

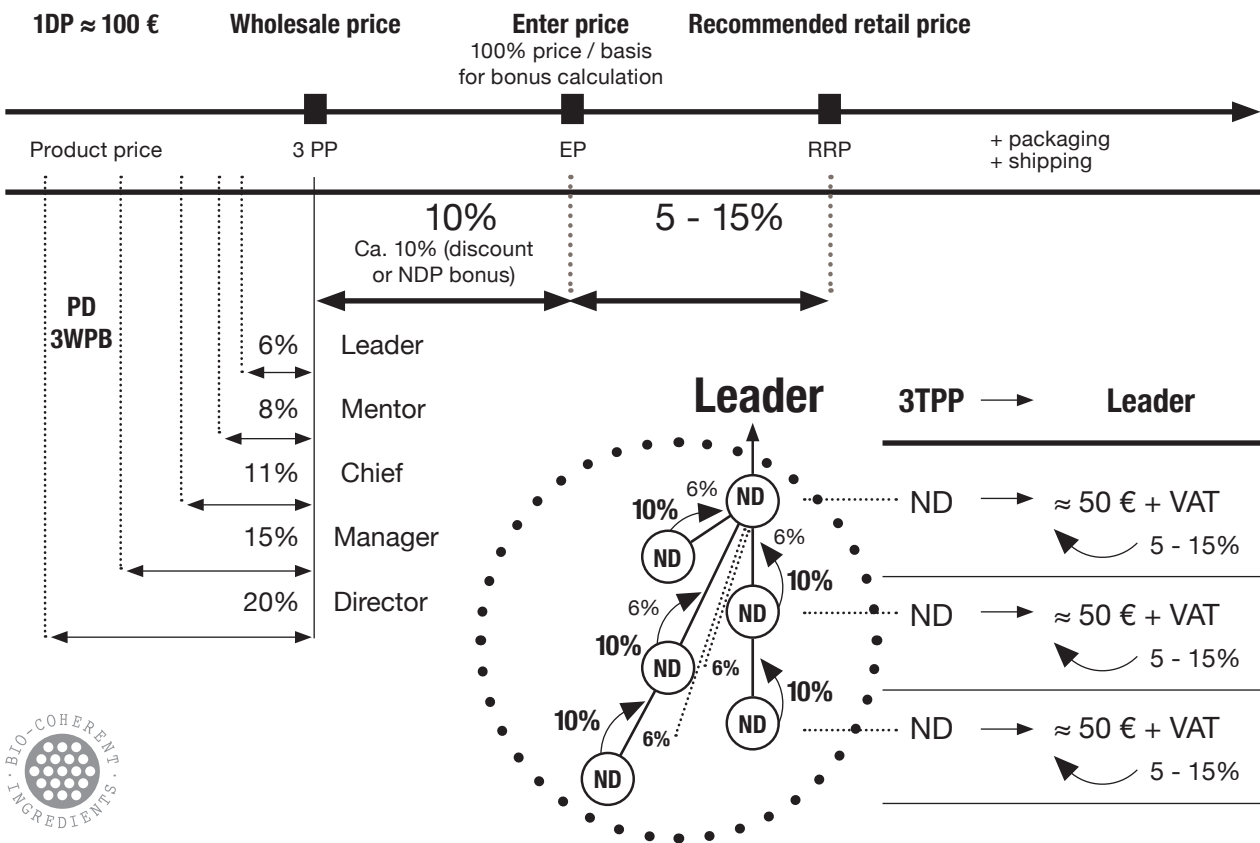


30 years of history



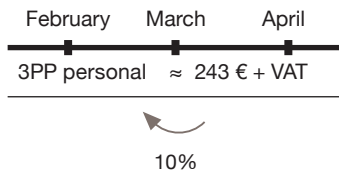
International business policy of trading Zeomineral Products 2022

MARKETING PLAN WITH THE BONUS SYSTEM



APD / Active PD / Month

Direct NVP/Leader	personal TP	
a)	2 PP + 1 PP	= 3 PP
b)	3 PP + 1 PP	= 4 PP
c)	1 PP + 2 PP	= 3 PP



The level of CPD has to be accomplished only once.

No downgrading from the level of CPD.

The international business policy for trading Zeomineral Products

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The sole manufacturer and proprietor of Zeomineral Products is Geoproduct Ltd. The product line, which is based on minerals, is manufactured in a unique manner developed by the corporation. Regarding zeolite bio-products, the very first research was initiated in the 1970s by Geoproduct Ltd. Our bio-products have been continuously sold since the early 1980s. Several of our products have had a long success story. Our improvements have always been dictated by current demands.

As of now, an uninterrupted raw material supply is ensured by ten operating mines of ours. The raw material supply is of several hundreds of years' magnitude.

You can easily interpret the use of the marketing plan using the attached table.

