# **EVALUATE:** The second second

Why working hard & saving hard may not be enough

**UHS ESSENTIAL HEALTH PHILIPPINES, INC.** 24th Floor/ 9th Floor, Tower 1, The Enterprise Center, 6766 Avala Avanua corpor Bases do Bayas

Makati City, Philippines 1200 www.usana.com

For more information:

### Which home-based business is voted year after year since 1997?



Content approved for the Philippines.

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### GLOBALIZATION LOWERS JOB SECURITY

Economists forecast that in a fast-changing, knowledge-driven world, the new generation of workers will see their work skills become obsolete at least once within their career. Many people will find work opportunities diminishing as they age.

Globalization can make jobs even less secure. Many jobs in the Philippines will increasingly be outsourced to lowercost countries, and economic turmoil in a country half way across the globe can affect your career here at home.

Earning multiple streams of income spreads your risk.

### **CARING FOR THE FAMILY**

How much time do you spend with your loved ones?



Many families in the Philippines have both parents working – leaving the care of their children and older folks in the hands of maids or care centers.

As your children grow, and your parents age, how often are you there for them when they need you?

# I WORK HARD & SAVE HARD BUT IS IT ENOUGH?

Many of us are ill-prepared for retirement. Most underestimate the amount of savings they require to live comfortably in their golden years. As life expectancies continue

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to improve, and costs continue to rise, there is a real concern that their nest-egg alone will not be sufficient for most, in their old age, to maintain the lifestyle they are accustomed to. With Filipinos already saving a bigger portion of their income than people of most other nations, the solution is not to save more, but to earn multiple streams of income.

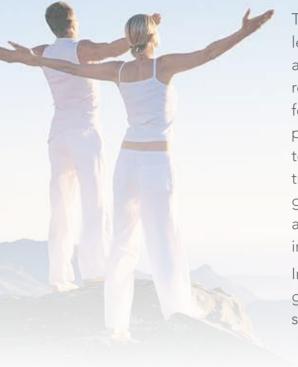
# CAN LIFE BE BETTER

What would you be doing differently today... if time and money were no object?

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### **THE WELLNESS BOOM**

Are you capitalizing on the next trillion-dollar industry?



The aging of baby boomers will lead to a boom in the health and wellness industry. Worldrenowned economist and trendforecaster Paul Zane Pilzer predicted, "When I look forward to the year 2010, I see a clear onetrillion-dollar business just in the growth of the existing products and services in the wellness industry."

In starting a business, the wise go with a world-class product or service in a fast-growing category.

# **SMARTER WAYS TO EARN**

#### 1. Leverage Your Income

Professionals and employees trade their own time and effort for money. But there is a limit to how much wealth one can accumulate this way.

"Leveraging" has always been the secret of the world's wealthiest individuals. They understand that the combined time and effort of many people always offers a much bigger income potential than what one can earn alone.

#### 2. Create a Residual Income Stream

Workers get paid each hour, each week, or each month they provide a service.

Smart people continue to earn into the future, based on their efforts and the efforts of others whom they recruit.

# THE FUTURE OF BUSINESS IS HERE

Actually, it's been here for a while. Maybe you didn't notice it because of the lack of flash—no shining corporate monoliths shooting higher into the sky or golden parachutes floating safely to the ground. You might have been searching for another big, bold ad or a hot stock symbol. That's OK. But when you're looking for the future of business—and the present, really—you have to train your eyes away from the billboards and the TV. You won't find it there.

Try looking closely at your neighbors, friends, and family. There, in the relationships you build with people, you'll find the present and future of business, and lasting hope for the entrepreneurial spirit. The future of business isn't in a cubicle on a nondescript floor of a non-descript office building. It's in your living room, in the strength of people's convictions, and in the vision of those looking to make a positive change.

Direct selling is the present and the future of business.

And there has never been a better time to start. The direct selling industry has been growing steadily, and there is still plenty of room for motivated individuals to experience a life of financial and time freedom. The World Federation of Direct Selling Associations (WFDSA) estimates worldwide retail sales for 2011 at \$153.7 billion, and puts the number of people participating in direct selling at 91.5 million. In North America alone, the WFDSA places sales figures at \$32 billion.

