

Plan of Success

DESTINY AWAITS



LIFE
मोएरा™



Do not wait for an Opportunity! Create it.

We welcome you to the league of people who believe in crafting their own future as an entrepreneur. Team Moira Life is dedicated to make sure that we support you in building rock solid foundation for bright and successful future. Moira Life brings powerful opportunity which can be a game changer in anyone's life.



What makes us unique is our business - "Plan of Success" and world class products. We strive to bring a very special experience to our customers and everybody around them. The quality of natural ingredients, usage of essential oils, our innovative approach, highest quality standards, products targeting various conditions in Indian markets and competitive pricing are all reasons of why Moira Life is different!

As a team our constant endeavor is to ensure that each one of you can fulfill your dreams. Dreams that may be related to lifestyle, your children's better education, traveling across the globe or a fantastic recognition of your efforts!!

With decades of experience in Direct Selling industry, the management believes in utmost quality of the products. Our products are not only products but your ladder to success. We understand the power of "Use it to Believe it", "Share it" and "Recommend it". We care about our products just as we care about our customers. Made-to-measure solutions and high-quality service are our standard practices.

The 3-point Success Mantra of building strong Moira Life business :

- 1** You should have goal, but always remember “a goal is a dream with an expiration date”
- 2** Your success is strongly linked to your team members success
- 3** People follow people so you must “Lead by example”

Moira Life structure allows your enthusiasm and energy to define your success. By spinning this wheel of fortune, your dreams will be chasing you. You can definitely enrich your life and your lifestyle.

Wheel of Moira Life Fortune



STEP 1 - JOIN

Join Moira Life as a Partner. Use the daily usage products - “Use it to believe it” and start your earnings.

STEP 2 - UNDERSTAND

Understand the unique offering of Moira Life. “Share it & Recommend it”

STEP 5 - TRAIN

Train and Develop your team and follow our “Plan of Success”



Moira Life



STEP 4 - TEAMWORK

Work as a team. Share your success secrets with people around you and empower them.

STEP 3 - EMPOWER

Empower yourself -
By building your own Empire.

“Plan of Success”

Moira Life Plan of Success has been designed not only to give you income but also learning and status. Plan has been prepared the way no one will ever slip down from the existing level. We have designed the plan so that your each and every effort can be recognised :

- 1 Retail Income - Upto 20 % on MRP**
- 2 Jump Start Bonus - 8 % to 19 %**
- 3 Star Bonus - 5 %**
- 4 Partnership Bonus - 5 % to 20 %**
- 5 Signature Bonus - 9 %.**
- 6 Car Fund - 5 %**
- 7 Vacation Fund - 3 %**
- 8 Lifestyle Fund - 2 %**

01**RETAIL INCOME - upto 20 %**

Moira life has 4 categories of products in the portfolio. First earning in the business is Retail Income earned by independent Moira Life Partners. Simply by changing your shop, you Save up 20 %.

As a Moira Life Partner you purchase products at distributor 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 Income that you earn.

You can earn Retail Income of upto 20%.

Example

You share products worth Rs. 3,000 MRP at an upto 20% markup on Distributer price. The DP of these products is Rs. 2,500. Hence, you will earn upto Rs. 500 as the Retail Income.

2**Jump Start Bonus - 8% to 19 %**

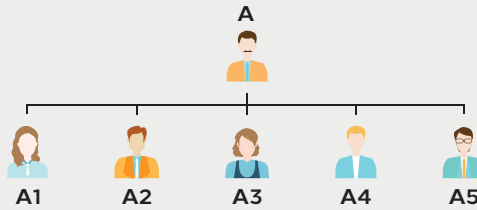
A Moira Life Partner has to qualify for getting the Jump Start Bonus and is entitled to earn the bonus according to the level qualified. Moira Life offers one of the best earning opportunity plan in this competitive world of direct selling. To earn this Jump Start Bonus, the qualifying level of Business Volume (BV) has to be accumulated.

