



## **WARNING !!!**

Rich & Well operates on a Three-Dimensional Business Model.

1. The **“METAMORPHOSIS” Campaign**
2. The **“Retire Rich & Early” Initiative**
3. The **“Clean & Healthy Water” Protocol**

Participation in the Rich & Well ecosystem may result in Excessive Happiness, Substantial Financial Elevation and Occasional Sleepless Nights Due to Sheer Excitement.

When this Happens, we cannot be held liable for Any Overwhelming Joy or Dreams that Keeps You Awake.

Proceed with Enthusiasm!

In Life, Two Universal Topics  
Inevitably Impact Everyone,  
Regardless of Personal  
Interest: **HEALTH & FINANCES**

At Rich & Well, We Empower  
Individuals and Communities to  
take Proactive Control of these  
Two Essential Aspects,  
ensuring a Balanced, Fulfilling,  
and Secure Future.

Let's Guide You Toward Greater  
Well-Being and Financial  
Confidence.



# **THE NETWORK MARKETING REVOLUTION IS HERE!**

We Have:

Demystified Network Marketing

Addressed the Past Mistakes and Mended the Damages Caused in the Industry,

Simplified the Challenges that Prevent Many from Attaining the Elusive Financial Freedom

Provided Real Value for Your Money

Transformed Network Marketing into what it is Destined to be: A NOBLE PROFESSION.





This is a Quintessential Disruption in the Network Marketing Landscape.  
Imagine a revolutionary business model where you **EARN FIRST**.  
And Buy Products later from your Bonuses. NO Inventory, monthly quotas, or complex requirements. Rich & Well is redefining the industry with a **\*\*stress-free, profit-driven opportunity\*\*** designed for **\*\*Serious Wealth Builders\*\***.

\*\* NO MORE GAMES! NO MORE GIMMICKS! NO FAKE RANKINGS! NO INVESTMENTS NEEDED!\*\*

✗ \*\*No PV/BV\*\* ✗ \*\*No Monthly Targets\*\* ✗ \*\*No Multiple Registrations\*\*  
✗ \*\*No Inventory Stocking\*\* ✗ \*\*No Front-Loading\*\* ✗ \*\*No Fake Promises\*\*  
✗ \*\*No Forced Team Balancing\*\* ✗ \*\*No Hype—Just REAL RESULTS!\*\*

\*\* \*\*Five Pay Plans that runs Concurrently with the same Team\*\*Your Primary and Secondary Team Generates 5 Streams of Income for Generational Wealth. \*\*

✓ Top Notch Technology Products  
✓ The Pay Plan is Unmatched  
✓ Industry First Dual Incentive Package with the FEWEST Number of Distributors to achieve Rankings.

This is the Most Revolutionary & Rewarding Network Marketing Business EVER Created.



## A B O U T U S..

WE ARE HOLISTIC DRUG-LESS HEALTH & WELLNESS ADVOCATES...

Empowering Diaspora and Indigenous African Families with Wealth and Wellness....

By Turning Health Challenges into Wealth Opportunities.

Rich & Well is driven by an Excellent Management Team, Industry Leaders, Passionate Visionaries, and Innovators, with a Track Record, Wide Experience & Expertise in Health, Finance, and Network Marketing.

We Have a Strong Appealing Product Line with a Positive Impact, a Good Marketing Plan and Strong Corporate Support.



## VISION

To Create a Community where everyone has the Opportunity to Live the Rich & Well Lifestyle: characterized by Optimal Health, Financial Security, Personal Fulfilment, Generosity and Strong Connected Relationships.

## MISSION

Empowering Individuals to achieve Holistic Well-Being through Proactive Health and Financial Strategies, fostering a Thriving Community of Empowered Individuals.

## WHY CHOOSE US?

✓Experienced. ✓Profitable ✓Sustainable  
At Rich & Well, We Sell Tangible Products and Render Services of Essential Value.





