

# truewealth

Revolutionary News on Finding True Health and the Financial Freedom to Enjoy It

Why working hard &  
saving hard may  
not be enough

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

THE HEALTHIEST FAMILY ON EARTH







## 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 lower-cost 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

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?



# 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. World-renowned economist and trend-forecaster Paul Zane Pilzer predicted, “When I look forward to the year 2010, I see a clear one-trillion-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 non-descript 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.



USANA VOTED “#1 Distributor’s Choice”  
For Best Network Marketing Company by *MLM Insider* for 16 consecutive years

# BEST

**Nutritional Company**  
in Network Marketing  
**Weight Loss Company**  
in Network Marketing  
**Compensation Plan**  
in Network Marketing—Binary

In 1992, microbiologist and immunologist Myron Wentz Ph.D. started a company dedicated “to manufacturing the highest quality nutritional products without compromise.”

The company he created, USANA Health Sciences, is voted the #1 “Associate’s Choice” by readers of *Network Marketing Today: The MLM Insider Magazine* Vol. XVII, Issue I – for 11 years running!

Find how why people the world over choose to build true wealth with USANA.

# Why?



## 1 An Unquestioned Devotion to Quality



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.

## 2 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  
2015 Indonesia  
2018 Spain  
Germany  
Italy  
Romania

Over **25** years, **24** markets, and **MORE** to look forward to!

USANA pays on sales volume generated worldwide in a single, seamless commission plan. With over 20 markets opened, and others to come, USANA offers the rare combination of a proven record of international success and vast opportunity for growth.

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

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

The earnings portrayed in this literature are not necessarily representative of the income, if any, that a USANA Associate can or will earn through his or her participation in the USANA Compensation Plan. These figures should not be considered as guarantees or projections of your actual earnings or profits. Any representation or guarantee of earnings would be misleading. Success with USANA results only from successful sales efforts, which require hard work, diligence and leadership. Your success will depend on how effectively you exercise these qualities.

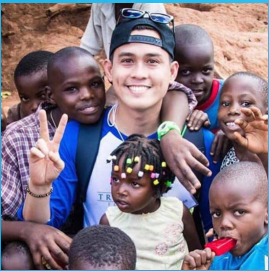


# 3 A Global Family that Cares



Hunger is more than missing a meal. It's a debilitating crisis affecting every corner of the globe. In fact, hunger and malnutrition is the number one health risk worldwide.

The USANA family believes in loving life and living it, yet 842 million people do not have enough food and basic nutrition. We strive to deliver the fundamentals of health and hope every day around the world. The USANA True Health Foundation is in 20 countries around the world. Dedicated to disaster relief, we work aggressively to ensure immediate help and resources are provided to those in desperate need. The USANA family donates money, nutritional products, medical supplies, water, personal-care items, and critical materials to save lives and rebuild communities



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

# 4 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.

# 5 An Envable Record of Financial Strength

\*net sales (\$millions USD)



USANA Health Sciences, Salt Lake City, USA

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

- ✓ USANA starts trading stocks on the NYSE in 2011 .
- ✓ The company records consistent sales and profit growth.
- ✓ *Philippines Business World* and *BizNews Asia* ranks USANA as part of its "Top 1000 Top Corporations in" of 2013 and 2014.
- ✓ **Forbes** ranks USANA No. 5 on its 2005 list of "200 Best Small Companies" in America. Again, no direct selling company ranks higher.

“(Our list) ... features solid and consistent hitters that have performed well when measured over the last 12 months and the past five years, and are poised for another growth spurt.”

**Forbes**, on picking its 200 Best Small Companies

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# OPEN FOR BUSINESS

## UNDERSTANDING 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.

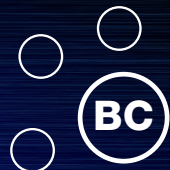
#### ADDITIONAL BUSINESS CENTERS (FIGURE A)



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.



=POINTS

#### GROUP SALES VOLUME:

The cumulative volume of sales (in points) you 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.



#### 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?



You will earn commissions based on where the 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 the Group Sales Volume on your right side, and multiply it by 20 percent (or .2). This total equals your Commission Points for the week. Points are converted into your country's currency.