Jump Start Bonus		
Rank Name	Business Volume	Incentive
Associate	0 - 3000	8 %
Business Associate	3001 - 10000	11 %
Executive Associate	10001 - 25000	13 %
Senior Associate	25001 - 50000	15 %
Senior Executive Associate	50001 - 100000	17 %
Star Associate	100001 above	19 %

To qualify for Jump Start Bonus, A Partner should do a Minimum 200 PBV

Example

Let's Assume that "A" has joined in Month 1 and sponsored 5 friends as his down line Partners – **A1, A2, A3, A4, A5**



A's PBV – 5000

➔ A's total GBV is – 28,800,

A qualifies as a Senior Associate

➔ A's group is entitled for – 15 %

$28,800 * 15\% = \text{Rs } 4320$

Rs. 4320 to divided amongst A's down lines and according to the level of their achievements.

A1 is qualified for 8% and gets $2500 * 8\% = \text{Rs } 200$

A2 is qualified for 8% and gets $2900 * 8\% = \text{Rs } 232$

A3 is qualified for 11% and gets $4300 * 11\% = \text{Rs } 437$

A4 is qualified for 11% and gets $9000 * 11\% = \text{Rs } 990$

A5 is qualified for 11% and gets $5100 * 11\% = \text{Rs } 561$

Rs.2420 is distributed to A's Down line and the balance Rs. 1900 is "A" Jump start bonus for the Month 1.

Month 2 Jump start Bonus – Let's assume that in month 2 "A" and his down lines have done the following business :

A's PBV Month 2 - 5,000

A's Last Month GBV - 28,800

A's Current Month GBV – 33,200

A's CGBV – 62,000

A is entitled for senior executive Associates – 17%

	A1	A2	A3	A4	A5
PBV Month 2	5100	4600	5200	8000	5300
Last Month PBV	2500	2900	4300	9000	5100
Accumulated GBV	7600	7500	9500	17000	10400
Title	11 %	11 %	11 %	13 %	13 %

Total Jump Start bonus of Month 2 for **A's** Group – $33,200 * 17\% = \text{Rs } 5644$

Rs. 5644 to divided amongst **A's** down lines and according to the level of their achievements.

A1 is qualified for 11% and gets $5100 * 11\% = \text{Rs } 561$

A2 is qualified for 11% and gets $4600 * 11\% = \text{Rs } 506$

A3 is qualified for 11% and gets $5200 * 11\% = \text{Rs } 572$

A4 is qualified for 13% and gets $8000 * 13\% = \text{Rs } 1040$

A5 is qualified for 13% and gets $5300 * 13\% = \text{Rs } 689$

Rs.3368 is distributed to **A's** Downline and the balance Rs. 2276 is **A's** Jump start bonus for the Month 2.

Fast Start –

- ➔ When a Partner does 30000 GBV in a single calendar month before achieving 13 % level, he/she is granted a special growth and level of 17 %.
- ➔ If a qualifying Partner has a downline also qualifying for Fast Start, then the upline consultant has to maintain 25000 BV from other legs.

3

Star Bonus - 5 %

- ➔ All Qualified Partners can earn this bonus which is paid on the BV's of Qualified Partners.
- ➔ 5 % BV will be distributed in Star rank achievers according to the points.
- ➔ For Star Bonus 500 PBV is mandatory.
- ➔ Partner should be on 19 % to get this bonus.
- ➔ 30000 BV will be equal to 1 pt

Example

$$\text{Star Bonus Point Value} = \frac{5\% \text{ of Total Moira Life monthly BV}}{\text{Total points earned by Star Bonus qualifiers of the month}}$$

