



BUSINESS PLAN

RIWAGLO MARETING PVT LTD | 2024

www.riwaglo.com

Discover Riwaglo :

Discover Riwaglo, your gateway to a realm of well-being, entrepreneurial growth, and thriving communities

In the awareness that cultivating an ecosystem is vital, Riwaglo offers a fertile ground for partners to establish and manage businesses that resonate with their passions. Whether it's the realm of fitness, well-being, or beauty, Riwaglo acts as the conduit for transforming aspirations into thriving endeavors.

As a nascent enterprise, Riwaglo presents a spectrum of interdisciplinary openings. From the realm of Agri products to the complexities of finance, the realm of technology, and the art of education, Riwaglo presents a world of opportunities. Our team not only shapes their personal trajectories but also imparts a positive influence on the lives of their customers and families. At Riwaglo, we're not just shaping enterprises; we're crafting improved livelihoods, bridging aspirations with reality, and nurturing a community unified by the essence of entrepreneurship.

We have worked for 2 decades in the products based Indian – Direct Selling Companies. As a Leader, we have embarked from Ordinary to extraordinary because we are self made professionals. Direct selling has become an extremely popular business model across the world and India sees a Higher Growth potential and we are very passionate about this industry. Riwaglo is here to help you enlarge your vision and bring dream life to reality. The Company is determined to empower women and youth of the nation by providing them opportunities under one roof of Riwaglo Marketing Pvt Ltd



VASAM RADHA KRISHNA
Managing Director

Our Vision & Mission



Vision

To help people live a healthy and life of economical freedom in their own way.



Mission

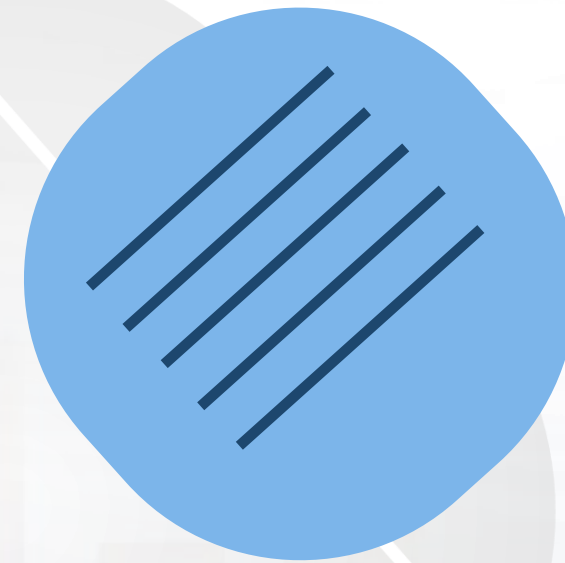
To create a revolution and become peoples first choice by 2030

Our Product Categories



Our Compensatory Benefits

RIWAGLO offers 11 different kinds of income to its distributor benefits.



- ➔ Retail Profit /Savings on Consumption – 20% to 30%
- ➔ Sales Purchase Bonus – 4%
- ➔ Riwaglo Referral Bonus – 20%
- ➔ Team Building Bonus – 15%
- ➔ Education Bonus – 10%
- ➔ Leadership Bonus – 20%
- ➔ House Fund – 5%
- ➔ Travel Fund – 4%
- ➔ Rank Income – 2%
- ➔ Annual Bonus – 2%
- ➔ One Time Bonus – OTB – 5%



Our Ranks & Rewards Program

➔ Bronze Director

➔ Silver Director

➔ Gold Director

➔ Platinum Director

➔ Emerald Director

➔ Diamond Director

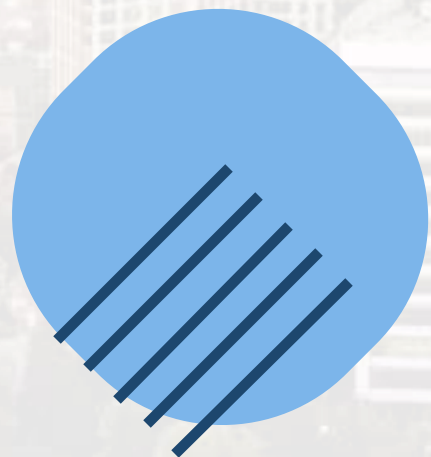
➔ Royal Diamond Director

➔ Crown Director

➔ Royal Crown Director

➔ Royal Blue Diamond Director

➔ Riwaglo Ambassador



Retail Profit/Savings on Consumption – Up to 30%

As a distributor at RIWAGLO, you will have benefit of saving the amount as the difference between MRP and Distributor Price. RIWAGLO offers a retail profit on wide range of products from 20% to 30%.

The following example helps explaining the Retail Profit.

MRP	DP	SAVINGS	RETAIL PROFIT
1300	1000	300	30%

Note: Retail Profit is not calculated and paid by the company



Self Purchase Bonus – 4%

- A self-purchase bonus is a type of bonus that is paid to a distributor when they purchase products from company.
- This bonus is usually paid as a 4% percentage of the distributor's own purchases, and it is designed to encourage distributors to use the products themselves and to promote them to others
- Here is an example of how a self-purchase bonus might work in an RIWAGLO company:
 - You purchase Rs. (500 BV)worth of products from the company each month.
 - The company offers a self-purchase bonus of 4% to all distributors.

Example : $BV 500 \times 4 = Rs. 20$

Note: Max BV = 50%



Riwaglo Offers - Monthly



REPURCHASE SCHEME :- FROM 1st to 18th GET 10% FREE PRODUCT ON MINIMUM PURCHASE

CONSISTENCY OFFER 1 :- BUY PRODUCTS WORTH 2500 RS/- X 4 MONTHS ON 5TH MONTH YOU WILL GET 1800 RS/- WORTH PRODUCT FREE (NO BV)



CONSISTENCY OFFER 2 :- BUY PRODUCTS WORTH 3000 RS/- X 6 MONTHS ON 7TH MONTH YOU WILL GET 4000 RS/- WORTH PRODUCT FREE (NO BV)

Riwaglo Referral Bonus - (RRB) - 20%

RBV = Riwaglo Referral Bonus

RBV = BV \times up to 50/100 = 50% RBV on actual BV

Notes:

- This % will consider on self RBV
- Each Direct sponsor self on RBV you will get 8% to 20 %
- Your RBV is Accumulated

Accumulative RBV	% Each
1 RBV – 5000 RBV	8%
5001 RBV – 10000 RBV	12%
10001 RBV – 15000 RBV	16%
15001+ RBV	20%



Fast Start to 20%



If any distributor does a RBV of 9999 in a single month he will be considered as Fast Start 20%

