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A. LIFESTYLE ASSET HUB LIMITED COMPANY POLICY

By using, accessing, activating membership and downloading documents, from this Website, you hereby agree to be bound by the following terms and conditions.

THE COMPANY

1. (1) Lifestyle Asset Hub (Nigeria) Limited (referred to in this Handbook as "The Company") was established in Nigeria in 2018 and commenced operation in April of same year. The Company has its Head Office in Abuja, Federal Capital Territory, Nigeria.
(2) The Company's trade name is "Lifestyle Hub™".
(3) Lifestyle Asset Hub is a company set up to fill the massive real estate gap in Nigeria and beyond through its innovative Business Model. Our strategy is to help individuals achieve their dreams of owning a home using "Referral Marketing" System with a very attractive compensation plan. With ₦1, 500,000 or ₦3,000,000 our target audience can own a 4 Bedroom Terrace Duplex Apartment using and working our unique model with our ultimate business aim to help prospective Subscribers improve their Lifestyle and achieve the good-life. Lifestyle Asset Hub Limited is the premier Real Estate Network Marketing and Online Property Trading Company with a robust business model and compensation plan.
2. **Vision:** To create affordable access to Luxury Real Estate acquisition and helping individuals/families achieve their financial security dreams.
3. **Mission:** To constantly support our Vision Partners with next thinking knowledge for personal growth and wealth creation.
4. **Values :**
 - I. Innovation** – we shall constantly come up with innovative solutions;
 - II. Creativity** – creativity shall be our watch word;
 - III. Knowledge** – we shall spend a good number of time and resources on research, development and learning;
 - IV. Leadership** – we shall positively influence all our stakeholders;
 - V. Integrity** – this is the most important of all our values. We will fulfill all our promises to all stakeholders and create win-win relationships.
 - VI. Charity** – a percentage of our Annual Profit goes to Charity and Societal Development.
5. All Individual signed Up into any of the Company's Products shall be referred to as "Independent Subscribers" or "Members".
6. (1) The Company has got an aggressive growth plan of expanding into other African Countries and the Globe at large for the maximum business benefits of all its Subscribers.
(2) The Company in no distant time may grow to become a Group of Companies and

carry out its legitimate business activities in line with its Memorandum and Articles of Association

1. (1) The Lifestyle Hub Compensation Plan is founded upon honesty, integrity, hard work and allows an equal and fair opportunity for everyone to achieve success.
(2) It is for the mutual benefit of independent Subscribers and the Company that rules and regulations are complied with for proper business procedures and to prevent improper communication and marketing procedures and to prevent improper, abusive or illegal acts and to ensure that the conduct of the Company and independent Subscribers reflect the practice which will best enable the growth of all these businesses and enhance and protect their reputation.
2. All independent Subscribers agree to comply with the rules and regulations set out in this Company Policy Handbook (and/or the e-version) and agree that the Company has a right to change these rules at any time (Enhance, add to, or modify, any portion in our discretion) on not less than 7 days' written notice and that independent Subscribers agree to comply with those rules, as amended, and form part of their contract with the Company.
(4) No amendment to the rules will require independent Subscribers to incur any expenditure but they may require them to amend their business practices. Any changes to the Company Policy will be notified to Subscribers in the Company's quarterly magazine and this shall be sufficient notification,
(5) If you provide information to us, access or use the Site or participate in any Offering in any way after this Agreement has been changed, you will be deemed to have read, understood and unconditionally consented to and agreed to such changes,
(6) The most current version of this Agreement will be available on the Site and will supersede all previous versions of this Agreement,
(7) Subscribers agree that if they are inactive and in consequence do not receive a quarterly magazine they are still bound by any change to the Company Policy Handbook set out in that magazine.
3. Unless otherwise specified, Lifestyle Asset Hub, its affiliates and subsidiaries Web Sites are for your personal use. You may not modify copy, transmit, display, reproduce, publish, transfer, or sell any information obtained from Lifestyle Asset Hub's Web Sites. Lifestyle Asset Hub authorizes you to view and download the materials only for your personal, non-commercial use, provided that you retain all copyright and other proprietary notices contained in the original materials on any copies of the materials. For purposes of these Terms, any use of these materials on any other Web site or networked computer environment for any purpose is prohibited.
4. (1) This Agreement will remain in effect as long as you access the Website, sell or refer any membership, We reserve the right to terminate this Agreement without notice and/or refuse to activate anyone who We believe, in Our sole discretion,
 - (a) has violated any of the terms of this Agreement,
 - (b) is abusing the unique services we provide, or
 - (c) is unable to provide us with sufficient information to allow us to properly identify the customer's, independent subscriber or member real name, address, telephone number,

legal identification, passport or other information.

(2) Lifestyle Asset Hub will only consider for acceptance as member or Independent subscriber anyone that fall into one of the following categories:

(a) Individuals who are of the legal age of 18years and above.

(b)Married couples of which at least one is under the legal age requirement.

(c)Corporations in good standing in the state or country of their incorporation

(3) However, an existing Subscriber can stand as a trustee and hold in trust an account for someone under the age of 18 years. And can only transfer said account when the person has attained the age of 18. Hence, a less than 18 years person cannot be referred to as a Subscriber till the age of 18. A document authorizing an under 18 registration must be sent to the company.

(4) Lifestyle Asset Hub reserves the right, to terminate your access to any or all Lifestyle Asset Hub Web Sites, and the related services at any time, without notice. Reasons for termination include but are not limited to:

(a) Defamation, Slander or Libel of Lifestyle Asset Hub or other members,

(b) Falsely promoting Lifestyle Asset Hub in any way that causes damages to company's reputation.

1. (1) Lifestyle Asset Hub further does not warrant the accuracy and completeness of the materials at this Site. Lifestyle Asset Hub may make changes to the materials at this Site, or to the prices or compensation plan described in them, at any time with a 7 days prior notice.

(2) Subscribers are expected to be familiar with all Company Policies. A copy of the Company Policy Handbook should be supplied to new Subscribers by the Sponsor before the Subscriber Application Form is completed ether online or hard copy.

