



ZINNIA[®]
wellness in style

WELLNESS IN STYLE



ZINNIA Business Model

Integrated Wholesale Distribution System



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A. Personal Accumulate Benefits (PAB)

PAB	6%
	 RM 5,000
	Cumulative Personal and Direct-Line Purchases.

i. Member can achieve Personal Accumulate Benefits (PAB) up to 6%, by accumulating personal and direct downline purchasing records.

ii. PAB calculated based on **Retail Selling Price (RSP)** & accumulated purchase record of personal and direct downline.

B. Member Performance Benefits (MPB)

	Expected: Achieve 6% PAB	
MPB	 6%	-
Direct-line PAB	0	6%

i. To entitle for Bonus, ZINNIA Partner (Distributor) only need to purchase one set of AP or more to activate their Partner (Distributor) status.

ii. Member Performance Benefits (MPB) calculated based on **Spread discounts** between your own PAB and your downline PAB.

iii. MPB calculated in **Net Promotion Price**, monthly calculated.

C. Group Development Bonus (GDB)

GDB Rank Bonus	ZINNIA Partner (ZP) - Rank 1	Junior Manager (JM) - Rank 2	Emerald Manager (EM) - Rank 3	Diamond Manager (DM) - Rank 4	
				Original Conditions	Maintain Criteria*
GDB Sales	RM 1 - 999	RM 1000 - 2999	RM 3000 - 4999	RM 5000 & above	RM 3000 above
Group Member	-	2 *Active Direct Downline	4 *Active Direct Downline	6 *Active Direct Downline	6 *Active Direct Downline
L1	10%	13%	18%	23%	
L2	-	2%	5%	8%	
L3	-	1%	2%	5%	

The commission will be calculated until the last day of the month and will be paid into the ZINNIA member's wallet on the 5th of each month. (T&C applied)

Note:

- 1) To entitle for Bonus, ZINNIA Partner (Distributor)s only need to purchase one set of AP or more to activate their ZINNIA Partner (Distributor) status.
- 2) ZINNIA Partner (Distributor) Account Maintain: Personal purchase 1 box product or advance package(AP), entitled for correspond account maintain (For Malaysia only) ; Personal purchase 2 box product or advance package(AP), entitled for correspond account maintain (For non-Malaysia region)
- Reward compress if ZINNIA Partner (Distributor) account inactive.
- 3) GDB Bonus will be calculated based on the **Net Promotion Price** and monthly calculated,
- 4) Inactive ZINNIA Partner (Distributor) account in 12 months, will represent automatically forgo of ZINNIA Partner (Distributor)'s right.
- 5) GDB Sales*: Calculated based on the Net Promotion Price, including personal and direct line sales (monthly calculated)
- 6) Diamond Manager (Maintain): Achieve Diamond Manager (DM) status with the original criteria, and then the ZINNIA Partner (Distributor) can follow the DM maintenance criteria to qualify for the DM Reward (GDB Rank 4 Reward).

D. Crown Manager Reward (CMR) 1.5%

Crown Manager (CM)	<ul style="list-style-type: none"> • CM Active Direct Downline (Monthly) : 30 DD • CM Group sales quantity in boxes : 900 Bxs 	= 1 CM Point (Crown Manager Point)
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- i. ZINNIA Partner who recruit **30** Direct Downline (DD) and achieve 900 boxes in group sales within a month will earn 1 CM Point. CMR calculated based on net sales profit of the month. Distributed every 6 months.
- ii. $ZINNIA \text{ global sales revenue} \times 1.5\% = \text{Bonus pool}^*$ | $\text{Bonus pool}^* \times (\text{CM Point} / \text{Total CM Points})^{**} = \text{Crown Manager Reward (CMR)}^{***}$ and so on.
- iii. Reward compress if Partner (Distributor) account inactive.

