



90 for LIFE Savings Card Frequently Asked Questions



VERY IMPORTANT NOTICE: Please be aware of the No Soliciting Rule and General Marketing Policy.

It is the intent of this program for our representatives and distributors to share the FDI-Youngevity 90 for LIFE Savings Cards with people you know and or come across during your normal daily activity and routines, as an added benefit to relationships that you already have, and as a way to enhance the marketability of your FDI-Youngevity products, services, and or income opportunity. Bulk mailing, emailing, or other forms of mass distribution are discouraged, as they are largely ineffective. Please be aware that distribution of cards while on the property of, or near point of sale locations, such as in, around, or near pharmacies, medical facilities, or other business may and will be considered to be solicitation by these establishments. Solicitation is strictly forbidden and could result in the termination of your representative or distributor agreement as well as in the forfeiture of any and all compensation due you. Please also be aware that solicitation of, or card distribution by employees of participating pharmacies constitutes a conflict of interest, and as such, is forbidden and may jeopardize said employee's employment and your representative or distributor agreement as well as in the forfeiture of any and all compensation due you or them.

How does the program work? / This sounds too good to be true – where does the money come from?

At over \$300 Billion in 2010, the Pharmaceutical Industry represents one of America's largest economic segments, and is expected to continue growing at a rate of 17% per year for at least the next decade. With Billions of dollars at stake and unprecedented growth potential, competition is increasingly fierce, and retailers are looking for creative ways to put their marketing dollars to work. Because of FDI-Youngevity's national presence and proven track record, a group of retailers, wholesalers, and manufacturers have extended their already established "health care provider" cost structure to our customers and representatives through HealthTrans and Argus, two of the nation's largest Pharmacy Benefit Managers. To make a great plan even better, however, instead of charging our customers for the privilege of utilizing the discount structure (which is the norm), we're able to give these cards away for FREE as well as redirect marketing dollars back to our representatives as utilization bonuses. FDI-Youngevity's 90 for LIFE Savings Card program is a true Win-Win-Win scenario, where the Pharmaceutical Industry, FDI-Youngevity, and the pharmacy customer ALL WIN!

Can more than one family member use a single card?

Absolutely! Each card can be used for an unlimited number of customers for an unlimited number of prescription medication purchases. All that is needed is the Group and Member numbers along with the Bin and PCN numbers.

I already have health insurance, how can the card help me?

The FDI-Youngevity 90 for LIFE Savings Card cannot be combined with any other discounts or coverage plans. This is because the pre-established pricing structure is the same or very close to the price that the health care providers pay themselves. Therefore, depending on subsidies and other internal programs, using your current health care provider may cost you MORE than the final price using the FDI-Youngevity 90 for LIFE Savings Card. In addition, many health care providers are discontinuing or severely paring back their prescription benefits. The best advice is to, even if you currently have health insurance with a prescription benefit, have your pharmacist run your regular insurance program and the FDI-Youngevity 90 for LIFE Savings Card, and see which is the most beneficial to you.

How can I check my utilizations?

Because of the complexity of our national discount network, there is an inherent delay in the reporting of prescription utilizations of up to 1 to 2 weeks. FDI-Youngevity receives utilization reports once a week and publishes this information in your representative back office. If your representative ID is not shown on the utilization list, or if you have any specific questions, please contact FDI-Youngevity's representative services department at 603-421-0229. Please do not attempt to contact HealthTrans or Argus directly, as they are not equipped nor authorized to interact directly with our representatives.

How are the cards that I hand out tracked and then linked back to me?

When you join FDI-Youngevity as an Independent Marketing Director or Distributor, you are issued a ID number. This number, when preceded by "F" becomes the benefit group number that is printed on each of your personalized cards. As consumers utilize your card to receive discounts, the group number is attached to the individual transaction, as well as any future transactions for the same prescription. When purchases are finalized, the transactions for each medication is

reported to us as a “utilization” and attached to your Group Number, which is essentially the same as your Representative ID. Commissions then flow as any other compensation through FDI-Youngevity’s 7 level generational pay system.

What are the Representative Qualifications? Do you have to be a CEO MD to market the cards?

No. Any Independent Marketing Director or Distributor in good standing is authorized to order and distribute FDI-Youngevity’s 90 for LIFE Savings Cards, and get paid utilization bonuses as per the current bonus schedule. Keep in mind, however, your training level (basic vs. CEO), and or your rank may influence your utilization bonus override schedule as well as many other aspects of FDI-Youngevity’s compensation plan. Please see the FDI-Youngevity Training Manual for details.

My number of utilizations and or savings amount dropped from one week to the next. How is this possible?

FDI-Youngevity’s weekly utilization reports include both completed and pending transactions. If a prescription purchase is initiated, but not finalized, it will eventually “fall off” the report, which, unless offset by other incoming transactions, will result in a negative savings and or number of utilizations for that report period.

I was told by a pharmacy that is on the provider locator that they do not or that they no longer accept our card. What should I do?

Most often, the pharmacist or technician is mistaken in thinking that their establishment does not honor our discount card. Since the FDI-Youngevity Pharmacy discount card is relatively new, it may be that they just haven’t seen one of our cards before and or do not understand how the program benefits everyone. No matter the reason, if you come across this type of situation, you can either choose to do business elsewhere, or, preferably, contact the FDI-Youngevity Pharmacy Card Help Line at 1-800-970-2645 for assistance. Our staff will be happy to help you get to the bottom of the situation, or assist you in finding an alternative location to transact your business.

How can I find a pharmacy close to me? How can I find out in advance how much money I can save?

If your card has the HealthTrans logo, simply go to <http://www.rxpricequotes.com>, all others go to <http://fdi.myrxprice.com>. OR, simply call 1-800-970-2645

I’ve heard that FDI-Youngevity added Diagnostic Imaging and Testing benefits, as well as discounted hearing aids to the benefits to the Card. Is this true? How can I get more information? Are the utilizations counted the same way?

YES! It’s TRUE! We have added these POWERFUL FREE benefits to this already amazing program. If you would like to learn more, visit the labs and imaging website at <http://fdi.prepaidlab.com> and or call 1-888-851-9554 for hearing aid information. Of course, you also have the advantage of calling our Pharmacy Card Hotline at 1-800-970-2645. To exercise the full advantage of these new benefits, you need to order the latest (after 8-1-2011) 90 for LIFE Savings Cards, as they have all of the necessary information for your customers to take advantage of all benefits. Any utilization for diagnostic imaging, diagnostic tests, and or hearing aids will flow through the system the same as the prescription utilizations.

If my pharmacy, or one of my customer’s pharmacy is not an active participant with the FDI-Youngevity 90 for LIFE Savings Card, how can they be added to the system?

If any pharmacy that is not already an active participant in the FDI-Youngevity 90 for LIFE Savings Card program, and they would like to be, have them contact the “Pharmacists Only Help Desk” through the number listed on your card, Toll Free (866) 520-5985, and enrollment can be arranged. If you or the pharmacy should have should have any questions regarding enrollment, please contact the FDI-Youngevity Pharmacy Card Help Line at 1-800-970-2645 for assistance.