



Good things come to those who hustle.

COMPENSATION PLAN DETAILS.



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Welcome to VIV!

We're so glad you're here.

I am so happy you have decided to join us on our journey to make life better for our customers, consultants, and communities. And for YOU! Life. Better. If that goal sounds broad, it's because it is. VIV has always been committed to delivering a diverse and ever-growing portfolio of products and services that create real value for our customers. By continuing to focus on finding new ways to save our customers money, we know that we will help our consultants build a loyal customer base that will create value for years to come. As the VIV Community grows and prospers, we will be able to benefit the global community in more meaningful ways through our One At A Time initiative and other charitable activities.

That all starts with you and your goals.

Throughout the following pages, you will learn about our compensation plan. You'll see how it's designed to support the goals of the part-time referrer who just wants to sell products and services they truly endorse and make a little extra cash by doing so. You will see that it can also support the goals of the networking all-star who wants to make their side gig their main gig. And it supports everyone in between. This is your business. You get to do it on your timeline and on your terms. Decide what you want to get out of it, set your goals, and use this plan to achieve them.

The best part? You're not in this alone. With VIV, you've joined a thriving community of like-minded entrepreneurs. Work with your sponsor, learn from your upteam, and reach out to us here at corporate for anything you need. Our compensation plan, our mission AND our culture support teamwork. We are all part of a collective journey to make millions of lives better.

Viva VIV!

Tom Schmidt, CEO

A UNILEVEL PLAN

Simple and straightforward, with a focus on the team.

A unilevel plan simply means that you get paid for your own sales, and for the sales of members of your team by levels. You are Level 0, every consultant you enroll or customer sale you make is your Level 1, their enrolled consultants and customer sales are your Level 2 and so on. It's simple, it's straightforward and it rewards you for working as a team. It's no wonder a unilevel plan is the most common and most proven plan in the relationship marketing industry.

We have designed our unilevel plan to be simple to understand, flexible to your goals and rewarding to the serious business-building entrepreneur. You earn on your personal sales, you earn when people you enroll succeed, and you earn when you build your team. Plus, VIV has added a Placement Tree, allowing you to help yourself and others on your team achieve rank advancement goals as you share points with many others on your team. Learn more about the Placement Tree on page 8.

Altogether, it's a powerful plan.

Plus, it's SIMPLE. Once you understand the plan, you'll know exactly how to build your business. What goals do you want to achieve and how hard are you willing to work to achieve them? Set your goals, find an accountability partner, and let's get to work!

Before we dive into the compensation plan, take a look at the basics...

Three simple ways to participate in VIV’s compensation plan:

You can choose to be an Affiliate, a Consultant, or a Qualified Consultant with VIV. Each program comes with fantastic benefits and an ability to earn while helping others save. See the chart below for a breakdown of what each program includes and the cost to participate in each.

		AFFILIATE	VIV CONSULTANT	QUALIFIED CONSULTANT
COMPENSATION	Earn Personal Sales Commission when you sell eligible Viv Products & Services	✓	✓	✓
	Build a team and earn overrides on your team's sales		✓	✓
	Eligible to earn Savings Bonuses when your customers save on their bills		✓	✓
	Eligible to earn Fast Action Bonuses in your first 60 days			✓
	Eligible to earn Mentor Bonuses on Consultants you personally sponsor			✓
	Eligible to earn Power Team Bonuses on up to 5 levels of Consultants in your team			✓
	Eligible to earn predictable, consistent Weekly Pay			✓
		FREE	\$79.95 per year + \$9.95 per month	No additional charge

BASIC TERMS & DEFINITIONS

Here’s the short and skinny on what you need to know now.

1. The people who comprise your team:

Retail Customers: Retail Customers purchase and use VIV’s products or services, but do not sell for VIV. Retail Customers may also participate in VIV’s Customer Referral Program and earn a \$10 VIV Credit each time they refer a new customer to VIV’s products or services. Customers can use their VIV Credits to pay for VIV products and services. Fees to be a customer vary by the product or service selected.

Consultants: Consultants, also called Independent VIV Life Consultants, can use or sell VIV’s products and services, recruit and enroll Consultants and Affiliates and earn from building a team. The fee to become and remain a VIV consultant is \$9.95/month and \$79.95/year.

Qualified Consultants: Qualified Consultants (“QC’s”) are Consultants that maintain a minimum of 25 Personal Customer Points (“PCP”). Qualified Consultants can participate in Fast Action Bonuses, Power Team Pay, Weekly Pay, and more. Every VIV Consultant should strive to become a Qualified Consultant.

Affiliates: Affiliates can use or sell VIV’s products and services and earn commissions on their direct sales. They cannot recruit or enroll Consultants or Affiliates or earn any compensation from building a team. It is free to be an Affiliate and there is no monthly or annual fee.

COMPENSATION PLAN DETAILS

*** Throughout this document the word "customer" may be used to refer to any of the above generally and interchangeably, except where it says Retail Customer, which refers specifically to Retail Customers.*

2. The key components of your compensation plan:

Points: All the products and services that you and your team sell generate points for your business. These points help you advance in rank and qualify you to earn certain bonuses and weekly pay.

Personal Customer Points (PCP): These are points from YOUR personal sales, which include any products or services you use yourself, and the products and services you personally sell to customers who are not consultants or affiliates. It also includes any sales that come from direct referrals from any of your personal customers through our customer referral program!

Network Customer Points (NCP): These are your own Personal Customer Points, plus the combined Personal Customer Points of every consultant or affiliate on your team, regardless of what level they are on.

Rank-Qualified Network Customer Points (RQ-NCP): These are the Network Customer Points and Personal Customer Points from your team that meet the maximum points per Leadership Line requirement for your next Career Rank.

Point Length: This refers to how long points from a particular sale or purchase remain in effect for you and your team. Services billed monthly generate points monthly as long as the customer's account remains active or qualified. One-time sales generate points for one or more months, depending on the service. See the Points Reference Chart for details.

Commissionable Volume (CV): All the products and services that you and your team sell generate commissionable volume. This is the dollar amount that VIV uses for determining the payouts from various Bonus Pools. It does NOT affect commissions or bonuses.

Personal Sales Bonus (PSB): Certain products and services that you sell generate a direct commission, called a personal sales bonus. This is paid directly to the Consultant or Affiliate who sold the product or service. PSB varies by product or service. See the Product Section below for details.

Actual Revenue Received (ARR): Actual Revenue Received is the revenue received by VIV for Services, minus any merchant processing fees, transaction fees, bank fees, chargebacks or chargeback fees, or collection costs. ARR may be received up front for services or monthly over time, based on the Customer's preferred payment plan. Commissions based on ARR will be aligned with the payment timing from the Customer as revenue is actually received.