Calculation

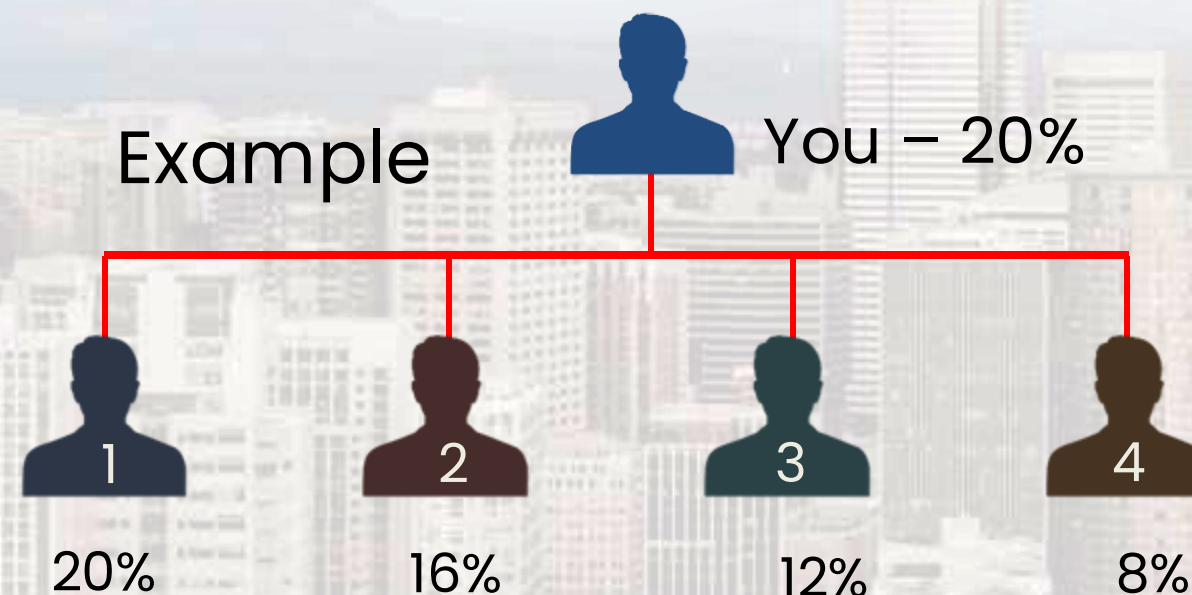
Direct Sponsor 1 = RBV 12000 \times 20% = 2400

Direct Sponsor 2 = RBV 10000 \times 16% = 1600

Direct Sponsor 3 = RBV 8000 \times 20% = 1600

Direct Sponsor 1 = RBV 5000 \times 20% = 1000

Total : ₹ 7000



Team Building Bonus – (TBB) – 15% on Company Turn Over

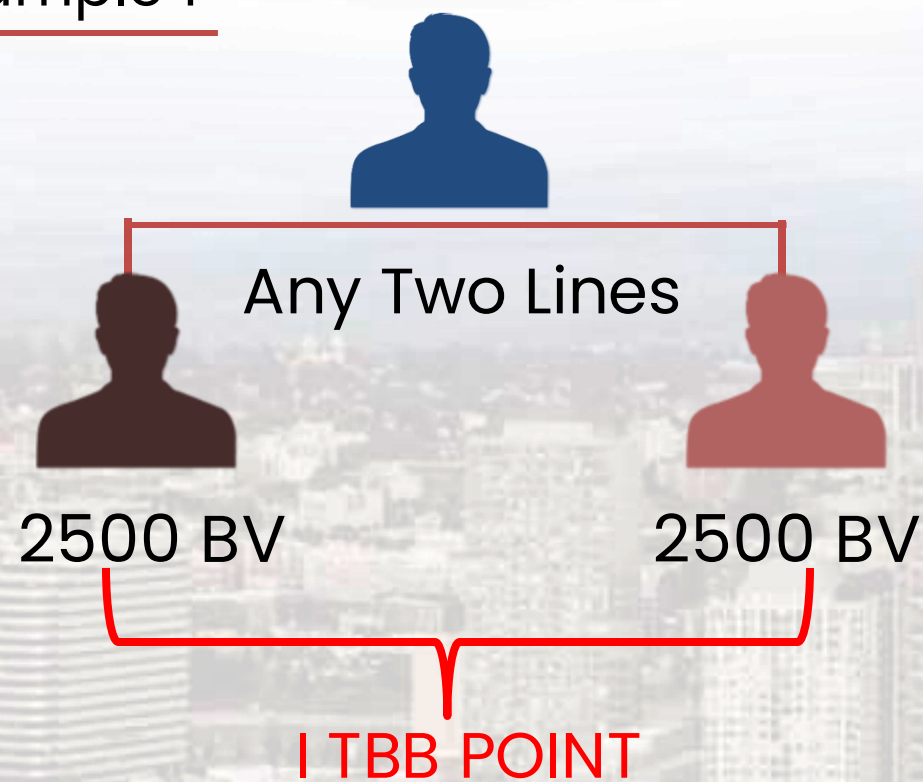
Every 2,500 BV Matching : 1 Team Building Bonus Point (2500 BV : 2500 BV = 1 TBB Point)

Bronze Director

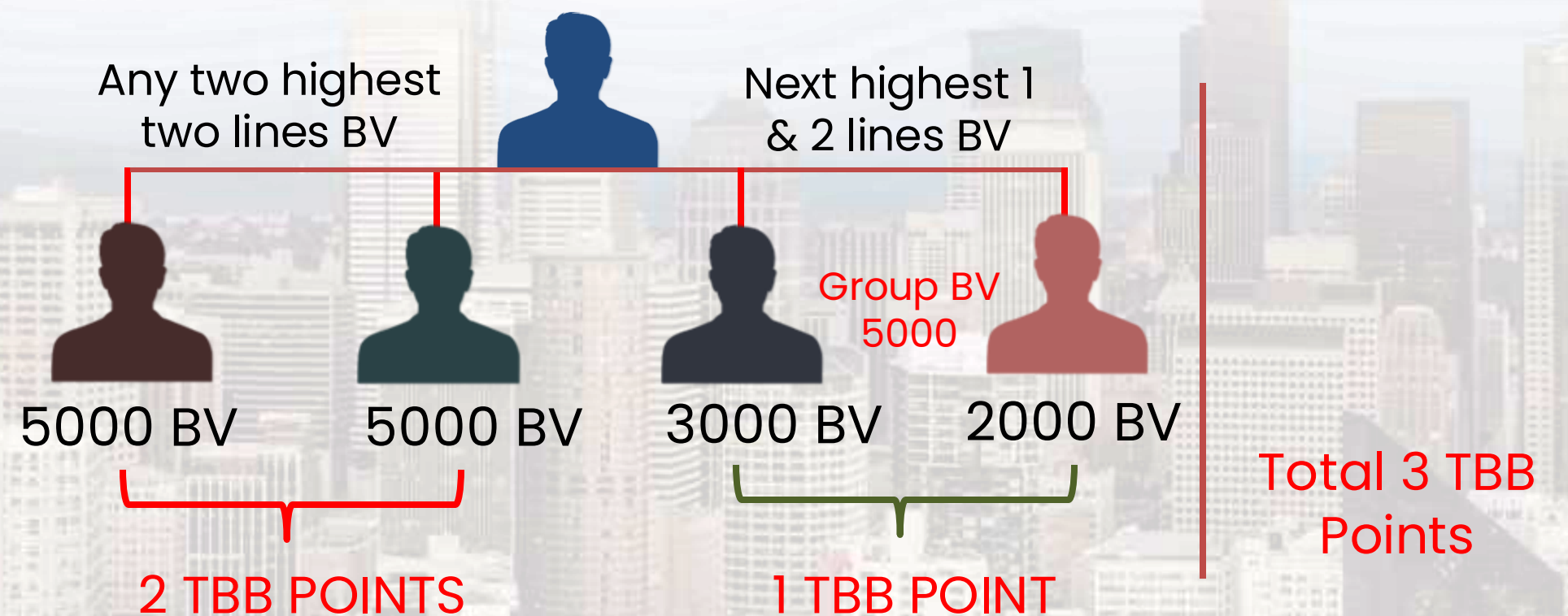
- Distributors will be entitled to get this bonus once they reach 2,500 BV matching.
- Max distribution of 2 Lakhs. (Org 1 – 1 Lakh & Org 2 : 1 lakh) (After the max distribution company will distribute the BV to below 1 Lakh earners of your team.)
- Calculations will be from the two highest BV Teams.
- Next highest two lines BV will be calculated as 1 and paid as by 2



