

# Vyvo

# Oppportunity Plan

**vyvo**

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Vyvo is  
at the  
forefront of  
the Next  
Big Thing:  
The Digital  
Health  
Sharing  
Economy.

# THE FIRST REWARDS PLAN DEVELOPED ON BLOCKCHAIN SMART CONTRACTS

Being part of the Vyvo community means to have the chance of taking a slice of the **Digital Health Sharing Economy** thanks to the most advanced Compensation Plan in the market: the **Vyvo Opportunity Plan!**

The first PayPlan developed on **Blockchain Smart Contracts!**

The Vyvo Opportunity Plan has **4 main rewards programs:**



1



**REFERRAL  
PROGRAM**



2



**NETWORK  
PROGRAM**



3



**TOKEN REWARD  
PROGRAM**



4



**LIFESTYLE REWARD  
PROGRAM**

Let's discover each program and how exciting they are.



1

# REFERRAL PROGRAM

## INTRODUCTION

The **Referral Program** is the perfect opportunity for those who love Vyvo products and are happy to share and promote their experience with others.

Today, that activity is not just related to family and friends anymore, but with the power of the Internet and digital marketing, we can see how many people are becoming an influence (influencers) and are creating a significant following effect that can even become lead to becoming their main business.

At Vyvo, every Customer has a **referral link** "username.vyvo.com" to make referrals for new sales.

You don't need to worry about anything. Vyvo takes care of the whole Order Fulfillment from Payment to Drop Shipping at the new user's door!



# REFERRAL BONUS

## 1.1. REFERRAL BONUS

For each sale generated on the personal referral link, you will earn from 10% to 20% (depending on the products) of the corresponding USD value.

### **No limit to your potential.**

The more sales you refer, the more you earn!



#### TIMING

- Weekly.



#### REQUIREMENTS

- Just be a Vyvo Member.
- No activation required





## 2

# NETWORK PROGRAM

## INTRODUCTION

Suppose you prefer a Team Management work style rather than having only a personal effort on sales referral. In that case, VYVO has a fantastic opportunity to let you play an active role in the company's worldwide expansion: the **VYVO Network Program**.

In this program, the main goal is to **create a team** and help them launch and grow their business: exactly how your sponsor will do with you!

An easy training system, the **VYVO Smart Academy**, will help all community members to succeed in this goal!

When you participate in the Network Program, all your sales are placed in a Network Structure called "**Dual Team**".

The people that purchase from your replicated Store become your Frontline. If your frontline starts doing business and referring sales to other people, those will become your downline.

The structure is called "Dual Team" because it is divided into 2 groups: a **Left Team** and a **Right Team**. Both the frontline and downlines can be placed either on the left and right team, and you have full control of this choice from the Vyvo Office with the "Strategy" tool on the DUAL TEAM page. All the SALES that happened in your Dual Team generate **Sales Volume**. From these volumes, the Network Program generates bonuses.

At Vyvo, there are no hidden games. These volumes are equals to the USD values (ratio 1:1).



# TEAM VOLUME COMMISSION

## 2.1. TEAM VOLUME COMMISSION

At the end of each commission period, the VYVO Office will calculate the total Sales Volume coming from your Dual Team, on the Left and Right team.

The **Team Volume Commission** bonus will be calculated assigning every matching cycle of 300 SV (means every 300 SV Left and 300 SV right) a bonus of \$20 if you are a Team Builder Master or Pro or \$10 if you are a Team Builder Partner\*.

The amount of SV that exceeds the matching cycle's amount is called "**Carry Forward**". As the name suggests, it's carried forward to the next commission cycle.