Active: Being an Active VIV Life Consultant means you are current on the payment of all fees to VIV. Being an Active Affiliate means you are current on any fees owed to VIV for services you have purchased and you have enrolled at least one new retail customer in the previous 6 months. Being Active is required to earn any pay in the VIV compensation plan, in addition to any eligibility specific to each pay type.

Enroller: The Enroller is the person who recruited a customer, affiliate, or consultant. It is the person who actually brought the new person to VIV. Each consultant has an "Enroller Tree," discussed below, that shows who enrolled whom in the business.

Sponsor: The Consultant under whom a new customer, affiliate, or consultant is placed in their "Placement Tree."

Upteam: Your Enroller, their Enroller and all other Consultants/Affiliates in your direct line of the Enroller Tree. For purposes of calculation of NCP, your Upteam would be the people above you in the Placement Tree.

Downteam: Your personally enrolled customers and their referred customers, and your personally enrolled Affiliates and Consultants and their customers, Affiliates and Consultants to the bottom of each of your lines.

COMPENSATION PLAN DETAILS

Leadership Line: Each line of sponsorship beginning with a Level 1 Consultant or Affiliate in your Placement Tree. For the purposes of Rank advancement, your Personal Customer Points are also treated as a Leadership Line. For the purposes of Rank advancement, each Leadership Line has a maximum percentage of total NCP allowed for rank advancement purposes. See the section on Weekly Pay for the maximum points limit at each Rank.

3. A few other details you should know.

When you get paid: VIV pays commissions weekly, every Friday. Our commission periods run from Monday morning at 12:00 a.m. through the following Sunday at 11:59 p.m. ET. Your commissions are paid the following week, after we've finalized processing, on the following Friday before 9:00 p.m. ET.

Customer Order Statuses:

- **Active** – An order that has been paid. This order generates PCP and CV.
- **Free Month** – This order is currently receiving a free month. This order status generates PCP but not CV.
- **Pending** – This order is pending review to confirm VIV has everything needed for the order or is waiting for certain customer information to be supplied. This order status does not generate PCP or CV.
- **Qualified** – This order has been accepted by VIV but is not yet being charged. This order status generates PCP but not CV.
- **Ineligible** – This order is not eligible for service, generally due to the location of the Customer. This order status does not generate PCP or CV.
- **Cancelled or Terminated** – This order has been voluntarily cancelled by the Customer or terminated by VIV for compliance violation, or other reason. This order status does not generate PCP or CV.

Clawbacks – In the rare event where a Consultant or Affiliate has been paid a commission that is later deemed ineligible or no longer commissionable, the commission will be required to be taken back from a future commission payment. This can be due to a returned product order, an error, a bonus that was earned non-compliantly, an order that was subject to a chargeback, or other activity that would deem the commission ineligible.

PLACEMENT TREE

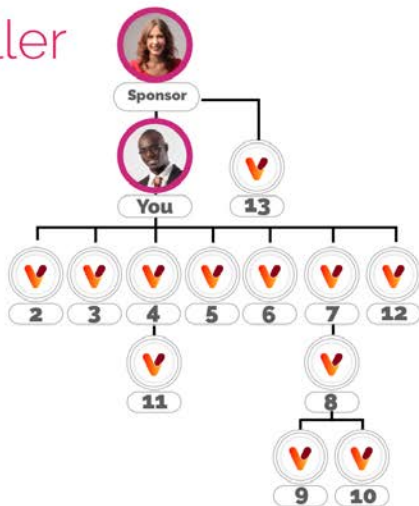
Powerful control, flexibility and teamwork

VIV's plan includes the ability to help yourself and your team achieve rank advancement goals even faster with the Placement Tree. While the Enroller Tree is used for almost all pay types including your Fast Action Bonuses, Mentor Bonuses and Power Team Bonuses, the Placement Tree is used for Rank Advancement, Weekly Base Pay and Double Active Weekly Pay. This allows you to share points and create powerful teamwork and alliances on your team, as well as help you and your team members achieve rank advancement goals faster, which will maximize your Weekly Base Pay.

You have up to 30 days from the day a new VIV Life Consultant or Affiliate joins your organization to place them in your Placement Tree. You can place them right away or wait up to 30 days to determine best placement. Eligible Consultants and Affiliates may be placed quickly and easily in your Detailed Tree Viewer in your Virtual Office. After you have placed a team member, you are unable to move them again. If you have not placed a team member after 30 days, they will remain personally sponsored by you in both the Enroller Tree and the Placement Tree.

The following diagram shows a sample of how placement can work within your organization. Your Enroller Tree tracks the line of enrollment for everyone who joins VIV. It is always a record of who enrolled a new individual in your team. The Placement Tree tracks where Consultants or Affiliates are placed for the purposes of rank advancement and team building.

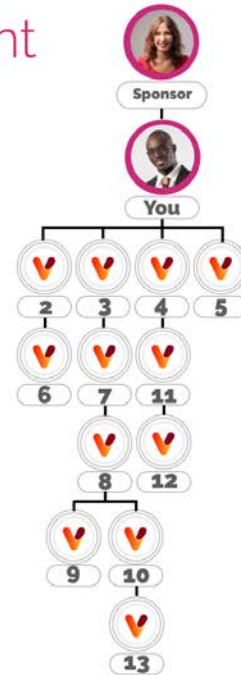
Enroller Tree



WHAT IS THIS TREE USED FOR?

- Level Pay
- Mentor Bonuses
- Generation Pay

Placement Tree



WHAT IS THIS TREE USED FOR?

- Rank Advancement
- Weekly Base Pay

In the example above, you personally recruit and enroll Consultants 2-7 and 12. Using the Placement Tree, you keep 2-5 direct to you, and place the others lower in the tree, in order to share points with your team members. For instance, when you place 7 under 3, this means that both you and 3 get to share the NCP generated by 7 and his or her team. Additionally, you'll benefit when those above you place their team members. In the example above, Sam (13) was personally recruited and enrolled by your Sponsor. When your Sponsor then places Sam (13) at the bottom of Leadership Line starting with 3, under 10, everyone in that line benefits from Sam's points. Don (10), Sue (8), Hal (7) and Pat (3) will all benefit from someone your Sponsor introduced to the business – each having their Network Customer Points (NCP) increase as Sam's Personal Customer Points increase. You can see how effective placement can create powerful teamwork in your organization!

The above can be confusing for people new to direct sales. If you have questions about it, just reach out to your Sponsor, because they would love to help you!

COMPENSATION PLAN AT A GLANCE

A simple plan.

