

ADVO CARE® RAPIDPAY PARTNERS WITH PAYQUICKER

AdvoCare continues its commitment to providing a secure, reliable and speedy commission payment system with this change to a new payment system vendor.

What is changing?

Beginning Dec. 13, 2019, AdvoCare will partner with a different vendor to power our RapidPay commissions payment system. The new commissions payment system vendor, PayQuicker, will offer an easy portal to manage your funds and AdvoCare-branded debit card. You can use this card the same way you use your bank debit card (no need to pre-load). You can also choose to transfer the funds to your bank account.

Key Benefits:

- Safe, secure, and speedy access to your funds
- Your new RapidPay debit card will not require pre-loading. This means your new card will work more like a bank account debit card, eliminating multiple steps to spend your commissions
- Better account communication with email and in-portal notifications

What about the funds in my old account?

For the easiest access to your current account funds, consider spending or transferring them today! Why wait if you have money waiting for you before the holidays?! Your options:

1. Transfer your funds from your Hyperwallet account to a personal bank account (no fee).
2. Move your funds to your old/current RapidPay Debit Card. (fees and conditions may apply, [LINK](#) to card terms and conditions)
3. Do nothing - AdvoCare will set up your new PayQuicker account with commissions paid in the coming weeks or move your funds to your new PayQuicker account for you between Jan. 9-10, 2020. Either way, you'll receive an email from AdvoCare to let you know how you access your funds in your new account.

The last day to access your Hyperwallet account is Jan. 8, 2020. AdvoCare will automatically move any remaining funds into your new account and email you to activate. After Jan. 8, 2020, you will no longer be able to access your old account portal; however, you can continue to use your Hyperwallet pre-paid card until any funds you loaded onto it are exhausted or the card expires.

What will I need to do? And when?

If you are paid commissions between Dec. 4, 2019 and Jan. 9, 2020, **AdvoCare will create your new account in PayQuicker** at the end of the commission pay period, and **you will need to activate the new account**. AdvoCare and PayQuicker will email you when it is time for you to activate your new account- simply follow the email instructions. If you aren't paid commissions between Dec. 4, 2019 and Jan. 9, 2020, and if you have funds in your previous Hyperwallet account, AdvoCare will create your new PayQuicker account on Jan. 9, 2020, move your funds

for you, and email you to let you know it's time to activate your account. Below is a timeline with more detail:

- **Dec. 6, 2019** - The last commission payments will be made into the Hyperwallet accounts. This will include commissions and bonuses for pay period ending Dec. 3, 2019. You may continue to access your Hyperwallet account and funds through Jan. 8, 2020.
- **Dec. 13, 2019** - The first commission payments will be deposited into your new PayQuicker account for the weekly pay period ending Dec. 10, 2019.
 - If you receive a commission payment on Dec. 13, 2019, you will also receive an email letting you know your new PayQuicker account has been created and is ready for you to activate. You will only need to activate your new account once.
 - All commissions and bonuses paid on or after Dec. 13, 2019 will be deposited into your new PayQuicker account.
- **Jan. 8, 2020** - This is the last day to access your old account. On Jan. 9, 2020, AdvoCare will automatically move any remaining funds into your new account and email you to activate. The process can take up to two business days. Your funds should be available in your new account by end-of-day Jan. 10, 2020.

NOTE: After Jan. 9, 2020, you will no longer be able to access your Hyperwallet portal; however, you can continue to use your Hyperwallet pre-paid card until any funds you loaded onto it are exhausted or the card expires.
- **Jan. 9, 2020** - All remaining Hyperwallet accounts that contain funds but that have not had commissions deposited since Dec. 13, 2019 will be moved to PayQuicker. Account holders will receive an email from PayQuicker with instructions on how to activate their new accounts. The process can take up to two business days.
- **Jan. 11, 2020** - Your funds should be showing up in your new PayQuicker account. If you have not already activated your new account, please check your email for instruction from AdvoCare and PayQuicker on how to do so.

MORE FREQUENTLY ASKED QUESTIONS

What does it mean for me?

Your new RapidPay debit card will now pull directly from your account more like a true bank account, eliminating multiple steps to spend your commissions.

What differences will I see?

Right off you'll discover how easy it is to spend your commissions with a new AdvoCare-branded debit card that pulls directly from your FDIC-insured account.

You'll also see a change in how account fees are handled. Hyperwallet and PayQuicker have different fee structures, so we have noted some differences below. As with our previous vendor, your individual account activity will affect fees collected.