### TIMING

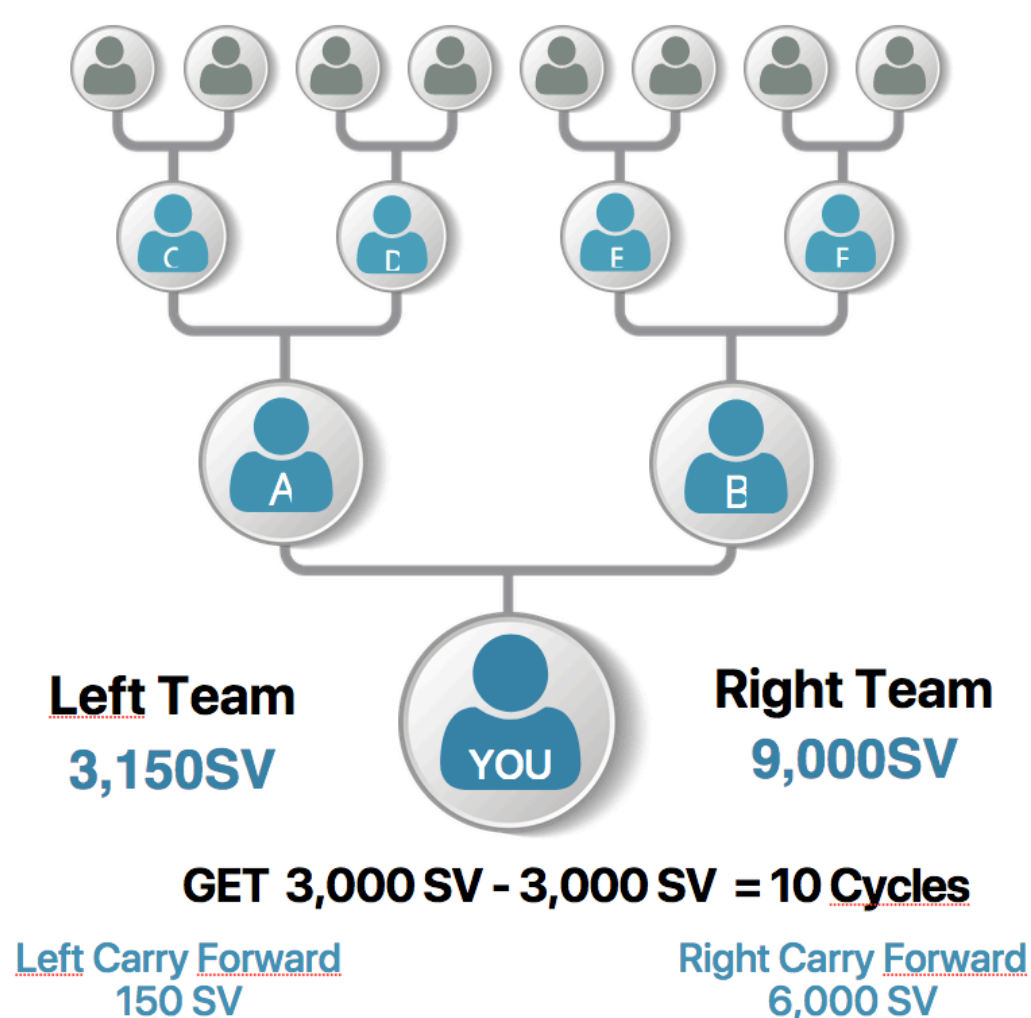
- Weekly calculation.
- Payments after 2 weeks.



### REQUIREMENTS

- be at least a Team Builder (at any level)
- be active with at least the entry level (30 SV)\*\*

## EXAMPLE



### Bonus for TB Master or PRO:

$$10 * \$20 = \$200$$

### Bonus for TB Partner:

$$10 * \$10 = \$100$$

\* See "How to become a Team Builder" on section 5.

\*\* See "Activation rules" on section 5.