This document is long because it is so detailed – offering you everything you would ever want to know about how your compensation plan works. But, the beauty of our plan is that it is also extremely simple. So simple that it fits on one page, like what you see below. Use this as a quick reference guide and summary for new prospects or consultants. You can download a full-page version of this in your Virtual Office in the Resource Library.

01 Fast Action

MAXIMIZE YOUR FIRST 60 DAYS!

Get Qualified and Upload bills to start earning fast!

MENTOR BONUS
YOU EARN \$50 WHEN YOU MENTOR A FAST ACTION LEARNER

Earn a Fast Action Builder Bonus unlimited times in your first 60 days!

02 Personal Sales Bonus

SAVINGS BUNDLE SALES

Personal & Upteam Sales Bonuses
\$40-90 TO YOU \$10-40 POWER TEAM (\$2-8 x 5)

PLUS, EARN ON OTHER SALES

- + Electricity/Natural Gas/Solar
- + Commercial Products
- + Insurance & Other Services

SAVINGS BONUS

THE MORE THEY SAVE THE MORE YOU EARN

YOU EARN UP TO \$75 PER BILL POWER TEAM PAY: UP TO \$60

Compensation Plan AT A GLANCE

03 Weekly Pay

EARN POWERFUL & PREDICTABLE PAY WEEK AFTER WEEK

RANK	POINTS	STANDARD WEEKLY PAY	ACTIVE DOUBLE WEEKLY PAY
Promoter 160	160	\$10	\$20
Promoter 320	320	\$15	\$30
Promoter 650	650	\$25	\$50
Pacesetter	1,250	\$50	\$100
Partner	2,500	\$100	\$200
Silver Partner	5,000	\$175	\$350
Gold Partner	9,000	\$250	\$500
Platinum Partner	15,000	\$500	\$1,000
Diamond Partner	25,000	\$750	\$1,500
Executive	40,000	\$1,000	\$2,000
Silver Executive	60,000	\$1,500	\$3,000
Gold Executive	90,000	\$2,000	\$4,000
Platinum Executive	130,000	\$3,000	\$6,000
Diamond Executive	200,000	\$5,000	\$10,000
2-Star Diamond Executive	300,000	\$7,500	\$15,000
3-Star Diamond Executive	400,000	\$10,000	\$20,000
4-Star Diamond Executive	500,000	\$12,500	\$25,000
Each New Star - unlimited	++100,000	++\$2,500	++\$5,000

04 Power Team Pay

LEVEL 1 LEVEL 2 LEVEL 3 PACESETTER & SILVER PARTNER

YOU EARN WHEN YOUR TEAM SAVES & EARNS

EARN ON 3 LEVELS PLUS LEADERSHIP RANK OVERRIDES

EARN POWER TEAM OVERRIDES ON:

- ✓ Savings Bundles [Power Team earns \$10-40]
- ✓ Fast Action Bonus [Power Team earns \$6 - \$42.50]
- ✓ Savings Bonus [Power Team earns up to \$75+]
- ✓ Other Services [Power Team earns up to \$200+]

05 Leadership Pools

VISIONARY POOL
1% of CV paid quarterly to qualified Pacesetters & above

ACHIEVE PACESETTER IN 90 DAYS, OR PERSONALLY SPONSOR SOMEONE WHO DOES TO ENTER THE VISIONARY CIRCLE.

PARTNER POOL
2% of CV paid quarterly to Active Platinum Partners & above

Fast Action Eligibility: Consultants must maintain 25 Personal Customer Points ("PCP") to qualify. **Bonus Eligibility:** Viv Consultants who maintain 25 PCP are eligible for all compensation benefits including Sponsor Bonuses, Power Team Pay and Standard Weekly Pay. See detailed compensation plan for activity requirements to earn Double Weekly Pay. **Rank volume requirements for rank advancement:** No more than 40% of your Network Customer Points ("NCP") can come from any single line within your placement tree for all Promoter, Pacesetter and Partner ranks and no more than 30% of your NCP can come from any single line within your placement tree for all Executive ranks.

Download the 1-page PDF of this file from your back office and use it as a reference and to show the comp plan to prospects.

Keep it simple with your new prospects by using the summary above. Now, keep reading for more details – the rest of this document goes into detail on each section summarized above.

FAST ACTION BONUSES

Get on the Fast Track to success and earn right away!

Upload bills in your first 60 days to earn your Fast Action Bonus

Upload 10 bills as a Qualified Consultant = \$150 Bonus! Earn \$150 simply by helping yourself and a few others upload a total of 10 qualified bills within your first 60 days. Plus, Qualified Consultants can earn a \$50 Mentor Bonus every time someone you personally enroll earns their Fast Action Bonus.

What counts as a bill for Fast Action purposes? A single Qualified monthly bill – like a cell phone or cable or Internet bill – counts as one Qualified bill for Fast Action. Some services count as more than one bill. Savings Bundles count as 2, 4, or 8 bills. Texas electricity customers and residential community solar customers each count as 4 bills. A commercial electricity or community solar account counts as 10 bills by itself.

Don't stop there! More bills = a bigger bonus. The more bills that are uploaded to VIV by you and your personal customers, the bigger bonus you can earn. Any bill counts – whether it's for our nationwide negotiation service or for our energy auto-switching service in deregulated states. We are so confident that we will save you and your customers money that you earn a bonus before our negotiators even get to work!

Activity	You	Your Enroller	Level 2	Level 3	Level 4	Pacesetter	Silver Partner
FAST ACTION SAVER							
Qualified Consultant plus 10 Bills	\$150	\$50				\$3	\$3
Qualified Consultant plus 15 Bills	+\$50	\$50	\$3	\$3	\$3	\$5	\$5
Qualified Consultant plus 20 Bills	+\$50	\$50	\$5	\$5	\$5	\$7.50	\$7.50
Qualified Consultant plus 30 Bills	+\$150	\$50	\$7.50	\$7.50	\$7.50	\$10	\$10
FAST ACTION BUILDER							
Qualified Consultant + 3 Quals	\$200	\$50	\$5	\$5	\$5	\$10	\$10

Mentor 3 Qualified Consultants = \$200 Bonus! Teach your Consultants to get Qualified, and earn an additional bonus! There is no limit to the number of Fast Action Builder bonuses you can earn in your first 60 days!

PLUS, EARN UPTTEAM BONUSES WHEN YOU HELP OTHERS!

As a Qualified Consultant with 25 PCP, each time one of your personally enrolled Consultants earns a Fast Track Bonus, you are eligible to earn a \$50 Mentor Bonus. Maintain 25 PCP to remain eligible to earn Mentor Bonuses. There are no limits to the number of Mentor Bonuses you can earn. Plus, you'll earn Power Team Bonuses on Mentor Bonuses paid in your Power Team. More on Power Team bonuses coming up!

