5750 = 230 Points

Total Points collected by Senior Director Shashi = 78+65+230 = 373 Points

In this example Meera is also a qualified Senior Director and is eligible to receive

Director Bonus points: DB Points computation for Meera: 6% of her own PGPV = 6% of 1300 = 78 Points

5% on Gopal's PGPV = 5% of 5750 = 287.5 Points

Total Points collected by Senior Director Meera = 78 + 287.5 = 365.5 Points

In this example Gopal is a qualified Director and is eligible to receive Director Bonus points:

DB Points computation for Gopal:

6% on his own PGPV = 6% of 5750 = 345 Points

Total Points collected by Director Gopal = 345 Points









For illustration purposes we assume that the company's Point Volume for the month is 1 Crore and DB points collected by all the Director and above achievers are 21 Lakhs.

Modicare's total monthly PV	(A)	= 1,00,00,000
Director Bonus Pool (14% of A)	(B)	= 14,00,000

Sum Total of DB points collected by

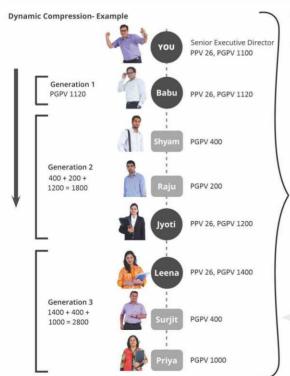
All DB qualifiers in a month (C) = 21,00,000DB Point index (Rupees) (B/C) = 0.66

Basis the above DB point index the Director Bonus earnings would be as follows:

Distributor	DB Points	DB Point Index	DB Earning (Rs.)
Shashi	373	0.66	373 x 27 x 0.66=6647
Meera	365.5	0.66	365.5 x 27 x 0.66=6513
Gopal	345	0.66	345 x 27 x 0.66=6148

To calculate the DB earning, DB points are multiplied by 27 (PV:BV ratio) and DB point index. The above is only an example and Point Index for the previous month can vary with performance.

DYNAMIC COMPRESSION



- DB will be paid to all Qualified Director and above consultants.
- If one or more Director downline(s) has not qualified, then the PGPV of Non Qualified Directors is compressed down to a next Qualified Director irrespective of the generation. However, If no Qualified Director is found in downline network then the PGPV of all Non Qualified Directors is compressed up to the PGPV of the first Qualified Director above.

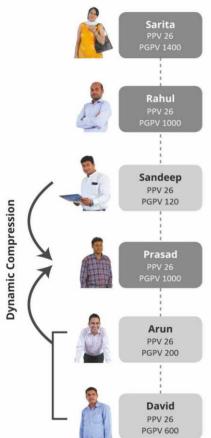
Since Leena is a qualified director, but Surjit and Priya are not, the PGPV of Surjit and Priya will be added to the PGPV of Leena for DB payouts.

Qualified Director

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



ROLL UP OF NON QUALIFIED DIRECTOR PGBV FOR UPLINE'S TITLE & DB CALCULATION



PGPV Includes PPV

David's (NQD) PGPV will be first rolled up to Arun (NQD) which in this case makes the PGPV of Arun = 800 (200 + 600). Even now Arun does not qualify as he has inadequate PGPV.

Now, the PGPV of both David and Arun will be rolled up to Prasad which makes the PGPV of Prasad = 1800 (1000 + 200 + 600). This makes Prasad a Qualified Director.

Now the rolling up of PGPV of David and Arun will stop at Prasad as Prasad has qualified as a Director by using the non-qualified PGPV.

Now we will roll up the PGPV of Sandeep (NQD) to Rahul which makes Rahul's PGPV 1120, thus making Rahul a Qualified Senior Director.

Sarita is now a Qualified Senior Director.

Deciding DB Payouts for Sarita:

Director Bonus Qualifiers: Sarita, Rahul and Prasad. For Sarita, Rahul & Prasad are her 2 generations: Sarita will get 6% points on his/her PGPV of 1400; Sarita will get 5% points on PGPV of Rahul which is 5% of 1000:

Sarita will get 4% points on PGPV of Prasad which is 4% of 1920; (120 + 1000 + 200 + 600).

If the immediate upline is a Qualified Director or higher, then the PGPV of the Non-Qualified Director or higher will not be rolled up.



5. LEADERSHIP PRODUCTIVITY BONUS (15% POOL)

- This bonus as the name suggests is paid as a reward to create leaders in your team.
- Modicare set's aside 15% of the company's monthly PV as Leadership Productivity Bonus (LPB).
- It is paid to all Qualified Senior Director and above consultants who have at least one leg of 3600 GPV with a Qualified Senior Director or above in the same.