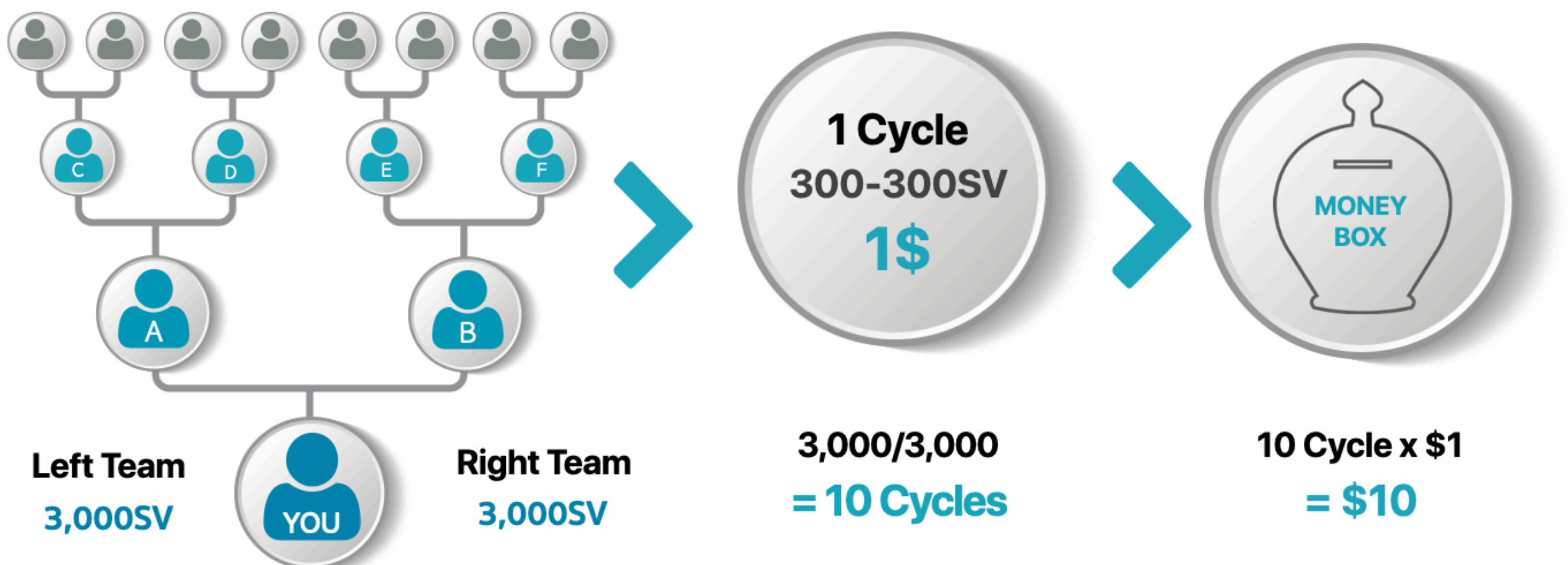
# MONEY BOX

## 2.2. MONEY BOX

An additional amount from your TVC is deposited into your **Money Box** every commission cycle: for every sale matching cycle (300 left - 300 right), \$1 is placed in the money box.

To receive the entire amount of the Money Box and get a great one-shot commission, you need to be active in the Commission Calculations for all the cycles during 12 consecutive months.

But if you are not active for even one cycle, your Money Box expires, and you will need to start all over again from zero.



### TIMING

- Weekly calculation.
- Yearly payment.



### REQUIREMENTS

- be at least a Team Builder (at any level)
- be active with at least the entry level (30 SV)\*

\* See "Activation rules" on section 5.













# CAREER PLAN

## 2.3. CAREER PLAN

The Matching Volume that determines your TVC will also determine your Career\* and recognition with **Ranks** assignments. There are 2 kinds of Ranks: The **Cycle Rank**, that is given at every commission period, and the **Title Rank**, which is given as the best sequence of 4 consecutive periods in the last 12 months.

In order to participate in the career plan, you must be a Team Developer at any level, but as a Team Developer Partner, the maximum level of rank achievable is Platinum.\*\*

Both Ranks will follow this scheme:

RANK	PIN	Dual Team Matching Volume
SILVER		300 sv
GOLD		5,000 sv
PLATINUM		10,000 sv
DIAMOND		25,000 sv
DOUBLE DIAMOND		50,000 sv
GRAND DIAMOND		100,000 sv
PRESIDENT		150,000 sv
DOUBLE PRESIDENT		300,000 sv
GRAND PRESIDENT		500,000 sv
PRESIDENT MILLIONAIRE		1,000,000 sv
DOUBLE PRESIDENT MILLIONAIRE		2,000,000 sv
GRAND PRESIDENT MILLIONAIRE		3,000,000 sv



### REQUIREMENTS

- Be at least a Team Developer (at any level);
- Be active with at least the entry level (30 SV)\*\*\*

\* The Title Rank will always be the rank you will be recognized at official events, conferences, and company websites.