Most of our health care and beauty products cannot be copied because of the special features of our unique raw materials' formation. Therefore, the products of Zeomineral Products possess specific fields of use in many instances. The special character of the products gives ground for a trading method that involves accomplished and skilled distributors. For this reason, the management of our company pays great attention to product information presentations.

Geoproduct's product distribution is managed by means of independent Product Distributors, through a direct distribution system that supports both the usage and trading of the products. Beside the life quality improving effect of our products, our marketing plan guarantees equal opportunities for the Product Distributors to accomplish their business success.

The aim of our prevailing Business Policy is to define rules and measures for Product Distributors. Thus, abiding by the rules, improper, offensive and illegal actions shall be avoided. Geoproduct regularly reviews their Business Policy, considering current changes of provisions of law; Geoproduct revises and complements it in favour of the business management's success.

Every Product Distributor is obliged to get acquainted with the contents of the prevailing Business Policy. This is a part of Product Distributors' legal relations. Geoproduct's head office and branch offices may give further information on difficult parts of their non-standard book of rules.

Definitions / abbreviations:

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ZMP: Zeomineral Products.

EXWP: Ex-warehouse price. Above this price, the products can be marketed including transport and packaging costs. **We do not set a maximum consumer price for the products.** Product points are determined from the net ex-warehouse price.

PP: Product point. 1 PP equals **approximately** €100. Each product has a product point value; these are disclosed in a chart along with various price levels. **Product Point is based on the net EXWP.**

EP: Enter price. The tax-free price determined from the price of the CA, which includes a discount of about 5-15%. Only for registered new distributors! **It is forbidden to sell products below this price!**

ND: New Distributor. A Hungarian or foreign person who has comprehended the Business Policy of Geoproduct and agrees with its contents and wishes to become a Hungarian or foreign Product Distributor. New Distributors do not possess any certification levels. Geoproduct shall accept registrations from countries where it has an agency - this is necessary because of product registrations and permissions.

PD: Product Distributor. This includes registered New Product Distributors and Certified Product Distributors (e.g. Stone Leader, etc.).

CPD: Certified Product Distributor. This is the title of product distributors on and above Stone Leader level.

WP: Wholesale price is a price underlying the purchases of ranks above the level of New Distributor; it is calculated by Geoproduct. This price is defined when a New Distributor achieves an amount of Certified Purchase that amounts to the 3 PPs in 2 consecutive months. New Distributors are able to qualify as Stone Leader Product Distributors in 2 productive marketing months to become eligible to purchase products at WP. This price is approximately equal to the EP with a 10% discount.

APD: Active Product Distributor.

- a) The condition for receiving the 3WPB bonus is a monthly personal certified purchase. The bonus is important for Certified Distributors!

b) **Active Product Distributor.** A Product Distributor who has at least 3 Product Points at their disposal within a month. Out of these 3 PPs, at least 1 PPs shall consist of a personal certified purchase; the rest may be supplemented by personally sponsored ND purchases. The status of Active Product Distributors is verified monthly, this is a part of the monthly qualification system. Only ATFs are entitled to a share of Group Bonus, Leadership Bonus and Gemstone Bonus.

Purchasing: One will only be entitled to purchase products after registration. The purchases of registered PDs are confirmed with PPs by Geoproduct. Later, these points form the basis of bonus calculations and reimbursements.

CP: A Certified Purchase is an actual product purchase invoiced to a Product Distributor by Geoproduct. Bonus calculation and reimbursement are based only on already **paid product purchases**.

Month: Marketing month. It is a period designated for calculating reimbursements. Every calendar month is a period lasting until the 30th, 31st or 28th/29th of the actual month, according to the Gregorian Calendar. Reimbursements are paid until the 15th of the actual month following the month under review.

Downline: Each Product Distributor sponsored by one Product Distributor, regardless of which deeper level they are on.

Upline: Direct and indirect sponsors of a Product Distributor, regardless of which higher level they are on.

ID: Personal discount. 6-20% discount for Stone Leader, Stone Mentor, Chief, Stone Manager and Stone Director distributors based on their personal purchases. The percentage of the discount is based on the EP price. This type of bonus cannot be paid out directly, it is prohibited by law. In all cases, personal discounts for purchases made in the previous month will be deducted up to 30% of the net value of the invoice. **APD status is not a requirement of the discount! The discount can only be obtained above 0.5 PPs of purchase, and the bonus deduction for the previous month will only be realized above this purchase.**

WPB: Wholesale Price Bonus. A commercial price margin paid after the personal purchases of NDs; its extent is 6-20% for the certified upline, depending on the product distribution level. The percentage of the reimbursement is determined based on the EP. **1 PP of own purchase is required for paying off Bonuses.**

GB: Group Bonus. A share of Certified Stone Mentors, Stone Chiefs, Stone Managers, and Stone Directors in APD status, which is 2-14%, based on the purchases of their respective downlines. The percentage of the reimbursement is determined based on the EP. **The APD status is one of the requirements for paying off Bonuses.**

