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Compensation POLICY

(As per Consumer Protection (Direct Selling) Rules, 2021)

Direct selling is the distribution method employed by FOHOW Healthcare, and other network marketing companies, where products are sold person-to-person, away from a fixed retail location.

Zero Joining cost as a Associate –

To start your own home-based FOHOW business, Complete a direct seller Application form and purchase a Business Development System Kit for as little as Rupee 3000, you get a tried and tested system for creating an income-generating business that can last a lifetime.

Qualified Distributors -

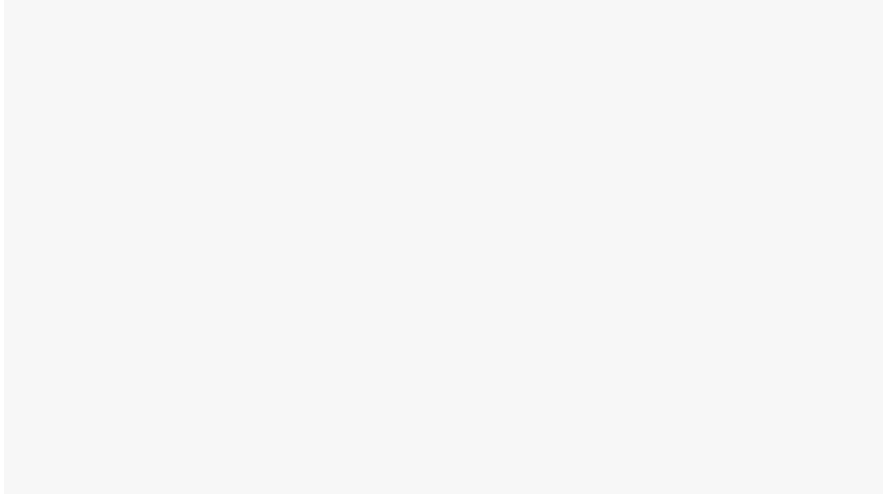
Order FOHOW products that total 100 points and become a qualified HERO distributor of FOHOW products. You will participate in reward assessment and gets rewarded according to bonus plan. With nearly 60% going back to Associates in the form of commissions, FOHOW offers the highest payout percentage of profitable reporting companies in the industry.

MEMBERSHIP LEVELS (A)

Level	PV Required	Investment (₹)
Hero Card	100 PV	₹15,750
Star Card	300 PV	₹47,250
Gold Card	900 PV	₹1,41,750
VIP Card	1800 PV	

Note: You can upgrade anytime by purchasing the corresponding package

FOHOW Binary compensation system allows more individuals become wealthy and be financially free. The FOHOW Binary Compensation Plan is a binary system in which you build balanced left-side and right-side downline organizations for the purpose of selling FOHOW's nutritional and personal care products. Your sponsor places you in an open position in his or her sales organization. The weekly commissions you earn are based on the balanced Group Sales Volume (GSV) points accumulated in your left-side and right-side downline organizations.



- No monthly group volume and personal volume requirement
- Seamless Global Plan
- Unlimited Growth Opportunity
- Multiple Ways To earn Money
- Online Business Building Tools
- Teamwork Incentives

A unique aspect of the Binary Compensation Plan is that you and everyone under your upline are able to build your downline. This structure creates a synergy wherein everyone benefits when new Associates are added.

B01 - RECOMMENDATION BONUS

Bonus Rate	Features
10%	Unlimited Cycle No Cap Quick ROI

✓ Direct recommendation of higher-level distributors earns 10% bonus

Development Bonus

Level	Rate 1	Rate 2	Rate 3
Silver	12%	-	-
Gold	12%	6%	-
Platinum (VIP)	12%	6%	2% (NO CAP!)

Weekly Maximum Cap: Silver ≤ F\$1,000 | Gold ≤ F\$3,000 | Platinum ≤ F\$9,000 (per position)

VIP Members earn: 12% + 6% + 2% (GLOBAL FIRST: 2% with NO CAP!)

GUIDANCE BONUS- Single Line Earnings!