DETAILS:

What is a "Qualified Bill?" Many of VIV's products and services have a qualification period. For example, bills uploaded for our AutoPilot service must first be qualified by VIV. When we qualify a bill, we confirm we have all information required, the bill is in a service area or provider we service, it is not a duplicate, and it is negotiable. During this period the bill will be "Pending". Once we've confirmed we can work on the bill it will be "Qualified" and once negotiations are complete, if savings are achieved it will be "Active." To earn your Fast Action Bonus, the applicable bills for your bonus simply need to become Qualified. Bills that never Qualify (bills that are duplicates, or bills not in a category we service, or bills that do not have all the required info.) won't count toward your Fast Action bonus so be sure your customers provide a clear, complete and current bill and provide all information requested!

5 WAYS — PERSONAL SALES BONUS

Earn an immediate commission on your direct sales

Simple way to earn for select products and services

You earn Personal Sales Bonus (PSB) on select products and services that you sell to personally enrolled Consultants and Affiliates and personally-enrolled Retail Customers on your Level 1. There's no time limit to when you can earn Personal Sales Bonus, and no limit to how much you can earn.

PRODUCTS & SERVICES THAT PAY PERSONAL SALES BONUSES:

1. Successfully Negotiated Bills

Earn a Personal Savings Bonus on every one of your personally enrolled customers or personally enrolled consultants' (Level 1) bills with savings more than \$150. For more detail, see the next page.

2. Bundles

As an Affiliate or Consultant, earn a bonus every time you sell a Savings Bundle to a Consultant, Affiliate or Retail Customer.

Plus, as a Qualified Consultant yourself, you'll earn a Mentor Bonus on sales of Bundles a minimum of three levels deep in your team.

Example. When Ray sells a Jumbo Bundle to Mindy, Ray earns a \$90 Personal Sales Bonus.

Additionally, three levels of Qualified Enrollers and Ray's Pacesetter and Silver Partner each earn an \$8 Power Team Bonus.



3. Energy Efficiency

Earn Personal Sales Bonus on the sale of Energy Efficiency devices. For more detail see the Energy Efficiency Product Page.

4. Other Services (Community Solar, Electricity, Natural Gas, Insurance, etc.)

Earn a Personal Sales Bonus on any eligible services provided by VIV. For more detail, see the Products Section, below.

THE DETAILS.

Active Affiliates and Consultants are eligible.

To remain Active as a Consultant, you must be current on your most recent monthly or annual renewal fee. To remain Active as an Affiliate, you must have a newly-enrolled Retail Customer within the previous six months. In the event that you have unpaid bills with VIV, you will not be eligible for any commissions. Likewise, if one of your customers fails to remain current on one of their VIV services, you will forfeit commissions and points for that customer.

5 WAYS – SAVINGS BONUSES

As your customers save, your earnings grow.

Consultants earn on the savings of their customers and the savings of customers in their team.

You earn a commission each time one of the customers in your organization purchase and continue to pay for their bill reduction services.

SAVINGS BONUSES – THEY SAVE > YOU EARN.



SAVINGS (per bill)	You	Level 1	Level 2	Level 3	Pacesetter	Silver Partner
EARN ALL UP FRONT!						
\$150-249	\$5				\$1	\$1
\$250-499	\$10	\$1	\$1	\$1	\$2	\$2
\$500-749	\$15	\$2	\$2	\$2	\$4	\$4
\$750-999	\$20	\$3	\$3	\$3	\$5	\$5
\$1,000-1,499	\$30	\$4	\$4	\$4	\$6	\$6
\$1,500-1,999	\$45	\$6	\$6	\$6	\$8	\$8
\$2,000-\$2,499	\$60	\$8	\$8	\$8	\$12	\$12
\$2,500-2,999	\$75	\$10	\$10	\$10	\$15	\$15
EARN AS YOUR CUSTOMER SAVES!						
\$3,000	\$225 (15% of ARR)	\$13	\$13	\$13	\$18	\$18
\$3,500	\$250 (15% of ARR)	\$15	\$15	\$15	\$21	\$21
\$4,000	\$300 (15% of ARR)	\$18	\$18	\$18	\$24	\$24
\$5,000	\$350 (15% of ARR)	\$22	\$22	\$22	\$30	\$30

THE DETAILS.

Qualified Consultants are eligible for Power Team Bonuses.

Savings Bonuses are paid once the bill has been fully negotiated and the customer begins paying their fees to VIV. For savings under \$3,000, you will receive your Personal Savings Bonus the Friday following the customer's first payment. Power Team payments are made the Friday following the third customer payment. For savings more than \$3,000, you earn 15% of the Actual Revenue Received by VIV for the life of that bill on the customer's account. Payment timing for upsteam bonuses on savings greater than \$3,000 will be dependent on the receipt of revenue.

5 WAYS — WEEKLY BASE PAY

Predictable, regular revenue with significant growth potential.

Powerful base pay for Qualified Consultants.

As a Qualified Consultant you can earn Weekly Base Pay, a fixed amount each week that you maintain a Paid-As Rank of Promoter 160 or above. The weekly pay cycle runs every Monday at 12:00 a.m. ET through Sunday at 11:59 p.m. ET. Your paid-as rank is determined based on activity as of the end of the pay cycle and Weekly Base Pay is paid out the following Friday by 9:00 p.m. ET.

You will always have three ranks tracked in your Virtual Office:

Career Rank: This is the highest Paid-As Rank you have ever achieved in VIV and is how you will be recognized by the company. You'll always be recognized at the highest rank you have ever achieved.

Paid-As Rank: This is the rank you qualified at in the most recently closed commission weekly period and is used to calculate your pay for each commission period. You'll always be paid based on this rank.

Real-Time Rank: This is a rank you'll see in your Virtual Office for guidance purposes only. It is a representation of what your rank **would be** if the weekly period were to close at that moment. Your final weekly Paid-As Rank will be based on your qualifications at the close of each period (Sunday at 11:59 ET).

Weekly Base Pay	Rank	NCP	Max %
	Consultant	0	
	Consultant 20	20	
	Consultant 40	40	
	Consultant 80	80	
\$10	Promoter 160	160	40%
\$15	Promoter 320	320	40%
\$25	Promoter 650	650	40%
\$50	Pacesetter	1,250	40%
\$100	Partner	2,500	40%
\$175	Silver Partner	5,000	40%
\$250	Gold Partner	9,000	40%
\$500	Platinum Partner	15,000	40%
\$750	Diamond Partner	25,000	40%
\$1,000	Executive	40,000	30%
\$1,500	Silver Executive	60,000	30%
\$2,000	Gold Executive	90,000	30%
\$3,000	Platinum Executive	130,000	30%
\$5,000	Diamond Executive	200,000	30%

WEEKLY PAY DETAILS.