\*\* See details on section 5.

\*\*\* See "activations rules" on section 5.



# GENERATION MATCHING BONUS

## 2.4. GENERATION MATCHING BONUS

This bonus is a matching percentage of the Team Volume Commission for each member of your direct downline team throughout 10 generation levels.

Every Commission Cycle, the percentage of earning and numbers of levels will be determined depending on:

- the Team Developer level (TD Partner, TD Master or PRO)
- the Cycle Rank for that commission cycle.

The following ahead is a chart for TD Master and TD Pro:

SILVER	GOLD	PLATINUM	DIAMOND	DOUBLE DIAMOND	GRAND DIAMOND	PRESIDENT	DOUBLE PRESIDENT	GRAND PRESIDENT	PRESIDENT MILLIONAIRE	DOUBLE PRESIDENT MILLIONAIRE	GRAND PRESIDENT MILLIONAIRE			
10%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%			
	5%	5%	5%	5%	5%	5%	5%	5%	5%	5%	5%			
			5%	5%	5%	5%	5%	5%	5%	5%	5%			
						5%	5%	5%	5%	5%	5%			
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								5%	5%	5%	5%			
									5%	5%	5%			
										5%	5%			
											5%			
												1%		
													1%	
														1%

The following is a chart for TD Partner:

SILVER	GOLD	PLATINUM
5%	5%	5%



### REQUIREMENTS

- Be at least a Team Developer (at any level);
- Be active with at least the entry level (30 SV)\*

\* See "Activation rules" on section 5.

# 3

# TOKEN REWARD PROGRAM

## INTRODUCTION

Building Humans 2.0 is the great mission of VYVO: create a community of people able to leverage technology to live in good **health** and **prosperity**.

The key to achieving this goal is the creation of the widest and most diverse **Big Data** health discovery platform: a huge value for the worldwide health, wellness, and science community!

People from every corner of the globe can participate in this movement, The Smart Generation, creating a personal **Digital Health** profile, using VYVO devices, and promoting their diffusion with others.

Because of the crowdsourcing concept, VYVO has created the **Vyvo Token** and this Opportunity Program in order to reward all contributors in this incredible mission, both in the Data production and to the enlarging of the devices' infrastructure.

Finally, with VyvoPay, these token rewards become easy to use and spend with vendors and shops around the world thanks to the Mastercard circuit.

Note: The Data Token reward program will be in beta testing for six months (From November 2020 until April 2021. During this period, the company will hold the rights to change any details of the program and each bonus, even removing it)



# DATA TOKEN REWARD

## 3.1. DATA TOKEN REWARD

Every Member who uses a Vyvo Device and the Vyvo Smart App collects personal biodata and transfers it in anonymized versions into a database. Successively the measurements are secured on **blockchain** where blocks of data are hashed periodically.

The base of the data streaming token distribution from wearable devices, regulated from a specific **Smart Contract**, is the Measure related to each user's actual performed measurements.

A variable number of **Measurements** generates 1 Block. The number of reward tokens assigned to each Block depends on the difficulty of the calculation. This calculation is based on an algorithm depending on the number of devices active and the amount of data purchased.



### REQUIREMENTS

- Valid for all registered users (with an account also on [vyvowallet.com](https://vyvowallet.com))
- No activation required