LB: One of the conditions of Leadership Bonus is being an Acknowledged Certified Stone Director. A Product Distributor's Leadership Bonus is the 1-6% of the individual purchases of 1st, 2nd, 3rd and 4th generation downline Stone Director Product Distributors, as well as lower-level Product Distributors belonging to the aforementioned PD's direct downline. That is to say, 6% after a 1st generation Stone Director and their downline, 3% after a 2nd generation Stone Director and their downline, 2% after a 3rd generation Stone Director and their downline and 1% after a 4th generation Stone Director and their downline. **The APD status is one of the requirements for paying off Bonuses.**

PDL: Peer Downline. There are *no GB* after the sales of Product Distributors on the same level of downlines of the sponsorship line. However, in respect of the advancement of the direct upline, the PPs resulting from the PDL are taken into account.

TPP: Total Product Points. The sum total of a Product Distributor's Product Points, based on their own certified purchases and the purchases of their respective downlines.

Marketing Plan with the Bonus System:

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You are entitled to purchase products only after completing the registration. To register, you need a valid ID number. Ask your sponsor for the ID number.

1. **New Product Distributor (Stone Man):** an individual of age, who understands, accepts, signs and fully agrees with the conditions laid down in the Business Policy of Geoproduct.

New Product Distributors receive a discount of about 5-15% off of the Recommended Retail Price (EP price) if they accomplish at least 0.5 TPs of purchase. Purchases below 0.5 TPs are always made at the RRP price. Geoproduct pays the following allowances to the New distributor:

- If a New Product Distributor personally sponsors other New Product Distributors, receives the price

margin between the EP and WP (10%) after the New Product Distributor's certified purchases until the New Product Distributor becomes a Certified Product Distributor.

2. Distributors may reach the rank of **Stone Leader** if they accomplish Certified Purchases corresponding 3 TPPs in two consecutive months. Certified Product Distributors are paid the following allowances by Geoproduct:
 - The profit margins between the EP and WP based on the individual certified purchases of personally sponsored NPDs, until these NPDs become CPDs. (NPD Bonus)
 - 6% of the WP after the purchases of personally sponsored NPDs and their respective downlines. **(APD-a status is required.)**
 - 6% of the ID after the individual certified purchases of the Product Distributor.

Once Product Distributors accomplish the status of Stone Leader, they will not lose their rank even if they do not accomplish the APD status for a while. Later, their individual purchases and sponsorships may be initiated according to the parameters of this level.

3. Distributors may reach the rank of **Stone Mentor** if they accomplish Certified Purchases corresponding 20 TPPs in two consecutive months. Certified Product Distributors are paid the following allowances by Geoproduct:
 - The profit margins between the EP and WP based on the individual certified purchases of personally sponsored NPDs, until these NPDs become CPDs.
 - 8% of the WP after the purchases of personally sponsored NPDs and their respective downlines. **(APD-a status is required.)**
 - 8% of the ID after the individual certified purchases of the Product Distributor.
 - 2% of the GB after the certified purchases of personally sponsored Stone Leaders and their respective downlines. **(APD-b status is required.)**

Once Product Distributors accomplish the status of Stone Mentor, they will not lose their rank even if they do not accomplish the APD status for a while. Later, their individual purchases and sponsorships may be initiated according to the parameters of this level.

4. Distributors may reach the rank of **Stone Chief** if they accomplish Certified Purchases corresponding 50 TPPs (including their group) in two consecutive months. Certified Product Distributors are paid the following allowances by Geoproduct:
 - The profit margins between the EP and WP based on the individual certified purchases of personally sponsored NPDs, until these NPDs become CPDs. (NPD Bonus)
 - 11% of the WP after the purchases of personally sponsored NPDs and their respective downlines. **(APD-a status is required.)**

- The profit margins between the EP and WP based on the individual certified purchases of personally sponsored NPDs, until these NPDs become CPDs. (NPD Bonus)
- 11% of the WP after the purchases of personally sponsored NPDs and their respective downlines. **(APD-a status is required.)**

STONE DIRECTOR					20,00% 140 TPP
STONE MANAGER				15,00% 90 TPP	5%
STONE CHIEF			11,00% 50 TPP	4%	9%
STONE MENTOR		8,00% 20 TPP	3%	7%	12%
STONE LEADER	6,00% 3 TPP	2%	5%	9%	14%

ND (STONE MAN)

- 11% of the ID after the individual certified purchases of the Product Distributor.
- 3% of the GB after the certified purchases of personally sponsored Stone Mentors and their respective downlines. **(APD-a status is required.)**
- 5% of the GB after the certified purchases of personally sponsored Stone Leaders and their respective downlines. **(APD-b status is required.)**

Once Product Distributors accomplish the status of Stone Chief, they will not lose their rank even if they do not accomplish the APD status for a while. Later, their individual purchases and sponsorships may be initiated according to the parameters of this level.