4

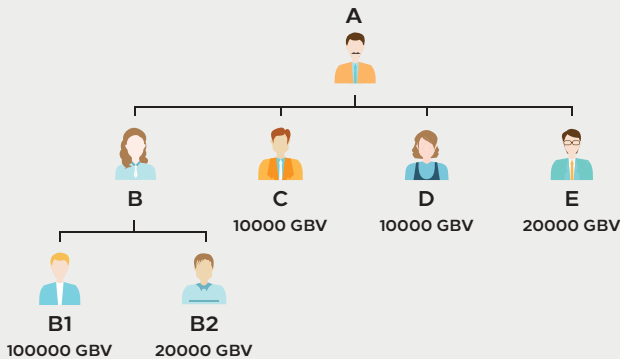
Partnership Bonus - 20 %

- ➔ 20 % BV has been set as Partnership Bonus for whole group.
- ➔ Do atleast 500 PBV to qualify for partnership bonus.
- ➔ Calculation of Partnership Bonus is on differential bases.

Partnership Bonus				
Level	Level Name	Main Leg BV	Rest Legs BV	Royalty
		Fresh BV in a month	Fresh BV in a month	GTO
L1	Assistant Manager	100001	20000	5 %
L2	Manager	100001	40000	8 %
L3	Business Manager	100001	60000	11 %
L4	Associate Manage	100001	100001	14 %
L5	Executive Manager	L3 - 1 Partner	L3 - 1 Partner	16 %
L6	Senior Manager	L4 - 1 Partner	L3 - 2 Partners in different legs	18 %
L7	Assistant Director	L5 - 1 Partner	L4 - 2 Partners in different legs	19 %
L8	Director	L6 - 1 Partner	L5 - 2 Partners in different legs	20 %

Example

Let's Assume that "A" has 4 legs B, C, D & E and B further has 2 legs B1 & B2



"A" achieved Manager level in the example @ 8%

"B" achieved Assistant Manager level in the example @ 5 %

Income of A on B = 120000 * 3 % (Differential) - Rs 3600

Income of A on C, D, E = 40000 * 8% (Differential) - Rs 3200

Total Income= Rs 6800

5

Signature Bonus - 9 % of CTO

- ➔ This bonus as the name suggests is paid as a reward to create leaders in your team
- ➔ Moira Life sets aside 9 % of the company's monthly BV for Signature Bonus.
- ➔ It is paid to all Qualified Gold Directors and above.
- ➔ For Signature Bonus 1000 PBV is mandatory.
- ➔ 20000 BV will be equal to 1 pt.
- ➔ Star and above legs will be counted as 80 % BV and other legs will be counted as 100 % BV.

Signature Bonus				
Level	Level Name	Main Leg BV	Rest Leg BV	Royalty
		Fresh BV in a month	Fresh BV in a month	CTO
L9	Gold Director	L8 - 1 Partner	L8 - 1 Partner	4 %
L10	Emerald Director	L9 - 2 Partners	L8 - 2 Partners in different legs	3 %
L11	Diamond Ddirector	L10 - 2 Partners	L8 & L9 - 1 Partner each in different legs	2 %

Example

Assuming the company's BV Turn Over for the month is = **X BV**
 Signature Bonus for Gold Directors will be is 4 % of **X BV**

Assuming No. of Gold Director Achievers are - 3 (A, B, C)		
	Entitled GBV's	Points Earned
Business done by A	80000 GBV	4 Points
Business done by B	40000 GBV	2 Points
Business done by C	20000 GBV	1 Point

$$\text{Gold Director Signature Bonus Point} = \frac{X \text{ BV}}{4+2+1}$$

- Signature Bonus of A** - 4* Gold Director Signature Bonus Point
- Signature Bonus of B** - 2* Gold Director Signature Bonus Point
- Signature Bonus of C** - 1* Gold Director Signature Bonus Point

6

Car Fund - 5 % of CTO

- ➔ Partner should maintain Assistant Manager level for 3 consecutive months
- ➔ In every qualified month partner has to maintain Assistant Manager Title
- ➔ 5000 BV will be equal to 1 point. Car Fund will be based on current month CTO calculation
- ➔ For Car Fund 1000 PBV is mandatory
- ➔ A Partner qualifying for the Car Fund has to purchase a car/two-wheeler after getting approval from the company
- ➔ Star and above legs will be counted as 50% BV and other legs will be counted as 100 % BV.