B. TERMS AND CONDITION

1. **Introduction: Lifestyle Asset Hub Limited** is a Knowledge and Wealth creation company with special interest in Real Estate acquisition and Personal Development of all its Subscribers. At our Company, we believe you profit more from knowledge than from opportunities because an opportunity without knowledge eventually leads to frustration. But Knowledge + Opportunity = Greatness.
2. (1) **Who Is a Subscriber: A subscriber** is a person who has bought into one of the various packages we offer at our company, to join you need to come through an existing Subscriber and make a One Off Payment of ₦1.5m (One Million Five Hundred Thousand Naira) as your activation fee for our VIP package or ₦3m (Three Million naira) for our VVIP package - this activates you into our Knowledge Program that enables you build personal capacity and a healthy real estate portfolio in the process.
 - (2) There are 3 Knowledge Packages that come with your activation fee;
 - (a) the Hub Academy (Business and Life Knowledge),
 - (b) the 40 units real estate business platform (Knowledge on how to build a healthy Real Estate Portfolio);
 - (c) the real estate E-commerce Hub (Knowledge on Smart Real Estate Trading)
3. (1) **The Hub Academy** (Business and Life Knowledge); This is the fully integrated Knowledge Arm of Lifestyle Asset Hub Ltd.
 - (2) It is 80% online via a weekly Webinar on thought provoking topics designed to help all Subscribers build capacity for a lifelong success,
 - (3) And 20% off-line (Physical) via a bi-monthly One Day Intensive Course. With Certificates issued to all Participants,
 - (4) The Knowledge area covers how to grow a successful Lifestyle Hub Real Estate Portfolio and other aspect of Life and Business such training Modules will include but not limited to: Real Estate, Business Management, Leadership & People Development, Wealth Creation, Ethics, Etiquette, Sales & Business Development, Creativity & Innovation, Business Mindset, Personal Effectiveness and Productivity, Coaching and Mentoring, Financial Management, Investment & Cash flow Analysis, Public Speaking and Presentation among others.
 - (5) All Subscribers would have access "User Name" and "Password".
 - (6) There would be a "Download Centre" to download e-books on different topics of interest and training slides.
 - (7) Previous Trainings can also be replayed.
 - (8) Special Feature: There would be a quarterly certificate issuing Assessment Test via our Hub Academy Platform for interested Subscribers.

NOTE: THIS IS OPTIONAL. Successful Subscribers could get a regular Job or Management Job offer from our Company based on role availability.
4. **The 40 Units Real Estate Business Platform** (Knowledge on how to build a healthy Real Estate Portfolio): this is a unique Real Estate Referral Program that teaches you how you can own a 4-Bedroom Terrace Duplex Apartment by Building Up your 40 Units "Real Estate Platform" using a 3 by 3 Network Marketing System for the N1.5m package and 4 by 4 Network Marketing system for the N3m package:
5. (1) **The Steps for The VIP Package:** You refer 3 people that activate into our Knowledge Program with 1.5m thereby earning a 10% commission on each person.

150,000 x 3 =N450,000

(2) Your 3 referrals will refer their own 3 people each = 9. You will get a Leadership Bonus of **N1.5M** after the 9th person signs up.

(3) Those 9 people in your second generation will also refer their own 3 persons each which equal 27 people. (Totalling 39 people in all plus you =40).

(4) Reward -You qualify for a fully finished 4 Bedroom Terrace Duplex Apartment.

(5) There is no time frame for qualification. You grow your Platform at your own pace without pressure however this is subject to how quickly you desire to own your house.

(6) Anyone that completes his/her Platform within 3 months, that person gets a Brand New Car worth no less than N8m. (Eight Million Naira) (a Ford Focus Salon).

(7) Apartment Location: Our Current Locations Are As Follows; Abuja – AMAC, Lagos - Lekki axis or any other developed part of Lagos with space to build, other States - within the State Capital.

(8) You get keys into your apartment 90 days after qualification.

1. (1)**The Real Estate E-Commerce Hub** (Knowledge on Smart Real Estate Trading),

This is our platform that is not network marketing driven, it is a Real Estate E-Commerce Site which focuses strictly on property trading here you can earn commission on all properties you sell using your unique link. Lifestyle Asset Hub gives you a robust training on this when you come on board.

(2) NOTE: You get all these 3 Packages with a one off Activation Fee of One Million Five Hundred Thousand Naira.

(3) At Lifestyle Asset Hub LTD we sell Knowledge that inevitably create a sustainable lifelong wealth and the good life.

Join us today and live a better lifestyle.

Lifestyle Hub - The meeting Point of Knowledge and Wealth.

2. (1) The Business Model/ Bonus / Awards

(2) The Lifestyle Hub Marketing Plan provides for Active Subscribers to receive direct sign up bonuses and other rewards as their Real Estate Business Platform grows.

(3) The Marketing Plan and all Company incentive programs are intended to promote sound Multi-Level Marketing ("MLM") building principles. This includes the proper sponsoring and sales of properties via the Company's e-commerce site.

(4) The basic element of the Marketing Plan is the Direct Sign Up Bonus Structure, by which Active Subscribers will receive a 10% N150,000 (One hundred and fifty thousand Naira) only instant bonus and a N1,500,000 (One Million, Five hundred thousand Naira) Leadership Bonus upon completion of Second Generation Line of 9 Subscribers.

Independent Subscribers agree that the Company has the right to change the Marketing Plan and the rates of bonuses and incentives paid by the Company and the events in respect of which bonuses and incentives are paid, at any time on not less than 14 days' written notice.

(5) Our company do not represent that a Subscriber will achieve financial success without working or by relying solely on the efforts of others. The Company's Compensation Plan is based upon the sales of the Lifestyle Hub Model to others, proper mentoring of first line generation and sales of properties on our e-commerce site. A

Subscriber is an independent contractor whose success or failure depends on his or her personal efforts.