Example 1



Example 2



Education Bonus – EB – 10% on Company Turn Over

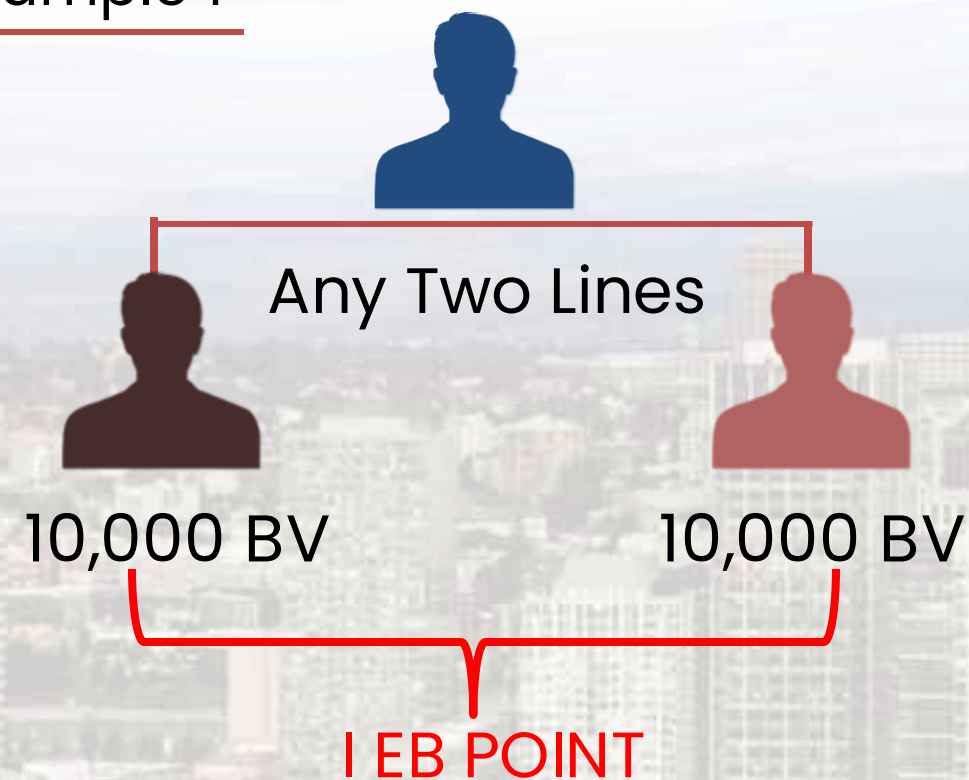
Every 10,000 BV Matching : 1 Education Bonus Point (10,000 BV : 10,000 BV = 1 EB Point)

Silver Director

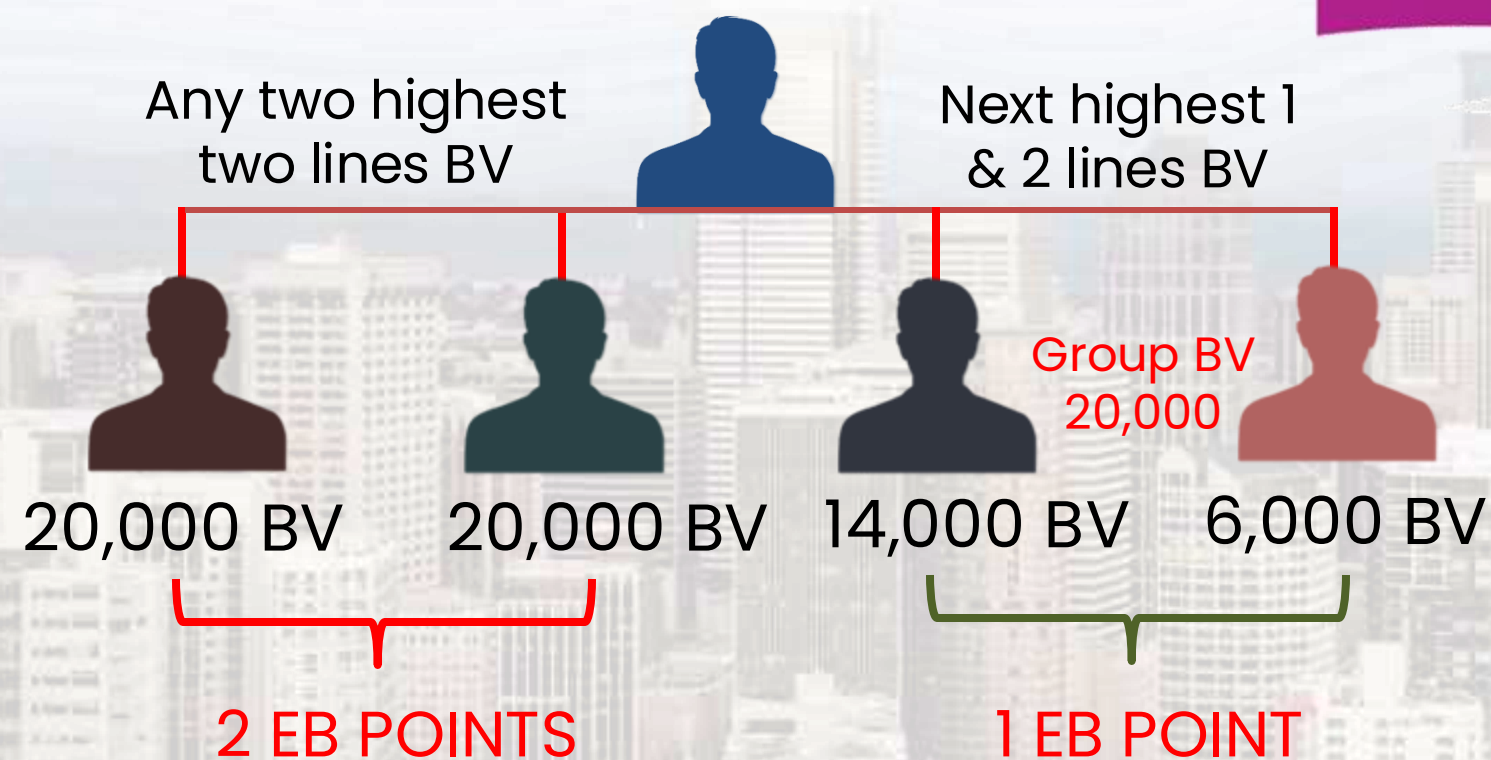
- Distributors will be entitled to get this bonus once they reach 10,000 BV matching.
- Max distribution of 1 Lakhs. (Org 1 – 50,000 & Org 2 : 50,000) (After the max distribution company will distribute the BV to below 50,000 earners of your team.
- Calculations will be from the two highest BV Teams.
- Next highest two lines BV will be calculated as 1 and paid as by 2