E. Elite Director Reward (EDR) 1.5%

Elite Director (ED)	<ul style="list-style-type: none"> • ED Active Direct Downline (Monthly) : 60 DD • ED Group sales quantity in boxes : 20,000 Bxs 	= 1 ED Point (Elite Director Point)
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- i. ZINNIA Partner who recruit **60** Direct Downline (DD) and achieve 20,000 boxes in group sales within a month will earn 1 ED Point. EDR calculated based on net sales profit of the month. EDR distributed every year.
- ii. $ZINNIA \text{ global sales revenue} \times 1.5\% = \text{Bonus pool}^*$ | $\text{Bonus pool}^* \times (\text{ED Point} / \text{Total ED Points})^{**} = \text{Elite Director Reward (EDR)}^{***}$ and so on.
- iii. Reward compress if Partner (Distributor) account inactive.

*The bonus is calculated based on net profit (after deducting PAB & MPB). (Terms and conditions apply.)

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Integrated Wholesale Distribution System

3,4,5 Golden Rule

3 Level

- First Level (L1): Direct Partners (personal earnings)
- Second Level (L2): Downline Partners (team support)
- Third Level (L3): Deeper-level Partners (expansion benefits)

4 Major Tier

- First Major Tier: ZINNIA Partner (Distributor) (**ZP**)
- Second Major Tier: Junior Manager (**JM**)
- Third Major Tier: Emerald Manager (**EM**)
- Forth Major Tier: Diamond Manager (**DM**)

5 Major Rewards

- Personal Accumulate Benefits (**PAB**)
- Member Performance Benefits (**MPB**)
- Group Development Bonus (**GDB**)
- Crown Manager Reward (**CMR**)
- Elite Director Reward (**EDR**)

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A. Personal Accumulate Benefits (PAB)



Benefits Earned & Requirements to Achieve:

- **Eat More, Save More**
- **6%PAB Discounts**
 - When personal and direct-line purchases accumulate to RM5000, you will enjoy a 6% PAB discount.
 - *No time limit (The RM5000 personal and direct-line purchase record is cumulative).
 - *PAB is calculated based on the retail selling price (RSP).

B. Member Performance Benefits (MPB)



Benefits Earned & Requirements to Achieve:

- **Share More, Earn More.**
- **6%MPB Benefits**
 - Simply share easily with your friends and family.
 - *When you achieve PAB sales of RM5000 but your direct-line has not yet reached PAB sales, the 6% will become your MPB benefit.
 - *MPB is calculated based on the promotional net price and is calculate monthly.

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C. Group Development Bonus (GDB)



Benefits Earned & Requirements to Achieve:

- **More Effort, More Success.**
- **Higher Level, Greater Bonuses.**
- For requirements, please refer to the “notes”.

Figure 1:

GDB Rank Bonus	ZINNIA Partner (ZP) - Rank 1	Junior Manager (JM) - Rank 2	Emerald Manager (EM) - Rank 3	Diamond Manager (DM) - Rank 4	
				Original Criteria	Maintain Criteria*
GDB Sales	RM 1 - 999	RM 1000 - 2999	RM 3000 - 4999	RM 5000 & above	RM 3000 above
Group Member	-	2 *Active Direct Downline	4 *Active Direct Downline	6 *Active Direct Downline	6 *Active Direct Downline
L1	10%	13%	18%	23%	
L2	-	2%	5%	8%	
L3	-	1%	2%	5%	

*Bonus will be calculated until the last day of the month and distributed to the member's wallet on the 5th of the following month. (Subject to T&C).

Note:

- 1) To entitle for Bonus, ZINNIA Partner (Distributor)s only need to purchase one set of AP or more to activate their ZINNIA Partner (Distributor) status.
- 2) ZINNIA Partner (Distributor) Account Maintain: Personal purchase 1 box product or advance package(AP), entitled for correspond account maintain (For Malaysia only) ; Personal purchase 2 box product or advance package(AP), entitled for correspond account maintain (For non-Malaysia region) Reward compress if ZINNIA Partner (Distributor) account inactive.
- 3) GDB Bonus will be calculated based on the **Net Promotion Price** and monthly calculated,
- 4) Inactive ZINNIA Partner (Distributor) account in 12 months, will represent automatically forgo of ZINNIA Partner (Distributor)'s right.
- 5) GDB Sales*: Calculated based on the Net Promotion Price, including personal and direct line sales (monthly calculated)
- 6) Diamond Manager (Maintain): Achieve Diamond Manager (DM) status with the original criteria, and then the ZINNIA Partner (Distributor) can follow the DM maintenance criteria to qualify for the DM Reward (GDB Rank 4 Reward).