# TEAM VOLUME TOKEN REWARD

## 3.2. TEAM VOLUME TOKEN REWARD

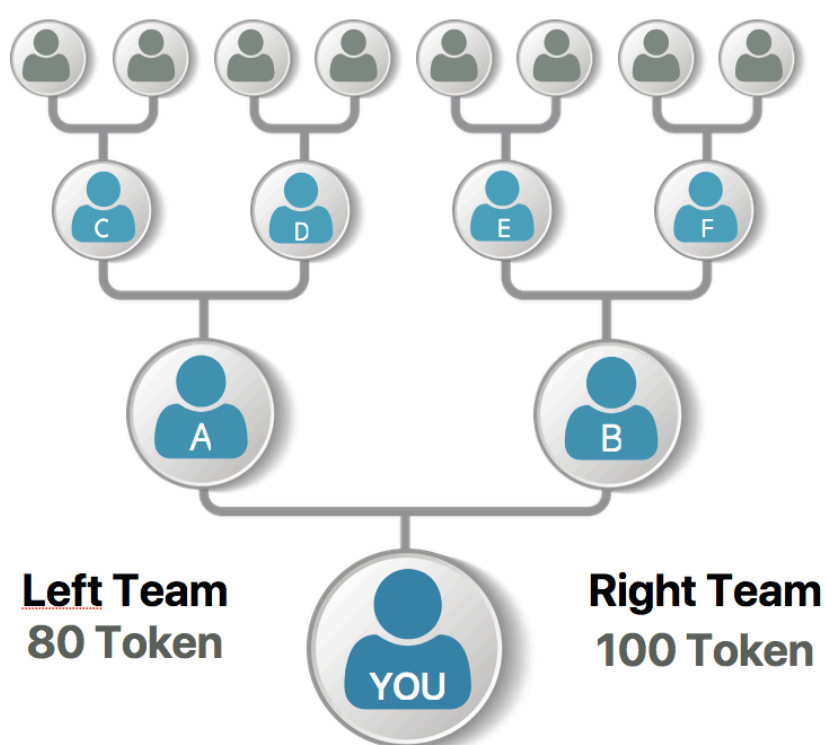
For those committed to expanding the Vyvo community, the company has prepared a Token Rewards coming from the Dual Team, the **Team Volume Token Reward**.

Following the Team Volume Commission's idea, but the volumes coming from the Dual Team structure are not regarding the sales but regarding the Data produced from these users.

The TVT calculation will still be paid by cycle, but on this occasion, every matching 8 Tokens Left and Right will pay 1 token.

With this bonus, there is no Carry Forward, so every period, the amount of tokens that exceeds will be flushed.

### EXAMPLE



#### REQUIREMENTS

- Be a Team Builder Pro
- Be active at the premium level (100 SV)



# TOKEN TANK

## 3.3. TOKEN TANK

Because Vyvo wants to recognize its community members that are more committed to the project's expansion, the company has created the **Token TANK** concept. Every Member has a new wallet called Vyvo Token Tank inside their [www.vyvowallet.com](http://www.vyvowallet.com) platform and can earn tokens with the next exciting Rewards:

### 3.3.1. TANK REFERRAL REWARD

Every time you refer a pack of products with a value equal to or greater than 1000 USD, it will generate 10% of the corresponding value (in USD) in tokens to the tank.



#### REQUIREMENTS

- Be at least a Vyvo Business Member.

# TOKEN TANK

## 3.3.2. TANK BUILDING REWARD

Every time you purchase a pack of products with a value equal to or greater than 1000 USD, it will generate 90% of the corresponding value in USD (so 900) in tokens to the tank.



### REQUIREMENTS

- Just be a Vyvo Member.



# TOKEN TANK

## 3.3.3. HOW TO BENEFIT FROM THE TOKEN TANK

- The entire amount in your Tank will be available for public trading during PHASE 3 of the VYVO Project. At that time, the company will launch an ICO (Initial Coin Offering) with a new Token called “VYVO Token Evo”. Members will have the opportunity to exchange the amount in their Tank with the VYVO Token Evo at a ratio of 1 to 10.
- If the member becomes Team Developer Pro within 90 days (from the date of the first referral), the Tank will become unlocked and the member has the following 2 options:
  1. Do not transfer tokens from the Tank for the next 30 days. When the Tank is untouched the member will be automatically included in the Sharing Economy Pool Reward calculation (see section 3.4),  
**or**
  2. Transfer up to 900 Tokens, through one or multiple transactions, starting from the moment the Tank is unlocked. **Please note:** If a member transfers even just 1 token from the Tank during the next 30 days from when the Tank is unlocked, the member will not be able to participate in the Sharing Economy Pool Reward.

