

Bonus System

Package level	A	B	C	D	E
Amount	\$1,000	\$2,000	\$5,000	\$10,000	\$30,000
Intermediary bonus Issued daily 10%	\$100	\$200	\$500	\$1,000	\$3,000
Teamwork bonus 8-15% of small side performance	\$80	\$160	\$500	\$1,200	\$4,500
Teamwork bonus Sealed daily	\$1,000	\$2,000	\$5,000	\$10,000	\$30,000
Leadership bonus (Issued daily) (Weighted average)	1) 100% of teamwork bonus for sponsoring previous generation				
	2) 50% of teamwork bonus for sponsoring next generation				
	3) 25% of teamwork bonus for sponsoring lower line second generation				
	4) 25% of teamwork bonus for sponsoring lower line third generation				
Static bonus	8% distribution of profits based on global performance, using weighted averages (distribution starts 60 days after sign-up payment). Where there is no bonus income, it gradually provides 1.5 x returns on principle: sponsoring 1 person gets 1.75 x, and sponsoring two people gets 2x.				
Management monthly compensation	Title	Criteria			Monthly compensation (USD)
	1 star	Cultivate two 300-point people: 300 points for sponsored first generation			20,000
	2 stars	Cultivate two 500-point people: 500 points for sponsored first generation			40,000
	3 stars	Cultivate three 500-point people: 500 points for sponsored first generation			60,000
	4 stars	Cultivate four 500-point people: 500 points for sponsored first generation			80,000
	5 stars	Cultivate five 500-point people: 500 points for sponsored first generation			100,000
	Director	Cultivate six 500-point people: 500 points for sponsored first generation			1,500,000 (annual compensation) or more
Repeat consumption bonus (Issued monthly)	Automatic repeat consumption of 10% of income, with level compressed calculation. First generation 20%, second to sixth generations 10%, seventh to twelfth generations 5%				
Travel bonuses	1) Accumulate income up to USD 100,000 and get relaxing trip to Singapore, Malaysia, and Thailand. 2) Accumulate income up to USD 150,000 and get fun trip around North America. 3) Accumulate income up to USD 200,000 and get luxury trip to 10 European countries.				



Banquet of Outstanding Model Wealth

The bonus system of USFIA, Inc. is the easiest to understand, most people-friendly groundbreaking bonus system designed according to scientific calculations. While owning gemstones with great potential for value appreciation, you are also provided with a remarkable opportunity to easily build a business, a lifetime reserve income source!

The bonus system has the following special features:

- Focuses on tapping the potential of each person while also focusing on harnessing the power of teamwork
- A reasonable perfect combination: Single side organization and profit-earning
- Simple system that makes sense: Everyone does their part to make their dream of success come true
- Worry-free part-time business-building: No pressure, no need to stock up, with value appreciation
- Earn big profits quickly: Bonuses are issued every day, every week, every 4 weeks, and every month
- Business that can expand all around the world
- Safety level of bonuses is set at 65%, and the extra portion is calculated by weighted averages
- Grow along with USFIA, Inc., with option to become a partner of the company

You are being offered an unprecedented opportunity for creating profits through Internet marketing so that you can realize your personal dreams!

I. Sign-up packages

A. Sign-up packages

A: \$1,000; B: \$2,000; C: \$5,000; D: \$10,000; E: \$30,000

B. Explanation of packages

1. All packages have their corresponding high-quality product combinations.
2. When purchasing a package, you can also get a package of products based on the purchase amount.
3. After purchasing a package, you can get access to the corresponding business center.
4. The package amount is the reference value for U.S. membership packages. The package value for other countries may be different and is based on the actual package value.
5. The package amount does not include taxes, shipping charges, and website service fees.
6. The package can be upgraded if you so require, with a USD 50 service fee charged for each upgrade

II. Bonus system

A. Intermediary bonus (calculated and issued daily)

When you sell a package or the corresponding products to a new distributor, you can immediately enjoy an intermediary bonus of 10% of the package and product price.

Bonus issuance: The bonus will instantly be displayed after a package is sold and will be issued on the first business day after seven days (the bonus issuance days may be different in different countries.)

B. Teamwork bonus (calculated daily and issued weekly)

Teamwork bonuses are calculated according to the business center small side amount. The percentage of the bonus is calculated based on your own sign-up package, such as:
A: 8%; B: 8%; C: 10%; D: 12%; E: 15%
The maximum bonus that can be earned daily is based on the sign-up package:
A: \$1,000; B: \$2,000; C: \$5,000; D: \$10,000; E: \$30,000

Criteria for getting teamwork bonuses:

1. Promoting one distributor in both your left and right organizations.
2. Repeated consumption every period starting eight weeks after signup payment (one period is 4 weeks). If repeat consumption does not occur in time, the newly generated performance will not be included in the calculation, and the previously generated performance will be zeroed.
3. If a distributor directly referred by you withdraws or discontinues payment of website management fees in the process of development, your referral will be deemed as invalid when the distributor qualifications are canceled. You must refer someone else within 28 days (1 period) to keep your referral qualification if you want to continue to be qualified to earn the teamwork bonuses (your bonus will be retained during the 28 day period).
4. Pay website management fee on time (USD 100 annually).
5. Performance is calculated daily, and bonuses are issued weekly. The settlement period is Monday at 00:00 to Sunday at 24:00. U.S. Pacific time. The bonus is issued on the Thursday two weeks after the settlement period (calculated on the Monday after the 10-day cool-off period and issued on the next Thursday.)