1. (1) Company Compensation:

Lifestyle Hub Real Estate Business Model – The VIP Package

The primary aim of the Company's Real Estate Business Model is to help a Subscriber own luxury a four bedroom Terrace Duplex Apartment following the steps below and partaking in our Leadership Program:

Steps	Requirements	Reward
1	Subscribe with N1,500,000	Hub Academy; Real Estate Business Platform; and E-Commerce Site
2	Refer 3 Persons to make same Subscription of N1,500,000	10% Bonus on each referral = N450,000
3	Work with your 3 direct Subscribers to refer 3 each = 9 new Subscribers	N1,500,000 Leadership Bonus
4	Lastly, work with the 9 new Subscribers to refer 3 each = 27 new Subscribers. 39 Subscribers in all + You = 40	A fully finished 4 Bedroom Terrace Duplex Apartment

NOTE:

- No time frame for completing the above 3 by 3 matrix. Subscribers can complete at their own pace;
- Incentive available for those that complete within 3 months – a **Brand New Ford Focus Saloon Car**; Note: maximum cost of the car - **~~N~~8,000,000**.
- **Subscribers get keys and possession to their Apartments 90 days after qualification;**
- Subscribers can re-qualify multiple times and our Leadership Program is designed to encourage multiple qualifications.

Lifestyle Hub Leadership Program and Incentives

Level	Requirements	Incentives / Reward
Senior Leader	<ul style="list-style-type: none"> • Qualify twice • Produce 2 first generation qualifiers 	<ul style="list-style-type: none"> • N2,000,000 Education Grant • €1,000 worth of Physical Gold. • Comprehensive Health Insurance for 1yr (Family of 4) • Leadership Award
Executive Leader	<ul style="list-style-type: none"> • Qualify 4 times • Produce 5 first generation qualifiers 	<ul style="list-style-type: none"> • All expenses paid International Vacation for family of 4 worth N3,500,000 (Naira) • \$2,000 shopping

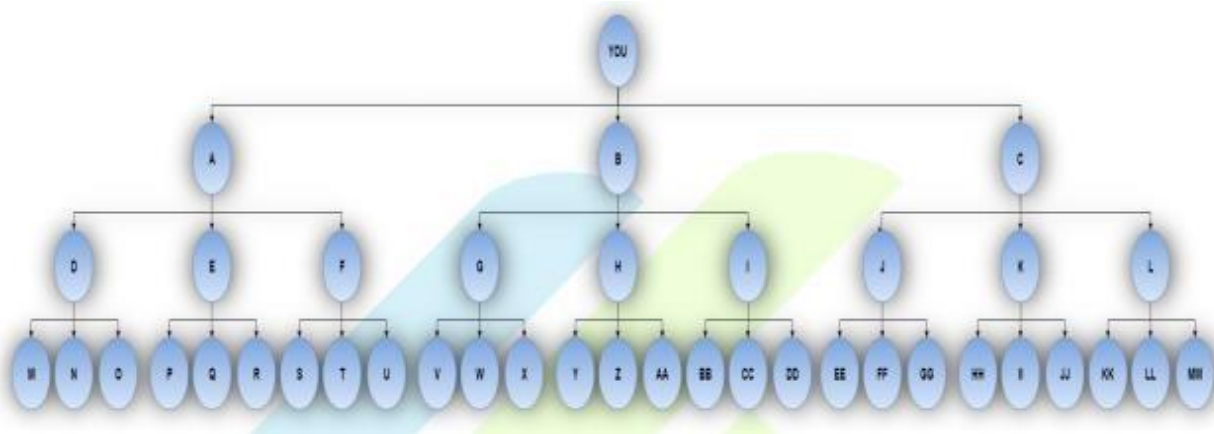
		allowance (USD) <ul style="list-style-type: none"> • €2,000 worth of Physical Gold • Comprehensive Health Insurance for 1yr (Family of 4) • Leadership Award
Rhodium Leader	<ul style="list-style-type: none"> • Qualify 7 times • Produce 12 first generation qualifiers 	<ul style="list-style-type: none"> • A Brand New Mercedes Benz SUV not more than ₦30,000,000 • €5,000 worth of Physical Gold • All expenses paid International Vacation for 2 worth ₦3,000,000 • Comprehensive Health Insurance for 1yr (Family of 4) • Leadership Award

(2) The e-commerce portal can be accessed by any one (registered or unregistered) only via the Replicated Link. Then after the Order for a Product is confirmed the Subscriber whose Replicated Link was used to access the e-commerce Portal, will get **3%** of the total Order amount as **Sales Commission**.

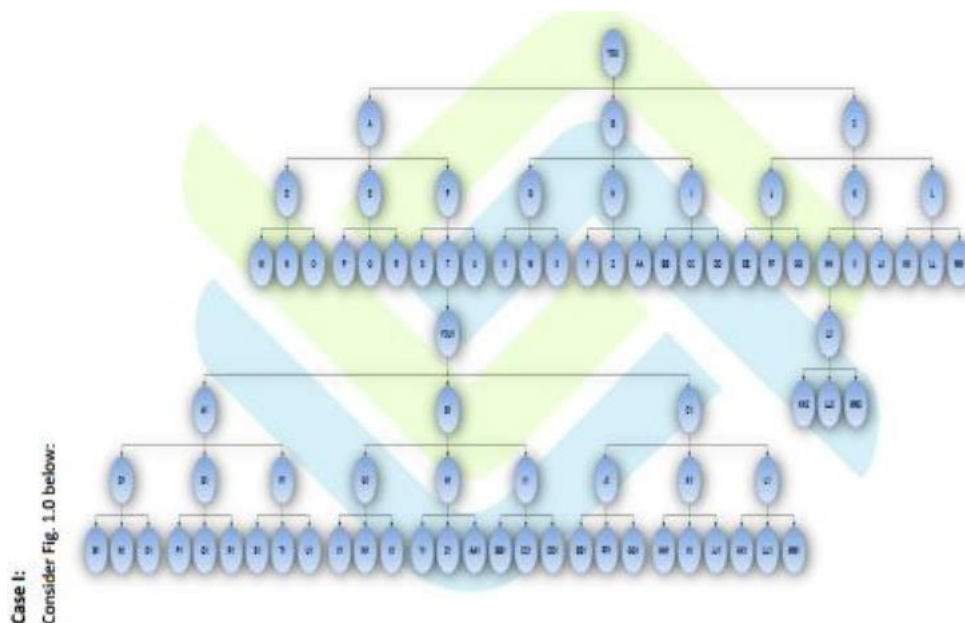
1. (1) Placement And Re-Entry

(2) System Automated Support Chatting – The Company System may periodically support struggling Subscribers with one or two sign ups to facilitate the quick completion of their Platform. This is however not guaranteed and all Subscribers are expected to take ownership of their business growth.