Chahua	Qualified Legs Qualifying Leg Volume Generation P You 1 2 3 4 1 GPV 3600 5 4 4 GPV 3600 5 5 5 5 5 5 4 4 GPV 3600 5 5 5 5 5 5 4 <	Paid	id in %								
Status		You	1	2	3	4	5	6	7	8	
Senior Director	1	GPV 3600	5	5							
Executive Director	2	GPV 3600	5	5	5						
Senior Executive Director	3	GPV 3600	5	5	5	5					
Platinum Director	4	GPV 3600	5	5	5	5	4				
Presidential Director	6	GPV 3600	5	5	5	5	4	3			
Crown Diamond Director	8	GPV 3600	5	5	5	5	4	3	2		
Royal Black Diamond Director	11	GPV 3600	5	5	5	5	4	3	2	1	
Global Black Diamond Director	>14	GPV 3600	5	5	5	5	4	3	2	1	0.5

LPB is paid on legs which have at least 3600 GPV and at least one Paid As Title Senior Director or higher.

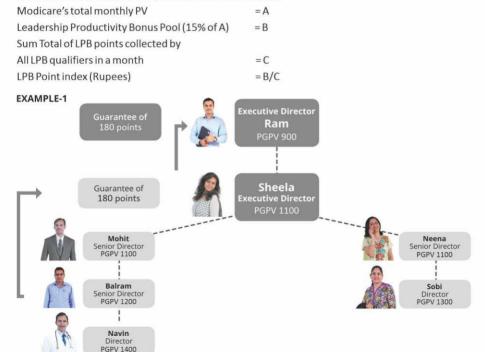


RULES:

- A qualifying up-line Senior Director and above can earn LPB only on all Qualified Senior Director and above downlines' PGPV upto 8 generations.
- In order to earn on all the qualifying generations in your depth (as mentioned in the LPB table)
 you must maintain a title higher than all qualifying downlines; however, in case your Downline
 in the LPB qualification leg is at equal or higher paid as title than you, then you will be paid only
 on one more generation under him/her.
- Qualified Senior Director and above is eligible to receive a Guarantee of 180 points from all legs with a GPV of atleast 3600 and a Qualified SD or above in those legs.
- All Qualified Senior Director and above consultants who are eligible to earn LPB must give a
 "Guarantee" of 180 points to the next qualifying Senior Director and above upline.
- Non Qualified director volumes will be considered for LPB earning only in legs which qualify for LPB **
- LPB is computed through a "Point System" based on the LPB points earned by all qualifying Senior Director and above achievers.
- LPB point index would be allotted on the basis of the monthly computation and is likely to vary
 from month to month and would be determined and announced after the end of the month.

** Contact Modicare Area Manager for more details

LPB Point Index would be computed as mentioned below:



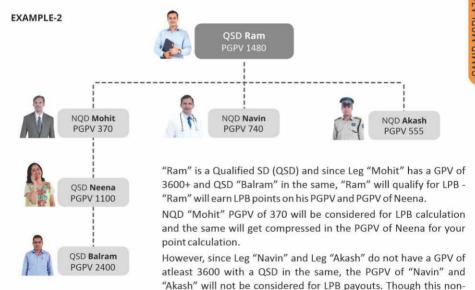


"Mohit", "Balram" and "Neena" are qualified Senior Directors but do not have a 3600 GPV leg, hence they do not qualify to earn the LPB; "Sheela" is eligible to get LPB on Leg "Mohit" as this leg is > 3600 GPV and also has a qualified Senior Director ("Mohit & Balram"). However, inspite of "Neena" being a qualified Senior Director, "Sheela" will not be paid LPB on this leg as the GPV of this leg is < 3600.

LEADERSHIP PRODUCTIVITY BONUS EARNING

LPB Qualifier			Points Retained		
Sheela	5% of 1100 + 5% of 1100 + 5% of 1200 + 180 points from leg "Mohit" = 350	180	170		
Ram (Same Title as Sheela)	5% of 900 (own PGPV) + 5% of 1100 (PGPV of Sheela) + 5% of 1100 (PGPV of Mohit) + 5% of 1100 (PGPV of Neena) + Guarantee from "Sheela" (180) = 390	180	210		

To calculate LPB bonus earning, LPB points retained are multiplied by 27 (PV:BV ratio) and LPB point index.