Your Level	Generation 1	Generation 2
Gold / VIP	5% of Gen 1 Development Bonus	-
VIP	5% of Gen 1 Development Bonus	5% of Gen 2 Development Bonus

✓ Single-line can be unlimited! More recommendations = More income | Higher level = More income

Global Leadership Bonus

Become a top leader who helps other succeed and you will be eligible to receive a share in the profits for your excellent sales performance. Every week, FOHOW reserves five percent of its global sales volume and divides it among qualifying diamond distributor and above to support building and training new leaders.

GLOBAL DIVIDEND - Work Hard, Earn More!

Rank Required	Dividend Type	Share %
≥ 3-Diamond	Monthly Dividend	0.5%
≥ 5-Diamond	Quarterly Dividend	0.5%
≥ 7-Diamond	Annual Dividend	1%
≥ Phoenix Ambassador	Annual Dividend	2%

Share Calculation: Each operating position generating >F\$1,000 development bonus = 1 share

Global Fohow Ambassador Bonus Reward

All the Fohow ambassador distributors can participate in Fohow Ambassador bonus which takes a proportion of 0.5% of global sale of every week

C - DISTRIBUTOR RANKS

Rank	Requirement (Any Position)
Emerald	Team PV: 10,000
Ruby	Team PV: 30,000
Sapphire	Team PV: 90,000
Diamond (1-7)	Team PV: 27,000 per position (1-7 Diamonds)
Phoenix Ambassador	7-Diamond + Direct recommend 3 × 7-Diamond teams

✓ Rank only increases, never decreases | Lifetime honor once achieved!

BONUS PAYMENT DISTRIBUTION

Item	Details
Cycle	Weekly (Mon-Sun), calculated next week, paid week after
90% to E-Wallet	For purchases & withdrawal (10% platform fee on withdrawal)
10% to Fund Account	Company adds +10% bonus, paid when rank achieved

KEY TERMS & DEFINITIONS

TERM	MEANING
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TERM	MEANING
PV (Point Value)	Points assigned to each product. PV is the basis for calculating rank qualification and bonuses.
BV (Business Volume)	The monetary value (in INR) assigned to each product, upon which commissions are calculated.
PPV (Personal PV)	PV generated from products you personally purchase and sell to consumers in a calendar month.
GPV (Group PV)	Total PV of your personal purchases plus the PV of all Direct Sellers in your downline network.
GBV (Group BV)	Total BV of your personal purchases plus the BV of your entire downline network.
Upline	The Direct Seller who sponsored you into the Fohow Healthcare network.
Downline	All Direct Sellers you have personally sponsored, and those sponsored by them, in successive generations.
Active DS	A Direct Seller who achieves a minimum of 50 PPV in a calendar month.
Retail Profit	The difference between the Maximum Retail Price (MRP) and the Direct Seller Price (DSP) you pay to the Company.
Performance Bonus	Monthly commission earned on your GBV based on your qualifying PV slab and rank.
Differential Bonus	The difference in bonus percentage between your rank and your direct downline's rank, paid on their GBV.

Explanations

- **PV** – PV means Point Value. PV is worked out by dividing sale by the conversion rate between standard money and PV.
- PV is the uniform performance point volume unit of Fohow Company.
- Cycle reward is settled up weekly and granted on Tuesday in the third week
- Global bonus reward is settled up weekly and once a season
- Different rewards can concurrently be obtained
- Granting of special reward fund complies with Global special fund granting enforcement regulation.

Note: Fohow Healthcare reserves the right to amend, adjust and explain this reward plan.

Retail Sales

Earn profit on the sale of FOHOW products when you collect the difference between wholesale and the retail price, which you set. Selling retail is one of the quickest ways to develop

immediate income for your business while you start to build a long-term base of satisfied customers.

Weekly Commissions

FOHOW Business Centers are designed to pay you weekly commissions on Sales Volume with no limit to the number of vertical levels from which you can earn your commissions. In addition, a FOHOW Business Center allows you to be paid on the Sales Volume created by your downline Associates and Preferred Customers.

In Fohow, Monday is the first day of the assessment week and next Friday is the last day. The performance is assessed weekly. FOHOW Business Centers are designed to pay you weekly commissions on Sales Volume with no limit to the number of vertical levels from which you can earn your commissions. In addition, a FOHOW Business Center allows you to be paid on the Sales Volume created by your downline Associates and Preferred Customers.