Qualified Consultants immediately qualify.

Advancing in Rank

Advancing in rank depends on the number of Rank-Qualified Network Customer Points (RQ-NCP) in your team, as measured in your placement tree. Your Network Customer Points (NCP) is the total of your PCP and the PCP of every Consultant or Affiliate on your team within your Placement Tree. No more than 40% of your NCP can come from any single line within your Placement Tree for all Promoter, Pacesetter and Partner ranks, and no more than 30% of your NCP can come from any single line within your placement tree for all Executive ranks. The NCP that you have that fall within these maximum allowances is considered your RQ-NCP for each line.

**Max percentage refers to the maximum amount of points that can come from any one Leadership Line in your Placement Tree. For example, to achieve the rank of Pacesetter, you need 1,250 network customer points and no more than 500 of these points can come from any one line to count toward your rank advancement*

5 WAYS — ACTIVE DOUBLE WEEKLY BASE PAY

Maintain a growing organization and earn double the weekly pay.

Qualify for Active Double Weekly Pay.

When you are actively growing and promoting your business, you can be eligible to earn double the weekly pay at the same Paid-As Rank.

Active Double Weekly Base Pay	Rank	NCP	Max %
	Consultant	0	
	Consultant 20	20	
	Consultant 40	40	
	Consultant 80	80	
\$20	Promoter 160	160	40%
\$30	Promoter 320	320	40%
\$50	Promoter 650	650	40%
\$100	Pacesetter	1,250	40%
\$200	Partner	2,500	40%
\$350	Silver Partner	5,000	40%
\$500	Gold Partner	9,000	40%
\$1,000	Platinum Partner	15,000	40%
\$1,500	Diamond Partner	25,000	40%
\$2,000	Executive	40,000	30%
\$3,000	Silver Executive	60,000	30%
\$4,000	Gold Executive	90,000	30%
\$6,000	Platinum Executive	130,000	30%
\$10,000	Diamond Executive	200,000	30%

ACTIVE DOUBLE WEEKLY PAY DETAILS

To Qualify to Earn Double, maintain your Paid-As Rank and do each of the following:

Be a Top Personal Saver: Simply sell VIV products and services to help your customers save and maintain 100 PCP as a Consultant to meet this qualification.

Be a Team Builder: Keep your team growing to meet this qualification by making sure you have at least one week of growth in your Rank-Qualified Network Customer Points in the last 3 weeks. This requirement resets each week so if you fall below one week, simply increase your points the next week to qualify.

Lead by Example: Enroll at least one new personal customer or one new personally enrolled consultant every six weeks to meet this qualification.

5 WAYS — POWER TEAM BONUSES

Earn further in depth as you help your team succeed.

Momentum Drives Results: Earn a Power Team Bonus when your team succeeds.

Power Team Bonuses reward you for building a team and helping others achieve. You'll earn a Power Team bonus on your first three levels of activity regardless of what rank you maintain. In addition, as you advance to Pacesetter and beyond you become eligible to earn even more Power Team Bonuses deeper in your organization.

Here's who's on your Power Team:



SILVER PARTNER

Three levels: This includes all customers and consultants on those levels.



PACESETTER

Pacesetter generation: Once you achieve the rank of Pacesetter, this includes all customers and consultants down to but not including the next Pacesetter, in each leg of your organization, to unlimited levels.



LEVEL 3



LEVEL 2

Silver Partner generation: Once you achieve the rank of Silver Partner, this includes all customers and consultants down to but not including the next Silver Partner, in each leg of your organization, **to unlimited levels.**



LEVEL 1

When do you earn a Power Team Bonus?

Power Team Bonuses are paid on all Savings and Sales Bonuses. Whether someone in your organization sold a Savings Bundle, Community Solar, Merchant Processing, or earned a Fast Action Bonus, you will receive Power Team Bonuses for all consultants on your first three levels, plus infinite levels down to the next Pacesetter or Silver Partner once you achieve those ranks.

POWER TEAM QUALIFICATIONS.

Qualified Consultants are eligible.

Power Team Bonus Qualifications: Qualified Consultants are immediately eligible for Power Team Bonuses.

5 WAYS — 5: LEADERSHIP POOLS

Participate in the success of the entire company.

A strong team equals powerful rewards for leaders.

Earn a portion of CV across the entire VIV organization, not just your team, in our prestigious leadership pools. You can qualify for either or both pools as you set and achieve your goals with your VIV business. CV is the Commissionable Volume designated by VIV for each product and service that generates revenue to VIV. You can request a copy of the current list of services and their corresponding CV.

01 | Partner Leadership Pool — 2% of CV

Rewards are shared among all VIV Life Consultants with a Paid-As Rank of Platinum Partner or above, as long as they remain Qualified and Active.



VISIONARY
CIRCLE

02 | Visionary Circle Pool — 1% of CV

Visionaries are Consultants who take swift action and create early momentum in their business. Become a Visionary by achieving the Rank of Pacesetter within 90 days (by the end of the 13th full weekly commission cycle) from your enrollment and you'll share in 1% of the CV across the entire VIV business as long as you remain Qualified and Active.

LEADERSHIP POOL DETAILS.

Consultants are eligible.

Requires active Membership and 50 PCP.

Pool rewards: Pools each pay out the applicable percentage of all Commissionable Volume across the entire VIV business.

Pool payment calculations: Pool payments are calculated quarterly and paid in the first weekly period following the end of the calendar quarter (Q1: Jan-Mar, Q2: April-June, Q3: July-Sept, Q4: Oct-Dec). Each VIV Leadership Pool is divided equally among the qualified pool participants during each pool payout period. For example, if the rewards for the Partner Leadership Pool are a total of \$40,000 in a particular period and there are 10 qualifying Paid-As Platinum Partners or above, each qualifier would earn \$4,000 for that period.

Pool payout qualifications:

- 1) To qualify for payment on the Partner Leadership Pool, you must reach the applicable rank within or before the payout quarter and you must maintain the paid-as status at that rank for each commission cycle within the payout quarter.
- 2) To qualify for payment on the Visionary Circle Pool, you must reach the rank of Pacesetter before the 13th commission cycle from your enrollment, which will immediately qualify you for four quarterly payments in the pool. To continue to remain eligible simply rank advance one time beyond Pacesetter each year for an additional 4 quarterly payments for each rank advancement. If you fall out of qualification, simply rank advance again in the future to regain qualification for an additional one year of payments (4 quarters). Once you achieve and maintain the rank of Silver Executive, yearly rank advancements are no longer necessary to maintain eligibility for pool payment.