**S E R V I C E S:**  
**Empower Underprivileged individuals, including the Poor, Needy, Widows, Single Mothers and Youths, by Providing them with Tools and Resources needed to achieve Financial Stability, Self-sufficiency, and long term Independence.**

**Other Services includes but not Limited to:**

- \*Plant a Tree Project**
- \* Life Skills & Leadership Development**
- \* Tuition Aid**
- \* Medical Missions**
- \* Money Mastery 201**
- \* Purpose-Driven Giving**
- \* Rescue Women from Trafficking Initiative, and More.**

## PRODUCTS

Groundbreaking Revolutionary Cutting Edge Technology Devices with Scientifically Backed Benefits That Unlocks the Natural Healing Potential of the Body: TERAHERTZ FREQUENCY, LASER, FAR & NEAR INFRARED and RED LIGHT THERAPY DEVICES.

The Most Advanced Technology & Alternative Ways of Preventing, Treating, or Speeding Up Recovery from Critical Illnesses.

Your 24/7 Personal Home Doctor.

\*No Appointments \*No Waiting Rooms \*No Bills

\*\*\* Non-Invasive, Drug-Free, Natural and Painless Treatment Modalities with No Side Effects.

OUR FLAGSHIP PRODUCTS. Terahertz Technology Devices.

This is a New Approach to Health & Wellness. Just Blow the Problem Area for Mind Blowing Results.

**“HERTZ WHERE IT HURTS!”**

*Ingest Pills, Powders or Potions- PAST Blow or Heat the Body-Present.*

“If there's a Way to Heat the Bones, then ALL Diseases Can be Treated”.

-Hippocrates (the Father of Medicine)

“Future Medicine will be the Medicine of Frequencies”.

. -Albert Einstein (The Greatest Physician of All Time)

American Scientists Call it "Wave of Life  
Japanese Scientist Call it Light of Life  
Chinese Scientists Call it.....God's  
Waveband  
Others Call it.....Divine  
Frequency.

It can be used for People of All Ages,  
(including infants), Pets and Plants.

This isn't just a Device-Its a Healthcare  
Revolution in Your Hands.

***"One Home, One Terahertz!  
Empowering Generations with Wellness  
& Wealth.***



# PRODUCT



## . BUSINESS OPPORTUNITY HIGHLIGHTS

1. Low Entry Point: ₦24,000
2. 100% Commissions Pay Out on EVERY Direct & Indirect Referral in Your Entire Genealogy... AND GUESS WHAT? From your First REFERRAL, You get Your Initial Investment Back.
3. Earn Massive Income EVEN with Only 1 Active Downline
4. Profit Shares With or Without Referrals. Even if You Refer ZERO People, You Still Earn from the Global Pool Quarterly.
5. Earn Significant Profits as a Reseller of our Fast Moving Consumer Goods (FMCGs) with our Dropshipping Model: No Personal Money, Stock or Inventory Needed. Set Your Own Price & Keep All the Profits
6. Industry First Dual Incentive Package that Requires the FEWEST Number of People Needed to Achieve Rankings and Qualifications.
7. Earn Multiple PASSIVE Incomes as DIVIDENDS from Investment Vehicles, Financial Instruments, Blue Chip Companies & The Emerging Technologies.

## **BUSINESS MODEL**

The Rich & Well Business Model operates on a Hybrid Compensation Plan, combining the REVERSE 2 UP System as the Primary Income Stream and the 2 x 6 Follow Me Matrix as the Secondary Income Stream.



The Reverse 2 Up Plan means that Every Member must PASS UP the 2nd and 4th Person they Refer to their Sponsor.

Example:

1.Kofi Refer Aisosa, Ade, Chucks and Aisha in that order.

1.Aisosa is kept by Kofi

2.Ade is PASSED UP to Kofi's Sponsor

3.Chuks is kept by Kofi

4.Aisosa is PASSED UP to Kofi's Sponsor

This Completes the Reverse 2 Up System.

DO NOT FORGET THAT IN THE REVERSE 2 UP,  
Your 1st and 3rd Referrals Will each Pass Up their  
2nd and 4th Referrals to You to the up to the Last  
Level of the Matrix

Every Direct Referral That stays with You Owes You 2  
Pass Ups.

Every PASS UP also owes You 2 Pass Ups. This  
continues to the Last Level. This is called **THE  
POWER OF 4.**



REVERSE 2 UP Used in  
1.Bronze: 2. Silver 3.Gold.

Same Model, Same Team Members,  
Different Pricing

2 × 6 FOLLOW ME MATRIX

1.Diamond 2.Platinum

Same Model, Same Team Members,  
Different Pricing. All the 5 Compensation  
Plans Runs Concurrently and with the  
Same Team.