Those are staggering numbers. But the benefits the 91.5 million people are experiencing around the world are even more impressive.

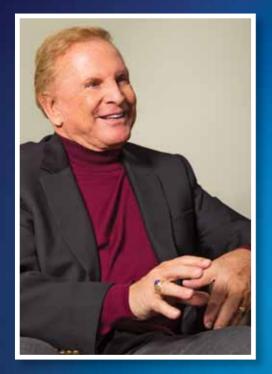
Consider that with direct selling, you have:

- Big opportunities for growth and profit with little start-up cost and virtually no overhead.
- No restrictions on education, experience, age, background, or financial status. The only restriction in direct selling is the amount of effort a given person is willing to put in.
- Leveraged income, and the chance to earn money while helping others succeed—instead of earning it because others fail.
- The ability to set your own schedule, and the flexibility and freedom to enjoy life.
- A chance to grow as a person by overcoming challenges, achieving goals, and getting out of your comfort zone.

While the unparalleled opportunity for growth and the extra benefits make direct selling the avenue for entrepreneurship now and in the future, it's the industry's unique ability to affect positive change that sets it apart.

That's why you'll find the future of business in the faces of people struggling to make ends meet. Single mothers and fathers looking to support their children. Couples burdened with debt. Recent college graduates wading into uncertain economic waters. Retirees looking for a financial security blanket. Direct selling gives **you** the opportunity to make money and change your life. But, unlike other opportunities, direct selling also allows you to help make positive changes in the lives of others as well.

And that's why, even without the flash, the present and future of direct selling-and the future of business in general—looks so bright.



**WHY THE USANA OPPORTUNITY IS THE RIGHT CHOICE** By Denis Waitley, Ph.D., an internationally renowned author, keynote speaker, consultant, and former chairman of psychology on the U.S. Olympic Committee's Sports Medicine Council

In my 30-year career of studying and counseling high-performance professionals and organizations, I have discovered specific criteria that drive the best of the best:

- A distinct quality advantage over competitors in products, services, and management.
- A rock solid, dynamic business with resources and staying power to thrive in a challenging, changing global market.
- Growth and profitability achieved with integrity to create the ultimate bottom line.

- An investment in research and development to stay on the cutting edge and maintain superiority.
- A clear mission that inspires every team member to strive for excellence.
- Compensation and rewards based on individual effort and productivity.

USANA offers all of that, plus a proven direct marketing model destined to be the world-class standard in the new era of professional and social networking. I encourage you to take control of your own future and consider the USANA opportunity.





### An Unquestioned Devotion to Quality



### A World of Seamless Opportunity

1992 United States 1996 Canada 1998 Australia New Zealand United Kingdom 1999 Hong Kong Netherlands 2000 Japan 2002 Taiwan 2003 Korea

Singapore 2004 México 2007 Malaysia 2009 Philippines 2010 USANA in China (BabyCare Ltd.) 2012 Belgium France Thailand 2013 Colombia



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USANA® products are formulated and manufactured to standards that exceed many nutritional products on the market. Many doctors, health professionals, and world-class athletes trust their health to USANA.

People feel proud to recommend USANA products to their family and friends.

# 21 years, 19 markets, and MORE to look forward to!

USANA pays on sales volume generated worldwide in a single, seamless commission plan. With 19 markets opened, and others to come, USANA offers the rare combination of a proven record of international success and vast opportunity for growth.

## People give the thumbs up to USANA's forward growth potential.

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USANA's vision of true health extends to all people, especially children, which is why it has formed a partnership with Children's Hunger Fund, an organization that has provided more than \$8 million US in aid.

Led by Dr Wentz' passion for helping children in need, the USANA family has contributed \$2.247 million US to the Children's Hunger Fund since 2001. Through these donations, children in many poor areas of the world receive food, health, and love.



Children's Hunger Fund

### People are drawn to USANA's dedication to a worthy cause.

NYSE

### A Pay Plan that Builds Real Residual Income through Leveraging

Many network marketing opportunities pay a lot to the fortunate few at the top of the hierarchy, and set high demands that the average person has little chance of attaining.