FUNDRAISING

VIV's Fundraising Program is a Win-Win-Win

Any non-profit organization can set up a Fundraiser with VIV for FREE

A nonprofit organization can set up a Fundraiser with VIV, and it can earn money by having its supporters upload bills and purchase services from VIV. The Fundraiser earns a flat fee per qualified bill – regardless of whether savings is achieved. The program makes money for the organization, makes money for the Consultant who enrolled them, and saves money for the supporters of the organization. That's why we call it "Fundraising Upside Down."

We are the only company nationwide offering a fundraiser where the supporter saves money and the fundraiser earns money on savings from everyday bills. No purchases and no donations are necessary.



When a Consultant Enrolls a Fundraiser:

- The Consultant gets 1 PCP every time a qualified bill is uploaded (lasts 3 months if no savings)
- When a qualified bill receives a negotiated discount, the Consultant receives PCP based on the length of the savings term.
- The Consultant receives the Savings Bonuses for all the uploaded bills and services;
- The Consultant's Power Team gets their Power Team Bonuses on the uploaded bills and services;
- You receive NCP from all fundraising groups' uploaded bills and purchased services in your downline.

VIV REWARDS

Exclusive loyalty & rewards program for VIV Customers

Being a VIV Customer Comes with Benefits.

Introducing VIV's Savings Hub Rewards!

All VIV customers will begin earning Rewards Dollars in the VIV Savings Hub Rewards Center, effective December 15, 2022.

Stay tuned in with VIV for **special opportunities** to earn Rewards Dollars by participating in promotions, attending customer or Consultant events & trainings, promoting VIV online, posting online reviews and testimonials, and/or joining other special programs.

The "VIV Pro Rewards" Program has been terminated effective November 30, 2022. All VIV Consultants who have VIV Rewards balances will keep their balances so long as they remain an Active Qualified Consultant. Consultants may continue to redeem their Rewards for VIV merchandise, events and social gatherings, leadership retreats, special training programs, or for life-changing One-At-A-Time journeys around the world!



Primary Services

PRODUCTS: LIFESTYLE SERVICES

Services for entrepreneurs, individuals and families alike!

Consultants or Affiliates can sell our Lifestyle Services and memberships, meant to make every day needs simpler. From remote health care and tech support services to deeply discounted pricing on travel worldwide, these services include something for everyone.

Product/Service	Monthly Price	Personal Sales Bonus	Mentor Bonus	Personal Customer Points
Consultant Enrollment	\$9.95	\$0	\$0	5
Savings Bundle <i>(Pick any 3: suggested GetAway, Medical, MyDeals)</i>	\$39.95	\$40	\$10 (\$2 x 5)	10 (if sold to a consultant) 15 (if sold to a customer)
Big Savings Bundle <i>(Pick any 5: suggested GetAway, Medical, MyDeals, TechRescue, CreditWatch)</i>	\$59.95	\$60	\$20 (\$4 x 5)	13 (if sold to a consultant) 20 (if sold to a customer)
Super Savings Bundle <i>(includes all 8 lifestyle services)</i>	\$79.95	\$90	\$40 (\$8 x 5)	18 (if sold to a consultant) 25 (if sold to a customer)
GetAway <i>(stand-alone)</i>	\$29.95	\$10	\$5 (\$1 x 5)	3 (if sold to a consultant) 5 (if sold to a customer)
TechRescue <i>(stand-alone)</i>	\$19.95			
MediCall <i>(stand-alone)</i>	\$29.95			
MyDeals <i>(stand-alone)</i>	\$29.95			
CloudCache <i>(stand-alone)</i>	\$14.95			
CreditWatch <i>(stand-alone)</i>	\$19.95			
RoadSide <i>(stand-alone)</i>	\$19.95			
ConSeal <i>(stand-alone)</i>	\$29.95			

Point Length – You'll earn points for each of the services listed above on a monthly recurring basis, as long as your customer remains active and current on payments.

Payment Timing – PSB is paid the Friday following enrollment on eligible Memberships. You earn for any of your Level 1 customers or Consultants who enroll in a membership.

Eligibility – You must be an Active Consultant or Affiliate to earn PSB on Memberships. You must be a Qualified Consultant to earn Mentor Bonuses on Memberships.

First/Last Month – Customers will be charged for their first and last month at time of enrollment for memberships and lifestyle services.

PRODUCTS: BILL LOWERING SERVICES

Help others save. The more they save, the more you earn!

Consultants or Affiliates can both sell our bill lowering services, which include AutoPilot Negotiating and Utility Bill Auditing. Our proprietary platform helps clients lower their bills, and **the more they save, the more you earn.**

AutoPilot Negotiating Services – customers don't pay unless we are successful in achieving savings on their bill, in which case we split the savings, charging 40% of savings to the customer when they pay up front, and 50% if they pay us over time. VIV can negotiate services such as cell phones, cable/satellite, Internet, alarm system monitoring, satellite radio, etc. Available for residential or commercial customers.

Bill Auditing Services –VIV reviews bill types such as regulated electricity, natural gas, sewer, and water, waste management and telecommunication services for businesses. We go back up to 4 years and look for billing errors and discrepancies. When identified, VIV splits the savings with the customer, charging 50% of the refunds achieved. Available for large commercial users with a minimum of \$50,000 annual utility spend.

Compensation for Consultants & Affiliates – Savings Bonuses for consultants are defined above on page 13. Affiliates earn 10% of VIV's ARR for bills with less than \$3,000 in savings and 15% of ARR for bills with negotiated savings of \$3000 or greater.

Here is a breakdown of the Points earned by Consultants from Bill Negotiation and Bill Auditing:

Personal Customer Points (PCP)	Length of Points
<p>Points Awarded per Savings Earn 1 PCP per qualified bill for a minimum of 3 months. Once the bill is successfully negotiated, you'll earn points based on savings:</p> <ul style="list-style-type: none"> 1 PCP per \$150 for the first \$1,500 in savings 1 PCP per \$200 for the next \$3,000 in savings 1 PCP per \$500 in savings after \$4,500 <p><i>If no savings are achieved, the qualification point will expire after 3 months.</i></p>	<p>Monthly recurring as long as the customer remains active and current on their fee payments.</p> <p>Or for the length of the savings term for customers who pay upfront.</p>
<p>Example: VIV negotiates your customer's cell phone bill and saves them \$50 a month for 12 months, for a total of \$600 in savings, \$300 in fees.</p> <p>Points: You and your entire upteam would receive 4 points for this negotiation (\$600/\$150). You retain those points for 12 months, as long as the customer is current on their payments, and longer once VIV is able to renegotiate this bill successfully.</p>	

PRODUCTS: AUTOPILOT ENERGY

Help others save on their electric and natural gas bills.