## **THE POWER OF 4 EXPLAINED.**

Every Member sponsor 4 Direct Referrals and each do likewise

**LEVEL 1.** You get your 4 Direct Referrals and you Pass Up 2 to Your Sponsor and You Keep 2 So  $2 \times N24,000 = N48,00$

**LEVEL 2.** Your 2 get their 4 and 2 each is PASSED UP to You for a Total of 4  
So  $4 \times N24,000 = N96,000$

**LEVEL 3.** Your 4 get their 4 and 2 each is PASSED UP to You for a Total of 8  
So  $8 \times N24,000 = N192,000$

**LEVEL 4.** Your 8 get their 4 and 2 each is PASSED UP to You for a Total of 16  
So  $16 \times N24,000 = N384,000$

**LEVEL 5.** Your 16 get their 4 and 2 each is PASSED UP to You for a Total of 32  
So  $32,000 \times N24,000 = N768,000$

**LEVEL 6.** Your 32 get their 4 and 2 each is PASSED UP to You for a Total of 64  
So  $64 \times N24,000 = N1,536,000$

. **LEVEL 7.** Your 64 get their 4 and 2 each is PASSED UP to You for a Total of 128  
So  $128 \times N24,000 = N3,072,000$

**LEVEL 8.** Your 128 get their 4 and 2 each is PASSED UP to You for a Total of 256  
So  $256 \times N24,000 = N6,144,000$

**LEVEL 9.** You 256 get their 4 and 2 each is PASSED UP to You for a Total of 512  
So  $512 \times N24,000 = N12,288,000$

**LEVEL 10.** Your 512 get their 4 and 2 each is PASSED UP to You for a Total of 1,024  
So  $1024 \times N24,000 = N24,576,000$

**LEVEL 11.** Your 1,024 get their 4 and 2 each is PASSED UP to You for a Total of 2,048  
So  $2048 \times N24,000 = N49,152,000$

**LEVEL 12.** Your 2,048 get their 4 and 2 each is PASSED UP to You for a Total of 4,086  
So  $4,086 \times N24,000 = N98,064,000$

## PRIMARY MATRIX-REVERSE 2UP (NGN)



LEVEL	MEMBERS	BRONZE	SILVER	GOLD
1	2	48,000	192,000	480,000
2	4	96,000	384,000	960,000
3	8	192,000	768,000	1,920,000
4	16	384,000	1,536,000	3,840,000
5	32	768,000	3,072,000	7,680,000
6	64	1,536,000	6,144,000	15,360,000
7	128	3,072,000	12,288,000	30,720,000
8	256	6,144,000	24,576,000	61,440,000
9	512	12,288,000	49,152,000	122,880,000
10	1024	24,576,000	98,304,000	245,160,000
11	2048	49,152,000	196,608,000	491,520,000
12	4096	98,304,000	393,216,000	983,040,000
TOTAL		196,560,000	786,240,000	1,965,600,000

#### AUTO DEDUCTIONS (NGN)

S/N	ITEM	BRONZE	SILVER	GOLD
1	Upgrade to Silver	96,000	240,000	800,000
2	Product <u>Autoship</u>	160,000	800,000	1,600,000
3	Admin Fee	800,000	1,600,000	2,400,000

# HOW IT WORKS.



Your 2nd and 4th Direct Downlines in the Bronze Matrix Loops Back to You, thus automatically becomes your 1st Stage of the 2x6 Secondary Matrixes and it's from these 2 Matrixes that **INCENTIVES ARE PAID.**

Stage 1. 2 Members

ACTION: You Upgrade to Stage 2

Stage 2. You have 4 Members. Each Upgrades to Stage 2

ACTION: You Upgrade to Stage 3

Stage 3. You have 8 Members. Each Upgrade to Stage 3

ACTION: You Upgrade to Stage 4

Stage 4. You have 16 Members. Each Upgrade to Stage 4

ACTION: You Upgrade to Stage 5

Stage 5: You have 32 Members. Each Upgrades to Stage 5

ACTION: You Upgrade to Stage 5

Stage 6: You have 64 Members. Each Upgrades to Stage 6

**RESULT: You've Reached the Final Stage, Maximizing Your Income Potential**

The PLATINUM MATRIX follows the Same Pattern and Runs Concurrently.