How are the fees associated with this new vendor different than before?

Below is a fee comparison between the old structure and the new structure after the transition period:

| | NEW RAPIDPAY* Powered by PayQuicker | OLD RAPIDPAY Powered by Hyperwallet |
|---|---|---|
| Monthly Service Fee for Active Accounts | \$0.50 | \$1.50 |
| Bank Transfer Fee | \$0.50 | N/A |
| Debit Card Creation Fee | N/A | N/A |
| Example: Monthly fees total with no bank transfers | \$0.50 | \$1.50 |
| Example: Monthly fees total with 1 bank transfer | \$1.00 | \$1.50 |

** This fee structure will take effect starting Feb. 1, 2020 which is after the transition*

Will AdvoCare® cover any fees incurred during the transition (Dec. 13, 2019 – Jan. 31, 2020)?

Yes. Specifically:

- **Monthly Service Fees** – AdvoCare will pay PayQuicker Monthly Service Fees for Active Accounts for December 2019, not to exceed \$0.50 per account.
- **Bank Transfer Fees** – AdvoCare will pay your first PayQuicker Bank Transfer Fee for December 2019, not to exceed \$0.50 per account.

Is there a debit card option with the new vendor?

Yes, you can request an AdvoCare-branded debit card at no cost to you. It will work like a standard bank debit card, pulling funds directly from your account. One card per account will be provided upon request.

How do I get my Advocare-branded debit card for my new PayQuicker account?

Depending on account activity, some cards are ordered automatically, and others must be ordered manually.

- **Automatic Card Order** - If you have an AdvoCare-branded debit card connected with your old account that is active and you earn commissions between Dec. 4, 2019 and Jan. 31, 2020, AdvoCare will order you a new AdvoCare-branded debit card associated with your new PayQuicker account automatically when your new account is set up and activated. You will not need to manually order.
- **Manual Card Order** – If your account activity does not satisfy the Automatic Card Order parameters above, once your new account is activated you will be able to order an AdvoCare-branded debit card manually at no cost to you through your PayQuicker account.

What is the timing?

The transition will begin for Distributors receiving a commission payment on Dec. 13, 2019 and will continue in phases through January 2020. You will be notified by email when your new account is ready for activation.

Why are we changing vendors for RapidPay?

AdvoCare RapidPay powered by PayQuicker will enable our Distributors to have easy access to their funds and eliminate multiple steps to spend those funds.

Will we be changing companies routinely?

No.

How does this change benefit me as Distributor?

Your new AdvoCare-branded debit card will allow you to access your commissions quicker than with standard direct deposit. It's safe, and provides secure earnings access at your fingertips, wherever and whenever you need it. There is also no need to pre-load your AdvoCare-branded card. It works just like a regular debit card.

Can I opt out of RapidPay?

No, RapidPay is how AdvoCare pays commissions and bonuses.

Why can I not receive a paper check directly from AdvoCare, or have direct deposit?

RapidPay is the only option available to receive your commissions and bonuses.

What level of service can I expect from PayQuicker?

AdvoCare carefully selects vendors to provide you with the best service. AdvoCare RapidPay, powered by PayQuicker, offers prompt customer service by chat, email and phone. In addition, email and in-portal notifications make sure you're always informed.

How do I get my money that has been deposited into my old account after the transition is complete? Is there a deadline for me to transfer my money?

You have until Jan. 8, 2020 to access your old account through the pay portal as you have been. You can move those funds to a bank account or load them onto your old AdvoCare pre-paid card. If there are any funds left in your old account after Jan. 8, AdvoCare will move them to your new account for you on Jan. 9, 2020 and notify you to activate your new account.

Are there additional fees for me to transfer my money out of my Hyperwallet account?

There are no changes to your Hyperwallet account fee structure. New PayQuicker accounts will have a different fee structure (\$0.50 monthly service fee and \$0.50 per funds transfer out of PayQuicker).

Will I lose the funds I currently have on my old debit card?

No, you will be able to use your pre-paid card until the funds you loaded onto it are exhausted or the card expires.

What is the last pay period that will be deposited into my old account?

The last payment into old accounts will happen on Dec. 6, 2019. This will include commissions and bonuses for the pay period ending on Dec. 3, 2019.

Can I move my funds from my old debit card to my new account or revert the funds back into my old account to then transfer the funds to my new account?

Funds cannot be transferred from the old debit card once loaded.