Example 1



Example 2



Total 3 EB Points

Leadership Bonus – LB – 20% on Company Turn Over

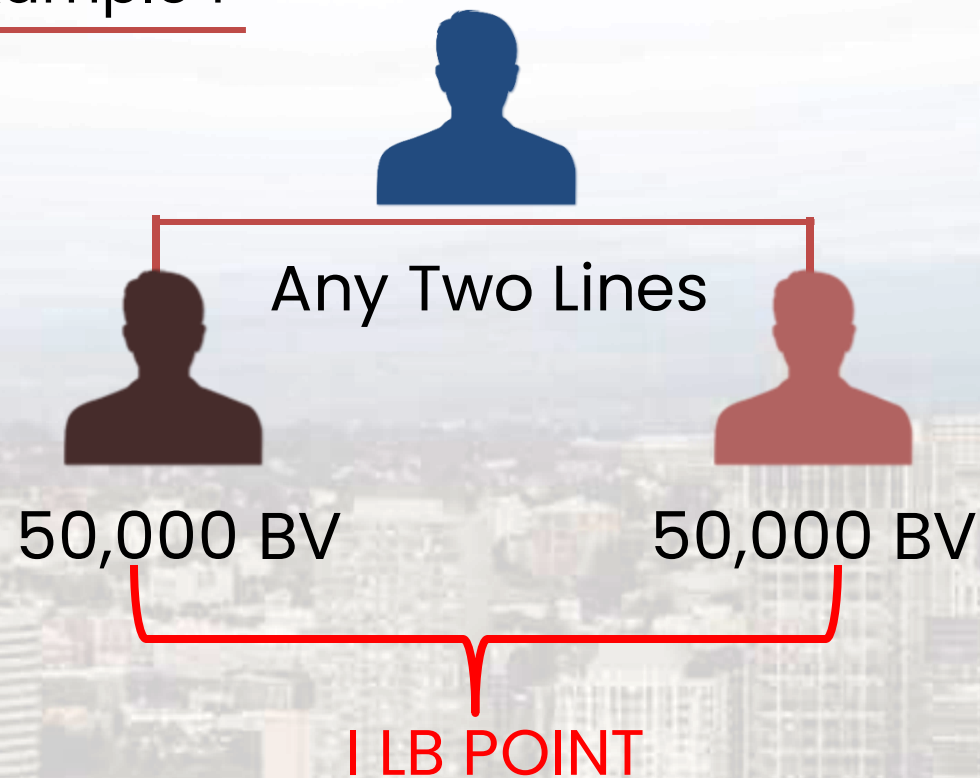
Every 50,000 BV Matching : 1 Leadership Bonus Point (50,000 BV : 50,000 BV = 1 LB Point)

Gold Director

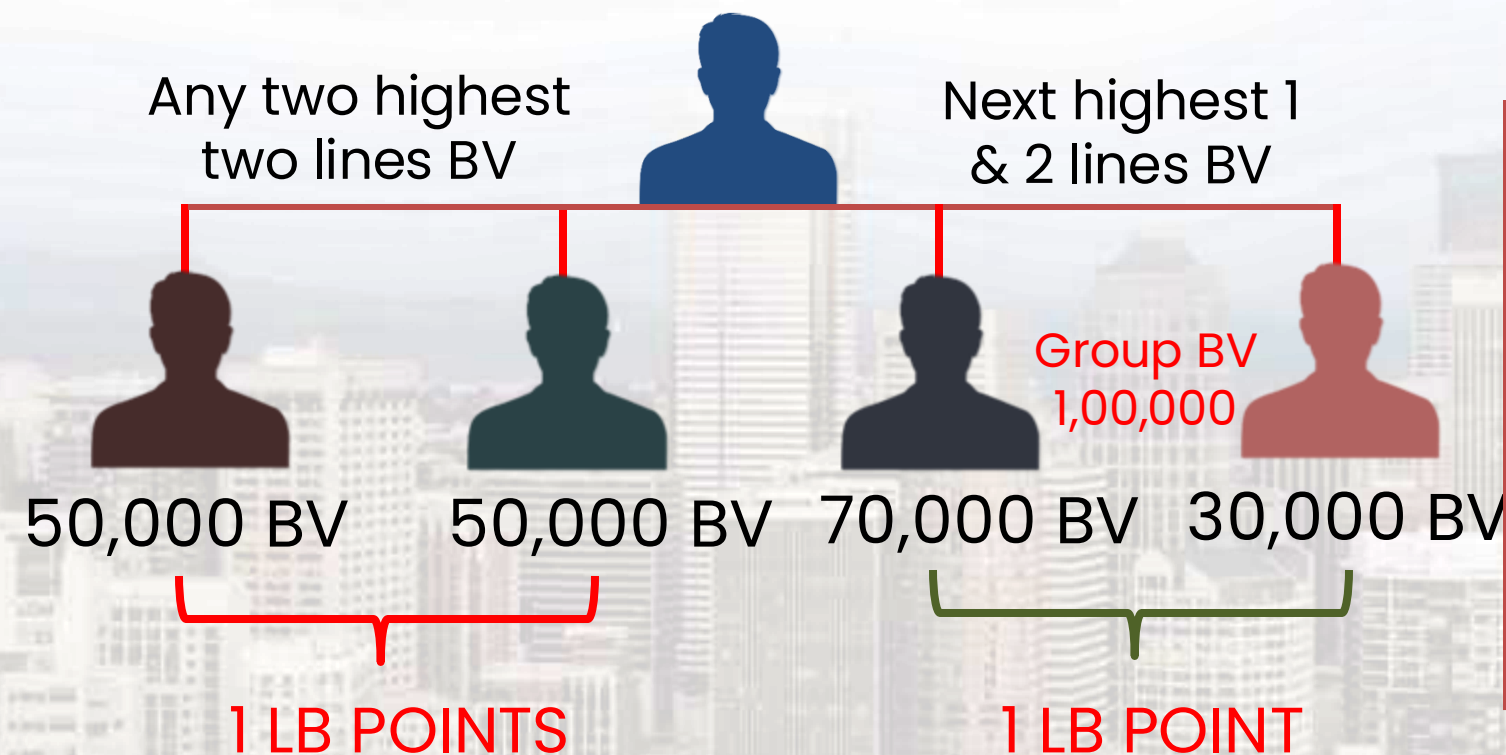
- Distributors will be entitled to get this bonus once they reach 50,000 BV matching.
- Calculations will be from the two highest BV Teams.
- Next highest two lines BV will be calculated as 1 and paid as by 2



Example 1



Example 2



Total 3 LB Points

House Fund – HF – 5% on Company Turn Over

Every 50,000 BV Matching : 1 House Fund Point (50,000 BV : 50,000 BV = 1 HF Point)

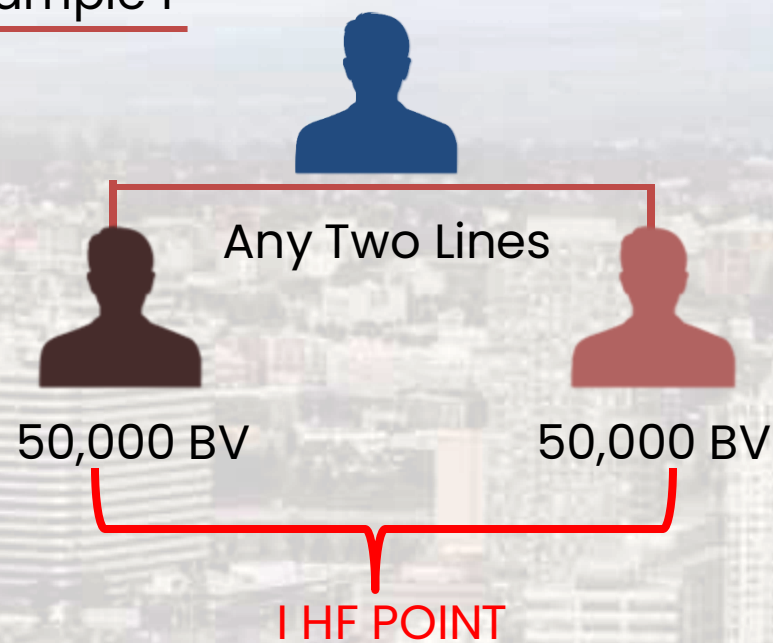
Platinum Director

- Distributors will be entitled to get this bonus once they reach 50,000 BV matching.
- Calculations will be from the two highest BV Teams.
- Next highest two lines BV will be calculated as 1 and paid as by 2