5. Distributors may reach the rank of **Stone Manager** if they accomplish Certified Purchases corresponding 90 TPPs (including their group) in two consecutive months. Certified Product Distributors are paid the following allowances by Geoproduct:

- The profit margins between the EP and WP based on the individual certified purchases of personally sponsored NPDs, until these NPDs become CPDs. (NPD Bonus)
- 15% of the WP after the purchases of personally sponsored NPDs and their respective downlines. **(APD-a status is required.)**
- 15% of the ID after the individual certified purchases of the Product Distributor.
- 4% of the GB after the certified purchases of personally sponsored Stone Chiefs and their respective downlines. **(APD-b status is required.)**
- 7% of the GB after the certified purchases of personally sponsored Stone Mentors and their respective downlines. **(APD-b status is required.)**
- 9% of the GB after the certified purchases of personally sponsored Stone Leaders and their respective downlines. **(APD-b status is required.)**

Once Product Distributors accomplish the status of Stone Manager, they will not lose their rank even if they do not accomplish the APD status for a while. Later, their individual purchases and sponsorships may be initiated according to the parameters of this level.

6. Distributors may reach the rank of **Stone Director** if they accomplish Certified Purchases corresponding 140 TTPs (including their group) in two consecutive months. Certified Product Distributors are paid the following allowances by Geoproduct:
 - The profit margins between the EP and WP based on the individual certified purchases of personally sponsored NPDs, until these NPDs become CPDs. (NPD Bonus)
 - 20% of the WP after the purchases of personally sponsored NPDs and their respective downlines. **(APD-a status is required.)**
 - 20% of the ID after the individual certified purchases of the Product Distributor.
 - 5% of the GB after the certified purchases of personally sponsored Stone Managers and their respective downlines. **(APD-b status is required.)**
 - 9% of the GB after the certified purchases of personally sponsored Stone Chiefs and their respec-

tive downlines. **(APD-b status is required.)**

- 12% of the GB after the certified purchases of personally sponsored Stone Mentors and their respective downlines. **(APD-b status is required.)**
- 14% of the GB after the certified purchases of personally sponsored Stone Leaders and their respective downlines. **(APD-b status is required.)**

The status of Stone Director is not Certified if the status is accomplished including PDL points in the month of qualification. In this case, Geoproduct labels Product Distributors as non-certified (**Non-Certified Director**).

Non-Certified Stone Directors may become **certified** if they accomplish 25 TTP excluding their PDL and being in APD status in the last month of the qualification period. In this case **they become certified along with their respective downlines. (Certified Director)**

After the qualification period, Non-Certified Stone Directors may accomplish the level of Certified Stone Director if they collect 140 TPPs of certified purchase and they are in APD status within two consecutive months.

In terms of advancement, only those certified purchases can be taken into account which do not come from Stone Director downlines.

Once Product Distributors accomplish the status of Stone Director, they will not lose their rank even if they do not accomplish APD status for a while. Later, their individual purchases and sponsorships may be initiated according to the parameters of this level.

The status of Certified Stone Director is verified at midnight on the last day of the qualification period (on the last day of the month). Only Certifies Stone Director Product Distributors are entitled to LB.

Bonus calculations and payments:

- a) The calculation of bonuses comes to pass according to the following scheme:
 - WP Wholesale Price Bonus: It is determined based on the EP for Stone Leaders, Stone Mentors, Stone Chiefs, Stone Managers and Stone Directors from the purchases of NPDs.

- GB Group Bonus: It is determined based on the EP for Stone Leaders, Stone Mentors, Stone Chiefs and Stone Managers from the purchases of NPDs.
- b) Different bonuses are included in the Product Distributors' monthly reward. We separately mark the extent of reimbursements from different types of bonuses.
- c) Bonuses are determined and paid based on the current level and place occupied in the system. E.g.: If a Stone Mentor accomplishes 55 TPPs in two consecutive months, then they receive 2% of GB after their Stone Leaders up to the first 50 TPPs, 3% of GB after their Stone Mentor Product Distributors and 5% of GB after their Stone Leaders and their respective downlines up to the remaining 5 TPPs (after achieving the status of Stone Chief).
- No invoice in the procedure of product distribution level qualification shall be broken down.**
- d) Product Distributors shall not receive GB after Product Distributors on the same level in the Marketing Plan. However, every PP after such Product Distributors shall be included in the advancement in the Marketing Plan or in other Incentive Programmes.
- e) **A Statement of Bonuses is posted and the total amount of the bill is transferred to Product Distributors (based on their account) until the 15th day of the following month. E. g. the Bonuses of the calendar month January are transferred until 15th February.**
- f) Reimbursing Bonuses may only happen against an invoice. For PDs who are not self-employed and cannot issue an invoice, reimbursements may be made by purchasing products. **Individual Discount (ID) may be settled only by purchasing product.**

Reimbursing bonuses by purchasing products may be realized by providing a 30% discount of the next calendar month's invoice.