(3) There shall be only 1 matrix tree it will be a 3 x 3 Structure Matrix and 3 steps deep



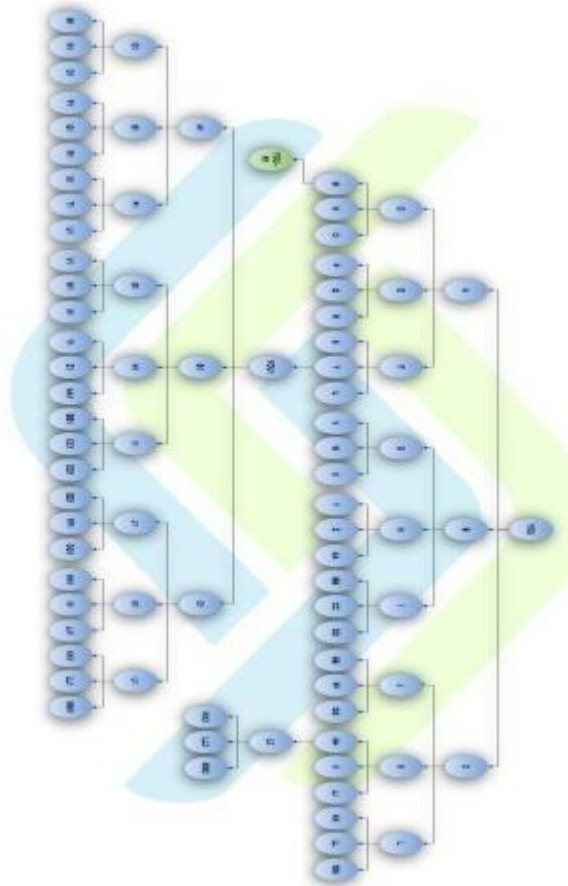
- (4) When a Subscriber joins the Company he is placed in the Matrix with the Placement Logic Top-to-bottom & Left-to-right with respect to the Sponsor.
- (5) It should however be noted that a Subscriber who completes his/her matrix, can virtually re-enter the Matrix and at the first available position in the Matrix.
- (6) The first available position will be searched by considering the original position of the Subscriber himself/herself. Then, according to Top-to-bottom & Left-to-right with respect to the original position of the Subscriber, the Member will be placed in the Matrix.
- (7) For getting re-entry, the Member shall be required to pay the Subscription amount again. The Payment modes will be same as first Subscription.
- (8) A separate transaction will be available for doing re-entry in the system.
- (9) A Subscriber can virtually re-enter as many times as he/she completes his/her own Matrix.
- (10) Suppose Mr. A is a Subscriber who has made virtual Re-entry and hence he is now placed in the Matrix. Suppose his ID is 10000. But when Mr. A will do Re-entry, his ID in the Matrix Tree and all the reconciliation Reports will be shown as 10000-R1, Where R1 denotes the number of times Mr. A did virtual re-entry. If Mr. A again did Re-entry, then instead of R1, it will become R2 and so on.



- (11) The above Fig. 1.0 describes the Placement logic and how the System will create a virtual tree in order to place new members in available positions.
- (12) Consider that A is a new Subscriber & his sponsor is You and since A is the first member sponsored by You (before A, there was no member in You's down line), hence it will be placed at the left of You according to "Top-to-Bottom & Left-to-Right" placement Logic with respect to its sponsor. Now, B & C are other members sponsored by You. Hence, B & C will be placed in the next available positions as shown in Fig.1.0. Now, suppose You again sponsor a new member, i.e., D, then D will be placed below A

as shown in Fig.1.0. Also, assume that now A has sponsored a new member, E. Thus, E, will be placed as shown in Fig.1.0. As it can be seen in Fig. 1.0, the Matrices of You & You1 are complete. Since there is a place available in the 2nd Level of K, i.e., below HH, II & JJ. But as the placement Logic is Top-to-Bottom & Left-to-Right with respect to the Sponsor and if K sponsors a new member, then that new member will be placed below HH on the left side, But if C will sponsor a new member, then that new member will be placed below EE on the left side. Also, even though L2 is sponsored by K, it will appear in HH's Matrix at Level 1 & C's Matrix at Level 3. Also, even though L2 appears in HH's Matrix at Level 1, HH will not receive any Referral Bonus on L2 as he was sponsored by K. So, K will get the Referral Bonus on C. Same will be the case for all the Members.

Consider Fig 1.1 below:



(13) As it can be seen in the above Fig 1.1, **You** has completed his matrix once, so he will virtually re-enter. If he wants to do re-entry, he will pay the Registration amount through the re-entry transaction. After the successful payment, You will be placed in A's Matrix at 3rd Level as You-R1. As a result, You-R1 will be present in D's Matrix at 2nd Level & M's Matrix at 1st Level. Referral Bonus will not be applicable on Re-entered Ids.