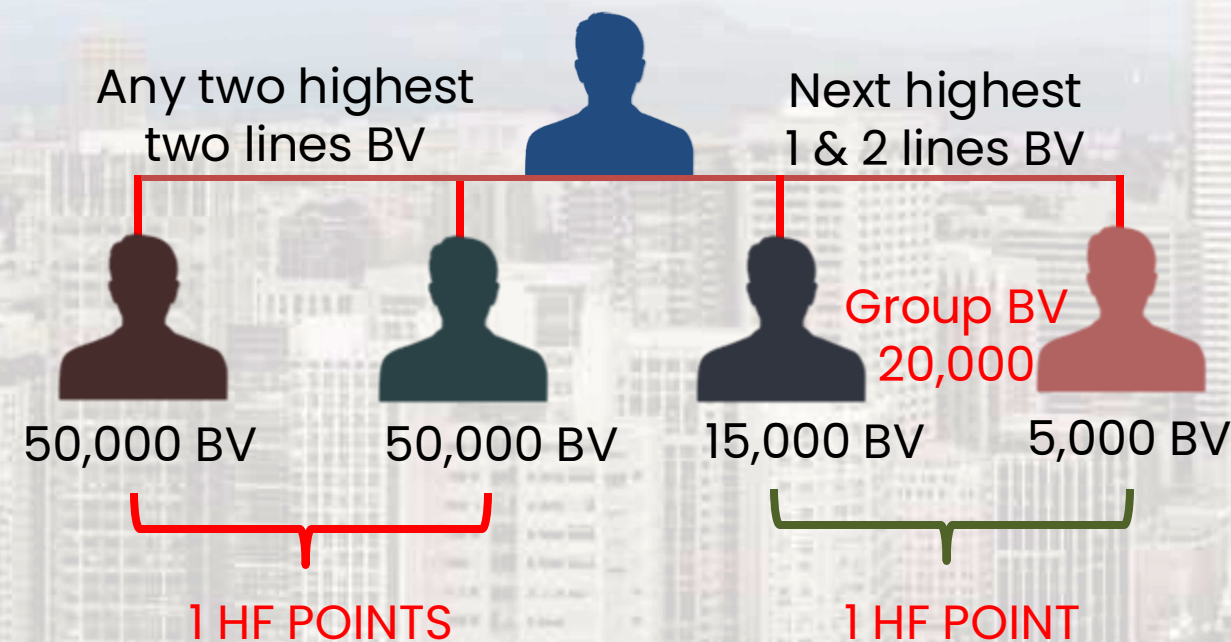
Condition 1: Maintain 4 months 50000:50000 and achieve House Fund

Condition 2: Any two highest lines 50,000: 50,000 matching Lowest one- & two-lines group 20,000 In single month And achieve House Fund

Example 1



Example 2



Travel Fund – TF – 4% on Company Turn Over

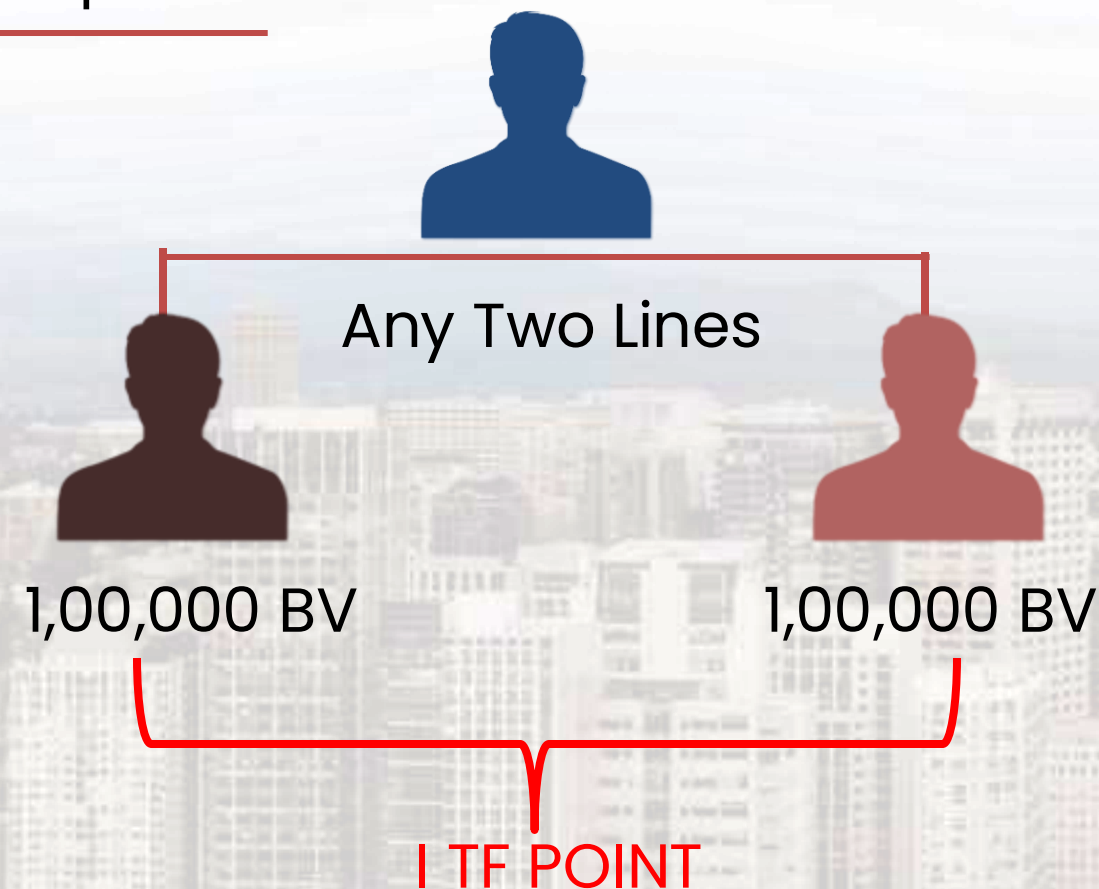
Every 1,00,000 BV Matching : 1 Travel Fund Point (1,00,000 BV : 1,00,000 BV = 1 TF Point)

Emerald Director

- Distributors will be entitled to get this bonus once they reach 1,000,000 BV matching.
- Calculations will be from the two highest BV Teams.

Conditions: Matching in a single month is mandatory for the travel fund eligibility