NQD - Non Qualified Director QSD - Qualified Senior Director

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

qualified volume will be considered for Director Bonus for "Ram".



DUNIYA DEKHO MODICARE KE SAATH











6. OUTBOUND TRAVEL BONUS (OTB) 3%



OTB Point Value =

3% of Total Company PV

Total OTB Points Collected by all

Senior Director & above qualifying Consultants

Qualified Senior Director & above

RULES:

- This is paid to Qualified Senior Director and above title achievers.
- The OTB is to be used for travel trips announced by the company
- Director Bonus points to be used for the OTB calculation.
- Once your accumulated OTB crosses Rs.5 Lakhs, the excess amount over Rs.5 Lakhs will be converted to **Dream Life Bonus**. (Terms & conditions apply)

For more details contact your Regional Office.





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7. DREAM VEHICLE BONUS (DVB) 5%



5% of Total Company PV **DVB Point Value =** Total DVB Points Collected by all qualifying Senior Executive Director & above Consultants

Qualified Senior Executive Director & above

RULES:

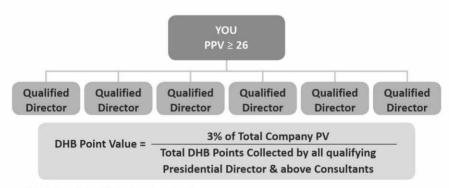
- Maintain Qualified Senior Executive Director or higher title for 3 consecutive months and earn the DVB from fourth month onwards.
- A consultant qualifying for the Dream Vehicle Bonus has to purchase a car/2 wheeler after getting approval from the company.
- The value of two wheeler has to be minimum Rs.50,000.
- Rs 1,00,000/month is the maximum amount one can earn in DVB.
- Director Bonus points to be used for the DVB calculation.
- Once a Consultant qualifies for DVB; then He/She can keep earning this even after qualifying as Senior Director Achiever or higher.



PAO APNE SAPNO KA GHAR MODICARE KE SAATH



8. DREAM HOME BONUS (DHB) 3%



Qualified Presidential Director & above

RULES:

- Maintain Qualified Presidential Director or higher for 3 consecutive months and earn the DHB from fourth month onwards.
- The Dream Home Bonus will be released by Modicare in the following month along with the Bonus Cheque.
- Rs 1,20,000/month is the maximum amount one can earn in DHB.
- Director Bonus points is used for DHB calculation.
- Once a Consultant qualifies for DHB then He/She can keep earning this even after qualifying as Senior Director Achiever or higher.



GLOSSARY OF TERMS

PV : Point Value

BV : Business Volume

PPV : Personal Point Volume. This is how much you have bought on your own

MCA number

PBV : Personal Business Volume. This is determined basis the prevailing PV BV ratio

GPV : Group Point Volume. This is how much you and and your team have bought

GBV : Group Business Volume. This is total group volume which determined

basis the PV BV ratio

PGPV : Personal Group Point Volume. This is the Point Volume of the entire

group, excluding the point volume of Director and above group/groups.

PGPV includes your own PPV

PGBV : Personal Group Business Volume. This is the Group Volume of the entire

group, excluding the point volume of Director and above group/groups. PGBV includes your own PBV. This is determined basis the prevailing PV

BV ratio

Cumulative PV : Cumulative Point Volume is the Point Volume accumulated by your

group in the current & all preceding months.

Cumulative BV : Cumulative Business Volume is the Business Volume accumulated by

your group in the current & all preceding months.

Downline : Those people directly sponsored by an Independent Consultant, plus the people sponsored by these Independent Consultants, and so on.

Leg : Each personally-sponsored Independent Consultant on your first level

is part of your total Downline and is a separate "leg". You and your entire organization (Downline) are one "leg" for your sponsoring upline.

Level : The people you personally sponsor are your first level. The ones they sponsor are your second level. The ones your second level sponsors are

your third level, etc.

Qualified Director : A consultant can become a director through the accumulation of 6001

PV over a period of time. However, in order to requalify as paid title Director in subsequent months, he/she must achieve a minimum PGPV of 1,250 PV in a particular calendar month. Monthly bonuses that are meant to be paid to Directors and above are subject to title qualification

in any given calendar month.

Generation -

Director Bonus : The first Qualified Director or above in your enrolment legs will be your

first Generation and so on.

Generation - Leadership

Productivity Bonus (LPB): The first qualified Senior Director or above in your enrolment legs will be

your first generation and so on.