AutoPilot Energy Service – VIV’s monthly energy subscription-based product automatically searches for the best available electricity or natural gas supply plan on the market and switches the customer automatically. If a customer signs up for AutoPilot Energy services, VIV will also look for ancillary programs for the customer such as Community Solar, energy audits, efficiency products, etc.

VIV offers electricity and natural gas switching services in each state in which those markets are deregulated. For an updated list of states for each service, check your Consultant back office portal.

Commissions and Points for enrolling Consultants, their Power Teams, and Affiliates are:

	Plan	Price	Sales Bonus	Power Team	PCP	
AutoPilot Electricity	Residential	\$3.99/mo.	\$20/year	\$5/year	2	Monthly recurring as long as the customer remains on a VIV plan.
	Commercial	\$14.99/mo.	\$60/year	\$5/year	6	
	Plan	Price	Sales Bonus	Power Team	PCP	
AutoPilot Natural Gas	Residential	\$3.99/mo.	\$20/year	\$5/year	2	Monthly recurring as long as the customer remains on a VIV plan.
	Commercial	\$14.99/mo.	\$60/year	\$10/year	6	



PRODUCTS: COMMUNITY SOLAR

Help your clients save money on electricity and help the planet by going **100% GREEN.**

Consultants and Affiliates can sign up clients for Community Solar programs in eligible states. Programs vary state-to-state, but all of them are free to the customer, guarantee some level of savings on their electric bills, and switch the customer to 100% Green electricity programs.

Community Solar is very lucrative to VIV Consultants and Affiliates.

Community Solar	Type	Price	Sales Bonus	Power Team	PCP	Points last for 24 months
	Residential	Free	\$150	\$50	4	
	Commercial	Free	\$500	\$100	10	
	Large Commercial	Free	30% of ARR above \$1500	\$100	10	

Additionally, each community solar customer enrolled by a Consultant counts as "4 Bills" in VIV's Fast Action program for new Consultants.



PRODUCTS: INSURANCE

Help your customers save on home, life, and auto insurance.

Consultants and Affiliates can both market insurance services. VIV has partnered with insurance brokers licensed in all 50 states to create an insurance brokerage. Even though VIV has a license to operate as an insurance broker, its Consultants and Affiliates are NOT licensed. Therefore, Consultants and Affiliates cannot earn "commissions" from the sale of insurance policies. However, VIV can pay Consultants and Affiliates "referral fees" for leads sent to VIV – whether the customer buys a policy through VIV or not.



VIV offers your friends, family, and clients the ability to shop for a better deal for their insurance, with no obligation. If your customer obtains insurance quotes from VIV, and reviews them online, **VIV will compensate you \$5 and your Power Team Members will each receive \$0.50 per lead.** Plus, an enrolling Consultant will receive **one PCP** for each lead that will last for the duration of the customer's insurance relationship with VIV, or for three months, whichever is longer. Each time a customer comes up for renewal (usually annually), VIV will pay another referral bonus of \$5 to you and \$0.50 to each of the 5 members of your Power Team – just for your customer to review their renewal quotes.

The best part for you is you don't need to be an insurance expert. Just send your friends, family, and clients to your personal website shopping cart, have them add insurance, and then click the link they see after checkout to easily shop their home, auto, and life insurance policies.

Advanced Services

PRODUCTS: ENERGY EFFICIENCY

Help your clients reduce consumption and reduce costs.

Consultants and Affiliates can both sell Energy Efficiency products. Offered through partnerships with third parties, we offer technologically advanced efficiency products that assist businesses in lowering the cost of running their heating and cooling and refrigeration equipment, resulting in reduced monthly expenses and reduced impact to the environment. Plus, these deals can be lucrative for you. Offer these products to a single-location business like a deli or gymnastics studio, or to a large, national chain with multiple locations.

To take advantage of Energy Efficiency products, you will need to complete an Energy Efficiency Training Program and be certified to sell energy efficiency products.

Product	Personal Sales Bonus	Power Team Pay	Personal Customer Points (PCP)	Length of Points
Energy Efficiency Products	33% of ARR	10% of ARR, divided by 5 positions	3	12 months

Your Payment Timing will depend on the timing of client payments:

- PCP begins when the order is Qualified, which is once the client has signed an agreement. Points will remain for 12 months, so long as the customer is current on any payments due.
- As the direct enroller of the customer, you earn the Personal Sales Bonus. You do not earn Personal Sales Bonuses or Level 1 Pay on your own purchases.
- Personal Sales Bonuses timing depends on the client's purchase option, and will be paid within two weeks of the receipt of payments by VIV.

PRODUCTS: MERCHANT PROCESSING

Help your commercial customers save on credit card processing.

VIV Consultants and Affiliates can offer businesses Merchant Credit Card Processing Services to help keep more money in the merchant's pocket. VIV offers guaranteed savings on Merchant Processing Services and can eliminate processing fees for credit cards altogether.

We provide merchants with the best-in-class technology, tailored to their business and its specific needs. Our flagship program is a 100% compliant cash discount and surcharge program, but we also offer traditional merchant processing agreements with reduced fees for any business.

Consultants and Affiliates are paid on a monthly commission basis. Consultants earn **33% of the ARR** by VIV for their enrolled clients, and each member of their Power Team receives **2% of the ARR** (for a total of 10%). Consultants receive **5 PCP** per client for the duration of the client's merchant processing relationship with VIV.

Merchant Processing sales are the best way to build a long-term residual income from VIV, because clients rarely change providers, and you get paid every time your client makes a sale using a credit card.



PRODUCTS: ERC STIMULUS PAYMENTS

Help your commercial customers receive their Covid stimulus.

VIV Consultants and Affiliates can sign up clients for Employee Retention Credit Audits to help them receive their ERC stimulus payment. A little-known and very misunderstood COVID relief program, the Employee Retention Credit ("ERC") Program provides a refund of employment taxes paid by businesses during parts of 2020 and 2021. Businesses can receive up to \$26,000 per employee in stimulus payments.

The ERC program is VIV's most lucrative service offering. The enrolling Consultant or Affiliate earns:

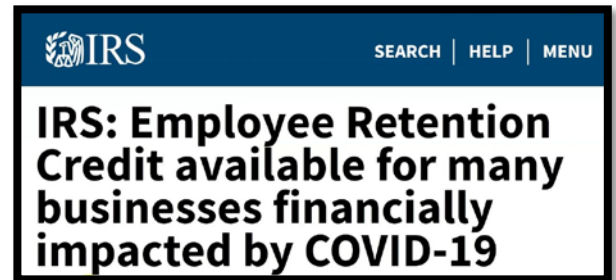
- **A \$250 Sales Bonus** for each customer that is approved by our Auditors for an ERC payment; and
- **33%** of VIV's ARR from fees charged to the client once VIV receives payment.