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Profit Calculation Example for ZINNIA Partners (ZP):

PAB Sales Not Achieved
(Example 1)

PAB Sales Achieved
(Example 2)

Figure 1:

GDB Rank Bonus	ZINNIA Partner (ZP) - Rank 1	Junior Manager (JM) - Rank 2	Emerald Manager (EM) - Rank 3	Diamond Manager (DM) - Rank 4	
				Original Criteria	Maintain Criteria*
GDB Sales	RM 1 - 999	RM 1000 - 2999	RM 3000 - 4999	RM 5000 & above	RM 3000 above
Group Member	-	2 *Active Direct Downline	4 *Active Direct Downline	6 *Active Direct Downline	
L1	10%	13%	18%	23%	
L2	-	2%	5%	8%	
L3	-	1%	2%	5%	

Example 1:

- ZINNIA Partner (ZP)
 - PAB Sales Not Achieved
 - Active Account
- L1 →
- Purchase 1 Advanced Package (AP) worth *RM599
 - PAB Sales Not Achieved

*Example based on West Malaysia pricing

GDB:

L1: $(RM599 \times 10\%) \times 1 \text{ Set} = RM59.90$

Profit Earned: RM59.90

Example 2:

- ZINNIA Partner (ZP)
 - PAB Sales Achieved (RM5000)
 - Active Account
- L1 →
- Purchase 1 Advanced Package (AP) worth *RM599
 - PAB Sales Not Achieved

*Example based on West Malaysia pricing

MPB:

$(RM599 \times 6\%) \times 1 \text{ Set} =$

GDB:

L1: $[(RM599 - 6\%) \times 10\%] \times 1 \text{ Set} =$

RM35.94

+

RM56.31

=

Profit Earned: RM92.25

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Profit Calculation Example for Junior Manager (JM):

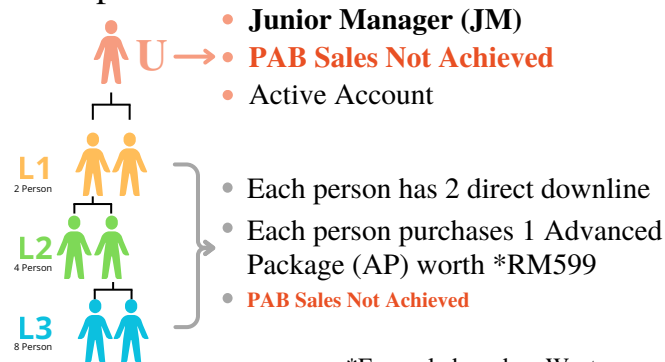
PAB Sales Not Achieved VS PAB Sales Achieved

(Example 3) (Example 4)

Figure 1:

GDB Rank Bonus	ZINNIA Partner (ZP) - Rank 1	Junior Manager (JM) - Rank 2	Emerald Manager (EM) - Rank 3	Diamond Manager (DM) - Rank 4	
				Original Criteria	Maintain Criteria*
GDB Sales	RM 1 - 999	RM 1000 - 2999	RM 3000 - 4999	RM 5000 & above	RM 3000 above
Group Member	-	2 *Active Direct Downline	4 *Active Direct Downline	6 *Active Direct Downline	
L1	10%	13%	18%	23%	
L2	-	2%	5%	8%	
L3	-	1%	2%	5%	

Example 3:



*Example based on West Malaysia pricing

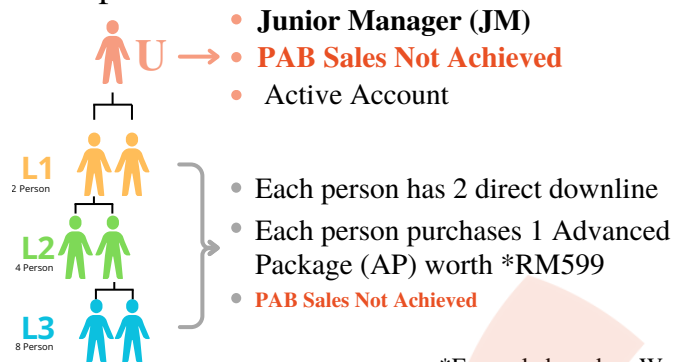
Current Month GDB Sales* : **RM1198**
 (Personal Sales + Direct Downline Sales (L1))

GDB:

$$\begin{aligned}
 \text{L1: } & (\text{RM}599 \times 13\%) \times 2 \text{ Set} = \text{RM}155.74 \\
 & + \\
 \text{L2: } & (\text{RM}599 \times 2\%) \times 4 \text{ Set} = \text{RM}47.92 \\
 & + \\
 \text{L3: } & (\text{RM}599 \times 1\%) \times 8 \text{ Set} = \text{RM}47.92
 \end{aligned}$$

Profit Earned: RM251.58

Example 4:



*Example based on West Malaysia pricing

Current Month GDB Sales* : **RM1198**
 (Personal Sales + Direct Downline Sales (L1))

MPB:

$$\begin{aligned}
 \text{L1: } & (\text{RM}599 \times 6\%) \times 2 \text{ Set} = \text{RM}71.88 \\
 & +
 \end{aligned}$$

GDB:

$$\begin{aligned}
 \text{L1: } & [(\text{RM}599 - 6\%) \times 13\%] \times 2 \text{ Set} = \text{RM}146.40 \\
 & + \\
 \text{L2: } & (\text{RM}599 \times 2\%) \times 4 \text{ Set} = \text{RM}47.92 \\
 & + \\
 \text{L3: } & (\text{RM}599 \times 1\%) \times 8 \text{ Set} = \text{RM}47.92 \\
 & =
 \end{aligned}$$

Profit Earned: RM314.12

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Profit Calculation Example for Diamond Manager (DM):

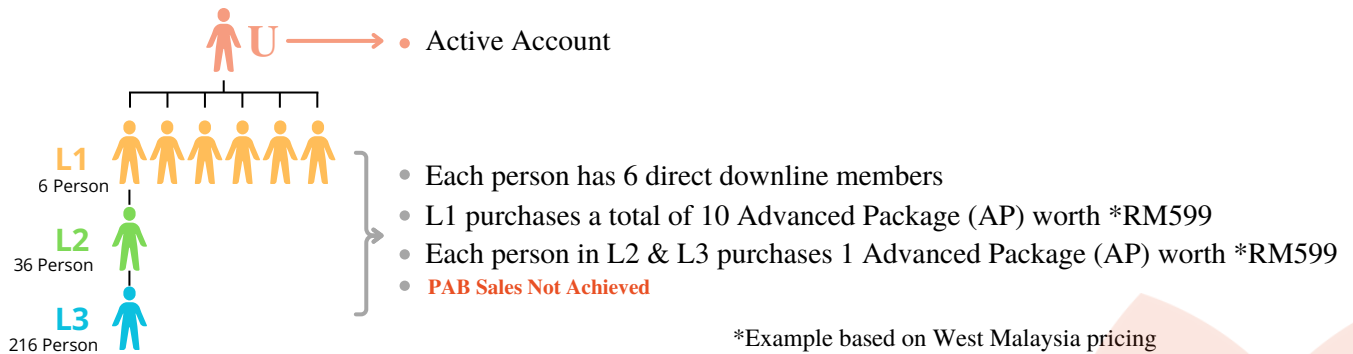
Qualify Once, Benefit for Life

In future, maintain Emerald Manager (EM) sales to retain Diamond Manager (DM) benefits

Figure 1:

GDB Rank Bonus	ZINNIA Partner (ZP) - Rank 1	Junior Manager (JM) - Rank 2	Emerald Manager (EM) - Rank 3	Diamond Manager (DM) - Rank 4	
				Original Criteria	Maintain Criteria*
GDB Sales	RM 1 - 999	RM 1000 - 2999	RM 3000 - 4999	RM 5000 & above	RM 3000 above
Group Member	-	2 *Active Direct Downline	4 *Active Direct Downline	6 *Active Direct Downline	
L1	10%	13%	18%	23%	
L2	-	2%	5%	8%	
L3	-	1%	2%	5%	

Example 5:



Current Month GDB Sales*
 (Personal Sales + Direct Downline Sales (L1)) : RM599 x 10 Set = **RM5990**

MPB:

L1: (RM599 x 6%) x 10 Set =

GDB:

L1: [(RM599 - 6%) x 23%] x 10 Set =

L2: (RM599 x 8%) x 36 Set =

L3: (RM599 x 5%) x 216 Set =

RM359.40

+

RM1295.04

+

RM1725.12

+

RM6469.20

=

Profit Earned: RM9848.76

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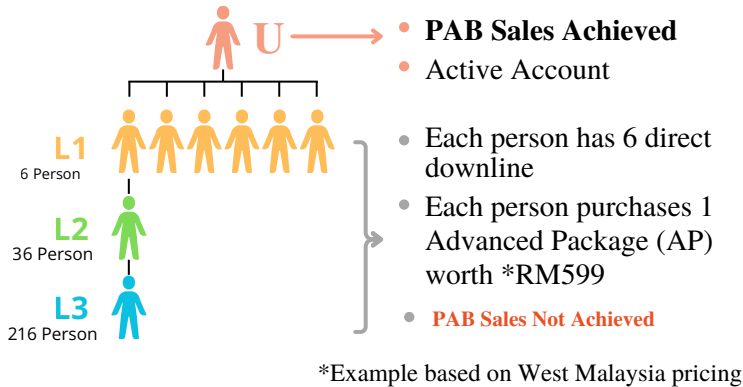
Same Performance, Different Earnings (Benefits of Becoming a Diamond Manager (DM))

Diamond Manager (DM) Maintenance Qualify Once, Benefit for Life

Figure 1:

GDB Rank Bonus	ZINNIA Partner (ZP) - Rank 1	Junior Manager (JM) - Rank 2	Emerald Manager (EM) - Rank 3	Diamond Manager (DM) - Rank 4	
				Original Criteria	Maintain Criteria*
GDB Sales	RM 1 - 999	RM 1000 - 2999	RM 3000 - 4999	RM 5000 & above	RM 3000 above
Group Member	-	2 *Active Direct Downline	4 *Active Direct Downline	6 *Active Direct Downline	
L1	10%	13%	18%	23%	
L2	-	2%	5%	8%	
L3	-	1%	2%	5%	

Example 6: **Emerald Manager (EM),
Current Month Emerald Manager (EM)
Sales Volume.**



Current Month GDB Sales* : **RM3594**
(Personal Sales + Direct Downline Sales (L1))

MPB:

L1: (RM599 x 6%) x 6 Set =

RM215.64

GDB:

L1: [(RM599 - 6%) x 18%] x 6 Set =

RM608.10

L2: (RM599 x 5%) x 36 Set =

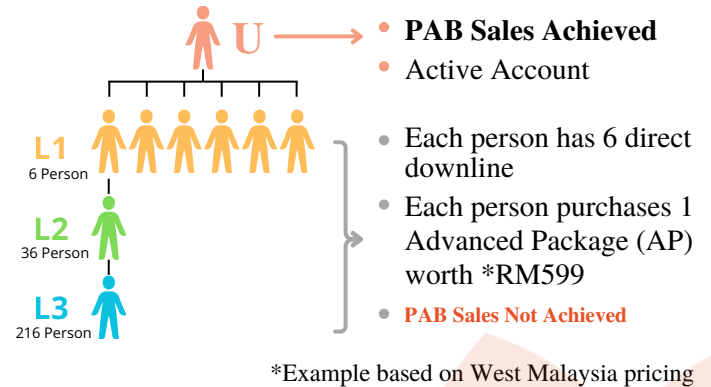
RM1078.20

L3: (RM599 x 2%) x 216 Set =

RM2587.68

Profit Earned: RM4489.62

Example 7: **Achieved Diamond Manager (DM),
Current Month Emerald Manager (EM)
Sales Volume.**