General rules:

Any one-month or two-month period may be used for collecting the needed Product Points to become a Stone Leader, Stone Mentor, Stone Chief, Stone Manager and Stone Director. Each step of advancement becomes effective on the day when the **TPPs** needed for achieving the respective rank are collected.

In case the legal relations of a Product Distributor are discontinued, the downline of the eliminated Product Distributor is joined the upline of the eliminated Product Distributor.

Product Distributors may not get ahead their respective sponsors in the course of accomplishing financial levels.

Product Distributors may not have their PPs transferred to other Product Distributors, there is not a possibility for it in present system.

People who are legally convicted of a malicious act shall not be sponsored until they are released. In case this kind of disqualification is not detected until late or it occurs posterior to joining our system, such people are to be eliminated from the system along with losing their entire downline and all the PPs they had previously achieved.

Product Distributors shall not state untruthful pieces of information about ZMP products. In case it still happens, the damage caused is the responsibility of given Product Distributor. This attitude may lead to a termination of given Product Distributor's legal relations with Geoproduct.

In case a Product Distributor's legal relations are terminated, Geoproduct shall not repurchase any products.

New Product Distributors 6-month Policy:

1. Those Product Distributors, who do not sponsor any new members with their actual sponsor for six months and do not accomplish Stone Leader level, are entitled to choose a new sponsor.
2. Those Product Distributors, who choose a new sponsor, lose their entire former downline and all their collected advancement Product Points and shall be a newly sponsored member from every aspect of all incentive programmes.

General rule for Product Distributors at any level:

- Product Distributors will never be deleted from the Zeomineral product system. Even if you don't buy a product for a long time.

- Deletion can only take place if requested by the Product Distributor.
- The legal relationship of the Product Distributor may be canceled if the Product Distributor has violated the guidelines and business policy of ZMP. This is decided by the management of Geoproduct or the territorially competent Country Director.

The legal relationship of Product Distributor is the sole property of the Product Distributor. The Product Distributor has control over this legal relationship. The legal relationship is non-transferable!

Qualification of activity:

- (a) Product Distributors are deemed to be active if they collect a total of 3 Product Points which includes at least 1 Product Point of individual certified purchases; the rest may come from personally sponsored certified purchases of NPDs. (APD-b status is required.)
- (b) The entitlement for GBs and LBs is based on the APD-b status.
- (c) Those Product Distributors who lose any GB because of not accomplishing the APD status, may be re-certified as an Active Product Distributor in the next month if conditions are met.
- (d) Those product Distributors, who do not achieve the APD status in a given month, are not entitled to GB. The GB not paid to aforementioned PDs are paid to the APDs directly above their level, up to the nearest Stone Director. In this case, the qualification of the Stone Director (CD - NCD) is not important, only the activity counts.
- (e) The requirement for receiving the WP bonus is 1 month personal certified purchase. APD-a status!

Qualification for Leadership Bonus (LB):

Eligibility for the Management Bonus is the acquisition of 25 Non-Directorship TPs, including the establishment of APD status.

The entitlements of LB qualified Product Distributors are regulated based on the number of 1st Generation LB qualified Directors on the downline as follows:

- 1, 2, 3 1st generation LB qualified Directors - 25 TPPs from Non-Directorship PPs. (sideline)
- 4, 5, 1st LB qualified Directors - 20 TPPs from Non-Directorship PPs. (sideline)
- 15 TPPs from Non-Directorship PPs for 6, 7, 8 1st generation LB qualified Directors. (sideline)
- 9 TPPs from Non-Directorship PPs for 9, 10, 11 1st generation LB qualified Directors. (sideline)
- 10 TPPs (sideline) for 12 or more 1st generation LB qualified Directors. (sideline)

Remuneration for Leadership Bonus Certified Product Distributors:

Those Leadership Bonus Certified Stone Directors, whose respective downlines contain at least one Certified Stone Director, are entitled to LB. Thus, in their respective downlines there is one LB Certified 1st generation team. **LB classification is based on only 1st generation teams.** Levels (2nd, 3rd, 4th generation LB Certified teams) ensure the PDs' safety and stability in business. Leadership Bonus includes the following benefits:

- After 1st generation Certified Stone Directors and their respective downlines: 6%
- After 2nd generation Certified Stone Directors and their respective downlines: 3%
- After 3rd generation Certified Stone Directors and their respective downlines: 2% (After Non-Director turnover!)
- After 4th generation Certified Stone Directors and their respective downlines: 1% (After Non-Director turnover!)

Bonuses are based on EP!