Example



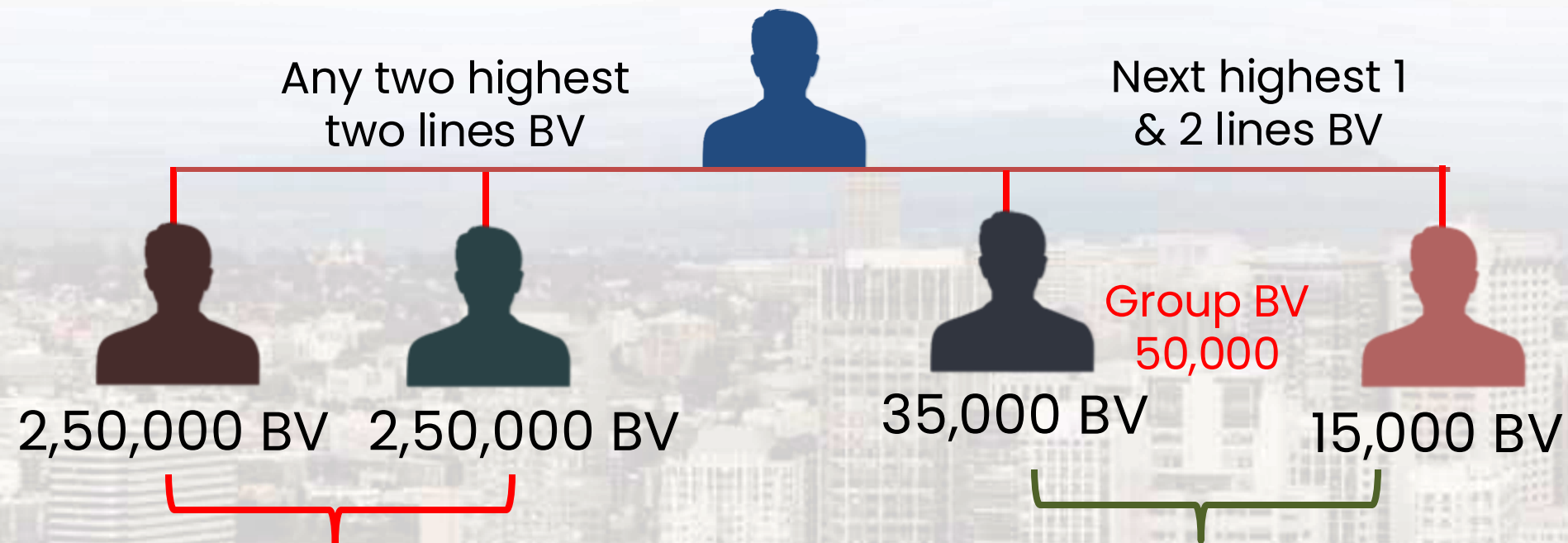
Rank Income – 2% on Company Turnover

Every 2,50,000 BV Matching

Diamond Director

- Any two lines 2.5L : 2.5L BV matching Remaining group BV 50k
- You will get 2% on Company Turnover BV & Distributor will achieve rank income
- Highest Two Lines BV will be calculated for Matching
- Lowest Two Lines Group BV will be calculated By 2

Example



Annual Income – 2%

Distributors who maintain Diamond Level (or above) for at least 6 months are eligible for the Annual Bonus

- Earn 2% on Overall Leadership Points, based on your matched business volume



One Time Bonus – 5% on Company Turn Over (OTB –One Time Car Fund)

Levels	Matching	Group	Advantages
Royal Diamond Director	5,00,000-5,00,000 Highest Two Lines BV will be calculate for Matching	1,00,000 GROUP Lowest Two Lines Group BV will be calculated By 2	Distributor must qualify any 6 months in a year 12/6 – 3 Lakhs amount for car purchase
Crown Director	8,00,000-8,00,000 Highest Two Lines BV will be calculated for Matching	2,00,000 GROUP Lowest Two Lines Group BV will be calculated By 2	Distributor must qualify any 6 months in a year 12/6 – 10 Lakhs for car Purchase
Royal Crown Director	15,00,000-15,00,000 MATCHING	2,50,000 – 2,50,000 MATCHING	Proud member of Riwaglo & Foreign trip
Royal Blue Diamond Director	15,00,000-15,00,000 MATCHING	500,000 – 5,00,000 MATCHING	Distributor must qualify any 6 months in a year 12/6 – 20 Lakhs for car Purchase
Ambassador	1 Crore Matching	50 Lakhs-50 Lakhs matching	Distributor must qualify any 6 months in a year 12/6 – 50 Lakhs for car Purchase



Stock Points

Notes:

Approvals and Rejections will be based on the Company's discretion
Rules & Regulations may vary from time to time without prior notification



RIWA EASY POINT

1 Lakh Amount = 1 Lakh Products

- Get 3.5% Commission

RIWA BUSINESS POINT

3.5 Lakh Amount = 3 Lakh Products

- Security Deposit 50000
- Get 5% Commission

RIWA SUPER POINT

5.5 lakh Amount = 8 Lakh Products

- Security deposit 50000
- Get 5% Commission

RIWA HUB

25 lakh Amount = Based on Requirement get maximum Products

- Get 5% Commission
- (only for direct billing)

****Kindly note Terms & Conditions will be applicable for all four models of points**

CODE OF ETHICS: -

Distributors are required to observe the RIWAGLO Code of Ethics at all times. The Company reserves the right to terminate distributorship at any time for any violation. Upon enrolment, distributors are expected to pledge the following:

1. I will present the Company's marketing plan accurately and honestly, clearly portraying the level of effort required for achieving success. I shall not use misleading, false, deceptive, and/or unfair recruiting practices, including misrepresentation of actual or potential sales or earnings and advantages of the business to any prospective distributor, during interaction with them.
2. That I will follow the highest standards of honesty and integrity in the RIWAGLO Business.
3. I will not sell the products of RIWAGLO through retail outlets or e-commerce platform.
4. I will not make negative or disparaging remarks about the Company, its products, officers, employees or other people and products. I will be respectful to the Company as well as the direct selling business.
5. I will not instigate, encourage, indulge and/or guide downlines for bonus rebate/refund of commission. I will not encourage distributors recruited by me to purchase goods/services/ literature or sales demonstration equipment in unreasonably large amounts.
6. I will strive to ensure that my customers and fellow distributors are satisfied with the Company's products and my services.
7. I will not use the Company's trade name(s), information, literature, advertising material, and gathering of people or other resources including Intellectual Property to introduce and promote interests of any entity other than the Company.
8. I will abide by the RIWAGLO distributor's Rules and Regulations at all times.
9. I will not resort to any fraudulent act in promoting the Company's business at the expense of the Company and fellow distributors.
10. During distributorship and thereafter, I will not do anything that may adversely affect the Company, its reputation and business interests.
11. I shall not use misleading, deceptive, and/or unfair trade practices.
12. I shall take appropriate steps to ensure the protection of private information provided to me by the consumers.

POLICIES/RULES + REGULATIONS

The following Rules & Regulations of Riwaglo Marketing Pvt. Ltd. (the Company) are formulated and implemented for safeguarding rights and dignity of the distributors while regulating conduct of business. In order to mould yourself as a responsible and ethical distributor of RIWAGLO, you must understand and abide by the Policies/Rules and Regulations of the Company; any violation of the same can result in termination of your distributorship. The Company reserves the right to amend its Policies, Rules and Regulations without issuing prior notice or clarification. You are expected to visit the Company's website from time to time and keep yourself abreast with updated policies, rules and regulations.

1. Eligibility to Become a Distributor

- A. Individuals aged 18 years and above can apply to be a distributor of the Company.
- b. The Company has absolute discretion to decide whether to accept or reject an application.
- c. Distributor of the Company is not an agent, representative or employee. The relationship is on principal to principal basis.
- d. All applications must be sponsored by an existing distributor.
- e. Wife and husband constitute a single unit for the purposes.
- f. Son or unmarried daughter of a distributor can join the Business with their independent ID if the line of sponsorship is under their family*ID. Similarly any of the family members can join under their son/unmarried daughter.

B. Legal entities

(such as HUF, Partnership firms, LLP, Company, Society and Trust)

- a. In such cases registration shall be in the name of the legal entity.
- b. A copy of the constitution, deed, articles of the association along with certificate of institution/incorporation, as may be applicable for the entity and PAN card should be submitted along with the application form. In cases of HUF, copy of PAN card would suffice.
- c. Liability and entitlement of such entity is as per law of the land
- Bonus payment would be made by the Company in the name of the entity. d. Any change in constitution of the entity should be intimated to the Company and a fresh application form should be submitted along with the new /updated constitution. Company reserves the right to refuse registration of such new/fresh composition or constitution.
- e. Company will communicate only with a person /official duly authorised by the entity under written intimation to the Company in advance.
- f. In case of dissolution / winding up / insolvency of the entity, bonus entitlement/ arrears, if any shall be released to the successor entity upon submission of proof acceptable to the Company. Claim(s) in this respect shall not be entertained after 90 days from the incident of dissolution / winding up or declaration of insolvency.

2. Bonus Payment:

- a. Bonus for all distributors is computed once in a calendar month, and commensurate with the business done in the relevant business month. Pay outs will be issued by the Company to the registered distributors as per Company's policy.
- b. On receipt of monthly payout distributors should check accuracy of computation. Any queries in this respect should be made within 14 days from the date of issuance of payout by the Company. In the absence of such queries the figures mentioned in the statement shall be final and binding.
- c. It is mandatory for the distributors to provide their address and bank details. They must also send to us information as per Company Guidelines if there is any change in their address/bank details/mobile no/email id.
- d. In order to receive Bonus, the distributor must mandatorily provide his/her Bank Details to RIWAGLO. In case the distributor fails to provide the Bank Details, RIWAGLO reserves the right to with hold the bonus amount.