# POOL REWARD

## 3.4. SHARING ECONOMY POOL REWARD

All the economic prosperity generated by VYVO every month will feed the “Sharing Economy Pool Reward”! So, the pool will contain:

- **30%** of the monthly company earnings in the form of a dividend (about 5% of the sales);
- the cashback and exchange rate fee from all the community members usage of **VyvoPay**;
- the **Vyvo Wallet** transaction fees (transfer, withdrawal, deposit).

Every month, the pool’s total amount will be divided between all the business members with a positive amount of tokens in the Tank.

The more tokens in the Tank the customer has, the more they will earn from this pool. In more specific terms:

- If the user becomes a T.D. Pro within 90 days from their first referral date, they will participate in the Sharing Economy Pool Reward for 12 months. As explained in the previous paragraph, the Tank is unlocked after 90 days from his first referral date and the customer has 30 days to decide to request a transfer from the Tank. If during these 30 days the customer doesn’t transfer tokens from the Tank, the Tank will be 'locked' again and the customer will be included in the Sharing Economy Pool Bonus calculation for the following 12 months;
- For every customer who participates, every 100 tokens they have in their Tank, will be considered as 1 “**poolshare**” for their reward calculation. The maximum number of poolshares to participate in the pool reward is 100, which is equivalent to 10,000 tokens in the Tank.

The pool’s total amount will be divided by the total number of shares. Every qualifying user will get a corresponding value “times” their personal number of shares.

# POOL REWARD

## 3.4. SHARING ECONOMY POOL REWARD

### EXAMPLE

- At the end of the month, and precisely at the first business cycle that is closed in the next month:
  - User "Alex" (that has become a TD Pro within 90 days from his first referral date) has 1,270 tokens in the Tank, which means 12 "poolshares" for the reward.
  - Let's assume that the total amount of the monthly POOL= 500,000 USD.
  - Let's assume that the total number of shares between all the members is = 50,000.
  - The value for a single poolshare is  $500,000 \text{ USD} : 50,000 \text{ shares} = 10 \text{ USD}$ .
  - So, the "Economy Pool bonus" for user "Alex" during that month is  $12 * 10 = 120 \text{ USD}$ .



#### TIMING

- Monthly. Maximum 12 months



#### REQUIREMENTS

- Be a Team Developer Pro within 90 days from the first referral date.
- Be active at the premium level (100 SV)

Note: This reward is paid in Vyvo tokens directly in the user's Vyvo Token Wallet.



## 4

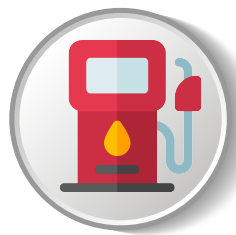
# LIFESTYLE REWARD PROGRAM

## 4.1 LIFESTYLE EXPRESS BONUS

Maintain the **Diamond Cycle Rank** for 4 consecutive commission periods, and receive up to a \$1,000 bonus to assist you with your expenses, both personal and/or for business purposes, such as:



CAR rental



FUEL expenses



HOME rental



VENUE rental for MEETINGS



AIRFARE



HOTEL accommodation

When you are eligible to receive this bonus, you have 30 days to submit the required documentation in the "LifeStyle Bonus" page of the BackOffice.

The following 2 items are required:

- Documentation that supports the expenses mentioned above.
- A brief summary, along with a few photos of the business development activities and results that were successfully completed.

When the documents are approved, you will receive this bonus.



## 4.2. DIAMOND HOLIDAY

VYVO's extraordinary Lifestyle is within your reach. When you participate in the **Events** and **Holiday Trips** around the world, you will take part in an unforgettable experience - all while building and strengthening your leadership.

These lifestyle experiences are an excellent way for VYVO to recognize your diligent work and achievements.

From time to time, the company announces a Holiday or promotions entirely dedicated to Diamond ranks, so keep following our official channels for announcements. Most of all, make sure you don't miss any of these fantastic moments.



## 4.3. MILLIONAIRE CLUB

As a President Millionaire at VYVO, you become part of the exclusive **MILLIONAIRE CLUB**.

When you enter this club, you will experience:

- the unique VYVO millionaire lifestyle;
- the most prestigious hotels/resorts in premium locations worldwide;
- enjoy quality time with Management and Top leaders from around the world;
- share in strategic VYVO decision-making discussions.