Current Month GDB Sales* : **RM3594**
(Personal Sales + Direct Downline Sales (L1))

MPB:

L1: (RM599 x 6%) x 6 Set =

RM215.64

GDB:

L1: [(RM599 - 6%) x 23%] x 6 Set =

RM777.02

L2: (RM599 x 8%) x 36 Set =

RM1725.12

L3: (RM599 x 5%) x 216 Set =

RM6469.20

Profit Earned: RM9186.98

**Difference :
RM4697.36**

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D. Crown Manager Reward (CMR)



Benefits Earned & Requirements to Achieve:

- **More Effort, More Wealth.**
- **1.5%CMR Bonus (Global Bonus)**
- ZINNIA Partners who recruit 30 Direct Downline (DD) and achieve 900 boxes in group sales within a month will earn 1 CM Point.
- CMR calculated based on net sales profit of the month.
- Distributed every 6 months.

- **Example:**
 - RM10,000,000 (ZINNIA sales revenue (global) of the month)
 - 10 point (Total of global CM Points)

Step 1 - Calculate the Bonus Pool*:

$$\text{RM10,000,000 (ZINNIA sales revenue (global) of the month)} \times 1.5\% = \text{RM150,000}$$

Step 2 - Calculate how much bonus 1 CM point is worth:

$$\text{RM150,000 (Bonus Pool* of the month)} \div 10 \text{ points (Total of global CM Points)} = \text{RM15,000}$$

1 CM Point Bonus of the month= RM15,000

Note: ZINNIA Partner who recruit 30 Direct Downline (DD) and achieve 900 boxes in group sales within a month will earn 1 CM Point.

*The bonus is calculated based on net profit (after deducting PAB & MPB). (Terms and conditions apply.)

- Reward compress if ZINNIA Partner account inactive.
- Infinity level.

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E. Elite Director Reward (EDR)



Benefits Earned & Requirements to Achieve:

- **More Strive, More Thrive.**
- **1.5%EDR Bonus** (Global bonus)
- ZINNIA Partners who recruit 60 Direct Downline (DD) and achieve 20,000 boxes in group sales within a month will earn 1 ED Point.
- EDR calculated based on net sales profit of the month.
- EDR distributed every year.

- **Example:**
 - RM10,000,000(ZINNIA sales revenue (global) of the month)
 - 10 points (Total of global CM Points)
 - 5 points (Total of global ED Points)

Step 1 - Calculate the Bonus Pool*:

$$\text{RM10,000,000 (ZINNIA sales revenue (global) of the month)} \times 1.5\% = \text{RM150,000}$$

Step 2 - Calculate how much bonus 1 ED point is worth:

$$\text{RM150,000 (Bonus Pool* of the month)} \div 5 \text{ points (Total of global ED Points)} = \text{RM30,000}$$

1 ED Point Bonus of the month = RM30,000

Step 3 - Calculate Your Total Global Bonuses Reward:

Note: You have 60 Direct Downline (DD) and achieve 20,000 boxes in group, then you earn 1 ED point and 2 CM Points, by analogy.

Crown Manager Reward (CMR)	:	RM15,000 (1 CM Point Bonus of the month) x 2 points (CM Points you achieved this month)	=	RM30,000
			+	

Elite Director Reward (EDR)	:	RM30,000 (1 ED Point Bonus of the month) x 1 points (ED Points you achieved this month)	=	RM30,000
			=	

RM60,000

*The bonus is calculated based on net profit (after deducting PAB & MPB). (Terms and conditions apply.)

- Reward compress if ZINNIA Partner account inactive.
- Infinity level.

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Conclusion:

