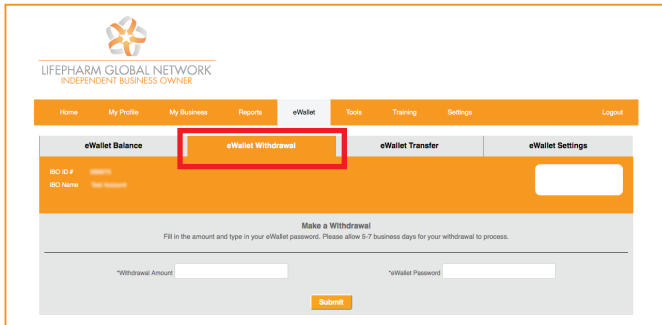
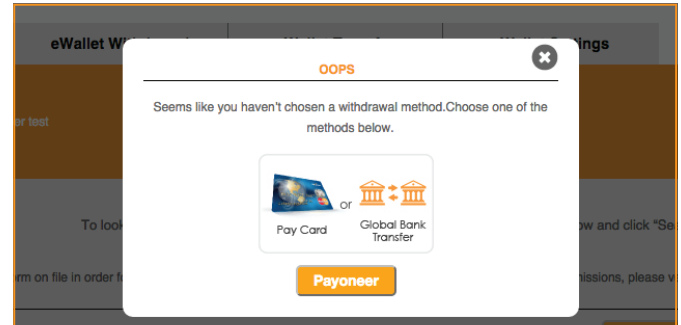


HOW TO APPLY FOR PAYONEER – NON-U.S. MARKETS



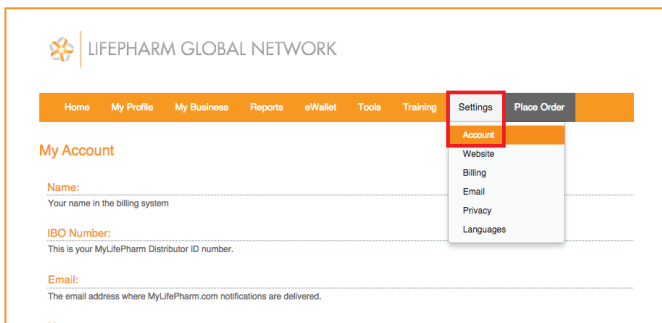
1. LOG IN AND ACCESS eWALLET

Log in to your Virtual Office with your IBO ID# or Username and your Password. Then click on the "eWallet" tab and on "eWallet Withdrawal."



2. PAYONEER PROMPT

If you have not selected a commission payment method and have at least \$10 in your eWallet, a prompt will appear to register for Payoneer. Click on the prompt and complete the Payoneer registration. IBOs in non-U.S. markets who select the Pay Card option should receive the Pay Card about three weeks after the request is made.



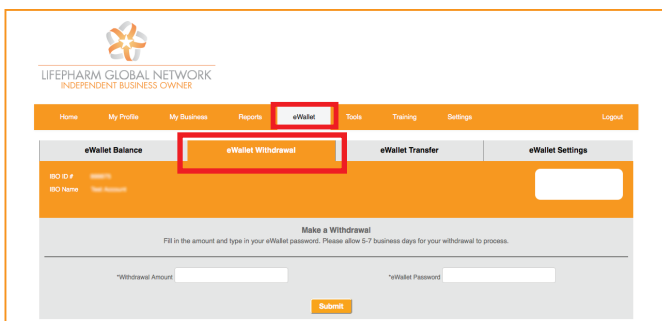
3. ACCESS PAYONEER REGISTRATION VIA ACCOUNT SETTINGS

If you have at least \$10 in your eWallet and do not see the prompt in your eWallet, go to Settings > Account > Commission Payment Method to register for Payoneer. IBOs in non-U.S. markets should receive the Pay Card about three weeks after the request is made.



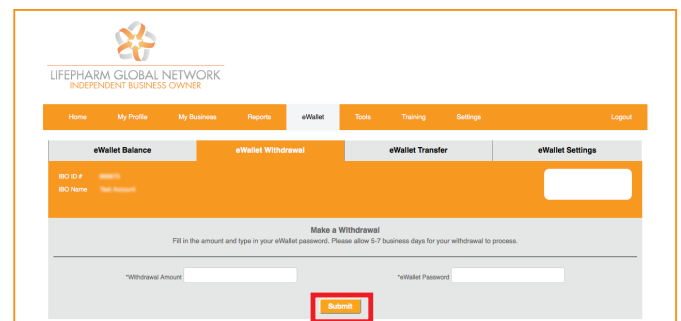
4. ACTIVATE PAY CARD OR TRANSFER

Once Pay Card is received, be sure to ACTIVATE the card by calling the telephone number you received by mail, or you can go to www.Payoneer.com "Support Center" > "Activate Card." If you selected Payoneer Global Bank Transfer, you will need to activate your account by responding to the email from Payoneer.



5. eWALLET WITHDRAWAL

To make a withdrawal, go to your eWallet tab in your Virtual Office and choose "eWallet Withdrawal." You will be prompted to enter your eWallet password and withdrawal amount. Finally, click "Submit."



6. SUBMIT WITHDRAWAL

After you click "Submit," LifePharm Global Network will transfer your commissions within 5-7 business days to your Payoneer account. You will receive an email with a link to click to retrieve your commissions. You will receive an email from Payoneer every time you withdraw commissions from your eWallet.