#### 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.



**WEEKLY COMMISSIONS**  
Earn 20% commissions from the sales volume of your team.

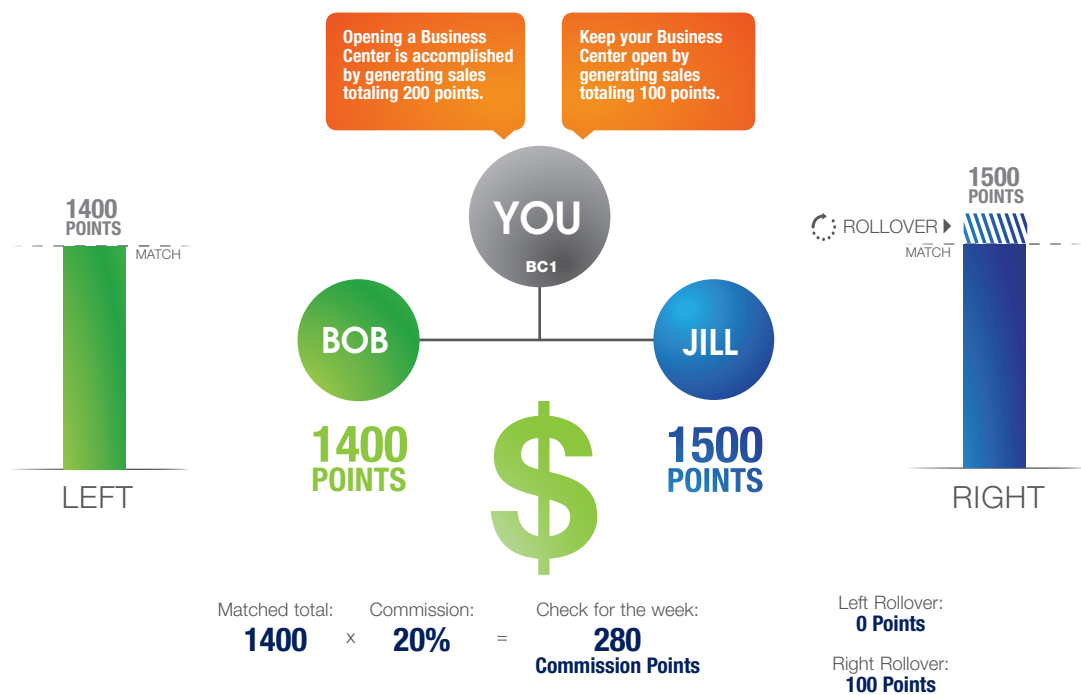


**LIFETIME MATCHING BONUS**  
Sponsor new Premier Platinum PaceSetters and receive up to a 15% match of their commission volume for the life of their USANA businesses.\*

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# 1 BUSINESS CENTER



## 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!

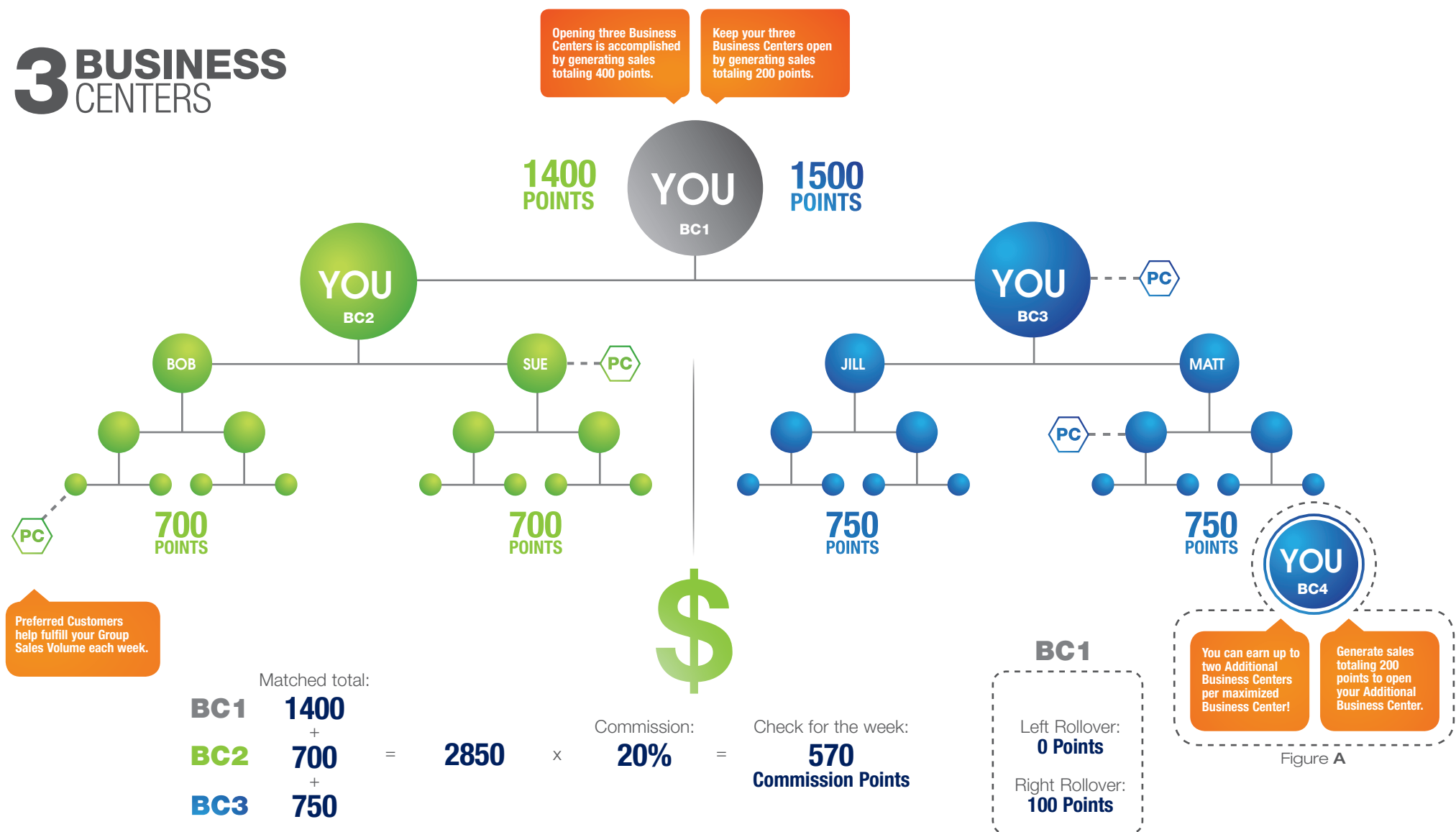
Left Group Sales Volume	Right Group Sales Volume	Matched Volume	Commission Points
125	150	125	25
350	425	350	70
675	547	547	110
1,000	1,500	1,000	200
2,500	2,750	2,500	500
4,457	4,780	4,457	892
5,000	5,400	5,000	1,000