The USANA pay plan is unique in its transparency, fairness, and workability. All it takes is two people in your downline to get started building a business. The next pages show how USANA promotes a solid income opportunity by helping the average person to do well!



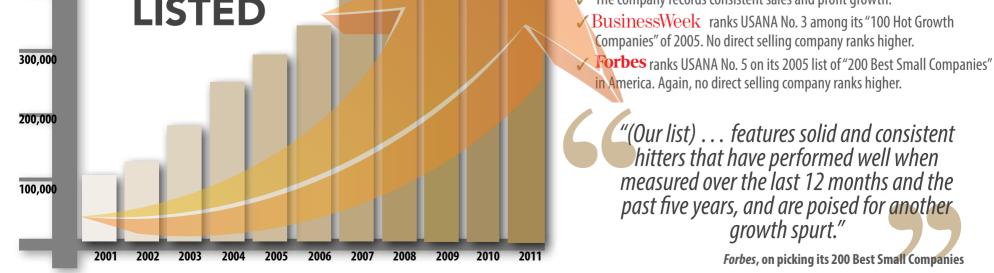
People understand they can only succeed when the average person in their network can.

An Enviable Record of Financial Strength



Few network marketing companies show as consistent a growth, or as stable a financial position, as USANA.

- ✓ Listed on the NASDAQ, USANA is a member of the Russell 3000 Index.
- The company records consistent sales and profit growth.



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500,000

400,000

# FSC RUS

## **UNDERSTANDING** FOR YOUR USANA **BUSINESS**

The USANA business opportunity operates under a simple premise: when you successfully share USANA's products and the USANA business with others, you get paid for your efforts.

# **HOW IT WORKS**

#### STEP 1: OPEN YOUR BUSINESS CENTER(S)

When you join USANA, you'll open one Business Center or three Business Centers, based on whether you'd like to start a small business or a large business. You'll earn commissions on your product sales through your Business Center(s).

#### **STEP 2: SHARE USANA**

Your USANA business is based on a binary compensation plan, which means you'll begin building your business with a left and a right side. You'll earn weekly commissions based on the total number of **points** you and your team collect on each side of your business-this is called Group Sales Volume, and it includes sales from both Associates and Preferred Customers on your team.

The amount you earn from your USANA business will be in direct proportion to your ability to share USANA's wellness products with other like-minded people, as well as your ability to build a team of Associates who, like you, share USANA's products with others and build strong teams of their own.

#### STEP 3: MAKE THE MOST OF IT

Leverage the income you make through your USANA business in a number of ways.



#### DOUBLE YOUR COMMISSIONS BY OPENING THREE **BUSINESS CENTERS**

As you build Business Centers two and three, you are simultaneously building Business Center one without additional effort because the Group Sales Volume in your second and third Business Centers rolls up to your first Business Center.

#### ROLLOVER



You are paid out each week on the Group Sales Volume that is the same, or matched, on both your left and right sides. But what about the rest? It becomes rollover for your next check (up to 5,000). Continue to build both sides of your business evenly to take full advantage of the work of you and your team members.

#### **ADDITIONAL BUSINESS CENTERS (FIGURE A)**

As you continue to grow your USANA business, you can qualify for Additional Business Centers, which allow you to increase your income potential. Whenever you maximize a Business Center, you earn an Additional Business Center. There are no limits to the number of Additional Business Centers you can earn, which means there are no limits to how big your business can grow.

#### **BUSINESS CENTER:**

Your storefront. Think of opening a Business Center like opening a physical location for your business. The more Business Centers you have, the more money you can potentially make.



#### **POINTS:**

Each USANA product has a point value. This is different from the dollar amount. Points contribute to your overall volume, which determines your commission.

#### **GROUP SALES VOLUME:**

The cumulative volume of sales (in points) you (300 and your team earn. This is tallied every week, and there is no limit to the number of people in your organization from whom you can earn Group Sales Volume. There are also no monthly Group Sales Volume requirements.