Payments will be made from those **groups of directors on the front** (downline) who have acquired the required Non-Directorship points (sideline).

For payments from in-depth director groups, we use dynamic compression. 6, 3, 2, 1% payouts of the LB Bonus can only be made from those in-depth Director groups where the required target of Non-Directorship TPPs has been met.

Director Pushing 80:

Incentive bonus for Directors, salary. It may be obtained every month under the following conditions:

1. The distributor must be Active (1PP + 2 PPS)
2. After acquiring 80 PPS, he is entitled to the bonus. Of which minimum 30 Non-Directorial PPs shall be met (The Director's own purchases count).
3. Non-Directorial points: A minimum of 1.5 PPS NPD-Direct (should come from a direct new distributor).
4. The bonus can be obtained every marketing month with the following commission levels:
 - Up to 250 PPs - 1.20 EUR / PPs
 - Up to 400 PPS - EUR 1.30 / PPs
 - Above 400 PPs - 1.40 EUR / PPs
5. Max: EUR 750 is the highest amount available.

Gemstone Bonus:

Those Product Distributors with a Leadership Bonus Certified Gemstone Director rank, who have the disposal of the required number of 1st generation Sponsored Directors, are entitled to Gemstone Bonus calculated from the full EP after the purchases of 1st, 2nd, 3rd and 4th Generation Directors and their respective downlines.

1. 9 DIRECTORS = 1%
2. 17 DIRECTORS = 2%
3. 25 DIRECTORS = 3%

When calculating the bonus, the total activity coming from business transaction in countries where Geoproduct operates an agency or registers NPDs shall be taken into account.

Bonuses are based on EP!







Eligibility for the Gemstone Bonus will be determined each month based on Non-Directorial points. The principle of dynamic compression is also applied here.

The remunerations of Leadership Bonus and Gemstone Bonus are shown in the table in the next page.

Firestone Director: Product Distributors operating on the level of Directors advance to the level of Firestone Director if their respective downlines dispose of **two 1st generation** Product Distributors with Sponsored Certified Director rank.

Amber Director: Product Distributors operating on the level of Directors advance to the level of Amber Director if their respective downlines dispose of **five 1st generation** Product Distributors with Sponsored Certified Director rank.

Olivine-Diamond Director: Product Distributors operating on the level of Directors advance to the level of Olivine-Diamond Directors if their respective downlines dispose of at least **nine 1st generation** Product Distributors with Sponsored Certified Director rank.

	AFTER 1 ST GENERATION CERTIFIED STONE DIRECTORS AND THEIR RESPECTIVE DOWNLINES	AFTER 2 ST GENERATION CERTIFIED STONE DIRECTORS AND THEIR RESPECTIVE DOWNLINES	AFTER 3 ST GENERATION CERTIFIED STONE DIRECTORS AND THEIR RESPECTIVE DOWNLINES	AFTER 4 ST GENERATION CERTIFIED STONE DIRECTORS AND THEIR RESPECTIVE DOWNLINES
FIRESTONE DIRECTOR	6%	3%	2%	1%
AMBER DIRECTOR	6%	3%	2%	1%
OLIVINE - DIAMOND DIRECTOR 	7%	4%	3%	2%
AMETHYST - DIAMOND DIRECTOR 	8%	5%	4%	3%
EMERALD - DIAMOND DIRECTOR 	9%	6%	5%	4%
SAPPHIRE - DIAMOND DIRECTOR 	9%	6%	5%	4%
RUBY - DIAMOND DIRECTOR 	9%	6%	5%	4%
DIAMOND - DIAMOND DIRECTOR 	9%	6%	5%	4%

Amethyst-Diamond Director: Product Distributors operating on the level of Directors advance to the level of Amethyst-Diamond Directors if their respective downlines dispose of at least **seventeen 1st generation** Product Distributors with Sponsored Certified Director rank.

Emerald-Diamond Director: Product Distributors operating on the level of Directors advance to the level of Emerald-Diamond Directors if their respective downlines dispose of at least **twenty-five 1st generation** Product Distributors with Sponsored Certified Director rank.

Sapphire-Diamond Director: Product Distributors operating on the level of Directors advance to the level of Sapphire-Diamond Directors if their respective downlines dispose of at least **fifty 1st generation** Product Distributors with Sponsored Certified Director rank.

Ruby-Diamond Director: Product Distributors operating on the level of Directors advance to the level of Ruby-Diamond Directors if their respective downlines dispose of at least **seventy-five 1st generation** Product Distributors with Sponsored Certified Director rank.

Diamond-Diamond Director: Product Distributors operating on the level of Directors advance to the level of Diamond-Diamond Directors if their respective downlines dispose of at least **one hundred 1st generation** Product Distributors with Sponsored Certified Director rank.