In order to keep being a member of the Millionaire Club, you need to confirm the President Millionaire Title rank at least one time in the last 12 months.

## 5.1. HOW TO BECOME A MEMBER

At VYVO, being a community member (that is, simply a customer) means making at least a product purchase once or activation of an account. Also, a Free subscription activation gives the status of Member. When a user becomes a Member for the first time, they will be placed in the Dual Team organization. This position is important if this user later wants to become a "business member".

## 5.2. OPENING OF BUSINESS CENTERS LEFT AND RIGHT

From the moment a user gets their position in the Dual Team, they have a preconfigured 3 business center structure formed as a Central, a Left, and a Right one.

Initially, the only active Business Center is the central one. When you become a Cycle Rank Diamond, Business Center-Left and Business Center-Right will be opened for you.

## 5.3. STRATEGY PLACEMENT

When a user becomes a Member, they will receive a position in the Dual Team structure, depending on the sponsor strategy.

The strategy of any sponsor (or potential sponsor) is initially set to "Auto". Meaning that the moment they become a Member the initial settings are made, so that all new users that this sponsor will introduce in the organization will be alternately placed to the right or the left. The first placement will be carried out on the common leg and then following on the personal leg and so on.

However, this "Auto" can be changed at any time to LEFT or RIGHT. There are settings that ensure the placement of new Members always on one side or the other.

Later, suppose the user reaches the requirements to open Business Centers two and three (right now, these requirements are becoming a Diamond cycle rank one time). In that case, there will be 2 additional possible strategy options, that are the INNER LEFT and INNER RIGHT.



#### 5.4. ETHIC POSITIONING

It is forbidden to create more positions attributable to the same person if they have a different sponsor or even the same sponsor.

Predetermined placements, to maximize the return of commissions generated by the same sales referred stream, are strictly forbidden, and may be punished with expulsion from the business. The company keeps the right to request a damage contribution of up to 2 times the commission paid in the occurrence of multiple cases.

#### 5.5. HOW TO BECOME A BUSINESS MEMBER

At Vyvo, any community member (a normal customer) has the right to start their business activities with no particular requirements: Just referring the first sale, and you will be considered a Business Member.

#### 5.6. HOW TO BECOME A TEAM BUILDER

The Team Builder is a one-time rank level that impacts the main bonuses of the Network Program. It is possible to become a Team Builder, as follows:

- Team Builder Partner: Produce at least 200 SV on each team (Left and Right) and an additional 200 SV personal purchase or sales (any leg);
- Team Builder Master: Produce at least 200 SV on each team (Left and Right) and an additional 600 SV personal purchase or sales (any leg);
- Team Builder Pro: Produce at least 1,000 SV on each team (Left and Right) and an additional 1,000 SV personal purchase or sales (any leg);

The volumes considered valid in order to achieve the Team Builder levels are always the ones done in the last 90 days.

#### 5.7. HOW TO BECOME A TEAM DEVELOPER

The Team Developer, like the Team Builder, is a one time rank. It represents the next step of team building. It is born to ensure that the business community will duplicate in the most appropriate way.

It is possible to become a Team Developer, as follows:

- TD Partner: You have to be at least a TB Partner and direct sponsor at least 1 TB Partner on the left team and 1 TB Partner on the right;
- TD Master: You have to be at least a TB Master and direct sponsor at least 1 TB Master on the left team and 1 TB Master on the right;
- TD PRO: You have to be at least a TB PRO and direct sponsor at least 1 TB PRO on the left team and 1 TB PRO on the right;

### 5.8. HOW TO BE ACTIVE FOR THE COMMISSIONS

In the Vyvo Opportunity Plan, each bonus or reward has some requirements to be matched to benefit from it. In some cases, the bonus will require the user to be "active", which means to be still active in the business and contributing to the team production.

There are 2 possible activation levels:

- ENTRY: Produce a minimum of 30 SV monthly of sales or purchase;
- PREMIUM: Produce a minimum of 100 SV monthly of sales or purchase.

### 5.9. WHEN DOES THE BUSINESS PERIOD END?

The Business commission period will close every Sunday night at 11:59 P.M., Singapore time. However, the company reserves the right to change this closing time anytime for any reason, providing information in the Vyvo Office.