=POINTS

#### **PREFERRED CUSTOMER (PC):**

A USANA customer who receives Preferred Pricing on USANA's products, but is not eligible to receive commissions when they share USANA with others. Orders by Preferred Customers in your team add to your total Group Volume each week



#### HOW DO I GET PAID?

Group Sales Volume on the left and right sides of your Business Center match. Find where the Group Sales Volume on your left side matches

#### **MAXIMIZE A BUSINESS CENTER:**

Accumulate 5,000 points in Group Sales Volume, current and rollover, in both of your Business Center's sides in a single week.





# **SIX WAYS TO EARN**



**RETAIL SALES** Earn profits on the difference between Preferred Price and retail price.



ales volume of your team



#### LIFETIME MATCHING BONUS

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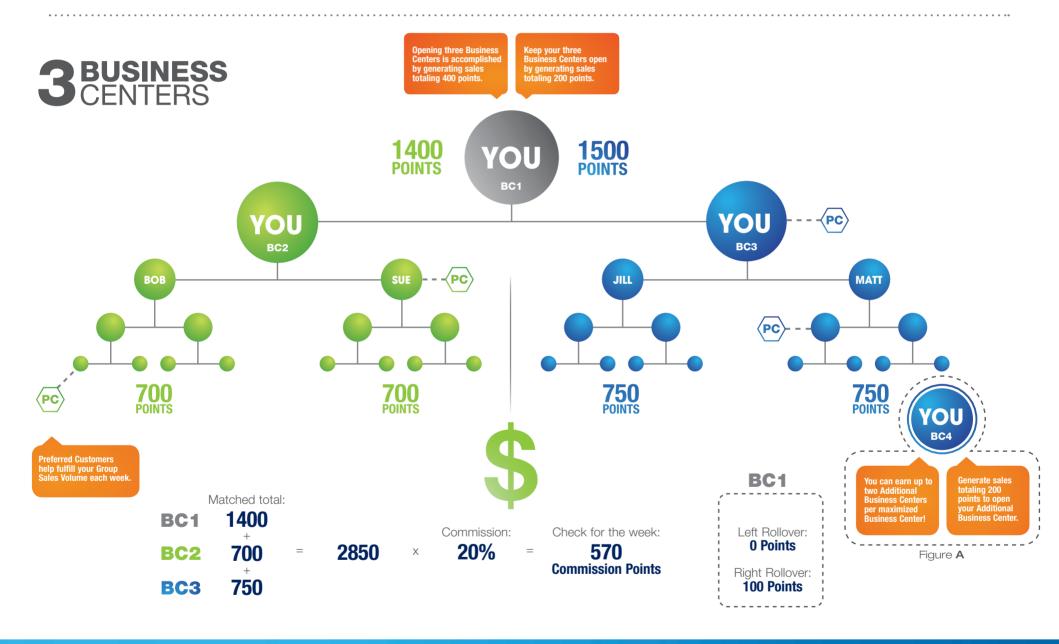
#### **POTENTIAL WEEKLY INCOME** BASED ON YOUR EFFORTS

With USANA, you're paid on any matched Group Sales Volume (starting at 125 points) from your left and right sides. This chart shows a few examples to help you visualize the potential growth of your USANA business.

Remember, take any matched Group Sales Volume from your left and right sides, multiply it by .2 (or 20 percent) and you'll see the Commission Points you'll earn for that week!

	Left Group Sales Volu		Matched Volume	Commission Points
	125	150	125	25
	350	425	350	70
	675	547	547	110
	1,000	1,500	1,000	200
	2,500	2,750	2,500	500
	4,457	4,780	4,457	892
ve maxed r Business ter!	5,000	5,400	5,000	1,000
		Remember, any points that remain unmatched (up to 5,000) will roll over to next week! In this example, 323 points will roll over and count toward your next check.		

Because USANA is a global company, we use Commission Points instead of dollars to calculate your commission. Your Commission Points are converted into your country's currency. In the U.S., one Commission Point is equal to one dollar.



You' your Cent

# **INCOME WITH USANA**

INCENTIVES Be rewarded with luxury travel, prizes, and even extra cash through USANA's generous incentive programs.

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LEADERSHIP BONUS Participate in USANA's 3% worldwide weekly bonus pool.



ELITE BONUS Enrich your income with USANA's 1% quarterly bonus shared among the top 40 income earners.