You've maxed your Business Center!

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.

# 3 BUSINESS CENTERS



# INCOME WITH USANA



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



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



**ELITE BONUS**  
Be one of USANA's top income earners and receive a portion of a quarterly bonus.†

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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 them already earned \$1 million US\* from their USANA business.



A **Pharmaceutical Company Owner and a teacher** determined to find better ways to raise their standards of living.

- Ranell & Jonalyn Blanco (Philippines)



A **basketball superstar** who entrusted his health to USANA and eventually saw the business opportunity as an additional stream of income.

- Lewis Alfred "LA" Tenorio (Philippines)



A **Nursing professor and an aspiring model** who explored alternative ways of earning a living to provide for their family's needs.

- Don King and Rosemarie Batac (Philippines)



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

- Victor & Annette Que (Canada)



A husband and wife team of **doctors** who have developed a solid belief in USANA products.

- Dr. Mark Christian and Dr. Kaye Cruz (Philippines)



A **Quality Assurance manager** who gave up his stellar career in exchange of entrepreneurship and helping others change lives at the same time.

- Bren Evangelista (Philippines)



A **taxi driver in a foreign country** overcame all odds and found a better opportunity to start a living.

- Steven Chen (Australia)



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

- Clark de Guzman (Philippines)



**Millenial CEOs** who saw the value of entrepreneurship and leveraging through USANA.

- Rajnish Sogi & Ryan Tan (Philippines)



**Corporate Executives** who gave up the pressure of climbing the corporate ladder to enjoy life and improve their health.

- Lucas Lim and Jane Leow (Malaysia)



A **business woman and single mother** found the essence of true health only in USANA.

- Rita Baltasar (Philippines)



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

**And You ?**



A **university professor and a marketing professional** discovered an opportunity for health and freedom while adapting to a new culture.

- Bill and Jenny Huang (New Zealand)



An **overseas worker** found himself a vehicle to pursue a better source of income without sacrificing time away from his family.

- Rio Gomez (Philippines)

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**RECOGNIZED AS ONE OF THE 52 DEDICATED DIRECT SELLING MEMBER COMPANIES TO TAKE PART IN THE 2014 DSA CODE OF ETHICS COMMUNICATION INITIATIVE.**

**Kevin Guest**  
USANA CEO  
DSA Board Member



**BE PART OF THE CLUB!**

**THE MILLION DOLLAR CLUB IS AN ELITE GROUP OF OVER 200 ASSOCIATES WHO HAVE, THROUGHOUT THE COURSE OF THEIR USANA CAREERS, EARNED AT LEAST \$1 MILLION IN COMMISSIONS.**