### 5.10. COMMISSION CALCULATION

Every "Instant" commission will be paid instantly if there is no technical issue. Depending on the country's payment system, it can happen within 24 hours.

For the "cycle commissions", the calculation process and the carry forward update will occur on the day following the closing of each Business Period. The calculation's results will be finalized and shown in the Back Office on this same day.

For the "monthly commissions", the calculation will take place on the first business period closing of the following month.

### 5.11. PAYOUT RULES

- Instant commission is paid instantly or in any way within 24 hours.
- For the "cycle commissions", the one usually calculated weekly after the business period closing, the related amounts will be available for withdrawal 14 days after that calculation.
- The related amounts for the "monthly commissions" will be available for withdrawal 14 days after that calculation.

### 5.12. MINIMUM PAYABLE TVC

In order to receive the TVC commission, you need to complete at least (the minimum necessary) one cycle of 300 SV left and 300 SV right.

### 5.13. CARRY FORWARD

The Carry Forward is the SV surplus accumulated with respect to the TVC cycle calculation. The SV is accrued for each Business Center on both legs during each commission period. Every Business Center has its own Carry Forward.



In order to maintain the accumulated Carry Forward, the user just has to be active with at least the ENTRY level.

Following are some additional CF accumulation rules:

- From the moment the user becomes a "Member" (see 5.1), so for the first time the user gets the position in the tree, there is a grace period of 4 weeks (means the successive 4 business period closing) where the user accumulates any Carry Forward on their strong leg.
- From the moment the user becomes a "Business Member" (see 5.5), there is an additional grace period of 4 weeks (meaning, the successive 4 business period closing) where the user is considered active, participate in all the commission calculation, and any Carry Forward on both legs are accumulated and not lost.
- Following the previous rules, the carry forward is also on both legs when the user is not yet a Team Builder. But after 4 weeks from the moment the user becomes a Business Member (meaning, the successive 4 business period closing), no additional amounts will be accumulated.
- The maximum amount of Carry Forward on one leg is 100 million SV
- The accumulated CF will always be kept. The only rules to lose the CF are described in the next paragraph (commission flushes).

#### 5.14. COMMISSION FLUSHES

When a user is not active at the end of a business period (cycle), all the commission volumes (related to that period and to the bonuses with a mandatory activation) are lost.

If after 7 days from the first time the user is not active, so on the following business period closing, the user is still not active (meaning, not active for the second time in a row), then the following flush happens:

- all funds in your Money Box are flushed;
- all your Carry Forward volume for the 3 business centers are flushed;

### 5.15. TOTAL COMMISSIONS CAP

The maximum payable commission amount in a single commission period is fifty percent of the total referred sales for the same period. Any amount in excess of this amount will be deducted from the commissions paid to each individual business member.

### 5.16. GROUP COMMISSIONS CAP

The maximum payable commission amount can also be applied to a particular group or branch of the Dual Team. In fact, it may happen that a group of users, for a strategy or just by chance, generate in their team an excess of a commission that goes up to more than 50% of their same group sales. In that case, the 50% cap can be applied to only those in that team.

### 5.17. PERSONAL COMMISSIONS CAP

For Team Builder Partners, the maximum Team Volume Commission for each Business Center is \$2,000 per week.

For Team Builder Master and Team Builder, Pro (that are not yet Team Developer), the maximum Team Volume Commission for each Business Center is \$10,000 per week.

### 5.18. GENERATION MATCHING BONUS CAP

A cap on the Generation Matching bonus will be applied to the following ranks:

- Silver rank can earn a maximum of USD 400.
- Gold rank can earn a maximum of USD 1,000.
- Platinum rank can earn a maximum of USD 2,000.

The cap on the Generation Matching bonus is not applied to the ranks Diamond and above.

This whole document and the included illustrations are for educational purposes only. They are not meant to serve as an income guarantee. Since VYVO has only recently launched, we lack the statistical data to prepare reliable income disclosures. The numbers reflect estimates prepared by the company pending a more detailed survey in the future. The average annual gross income for participants will be posted on the official webpage in the future.





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