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# Ordinary People Earning EXTRAORDINARY INCOME

The fact that people from all backgrounds have been able to find success with USANA shows that, working with the right company, a home-based business can be very lucrative. Here is a kaleidoscope of successful people in USANA, some of whom have earned more than \$1 million US\* from their USANA business.

generation.

(Philippines)



A carpet installer traded stress and long hours of work for health, fun, and freedom.

Jeremy Stansfield (USA)



A nursing board top notcher sought the value of true wealth and time freedom to spend with her loved ones.



Clarissa Escober (Philippines)

A Gen Y certified public accountant found a smarter unorthodox way to support and retire his parents early.

Clark de Guzman (Philippines)



A successful **banker and** businessman discovers the true meaning of health, wealth and time freedom.

Victor & Annette Que (Canada)



A college student finds herself a vehicle to pursue higher goals and dreams in life.

- Fatima Leigh Viril (Philippines)



A chemical engineer and Mr. University Knockout who enjoys sharing his vision to others especially to the young

- Billy & Josephine dela Fuente (Philippines)



Seasoned **network** marketers found the essence of true wealth only in USANA. - Rommel & Daisy Balaguer



A military officer who conquered the challenges of the network marketing business.

-Siegfried & Colette Francisco (Philippines)

A secretary and single mother overcame all odds and a million-dollar debt.

- Collette Larsen (USA)



An entrepreneur gave up the pressure of running a fashion business to enjoy traveling and meeting friends overseas. - Rita Hui (Hong Kong)



A **businessman** overcame mid life financial difficulties and rediscovered a more rewarding opportunity with USANA.

- Bryan Morris (USA)



A former **service crew** of a popular fast food chain whose leadership skills shone by joining USANA.

- JM Merquita (Philippines)



An Olympic gold medalist joined USANA to

realize her dream of achieving health and financial freedom.

Jennifer Azi (USA)

Thousands of outstanding individuals have transformed their lives by helping others do the same. Will you join them?

And You?

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#### **COMMITTING TO ETHICAL PRACTICES**



USANA is recognized industry-wide for its dedication to ethics. The recent election of its CEO Dave Wentz, as Chairman of the US Direct Selling Association illustrates this commitment.

"I am so pleased to be associated with the DSA because of its strong commitment to ethical business practices. By serving on the executive board, I can help USANA remain on the forefront of the industry as our company moves into its second decade of business," says Wentz.

Recognizing that the health of the environment is an important factor in human health, USANA strives to reduce its environmental impact through the USANA Green program. USANA's actions include the following:

# **A COMPANY YOU CAN TRUST**

#### No Hype. A sincere invitation from USANA's CEO

My father, Dr. Myron Wentz, started USANA Health Sciences with a strong vision of True Health and True Wealth.

With a family of tens of thousands depending upon USANA for their health, science will always be the focus of USANA. By following Good Manufacturing Practices modeled after the GMPs of the pharmaceutical industry and offering a potency guarantee, every customer can be assured that our products are of the highest possible quality.

- Publicly reporting greenhouse gas emissions as a Founding Member of The Climate Registry
- Moving to recyclable materials in product packaging

- Cutting energy use in company facilities and operations
- Extending recycling efforts to include sorting and recycling of USANA's solid waste.

#### **USANA AND THE DIRECT SELLING ASSOCIATION**



To help ensure the highest standard of quality and ethical distribution, USANA is a proud member of the Direct Selling Association (DSA), and USANA CEO Dave Wentz has a long history of involvement with the association, including his election as chairman of the DSA in 2008. The DSA is the national trade association of leading companies that manufacture and distribute goods through the direct selling or network marketing medium. As a member, USANA is dedicated to upholding the DSA's cornerstone of commitment to ethical business practices.

The quality and value of our products also provide a stable foundation for Associates to create a solid home-based business. With technically advanced online services, a unique and lucrative compensation plan, and expanding international business prospects, USANA is a great opportunity for part-time or full-time income.

We hope that you have found what you are seeking in USANA, and will join us in our mission of True Health and True Wealth for all.



USANA CEO, best-selling author of The Healthy Home, named One of America's Most Powerful CEOs 40 & Under