Car fund will be accumulated in Car fund wallet. The value of two-wheeler has to be minimum Rs. 50,000. Rs. 1,00,000/month is the maximum amount one can earn.

Example



$$\text{Car Fund Point Value} = \frac{5 \% \text{ of Total Moira Life monthly BV}}{\text{Total points earned by Car Fund qualifiers of the month}}$$

7

Vacation Fund - 3 % of CTO

- ➔ Partner should maintain Executive Manager level for 3 consecutive months
- ➔ In every qualified month partner has to maintain Executive Manager Title
- ➔ 15000 BV will be equal to 1 point. Vacation Fund will be based on current month CTO calculation
- ➔ For Vacation Fund 1000 PBV is mandatory
- ➔ Star and above legs will be counted as 50 % BV and other legs will be counted as 100 % BV.
- ➔ The Vacation Fund is to be used for travel trips announced by the company.

GLOSSARY OF TERMS

DP : Distributor Price

BV : Business Volume

PBV : Personal Business Volume. This is how much you have to purchase on your own ID number in current month.

CGBV : Cumulative Group Business Volume is the Business Volume accumulated by your group in the current & all preceding months.

GBV : Group Business Volume. This is how much you and your team have bought in calendar month.

Partner : Independent Moira Life Partner

Sponsor : Upline who introduced the Partner in the system.

CTO : Company Turn over

GTO : Group Turn over

Qualified Month : That particular calendar month.

PGBV : Group Business Volume of Rest of the Legs (Other than main Leg)

Leg : Each personally-sponsored Independent Partner 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.

Generation : 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.

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

Moiralife Policies/ Rules

1

Eligibility

- ➔ Individuals aged 18 years and above can apply to be a Partner of the company.
- ➔ The company has absolute discretion to decide whether to accept or reject an application.
- ➔ Partner of the company is not an agent, representative or employee. The relation is on principal basis.
- ➔ All applications must be sponsored by an existing Partners.
- ➔ Wife and husband constituted a single unit for the purpose.
- ➔ Son or unmarried daughter of a partner can join the business with their independent ID if the line of sponsorship is under their family ID similarly any of the family members can join under their son/unmarried daughter.

2

KYC and Submission of Application forms

The partner who joins the company must furnish any of the following documents for the completion of KYC Aadhaar card, Driving licence, Voter ID card, Passport, Ration card or any other identity documents issued by any State government or Central government which can be verified.

The partner will not be permitted to do any business with the company until their KYC documents are verified.

3

Product Guarantee

In case of any dissatisfaction, manufacturing or packaging defect customers/partners can return/exchange the product. The customer/partner must contact the partner/company from whom they have purchased the same within 30 days from the date of purchase.

They have to give reason and return the said product along with the original invoice. In such cases it is the Partner's obligation to satisfy the customers need for money refund or replacement of the product, The Partner can then return this product with original invoice to the company. The company will replace them for free of cost and if Partner does not want the same the company will give a cash voucher of same amount which can be used within 30 days for purchasing products of their choice.