Additionally, each member of the enrolling Consultant's Power Team receives:

- **A \$15 Sales Bonus** (total of \$75 for the Power Team) for an approved customer; and
- **2%** of VIV's ARR (total of 10% for the Power Team) once VIV receives payment from the client.

Commissions to VIV for ERC clients vary wildly for many different reasons, which makes consultant commissions difficult to calculate in advance. Consultants can realistically earn up to \$1100 per employee and each member of their Power Team can earn up to \$65 per employee for a completed ERC audit.

In addition to the lucrative bonuses, an enrolling Consultant receives **5 PCP for 12 months** upon an enrolled customer being approved for an ERC payment, and **25 PCP for 24 months** once VIV receives payment from the client on a completed successful audit.





PRODUCTS: ENERGY EFFICIENCY AUDITS

VIV Audits Businesses for energy and HVAC efficiency.

VIV's auditors can review energy usage for commercial customers and make recommendations regarding steps they can take to reduce their energy usage, including products that will improve their efficiency. VIV Consultants can earn bonuses, points, and Power Team Pay for commercial customers that order an energy efficiency audit.

Our auditors suggest multiple ways that clients can save on utility bills (electric, gas, and water). Many of the programs are subsidized by the government so they are low cost (or no cost) to the customer. Suggested improvements include LED Lighting, HVAC Upgrades, Building Envelope, Efficient Refrigeration, Smart Plugs and Plug Load Controls.

Product	Personal Sales Bonus	Power Team Pay	Personal Customer Points (PCP)	Length of Points
Efficiency Audits and corresponding purchases	33% of ARR	10% of ARR, divided by 5 positions	2	12 months

Your Payment Timing will depend on the timing of client payments:

- PCP begins when the order is Qualified, which is once the client has signed an agreement. Points will remain for 12 months, so long as the customer is current on any payments due.
- As the direct enroller of the customer, you earn the Personal Sales Bonus. You do not earn Personal Sales Bonuses or Level 1 Pay on your own purchases.
- Personal Sales Bonuses timing depends on the client's purchase option, and will be paid within two weeks of the receipt of payments by VIV.

PRODUCTS: OTHER SERVICES

VIV will continue to add new services to our portfolio.

Over time, VIV plans to add additional services to our portfolio so that you can provide more value to your customers. Compensation to Affiliates and Consultants will follow the general framework set out herein.

Typically, sales bonuses are one-time payments to the enrolling Affiliate or Consultant, along with a payment to the Power Team. Services that have ongoing monthly revenue for VIV will earn higher PCP values to reflect the residual revenue. Services that do not have ongoing revenues will still award points, but typically fewer and with a shorter duration. In some cases, such as Merchant Processing, where the monthly revenues to VIV can fluctuate wildly from customer to customer and month to month, VIV may pay residual commissions dependent on the ARR rather than awarding higher point values.

Total Commissionable Value for all services sold will generate the bonus pools.

FREQUENTLY ASKED QUESTIONS:

Questions & Answers to clarify the plan.

Affiliates

What are the pros and cons of Affiliates vs Consultants?

Consultants can build a team and earn weekly guaranteed pay and residual income from their team's efforts. Consultants are paid sooner than affiliates.

Affiliates are paid over time a percentage of savings, as VIV gets paid. Affiliates can bring customers and earn income, but they cannot build a team.

Why do Affiliates get paid differently than Consultants, and appear like they can make more money on the offers, especially if they don't plan to team build?

VIV accelerates payments for Consultants so that they earn commissions faster and so their Power Team can earn bonuses. There is no need to do that with Affiliates, so VIV pays commissions to Affiliates as revenues come in. Being an Affiliate is a great choice at VIV if you do not plan to build a team.

Can Affiliates sign up Fundraisers?

No. Only Consultants can enroll Affiliates and Fundraisers.

Do Power Teams get paid on Affiliate activity?

Yes. Power Teams get paid on Affiliate activity. NCP from Affiliate activity flows to the enrolling Consultant and his Power Team and beyond. The Consultant who enrolled the Affiliate gets the Level 1 Power Team Bonus, the Consultant's Enroller gets Level 2, and so on.

What's the immediate financial benefit to a Consultant in enrolling an Affiliate?

Signing up Affiliates is a great way to rack up NCP and earn guaranteed Weekly Pay. Consultants who enroll Affiliates also receive the Level 1 Power Team Bonus for all of their Affiliates' activity.

How does someone stay active as an Affiliate since it's free?

In order to continue receiving commissions, an Affiliate must remain Active. To remain Active, the Affiliate must be current on any fees owed and enroll at least one customer every six months.

Fast Action Saver & Builder Bonuses

Why do points not translate to bills for the purpose of the bonuses? For example, in the business overview deck it says a Savings Bundle (3 Products) is worth 2 bills but in the compensation plan it is 10 PCP?

Points (PCP and NCP) are designed to apply for the long term and provide the means to calculate your level of Weekly Pay. The Fast Action Bonuses are designed to reward quick activity from new Consultants. A cell phone bill might earn you 4 points ultimately, once the savings are realized, but it counts as one bill for Fast Action Purposes because we don't know the length of time the bill will exist or whether the customer will pay all fees owed. Likewise, when a customer buys a bundle, we don't know how long they will keep it active. The 10 Points you get for a bundle will stay with you every month the customer keeps the bundle.

Fundraising

Does the Consultant get the PCP & Savings Bonus for each bill submitted as if it were their own personal customer?

Yes, the Consultant gets the Savings Bonus and PCP.

What about NCP and Power Team pay?

Yes, the Consultant gets PCP, his upline gets the NCP, and his Power Team receives Power Team Bonuses.

The End. You made it. Finished. Complete. Ready to Rock ‘N Roll!

Congratulations on reviewing your Compensation Plan in detail. With VIV, you have products and services to offer your friends, family, co-workers and extended network that you can be proud of. Like we like to say,

All we do is save people money!

And that starts with you. The more they save, the more you earn. It couldn't be simpler than that and it couldn't be more fun. We look forward to celebrating your milestones and achievements with you along your journey. Get started with your Fast Action Plan. Upload your own bills and help a few customers upload their bills to get your first bonus. Then help others do the same and your team will continue to grow. That's the goal!

Here's to making Life Better for countless others.

STILL HAVE QUESTIONS?

No problem! That's what we're here for.

Email our support team at support@justviv.com or give us a call or TEXT us during normal business hours -- Monday – Friday from 9:00 a.m. – 5:00 p.m. ET at 833-VIV-LIFE (833-848-5433).