3. Procedures for dealing with Instances of violation

The Company provides guidance and advice to deal with situations involving breaches and violation of its policies and these rules and regulations. The Company shall also take appropriate action against the distributor(s) involved. In the event of any violation, the following procedure needs to be observed:

- a. A complaint has to be lodged immediately upon knowing about violation of any Policies/Rules and Regulations of the Company. The complaint must be given in writing by giving details of the alleged violation, also he/she must inform his/her upline about the complaint. b. Upon receiving the complaint, the Company shall immediately notify the distributor involved, requesting a swift response by way of a chance to explain his/her case. Company may in appropriate cases institute such action Suo motu.
- c. In case of inadequate information, the Company may request for more details from either party.
- d. If the Company is convinced that the only way to restore normalcy is to suspend or terminate distributorship, it shall convey its decision by writing a letter to the distributor concerned. The letter shall be posted through Registered mail/ Courier / whatsapp message to the last known address/cell no of the distributor as listed in Company's database and the post mark shall be taken as proof of receipt. The Company reserves the right to take necessary action against the terminated distributor including seeking compensation, recovery, damages and legal costs incurred, if any. However, the Company reserves the right to amend or modify any part of the above decision if and when such a need is felt by the Company.

4. Renewal of Distributorship

1. The Company does not charge any renewal fee. Distributorship is discontinued if the distributor resigns and if the resignation is accepted by the Company. The distributorship is terminated by the Company if the distributor does not conduct any Business with the Company for more

- the Company. The distributorship is terminated by the Company if the distributor does not conduct any Business with the Company for more than two years or for any violations of Company policies.
2. In the above cases the distributor will be required to put forth his/her claims within one month of the date of the above happenings, thereafter no claim will be entertained. The claims will be settled as per Company's Policy.
 3. The limitation period of claiming any amount due to the distributor by RIWAGLO shall be One year. No claims after a period of one year from the due date shall be entertained by RIWAGLO.

5 KYC

A person/entity who completes the KYC (Aadhar Card, Driving License, Voter ID Card, Passport, Ration Card, or any other identity document(s) issued by any State Government or the Central Government, which can be verified) formalities and fills the Distributor Application + Agreement Form (the "Applicant") shall be assigned an Applicant Number. The Applicant Number shall be valid for 35 days and the Applicant shall be confirmed as a distributor pursuant to its carrying out at least one transaction within 35 days from the date of submission of the Distributor Application + Agreement Form.

6. Submission of Distributor Application Form

Subject to Compliance with Clause 5;

- a. In case a prospect fills the hard copy of Distributor Application Form (DAF), he/she shall be entitled to commence business and build a network only upon completion of Know Your Customer ("KYC") and physical submission of Distributor Application Form (DAF) at any of the Company's Centers and only after an order has been placed.
- b. In case the prospect fills the DAF online and sends the scanned copy of signed DAF along with KYC documents to the Company, the distributor can commence Business with the Company only after an order has been placed. However, if the distributor does not submit the copy of DAF with signatures (to be verified with Passport/Driving License/PAN) within 60 days of joining online, the distributor's ID will be come invalid.

7. Representations Made by Distributors:

- a. Distributor(s) shall not exaggerate or misrepresent benefits associated with the Company and the Company's products and services.
- b. Distributor(s) must know and convey that earnings come only through hard work, commitment and consistent efforts.
- c. Distributor(s) shall not make claims other than what is mentioned in the Company's plans and literature about products, quality and earnings. Company has the unconditioned rights to take any and all actions including seeking damages for distributor's action / inaction inviting and causing ill-repute loss to the Company for misdeclaration or misrepresentation.

8. Place Order

The distributor has to place order within 35 days of joining. If the order is not placed, then it will result in distributor's application not being accepted by the Company and the ID will be rendered invalid.

9. Labeling, Packaging and Pricing

The product description, labeling, pricing and packaging done / determined by the Company is final and sacrosanct. No alteration is permissible in these. Distributor(s) are not authorised to reliable, repack, and alter description or sale products loose or in a form not originally caused by the Company or at a price not fixed by the Company. Allegations against distributor(s) for contravening this rule shall be investigated and appropriate action will be taken.

10. Cross Sponsoring/Multiple Ids

No Cross Sponsoring of distributorship shall be allowed. "Cross Sponsoring" in this context means:

1. Signing up an existing distributor from another group.
2. Signing up the wife when the husband is already a distributor or vice versa.
3. Signing up under another sponsor to operate his/her new distributorship when his/her previous distributorship is still valid.
4. Allowing other people or relative to use his/her distributorship to do business.

. If son or unmarried daughter joins the business with their own ID but their line of sponsorship is not under their family* ID, then such a case will be treated as cross sponsoring and the ID taken by son/unmarried daughter will be terminated.

Same will apply for any of the family members not joining under their son/ unmarried daughter's line of sponsorship. In the event of Cross Sponsoring or in the event of a distributor using a second or multiple IDs, the following procedure shall be followed:

- (a) Any distributor found doing activity in any network, within six months of resigning (termed as inactivity rule or period), example promoting any close relative/acquaintance, then the ID of the relative/acquaintance will be treated as a second ID and the same will be terminated.
- (b) If the Company receives a complaint within six months of Cross Sponsoring, then the Company will investigate the matter as follows: In the event the second ID has been created while concealing the fact regarding Cross Sponsoring from the upline / uplines of the network in which the second ID has been created, the network under the second ID will be blocked within this network, as if the second ID never existed and the second ID will be terminated. In the event it is found that the second ID has been created with the connivance/knowledge of the upline / uplines of the network, within which the second ID has been created, Company reserve the right, in our sole discretion, to modify, alter or otherwise update these ID under the second ID, and the second ID will be blocked. In such a scenario, the Company shall be with in its right to take appropriate action against the errant distributorship, including, but not limited to, cancellation of its ID.
- (c) However, in a situation, when the complaint against a distributor regarding Cross Sponsoring is filed within six months, but the ID/IDs are not identified within the same period, then the complainant must submit the details of such ID/IDs within three months of filing the complaint. The Company will take action as per above clause (b) after getting the details of other ID/IDs.
- (d) If the complaint is received after more than six months of a distributor taking other ID/IDs, the same will not be entertained. On receipt of such complaint, the Company will terminate one of the IDs of the distributor, which ever may deem fit, and the network will remain with the active ID. (e) If any distributor is found taking different IDs, the Company will take strict action against the distributor which can also lead to the termination of all the IDs, as and when they are discovered.
- (f) The Company will terminate the distributorship and also with hold the Bonus payment of any distributor who is found doing Cross Sponsoring of any other existing distributor/s. In addition, if the distributor is running any REP/RBP/RSP, the same will also be closed down by the Company. In case the management finds out that the registration of a distributorship/second ID was done through unethical means, or without the distributor's consent/knowledge, or by submitting illegible/invalid documents, then the Company will terminate the ID/IDs, which the management may deem fit and the network of such terminated ID/IDs will move up to the next higher distributor or will be shifted under the ID that is not terminated. In addition, the distributor who initiated the above mentioned activities will be subjected to disciplinary action by the Company that may result in the Company suspending /terminating / with holding bonus payments of the distributor and/or imposing a fine on the distributor. The Company's decision in the above cases will be final.
- (g) If Company finds any cross Sponsoring & Multiple ID's company reserve the right, in our sole discretion, to modify, alter or otherwise update the ID's, Distributor agree to be bound by such modifications, alterations or updates.