1. (1) CONDITIONS TO RECEIVE BONUS, RANKS & AWARDS

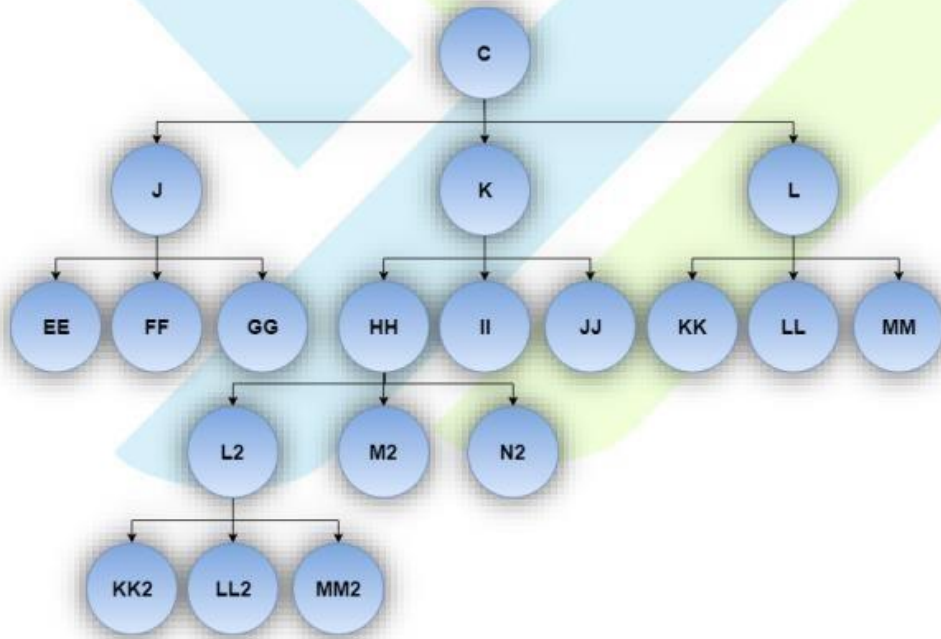
- (2) In order for a Subscriber to qualify and earn any Bonus, Ranks or Awards except for Referral Bonus, he/she will have to refer at least 3 own Directs.
- (3) Directs means the Subscribers who are directly sponsored by You.
- (4) If a Subscriber does not refer his own Directs then his/her will not receive any Bonus, Ranks or Awards.
- (5) Also, such member will not qualify for a re-entry.
- (6) Three Directs Criteria will not be applicable for Referral Bonus.

2. (1) TYPES OF COMMISSION PLAN TO COVER

(a) Referral Bonus

- (i) This Bonus will be given only to that Member who is the Sponsor of the New Member.
- (ii) Whenever a new member is introduced in the System, the Member who has sponsored that new member, will receive N150,000 as Referral Bonus.
- (iii) Note that a new member will always be placed in the matrix according to the "Placement of Members" logic.
- (iii) It will not be mandatory that the Sponsor and the referred Member be in the same Matrix for the Sponsor to receive Referral Bonus.
- (iv) If Sponsor and Member are in different Matrices, then also the Sponsor will receive this bonus.
- (v) Referral Bonus will not be distributed on Member's who do re-entry.
- (vi) However, the Members who do re-entry will be eligible to receive Referral Bonus if they Sponsor any new member.
- (vii) The amount will be directly deposited in the receiving Member's E-Wallet. There will be report for the same.
- (viii) Bonus will be given at run time
- (ix) Refer Case I & Case II above for clarification with example.
- (x) Referral Bonus Report that will be provided in the member panel will be as follows: Remark- Member Name & ID (Against whom bonus is received), Date & Time, Amount, Search Option – Enter A period – From Date – To Date.

Example: Consider the below Matrix



In the above Matrix, only **C** will earn the Level Completion Bonus.

Also, on the entry of 'KK2', 'LL2' & 'MM2', only 'L2' will receive 150,000N x 3 = **N450,000** as Referral bonus.

3. (1) **Level Completion Bonus**

- (2) This Bonus will be given to that Member, with completed, 2nd Level.
- (3) Whenever a new/re-entered member will be placed in any Member's 2nd Level of his/her own Matrix, then that Member will receive ₦1,500,000 as Level Completion Bonus (Leadership Bonus).
- (4) This Bonus will also be given to Re-entered Members.
- (5) The amount will be directly deposited in the receiving Member's E-Wallet.
- (6) There will be report for the same. Bonus will be given at runtime.
- (7) Level Completion Bonus Report that will be provided at member panel will be as follows,
 - (a) Remark-Member Names & IDs (Against whom bonus is received),
 - (b) Date& Time,
 - (c) Amount,
 - (d) Search Option - Enter A period – From Date – To Date.

4. (1) Sales Commission

(2) This is a commission that is received by a member when anyone (himself/herself/any other Member/guest) purchase any Products from the e-commerce store using the Member's replicated Link for ecommerce store.

(3) The basis of this commission will be the Order amount.

(4) 3% of the Order amount will be earned by the Member whose Replicated link was used to purchase the Products.

(a) E.g.: Suppose Mr. X is not a registered member of Lifestyle Hub. If he wants to visit the e-commerce store, he will use a member's Replicated link for e-commerce. Now, Mr. X will purchase Product A – 1 quantity worth N2,000,000 each & Product B – 2 quantity worth N450,000 each. Hence, the total order amount is $2,000,000 + (450,000 \times 2) = N2,900,000$.

Thus, Mr. X will receive 3% (2900000) = N87,000 as Sales commission.

(b) This commission will be calculated at real-time and it will be directly deposited in the receiving member's E-wallet.

(c) Sales Commission Report that will be provided at member panel will be as follows:

(i) Remark-Order Number (Against which Commission is received),

(ii) Date & Time,

(iii) Order Amount,

(iv) Sales Commission,

(v) Search Option – Enter A period – From Date – To Date

5. (1) Early Completion Reward

(2) This is a reward that will be achieved by Members.

(3) The basis to achieve this reward is to complete one's own 3 x 3 or 4 x 4 Matrix Structure.

(4) A member will achieve this Award only if he/she completes his/her own 3 x 3 or 4 x 4 Matrix for the first time within 3 months from the date of joining.

(5) A member can only qualify for this reward only once.

(6) There will be a report available to the Admin to show all the qualifiers for this Reward.

(7) Members will be able to see their own qualification if they qualify for this Reward.

(8) The Reward that will be shown is "Brand New Ford Focus Saloon Car" in the range of N8,000,000 for the VIP structure or N9,000,000.00 for the VVIP structure.

NOTE: this Early Completion Reward cannot be monetized.

6. (1) Commission Distribution

(2) Member will be required to raise an Encashment request through his/her Member Panel.

(3) After Member requests for Encashment, the Company will credit Member's Bank Account within 5 working days.

○ Minimum Encashment Amount (MEA) :-

N150,000

✓ **Deductions on the Encashment from the encashment amount –**

Deduction Name	Deduction % / Amount	Type of deduction (Recurring /One time)
Withholding Tax	5% of Encashment Amount	Recur every time an encashment is done

7. **The 12 Months Compensatory Refund Policy:** a Subscriber who had signed up for 12 months and is unable to convert any of his/her prospects to becoming Subscribers or no one has joined his/her Platform through his or her Up-Line Team Building efforts or the System Automated Support Chatting can write the Company for a refund. This said subscriber will receive the sum of N1, 500,000 less 25% back in refund. Hence, the sum of N1, 125,000 would be paid into the Subscriber's Bank Account as directed by Subscriber within 30 working days from the date of approval. The breakdown of the 25% is as follows: the Subscriber's Sponsor had already been paid 10% Bonus and 15% is the Company's administrative charges.
8. (1) **The Lifestyle Hub VVIP Package:** The Company has a second sign up option of N3, 000,000 (Three Million Naira) called the VVIP Package. This option is specially designed to help VIP Subscribers fast track their apartment qualification process following the steps below:
- (2) **STEP 1** –
Subscribe with N3m
- (3) **STEP 2** –
Recommend 4 People.
- (4) **Reward** = 5% Bonus (N600,000)
- (5) **STEP 3** –
Your 4 People Recommend their 4 each.
- (6) **Rewards** = N3m Leadership Bonus + Fully Finished 4 Bedroom Linked-Terrace Duplex

The Lifestyle Hub VVIP Real Estate Platform



9. THE BIG LEAGUE PACKAGE:

The Big League Package is designed for Subscribers who does not wish to do the Network marketing option as designed under the VIP or VVIP Packages

The price for the outright purchase shall vary from time to time,

There shall be a 3% commission of the total sum for agents who introduces the Big League Package to anyone,

All agents who wish to receive the commission have to become a Subscriber, or come in through an existing Subscriber and all the terms of engagement shall be duly negotiated and agreed upon between them.

10. There is no time frame for qualifying for the Lifestyle Hub Apartment under the VVIP Package but a Subscriber that qualifies within 3 (three) months for his/her first Apartment under the VVIP Package would be given a Brand New Car not more than N9,000,000 (nine million naira).

11. An existing Subscriber under the N1, 500,000 VIP Package can open a separate VVIP Package and qualify following the steps above.

12. The Placement and Re-entry Rules that Apply to the VIP Package also applies to the VVIP Package.

13. (1)New Initiative from Lifestyle Hub

(2) The Secured Subscription Policy backed by a Plot of Land

(3) Every new Subscriber will now be issued a Plot of Land within 4 weeks of payment. A Landed Allocation Document will be issued in the name of the Subscriber under these terms:

(4) The Plot simply secures the Subscribers investment for one year and reduces risk factor to zero.

(5) If the Subscriber qualifies for the Four-Bedroom Terrace Duplex Apartment within one year, the Subscriber shall exchange the Collateral Land Allocation Document with the keys to the Apartment; and the Land ownership comes back to Lifestyle Hub

(6) In the event that the Subscriber has been able to sign up two subscribers within 12 calendar months from the sign up date, this Allocation document immediately expires and becomes null and void.

14. If Subscriber has zero subscribers after a period of 12 calendar months from the date of subscription and the Subscriber wishes to opt out of the system, the Subscriber has two options;

(a) **Possess the land:** Under this heading the Subscriber shall give Lifestyle Hub a written "Notice of Intention to Possess" and final allocation shall be done in the Subscribers name within 45 (Forty-Five) working days; or

(b) **Refund:** here the Subscriber is refunded less Twenty-Five percent (25%) of the sign-up fee and Subscribers' privileges, incentives and positions whatsoever with Lifestyle Hub will be forfeited. Note that the option of Refund under clause 34 can only be done after 12 calendar months and has no further time limit.

34. **Product Expansion:** The Company reserves the right to create more packages necessary for the growth and expansion of its business. Notifications will be sent to all existing subscribers accordingly.

35.(1)THE LIFESTYLE HUB APARTMENT ENGAGEMENT POLICY

(2) Once a Subscriber qualifies for any of the Company's Apartments, the Subscriber becomes the full owner of such Unit(s) of Apartment(s) and becomes the Subscriber's property/Asset.

(3) The Company will serve as the External Facility Manager of all its Lifestyle Hub Apartments.

(4) Apartment Qualifiers are mandated to pay mutually agreed Annual Service Charges to keep the environment secured and neat.

(5) All Apartment delivered to all Qualifiers would be named after the Company as "Lifestyle Hub Apartments"

(6) The C of O of the Land would be broken into several units depending on the total number of Units of Apartments and titled after Qualifiers. The Company would support Qualifiers with legally authorized issuing authorities in the conversion of C of O.

(7) Qualifiers agree not to constitute any form of disturbance to other occupants and to live in peace with all occupants.

(8) In the event of conflicts between or among occupants, all qualifiers agreed to promptly inform the company for possible resolution.

(9) All Qualifiers also agree to observe all Security Protocols developed to keep all Apartments safe and secure.

(10) The Company's desire is to create a community where all occupant know each other and live in a friendly atmosphere.

a. Registration: All qualified subscribers shall be responsible for the registration of their interest in land at the land registry. Lifestyle Asset Hub LTD nor it employees, staff, directors or it's representatives shall not be responsible for the registration of properties on behalf of qualified subscribers.

b. (1) Communication

(2) In order to best serve the interest of all Subscribers, and to keep everyone current on Company's activities and policies, the following methods are used to disseminate information.

(3) The Company's quarterly magazine, which is sent to all Subscribers during the month of publication via email or printed form.

(4) Circular letters.

(5) This Company Policy Handbook and other Company approved Literature items which are available from all Company State Offices and at Head Office.

(6) Subscribers with questions should initially address such queries to their Sponsors. If they cannot resolve the matter, they will make direct contact with Head Office for assistance or instructions.