Teamwork bonus features:

- No time limits
- No level limits
- No region limits
- Globally unified calculation of performance
- Globally unified issuance of bonuses

C. Leadership bonus (calculated and issued weekly)

The maximum levels of leadership bonuses that qualified distributors can be awarded are as follows:

1. Collect 100% of teamwork bonus for sponsoring upper line.
 2. Collect 50% of teamwork bonus for sponsoring lower line first generation.
 3. Collect 25% of teamwork bonus for sponsoring lower line second generation.
 4. Collect 25% of teamwork bonus for sponsoring lower line third generation.
- Bonuses are calculated and issued weekly. Issuance is one week after issuance of teamwork bonus (calculated on Mondays and issued on Thursdays.)

D. Global dividends (calculated and issued monthly) (static extra bonus)

The company will provide global dividends of 8% of global performance, which will start to be issued 60 days after the sign-up payment.

1. You can get 1.75x the investment package for referring one person.
2. You can get 2x the amount for referring two people.

You can get 1.5x the amount without any referral and without income.
(It is calculated according to the weighted average of the package price that you purchase.)

E. Monthly management compensation (calculated per USD 10,000 package amount)

1. Cultivate two 30-point people: 30 points for sponsored first generation, with one-star monthly compensation of USD 20,000.
2. Cultivate two 50-point people: 50 points for sponsored first generation, with two-star monthly compensation of USD 40,000.
3. Cultivate three 50-point people: 50 points for sponsored first generation, with three-star monthly compensation of USD 60,000.
4. Cultivate four 50-point people: 50 points for sponsored first generation, with four-star monthly compensation of USD 80,000.
5. Cultivate five 50-point people: 50 points for sponsored first generation, with five-star monthly compensation of USD 100,000.
6. Cultivate six 50-point people: 50 points for sponsored first generation, eligible for company's dividends of 8% of company's total profits, with annual income no less than USD 1.5 million, with no upper limit. The company makes up for insufficient portion, and the title of company director is conferred.

F. Perpetual consumption bonus (calculated and issued every four weeks)

1. Consumption bonus source comes from 50% of performance for distributor repeat consumption, including automatic ordering and online shopping.
2. Those meeting the conditions can get perpetual consumption bonuses for 12 generations within their direct line organization. The bonuses are calculated according to the ratios of organization consumption performance for each generation.
3. Bonus ratios for each generation: 20% for first generation, 10% for second to sixth generations, and 5% for seventh to twelfth generations.
4. 10% of the income of each distributor is automatically entered into repeat consumption. Each distributor is to consume at products of at least USD 100 for each period.
5. There are no blank positions in bonus calculation. It is always calculated using upward compression.
6. The bonus settlement period is every four weeks, and the date of bonus issuance is the Friday after the first Monday after the settlement period.
7. The main feature of consumption bonuses is that there is no upper limit on bonus amount. There is no ceiling on bonus amount and no zeroing, with stable income and guaranteed perpetuity.

G. Travel bonuses

When you purchase a USD 10,000 package or when you sponsor five USD 10,000 packages, you will get a one-week training trip around the United States.

H. Luxury automobile grand prize (one period is four weeks)

- When the teamwork bonus reaches USD 30,000 for three periods in a row, a prize of one BMW automobile worth USD 50,000 will be awarded.
- When the teamwork bonus reaches USD 60,000 for three periods in a row, a prize of one Mercedes Benz automobile worth USD 90,000 will be awarded.

I. Dream home grand prize

- When the teamwork bonus reaches USD 80,000 for nine periods in a row, a prize of one townhouse at Quail Ranch Golf Club in Los Angeles will be awarded (or equivalent property owned by the company in Los Angeles) with a value of USD 500,000 **-OR-** one USD 580,000 investment immigration spot owned by the company. One or the other can be chosen.

- When the teamwork bonus reaches USD 100,000 for twelve periods in a row, a prize of one townhouse at Quail Ranch Golf Club in Los Angeles will be awarded (or equivalent property owned by the company in Los Angeles) with a value of USD 1 million **-OR-** one USD 500,000 townhouse and one USD 580,000 investment immigration spot owned by the company. One or the other can be chosen.



CERTIFICATION

This is to certify that the attached English language document is a true and accurate translation of the original Chinese language document to the best of our knowledge and belief.

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The document is identified as below:

“EXH 207”

Executed this 21st day
of October, 2016

A handwritten signature in black ink, appearing to read 'Selma A. Zellon', is written over a horizontal line.

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