Rules of International Sponsorship:

Registration for sponsoring NPDs from abroad shall be accepted only if Geoproduct has an agency in given country (www.zeomineralproducts.com). All sponsored PDs' points shall be taken into account when calculating the TPP of Product Distributors, if the points are achieved in a country where Geoproduct performs activities. When classifying Product Distributors into higher CPD categories, PPs from different countries are also taken into consideration.

The distributor may automatically initiate a foreign country registration by clicking on the flag icon of the foreign country in the registration panel. You may find the country switching icons at www.zeomineralproducts.com.

The calculation of the Product Distributor's sales and bonuses is done according to the laws and taxational system of given country.

Products must be labelled observing the laws and using the language of given country. The registration details and other license numbers of the given country are displayed on the label.

Using the Zeomini Community Portal:

To participate in the community portal, you must upload your details under the Zeomini menu item of the web office. In addition to your data, you can also submit photos, videos and textual information here. General moral standards are regulated by Geoproduct.

After uploading the data, a purchase of 1.5 TPs is required for your profile to appear in the post-order panel. The 1.5 TPs may come from the own purchase of the previous month, or if you make a purchase of 1.5 TPs, your profile will appear on the panel immediately after crediting.

If you are chosen to be the partner for a purchase by the buyer, the buyer will be listed with the Zeomini logo in the list of "directly sponsored" (located in the web office) after the purchase.

Here, by clicking on the "i" icon, the buyer's contact information will be visible only to you.

Your data uploaded to the Zeomini platform is public!

The community portal is currently available within the webstore system at www.zeomineralproduct.com.

Rewards:

Only registered Geoproduct Product Distributors may receive badges as rewards. These rewards are presented by National Directors of given countries at special occasions and programmes. A badge may be given to Certified Active Product Distributors who have achieved the rank of Stone Mentor or higher ranks.

Incentive premium trips:

- a. An LB-qualified Director is eligible for **domestic travel** if they are eligible for a Leadership Bonus each month of the year.
- b. An LB-qualified Director is also eligible to **travel abroad** if he or she sponsors a Certified Stone Di-

rector on 2 independent sponsorship lines and is eligible for a Leadership Bonus each month of the year.

- c. A Stone Director-level Product Distributor is eligible for a **holiday** if they complete 110 Non-Directorial PPs in 2 consecutive months. The credit can be obtained during the months from January to June, in any 2 consecutive months.
- d. A Stone Man, Stone Leader, Stone Chief, Stone Manager Product Distributor is also entitled to a **holiday** if the points of its directly registered Product Distributors (directly registered Product Distributor on the sponsor line) reach 40 TPPs for 2 consecutive months. Credit can be obtained during January to June, in any 2 consecutive months.

Those Product Distributors who are entitled to incentive trips decide on the trip together with Geoproduct or the National Director of given foreign country after prior consultation (about date and location).

Orders and purchasing:

A Product Distributor at any level can purchase products up to a purchase value of **0.5 TP at RRP**. NPDs can make a purchase **above 0.5 TP at EP price** and Certified Product Distributors at **WP**. Certified Product Distributors do not receive ID for purchases below 0.5 TP.

NPDs qualify as a Certified Product Distributor if they make their own certified purchase of **3 PPS within 2 consecutive months**. They will then be eligible to purchase at WP if the value of the purchase exceeds 0.5 TP.

Purchases may be settled by cash, prepaid bank transaction after verification and cash on delivery.

If the Product Distributor makes a purchase **under 0.5 PPs**, they may purchase the products at RRP. **Certified Product Distributors will receive no ID (Individual Discount) after such purchases. The cost of packaging and shipping is always the same, it does not depend on the value of the purchase.**

The maximum value of a Product Distributor's one-time purchase may not exceed 35 PPs (3,500 EUR or approx. 1,000,000 HUF). Purchases of greater value have to be approved by either Geoproduct or the National Director of given country.

Defects of quality and quantity must be reported to Geoproduct **within 8 days** after delivery. After the expiration of the 8-day period, complaints are rejected by Geoproduct. In special cases Geoproduct may re-examine the claim and make a decision according to that.

Geoproduct shall not prohibit Product Distributors to **secure a stock** but Geoproduct also points out that an unreasonably amount of stock may reduce both the profit and liquidity of any Product Distributor. So the volume of stock should be carefully considered and defined individually by Product Distributors. To reduce an unreasonably high amount of stock, Geoproduct shall not carry out repurchase.

Product repurchase is only possible once, in case a Product Distributor does not desist from purchasing a product/products based on a complaint. The repurchase shall not exceed the value of 2 PPs.

Product Distributors may make purchases on behalf of another person. For this, Product Distributors must provide a retainer, issued by Geoproduct, for their Directors and Leaders. These forms are available at the offices of Geoproduct.