4

Reconciliation/Vacancy Policy/Succession/Seperation

- ➔ Any Partner may resign from Partnership by submitting an application/mail. Acknowledgment of receipt of such communication constitutes resignation. A person who resigns or whose partnership is cancelled/terminated may apply for partnership only after lapse of a period of six months (cooling period) from the date of resignation or cancellation of his/ her last partnership. In such case, the person cannot have any claim whatsoever over the downline(s) business he/she had prior to re-application of Partnership.
- ➔ In case Partner resigns for a certain unforeseen circumstance subject to company's satisfaction, he/she may transfer a partnership to his/her blood relative only (with proper documentation required). In such case the applicant will be the blood relative and the co-applicant will be the earlier Partner or the spouse of a blood relative. Company's decision in this regard will be final.
- ➔ Partnership in ordinary circumstances expires on death or a proven incapacity of the Partner. However, nominee of the deceased upon showing interest to succeed Partnership may be allowed by the company. In case where nominee does not come forward till 3 months from the date of death or incapacitation of the original Partner as the case may be, successor of the deceased upon submitting appropriate documentation and evincing interest to succeed Partnership may be allowed by the company. However, under no circumstances such Partnership will be entertained after six months from the date of death or the knowledge of incapacitation of the Partner either from nominee or successor.
- ➔ Partnership may be cancelled/terminated, declared unclaimed or suspended by the company for the reasons mentioned in the company policies/rules/regulations.
- ➔ In case there is vacancy in Partnership caused due to the death (with no nominee) and in the case of resignation, termination, cancellation, inactive partnership, it will be rolled up after 6 months with company's approvals. Eligibility for the incentives of such Network will be as per company guidelines.

5

Bonus Calculation

- ➔ Bonus of all partners is computed once in a calendar month on the business volume done.
- ➔ Pay-out will be issued by the company to the registered partner as per company policy. In case of any query respected partner can approach company within 14 days from the date of insurance of the pay-out by the company.
- ➔ It is mandatory for the partner to provide their address and bank detail, they must also send us information as per company guidelines if there is any change in their bank details mobile number, email id or address.
- ➔ In order to receive bonus, the Partner must mandatorily provide bank details to Moira Life, in case the partner fails to provide bank details, Moira Life reserves the right to withhold the bonus amount.

6

Inactive & Renewal Partnership

- ➔ Irrespective of any level attained if a partner is found not to have placed any order in preceding 6 months then he/she will be termed as an inactive partner and the company reserves the right to take a decision including termination in respect to his/her partnership.
- ➔ There will be cooling period of 6 months, during which Partner can renew the partnership.
- ➔ For renewal of partnership company does not charge any renewal fee. Partnership is discontinued if partner resigns and if the resignation is accepted by the company.
- ➔ The partnership is terminated by the company if partner does not conduct any business with the company for more than One year or any violation of company policy.
- ➔ After completion of inactive period and cooling period, the Partner can join under any of the Partner after the resignation/termination of the earlier ID.

7

ID Enrolment

The partner who joined the company must do the business of at least 500 PBV without business tools included, within 30 days of his or her joining ID to be valid, if the same is not done the ID of the Partner will be treated as invalid after the 30-day period.

No cross sponsoring of partnership will be allowed, i.e. :

- ➔ Signing up an existing Partner from another group.
- ➔ Signing up wife when husband is already a Partner or vice versa.
- ➔ Signing up under any other sponsor to operate his or her partnership when his or her partnership is still valid.
- ➔ Allowing other people or relative to use his or her partnership to do business.
- ➔ If son or unmarried daughter joins the business with their own ID but the line of sponsorship is not under the family ID then such a case will be treated as a cross sponsorship. ID taken by son/daughter will be terminated.
- ➔ If the complaint is received after more than six months of a Partner having taken another id the same will not be entertained. On the receipt of such complaint, the company will terminate one of the ID's of the Partner which ever may deem fit and the network will remain with the active ID.
- ➔ If company receives complaint within six months of cross sponsoring, the company will terminate the second and the latter id of the Partner and the network developed under the second ID will be shifted under the first ID or can remain under the ID terminated as per discussion with the management. Company will terminate the partnership and also with hold the bonus payment of any Partner who is found doing cross sponsoring of the existing Partners.

For detailed TnC please refer “Terms & Conditions” on www.moiralife.in



CALL NOW

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www.moiralife.in

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