C. MISCELLANEOUS

c. (1) Subscribers Code Of Conduct

(2) You must be signed up as a Subscriber to promote the company's 3 IN 1 Knowledge Package and all Subscribers are expected to:

(3) Have a good working knowledge of the Company Policy Handbook.

(4) Attend local business briefings, trainings and workshops organized by the company to help Subscribers build a strong and lasting real estate business.

(5) Be honest and conduct themselves with integrity at all times, so as to bring credit to the Company, all other Subscribers and the Network Marketing industry in general.

(6) Display a positive attitude to all Subscribers, in a spirit of cooperation and teamwork.

(7) Be loyal to the Company, its staff, its representatives, and all other Subscribers at all times, avoiding gossip, criticism and internal 'politics'.

(8) Display a courteous attitude in speech and behavior at all times towards staff, representatives of the Company, and all other Subscribers.

(9) Act with integrity when prospecting, by not making exaggerated

claims about the Company, and rewards available within its Marketing Plan.

(10) Act with integrity towards those who join their front-line and encourage them to conduct their team building efforts with integrity.

(11) It is the Subscriber's responsibility to keep up-to-date on Company Policy.

(12) Refrain from soliciting other Subscriber's meeting guests ('poaching') and all other bad practices (such as collecting money from the public and turning the Company's offerings into an "investment" scheme that it's not).

(13) Be smartly dressed at all Company trainings and Award Lunch, local events etc., subject to any dress code requested by event organizer(s).

d. Use of Subscriber Information

You grant Lifestyle Hub a perpetual, irrevocable, non-exclusive royalty-free, world-wide, fully paid, transferable sub-licenceable, license to use reproduce, modify adapt publish , translate, create derivative works from, distribute, publicly display your user content, name, username, awards of bonuses, pictures, videos and any activities with Lifestyle Hub whatsoever and use any information provided to Lifestyle Hub in all media formats and channels now known or later developed, without compensation to you.

e. Limitation Of Liability

a. In no event will Lifestyle Asset Hub, its suppliers, or other third parties mentioned at this site be liable for any damages whatsoever (including, without limitation, those resulting from lost data or business interruption) arising out of the use, inability to use, or the results of use of this site, any web sites linked to this site, or the materials or information contained at any of all such sites, whether based on warranty, contract, tort or any other legal theory and whether or not advised of the possibility of such damages, if your use of the materials or information from this site results in the need for servicing, or repair you assume all cost thereof, applicable law may not allow the exclusion or limitation of incidental or consequential damages, so the above limitation or exclusion may not apply to you.

b. if you have any basis for recovering damages (including breach of these terms), to the extent permitted by the applicable law, you agree that your exclusive remedy is to recover, from Lifestyle Asset Hub LTD or any affiliates, resellers, distributors, third-party apps and service providers, and vendors, direct damages up to an amount equal to your own Subscription fee to Lifestyle Asset Hub LTD.

c. to the extent permitted by the applicable law, you can't recover any (i) consequential damages or losses; (ii) loss of actual or anticipated profits (whether direct or indirect); (iii) loss of actual or anticipated income (whether direct or indirect); (iv) loss of contract or business or other losses or damages arising from your use of the services in a non-personal capacity; (v) special, indirect incidental or punitive losses or damages; and (vi) to the extent permitted by law, direct losses or damages in excess of the caps specified in section 44(a) above.

These limitations and exclusions apply if this remedy doesn't fully compensate you for any losses or fails of its essential purpose or if we knew or should have known about the possibility of the damages. To the maximum extent permitted by law, these limitations and exclusions apply to anything or any claims related to these Terms and Conditions, Services, or software related to the services.

d. Lifestyle Asset Hub is not responsible or liable for any failure to perform or delay in performing its obligation under these Terms to the extent that the failure or delay is caused by circumstances beyond Lifestyle Asset Hub's reasonable control (such as labour disputes, acts of God, war or terrorist activity, malicious damages accidents or compliance with any applicable law or government order). Lifestyle Asset Hub will endeavour to minimize the effects of any of these events and to perform the obligations that aren't affected.

f. Indemnification

(1) You agree to defend, indemnify, and hold harmless Lifestyle Asset Hub, its officers, directors, shareholders, employees, independent subscribers, telecommunication providers, and agents, from and against any and all claims, actions, loss, liabilities, expenses, costs, or demands, including without limitation legal and accounting fees, for all damages directly, indirectly, and/or consequentially resulting or allegedly resulting from Your misuse or inability to use the Website, or Your breach of any of these terms and conditions in this Agreement.

(2) You understand and agree that:

(a) Lifestyle Asset Hub does not engage in the sales or offering of securities;

(b) This is not an offer for sale of a security, investment contract, investment opportunity, offering, etc., or trust instrument, as defined by the Investment and Securities Act, 2007 as well as any law or regulation of any Country, State or Territory,

(c) Lifestyle Asset Hub is not registered as an investment company under the Investment and Securities Act, 2007

(d) In making your decision to activate a membership in Lifestyle Asset Hub, you must rely upon your own examination of the terms of the agreement, including the merits and risks involved. No documentation of Lifestyle Asset Hub has been filed with or approved or disapproved by the Securities and Exchange Commission ("SEC") or any other state or federal governmental agency or any national securities exchange. Any representation to the contrary is a criminal

offense.

(e) Lifestyle Asset Hub will make available to any prospective subscriber the opportunity to ask questions of and to receive answers from Lifestyle Asset Hub regarding the membership and the terms and conditions of this membership and to obtain any additional relevant information