Product purchase may happen only between Product Distributors working on the same sponsor line. It is forbidden to sell products under WP. **Selling and purchasing of products are forbidden between Product Distributors working on different sponsor lines.**

General directives:

The legal relations of Product Distributors may be established only if the Distributor-to-be is 18 years of age. The legal relations of Product Distributors may not be transferred to another person but may be inherited. The claim for collective proprietary rights between husband and wife must be stated upon entering the legal relations of the Product Distributor. After entering the legal relationship of the Product Distributor, the claim for collective proprietary rights may be petitioned by submitting a joint statement countersigned by a solicitor.

The legal relations of the Product Distributor come into effect after their entirely filled registration form is handed in and it is approved.

Product Distributors shall not spread false information about the products. When distributing enteral products,

Product Distributors are obliged to call their customers' attention to contact their doctor in case they take any medication. The directive rules are handed over to Product Distributors for guidance by Geoproduct.

Networking and sponsorship may be only carried out in fair conduct described in the Regulations.

Zeomineral products may be advertised only by Geoproduct's recommendation and with their own leaflets and brochures. In case Product Distributors have their own webpage, Zeomineral products may be displayed and advertised on it using their own marketing and sponsorship strategies but observing general moral standards. This kind of activity shall be reported to the National Director of the given country and their consent shall also be asked.

It is forbidden to sell the products in retail chains.

Distribution of products is allowed in private, non-networked stores. Here, the owner should be a store manager and have a personal relationship with customers. Implement product recommendations directly. In this case, it is also forbidden to sell the products below the EP price!

In the case of other types of personal services (beauty parlors, hairdressing salons, etc.) the products may be placed within the shops, however, it is important that they are not noticed from the street.

In any cases different from the above mentioned and not discussed in present business policy, the decisions are governed by Geoproduct's board of directors and National Directors of a given country.

All information concerning organizational structures, particularly about the structure of downlines and the details of the bonus payment is the sole trade secret of Geoproduct and is confidential. Every independent Product Distributor who has any such information at their disposal, shall handle it as confidential, they shall ensure secrecy and they shall refrain from any use that does not support the operation of their own marketing system.

Limited use of Geoproduct trademarks:

The name 'ZMP' and the emblems of Geoproduct are the exclusive property of Geoproduct. These trademarks, which are fully visible on all products, are the following:



Zeomineral Products



Hand Made



Bio-coherent Ingredients



Geoproduct emblem/ label

Product Distributors are entitled to use these trademarks during their presentations or promotions. Trademarks may be used solely according to the contract of Product Distributors and the business policy of Geoproduct. Product Distributors shall not demand the proprietary rights of Geoproduct's labels (they may not register a domain name that contains Geoproduct, Zeomineral Products, ZMP or any other confusing labels), except Geoproduct has previously given their written consent.

Trademarks and labels are important assets of Geoproduct's products so they possess a remarkable value. Product Distributors may not advertise the products of ZMP in another way than using the approved and licensed promotional materials by Geoproduct. Any printed, recorded or other material related to Geoproduct and ZMP must be approved by Geoproduct or the National Director of given country before multiplication. Product Distributors shall agree not to make any negative and/or degrading statements about ZMP, Geoproduct, and their remuneration and income system.

The Golden rules of networking:

There are no general golden rules, every business is unique. Since this is a personal kind of business, personal presence and appeal, and persuasion must assert themselves at the same time. Sponsors are responsible for training the members of their downlines in the knowledge and the features of products. Uplines are responsible for motivating their downlines, supervising the rhythm of purchases but at the same time, calling the distributors' attention to infringements. An individual distributor's agreement also belongs to this personal kind of business. By

closing the agreement, Product Distributors shall become the member of Geoproduct – this is not a traditional labour agreement – regarding common networking and trading the products.

For keeping up a continuous course of business one must pay attention to the following:

- 3 TPPs to reach the level of CPD (within two months)
- 1 certified personal PP out of 3 TPPs to reach the level of APD. This is crucial for CPD level (monthly).

- The depth of the business provides a steady flow of income for Product Distributors, while the width of the business provides the possibility of an immediate income.

- On the level of LB, it is important to maintain the parameters regarding the title and to continuously support downlines.

- Product Distributors are instructed by their respective uplines and they instruct their own downlines, this is how they train themselves.

Afterword

“Humankind started with a humanoid picking up a stone.

The development and changes of human society are not determined by social progress described with the help of ‘isms’ but by the continuous and gradual exploitation of the materials of the earth’s crust.

Such as: Copper Age-Bronze Age - Iron Age – the age of steel – the age of aluminium and the age of rare elements or the stages of recognizing and making use of fossil fuels like mineral coal and oil and of course there is the use of course nuclear energy.

Nowadays, we live in the age of nuclear energy. Therefore, the basis of social development is making use of the materials of the earth’s crust.”

*Dr. Ernő Mátyás (1935–2012)
Candidate of Earth Sciences.*

Be a regular consumer of Zeomineral Products!