Every distributor in Fohow is eligible to make retail profits by selling Fohow products and recommending others into career in Fohow. Earn up to 6 percent in commissions on the weekly Group Sales Volume (whole increments) accumulated in your group, generated by volume through product sales. FOHOW products are consumable, you will have a regular stream of income coming in as people re-order.

Carry Forward

Unlike other compensation plans, any extra volume (up to 10,000 points on each side) is carried forward to the following week.

RULES, POLICIES & COMPLIANCE

Activity Requirement

To be Active and eligible for Performance Bonus in any calendar month, you must achieve a minimum of 50 PPV through product sales to end consumers in that month. Months where you do not meet 50 PPV, you are considered Inactive and earn no bonuses for that month.

12.2 Payment Timeline

All commissions and bonuses are calculated on the basis of calendar month performance and are paid into your registered bank account by the [15th] of the following month. TDS shall be deducted at applicable rates as per the Income Tax Act, 1961.

No Income from Recruitment

In strict compliance with the Consumer Protection (Direct Selling) Rules, 2021, no bonus or commission is paid for the mere act of recruiting or sponsoring a new Direct Seller. All income is traceable to actual product sales.

Anti-Stockpiling Policy

Direct Sellers should not purchase products with the intention of stockpiling. You are encouraged to sell at least 70% of all products purchased before placing a new order. The

Company reserves the right to monitor purchase patterns and restrict orders that appear to be inventory-loading.

Rank Qualification

Ranks are determined on a monthly basis. Your rank in a given month is the rank you "qualify as" that month based on your GPV and minimum PPV. Your highest earned rank is recorded, but your bonus earnings each month reflect only your current qualifying rank.

Plan Changes

Fohow Healthcare Private Limited reserves the right to modify the Compensation Plan with 30 days' advance notice to all Direct Sellers. Changes shall be communicated via the Company's official website and email communication.

Disputes

Any disputes regarding commission calculations must be raised with the Company's Accounts team within 60 days of the payment date. The Company's decision after review shall be final and binding.

INCOME DISCLOSURE STATEMENT

In the interest of full transparency and in compliance with applicable regulations, Fohow Healthcare Private Limited publishes an annual Income Disclosure Statement. The statement reflects actual earnings of all Active Direct Sellers in the preceding financial year.

The Income Disclosure Statement is available on the Company's official website and will be updated annually. Key points from the disclosure:

- The majority of Direct Sellers earn supplemental part-time income.
- Top-level income is achieved only by a small percentage of participants who invest significant time, effort, and skill.
- The figures shared in income examples (Section 11) are purely illustrative and are not average earnings.
- No representation is made that any Direct Seller will earn any specific amount of income.

Before joining, all prospective Direct Sellers are encouraged to review the Income Disclosure Statement carefully.

REGULATORY COMPLIANCE

This Compensation Plan has been designed in full compliance with:

- Consumer Protection (Direct Selling) Rules, 2021
- Consumer Protection Act, 2019
- Indian Contract Act, 1872
- Prize Chits and Money Circulation Schemes (Banning) Act, 1978
- Income Tax Act, 1961 (TDS deduction on commissions)
- Goods and Services Tax Act, 2017 (GST on commissions where applicable)

This plan does NOT constitute a pyramid scheme, money circulation scheme, or any form of investment scheme. Income is earned exclusively through the sale of genuine health and wellness products to end consumers.

IMPORTANT NOTES

1. This statement reflects commissions based solely on verified product sales volume.
2. No income is paid for recruitment alone.
3. Earnings are subject to compliance with Company policies and applicable laws.
4. Returns, refunds, or chargebacks may result in commission adjustments.
5. Direct Sellers are responsible for their own tax compliance.

Note: "Fohow Healthcare Private Limited operates in compliance with the Consumer Protection (Direct Selling) Rules, 2021. Compensation is based on actual sale of products and not on recruitment. Any representation or guarantee of earnings would be misleading. Success with FOHOW results only from successful sales efforts, which require hard work, diligence and leadership. Your success will depend on how effectively you exercise these qualities."

Issued by

FOHOW HEALTHCARE PRIVATE LIMITED

Authorised by: Mrs. Rekha & Mr. Saurav Suman, Directors

Version 1.0 | Effective Date: [DD/MM/YYYY]