11. Inactive Distributor

Irrespective of the level attained, if a distributor does not place any order in preceding nine months, then he/she will be termed as an 'Inactive Distributor' and the Company reserves the right to take a decision (including termination) regarding his/her distributorship. After completion of inactive period the distributor can join under any of the distributors, following the termination of the earlier ID. If any distributor takes a second ID for himself/herself or under their 'Family' after an inactivity period of nine months, then their first ID will be treated as invalid.

12. Expiry/Cancellation/Resignation/Succession of Distributorship

- a. (i) Any distributor, up to the level of Silver Director, may resign from distributorship by submitting an application and required documents. Acknowledgment of receipt of such communication constitutes resignation. A person who resigns or whose distributorship is cancelled / terminated may reapply for distributorship only after lapse of a period of six months (cooling period) from the date of resignation / cancellation of his/her last distributorship.
- (ii) Any distributor who is a Gold Director or above, after resigning, can apply to the Company for a fresh distributorship only after an additional cooling-off period of one year (a total period of one year and six months). The fresh distributorship may be granted by the Company after reviewing the application. In such cases the person cannot have any claim whatsoever over the downline (s) / business he/she had prior to reapplication for distributorship.
- b. In case a distributor resigns for certain unforeseen circumstances, subject to Company's satisfaction, he/she may transfer the distributorship to his/her blood relative only (proper proof and documentation required).
- c. Distributorship in ordinary circumstances expires upon death or proven incapacity of the distributor. However, nominee of the deceased upon evincing interest to succeed distributorship may be allowed by the Company. In cases where the distributor. However, nominee of the deceased upon evincing interest to succeed distributorship may be allowed by the Company. In cases where the nominee does not come forward till 3 months from the date of death or incapacitation of the original distributor as the case may be, successor of the deceased upon submitting appropriate documentation and evincing interest to succeed distributorship may be allowed by the Company. However, under no circumstances such distributorship will be entertained after 6 months from the date of death or knowledge of incapacitation of the distributor either from nominee or successor
- d. Distributorship may be cancelled/terminated, declared unclaimed or suspended by the Company for the reasons mentioned in the Company's Policies/Rules and Regulations.

13. Marriage

- a. The Company treats wife and husband as one single unit for the purposes of distributorship.
- b. In situations where two independent existing distributors marry each other, upon marriage both of them are deemed to have surrendered their distributorship. The distributors who are married to each other, shall separately intimate to the Company about their marriage within 30 days from the date of their marriage. Subject to conditions of other sub-clauses of this clause one amongst them ought to resign within 30 days from the date of marriage, failing which distributorship of both distributors shall be cancelled. Original downline structure of the distributor who resigns for reasons of marriage in terms of this sub-clause shall remain unchanged. However, to maintain relationship with the Company and to conduct RIWAGLO business, the Couple may form a 'partnership firm' in lines of the model 'deed of partnership' prescribed by the Company for the purposes of common distributorship, and submit the same

under cover of a joint application seeking distributorship for such 'partnership firm' within 30 days of their marriage. This partnership will replace the distributorship of the distributor who does not resign and the Structure will remain unchanged.

c. Upon marriage amongst two existing distributors and they being given 'partnership' (irrespective of their cadre / level), they shall have a joint bank account and inform such particulars to the Company within 60 days from the date of marriage. The Company upon receipt of such intimation shall credit payouts /bonus earned by the 'partnership' in such account. If the account is not opened, no Bonus will be paid out by the Company and the Partnership firm will have no lien on the Bonus earned for the period. However, this sub-rule will not be made applicable for distributor couples who are both Gold Directors and Car Fund Achievers unless of course they want such an arrangement.

d. If both distributors are Gold Directors their individual distributorship may separately be retained at original status. However, one amongst the two may resign from distributorship/ Gold Directorship and the couple may apply for a single distributorship through "partnership" (comprising both of them as partners). This partnership will replace the distributorship of the distributor who does not resign and the Structure will remain unchanged. In such cases, original downline structure of the distributor who resigns for reasons of marriage in terms of this subclause shall remain unchanged. Even in this case both of them shall separately intimate the Company about their marriage within 30 days from the date of their marriage. e. Incase such couple does not form any 'partnership firm' within 30 days from their date of marriage or either of them does not inform factum of their marriage to the Company, the Company reserves the right to cause appropriate changes in their downline / network and merge their business(s) of two distributorship into one with conditions as may be deemed appropriate to the Company and/or cancel distributorship of one or both as per its discretion

14. Separation

In case of divorce amongst couples having distributorship through 'partnership firms' formed as aforesaid, benefits of distributorship and the distributorship itself shall be apportioned or transferred as the case may be in terms of the 'deed of partnership'. Such changes in distributorship of the 'partnership firm' shall be caused by the Company only on completion of 90 days after receipt of the 'decree of divorce' granted by a competent court. The distributorship of the partnership firm of the couple shall be put under suspension with effect from the date of commencement of divorce proceedings between the couple and during pendency of divorce proceedings, the Company in its discretion, may as a special arrangement, allow (without insisting upon lapse cooling period) both parties do RIWAGLO business separately as freshly appointed distributors. After the judgment of the court, the suspension of the spouse in whose name the court has approved for distributorship to be continued, can continue as a distributor, and the partnership will stand dissolved. In case the judgment is silent on the issue, the distributorship under partnership will stand terminated. In cases where a married couple is distributor and co-distributor and any of them files a petition for divorce, the Company shall only consider the distributor as its principal distributor and no rights shall accrue to the co-distributor except when a decision is taken on the issue of succession of distributorship by an appropriate court (whether interim or final). However, this shall be subject to a final decision by the Company.

15. Waiver

a. The failure of the Company to exercise any rights stated in the Company Rules and Regulations or in the Distributor Application Agreement shall not constitute a waiver of the Company's rights to demand exact compliance therewith.

b. Any waiver by the Company can and shall only be affected in writing by authorised personnel of the Company.

16. Disclaimer

Riwaglo Marketing Private Limited is a company registered under the companies Act, 1956 and is engaged in the business of Direct Selling of its products through its business associates in compliance with the guidelines of Direct Selling issued by the Central Government vide notification number File No.21/18/2014-IT (VOL – II) dated 9th September, 2016 and other such guidelines notified by various States of India. No business associate should make any claim with respect to products or the business plan which are not supported by RIWAGLO official literature.

The pay out gustier showed in this document are illustrative and not actual, hence, is intended to explain the components and operation of the RIWAGLO Business Rewards System.

They are not intended to be representative of the actual income, if any, that an Independent Distributor can or will earn through his or her participation with the Riwaglo Business Rewards System. These Figures should not be considered as guarantees or projections of your actual earnings or profits. Any representation or guarantee of earnings, made by any Independent Distributor, would be misleading and company will not be liable for same. Success with Riwaglo results are only from one's individual successful sales escorts, which require hard work, diligence, and leadership. Your success will depend upon how actively you exercise these equalities. Grievances or complains, if any, shall be resolved in accordance with the grievances redressal system provided by the company or through arbitration. Legal jurisdiction lies with Hyderabad courts only.

17. Prohibited Act

A distributor shall not a. Incur any liabilities or Debt in the name or on behalf of the Company.

b. Enter into, modify or alter any contract in the name of the Company. c. Engage itself or show interest directly/indirectly as agent, servant or licensee for sale of any product/ goods other than those of the Company, in any trade, business or profession in competition with the Company.

Glossary of terms

BV: Business Value, determines level of achievement.

SP: Self Purchase

PGBV: Personal Group Business Value is the business of your entire group and does not include the business of Director group.

GBV: Group Business Value is the business generated by your entire group.

*Family :Grand parents/parents/self

RIWAGLO MARKETING PRIVATE LIMITED



**4th Floor, Plot No 39 and 40,
Survey No.648, Flat No 401,R.C.
Metro Pillar no C867**

**Reddy Complex, Sri Venkateswara Colony,
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THANK YOU