- g. **Arbitration and Waiver of Class Actions:** The exclusive means of resolving any dispute or claim arising out of or relating to this Agreement (including any alleged breach thereof) or the Service shall be BINDING ARBITRATION. You may not under any circumstances commence or maintain against Lifestyle Asset Hub any class action, or other representative action or proceeding. By using the Service in any manner, you agree to the above arbitration agreement. Your rights will be determined by a NEUTRAL ARBITRATOR, NOT A JUDGE OR JURY. You are entitled to a fair hearing before the arbitrator. The arbitrator can grant any relief that a court can, but you should note that arbitration proceedings are usually simpler and more streamlined than trials and other judicial proceedings.
- h. **Force Majeure:** Lifestyle Asset Hub LTD shall not be liable, in respect to any delay in completion of works hereunder or of the non-performance of any terms and conditions directly or indirectly resulting from delays by Acts of God; acts of the public enemy; terrorism; earthquake; war, or military operations, epidemic and riots; or adverse weather conditions; or other causes beyond the control of the Parties. In the event of any of the foregoing, the time for performance shall be equitably and immediately adjusted, and in no event shall Lifestyle Asset Hub LTD be liable for any consequential or incidental damages from its performance or non-performance of any term or condition of this Agreement. Lifestyle Asset Hub LTD shall resume the completion of works under this Agreement as soon as possible subsequent to any delay due to force majeure to mitigate the effect of the force majeure.
- i. **Disclaimer:** the information provided by Lifestyle Hub and its Subscribers on its website and at presentations is for general information purposes only. All information on this Site and at presentations is provided in good faith, however we make no representation or warranty of any kind, express or implied regarding the accuracy, adequacy, validity, reliability, availability or completeness of any information on the Site or at presentations.

Under no circumstances shall we have any liability to you for any loss or damage of any kind incurred as a result of the use of the Site or information at presentations or reliance on any information provided on the Site and at presentation. Your use of

the site and presentation and your reliance on any information on the site and presentation is solely at your own risk.

The site cannot and does not contain legal advice. The legal information is provided for general informational and educational purposes only, and is not a substitute for legal advice.

Accordingly, before taking any actions based upon such information, we encourage you to consult with the appropriate legal professionals. We do not provide any kind of legal advice.

This opportunity is made for individual decisions and responsibility. All third party recommendations are only for purposes of introduction and not meant to be a liability so no subscriber shall arrest or cause for any Lifestyle Hub Ltd its sponsors representatives, employees, subscribers any unrest, disturbance or harassment of any kind.

Any person who violates these any of these terms and conditions shall be immediately removed from Lifestyle Hub system.

- j. **Exclusive Membership Agreement:** After thirty days of membership, Independent Subscribers shall not be a member or sales representative of any Real Estate Network Marketing Company involved in the sales or distribution of any property. If it is determined by Lifestyle Asset Hub that you have violated this term, you will be notified and given an opportunity to cure. Should you fail to cure within the specified time period, you may qualify for a potential refund as 50% of your initial investment less any amount received for commissions or earning, and your positions will be forfeited.

k. DEFINITIONS:

(1) The Company is 100% Nigerian owned and duly registered with the Corporate Affairs Commission; The Company is a fully integrated Real Estate Network Marketing Company established to support Subscribers who are willing to follow and work through our unique Business Model own luxury Terrace Duplex Apartments (minimum of 4 rooms) at very livable residential locations.

(2) The Company is also into Real Estate Property Trading via its E-Commerce Site exclusive to its Subscribers. Hence, every Subscriber would have its own unique e-commerce link.

(3) The Lifestyle Hub™ Real Estate Model is a **Business** and equally an **Investment: Business** because our subscribers need to spend time and energy to grow it through "Recommendation Marketing" or "Referral Marketing"; Investment in the sense that our Subscribers have parted with certain funds with the aim to have a Return on Investment "ROI" with time.

(4) The Lifestyle Hub™ Real Estate Model is based on the Principles of Network Marketing: **NOTE:** Every legitimate Network Marketing Company must have a **physical product** or **value added service** it is offering. Our Product at Lifestyle Asset Hub is **Knowledge based** and Service is the provision of an **Organized System** that enables subscribers contribute to a pool of **Property Development Fund** (PDF), with each

Subscriber having its **Personal Property Pool** (PPP) within the larger PDF, and our System enables all Subscribers build their PPP through our referral program with the sole aim of owning personal properties.

(5) Our end Products (Tastefully finished Terrace Duplex Apartments in prime locations) are "expensive" and an average Subscriber may not be able to afford them with a one off instant payment, hence the need for our Real Estate Network Marketing Model.

(6) The Subscription Fee of ₦1, 500,000 (One Million Five Hundred Thousand Naira) under the VIP Package buys subscribers a Knowledge Pack and a license to participate in our Referral Program. It is more like a License Fee to participant in our simple to understand "**3 by 3, 3 Steps Deep Matrix System**" (a 40 Unit Real Platform); our Subscribers also own a Real Estate E-Commerce Site for Online Property Trading in the process.

(7) The Subscription Fee by itself cannot "buy" Subscribers a home, which explains why there are no physical exchange of product at the point of registration or sign up until Subscribers complete the 40 Units in their Investment Platform.

(8) The Formula to qualify for our 4 Bedroom Terrace Duplex Apartment is: 1 (You) + 3 Direct Referrals + 9 Second Generation Referrals + 27 Third Generation Referrals = Qualification. This is specially designed for those who have added value to the System by referring people to also participate in our 3 in 1 Knowledge Program.

(9) The Company's primary inspiration is to "create wealth knowledge from the middle" – build a community of knowledgeable and financially stable "middle class".

(10) Our Model enables Subscribers build true and real Asset.

(11) We will support our Subscribers with periodic Financial Intelligence Trainings and other Real Estate Knowledge Driven Trainings via our e-learning site: www.thehubacademy.org. Exclusive to our subscribers.

(12) The Company will play its role in aiding the Economy of Nigeria by ensuring all our Subscribers pay Taxes/VAT on their bonuses where applicable; and ensure as a Company our accounts are properly audited and our corporate Tax up to date.

(13) The Company is not in business to compete with existing Real Estate Developers but to collaborate with them through our cutting edge E-Commerce Site.

(14) As a Company, we will work closely with all Government Regulatory Bodies to the benefits of our Subscribers.

(15) Lifestyle Asset Hub Limited is a real company with physical administrative offices in Lagos State and the Federal Capital Territory (FCT).

(16) The Lifestyle Model is designed for those that appreciate the power and value of Network Marketing or those willing to learn this unique Business Model.

(17) Our Contracts are directly with our Subscribers and our Subscribers are protected by the Nigerian Business Contract Laws. Hence, any aggrieved Subscriber can seek Legal redress for justice.