### DIAMOND POTENTIAL INCOME CHART (NGN)

STAGE	COST	MEMBERS	INCOME	UPGRADE	CASH OUT
1	800,000	2	1,600,000	1,600,000	-
2	1,600,000	4	6,400,000	3,200,000	3,200,000
3	3,200,000	8	25,600,000	6,400,000	19,200,000
4	6,400,000	16	102,400,000	12,800,000	89,600,000
5	12,800,000	32	409,600,000	25,600,000	384,000,000
6	25,600,000	64	1,638,400,000	-	1,638,400,000

TOTAL: ₦2,134,400,000



### PLATINUM POTENTIAL INCOME CHART (NGN)

STAGE	COST	MEMBERS	INCOME	UPGRADE	CASH OUT
1	1,600,000	2	3,200,000	3,200,000	-
2	3,200,000	4	12,800,000	6,400,000	6,400,000
3	6,400,000	8	51,200,000	12,800,000	38,400,000
4	12,800,000	16	204,800,000	25,600,000	179,200,000
5	25,600,000	32	819,200,000	51,200,000	768,000,000
6	51,200,000	64	3,276,800,000	-	3,276,800,000

TOTAL: ₦4,268,800,000

### AUTO DEDUCTION (NGN)

S/N	ITEM	DIAMOND	PLATINUM
1	Upgrade to Platinum	1,600,000	-
2	Product <u>Autoship</u>	2,400,000	3,200,000
3	Admin Fee	3,200,000	4,000,000



## **SHOW ME THE MONEY**

1. Bronze. ₦196,560,000
- 1.Silver:.. ₦786,240,000
- 2.Gold:.. ₦1,965,600,000
- 3.Diamond: ₦2,134,400,000
- 4.Platinum: ₦4,268,800,000

**TOTAL EARNINGS:₦9,415,600,000.**

What if You Earn Only 10%? This Translate to ₦941,560,000

Even if it's Just 1%: That's ₦94,156,000

## **AND GUESS WHAT**

You don't have to complete the Level to get Paid. Any Member that Drops Anywhere in your Matrix or Genealogy, YOU GET PAID and Even with Only 1 Active Leg, You get paid.

## **INCENTIVES AND QUALIFICATIONS. DIAMOND STAGE INCENTIVES.**

**1. ASSOCIATE: Complete Stage 1.**

\*\* N560,000 for Your First Fruit Offering.

**2. TEAM LEADER: Complete Stage 2**

\*\*Cash Gift of N800, 000.

\*\*Retirement Fund: N800,000

**3. SUPERVISOR: Complete Stage 3**

\*\*Pay It Forward (PIF): N1,600,000

\*\*Retirement Fund: N3,200,000

**4. MANAGER: Complete Stage 4**

\*\*All Expenses Paid International Trip

\*\*Shopping Allowance: N1,600,000

\*\*Retirement Fund: N3,200,000

**5. DIRECTOR: Complete Stage 5**

\*\*Mortgage Support: N4,800,000

\*\*Retirement Fund: N4,800,000

**6. AMBASSADOR: Complete Stage 6**

\*\*Luxury Car: N32, 000,000

\*\*Retirement Fund: N8,000,000

\*\*Church Thanksgiving: N8,000,000

## PLATINUM STAGE INCENTIVES

1. SUPER ACHIEVER: Complete Stage 1  
N240,000 Monthly Grocery Shopping for 6 Months
2. MASTER MENTOR: Complete Stage 2  
Cash Award: N1,600,000  
Pastor Appreciation: N1,600,000  
Retirement Fund: N4,000,000
3. LEGACY BUILDER: Complete Stage 3  
Family Support: N3,200,000  
Wardrobe Allowance: N2,400,000  
Retirement Fund: N4,800,000
4. EMPIRE BUILDER: Complete Stage 4  
Luxury International Trip with Cruise.  
Retirement Fund: N5,600,000
5. SUCCESS AMBASSADOR: Complete Stage 5  
High End Car Fund: N64,000,000  
Retirement Fund: N8,000,000
6. COMMISSION CHAMPION: Complete Stage 6  
Mortgage Fund: N160,000,000  
Furniture Allowance: N8,000,000  
Retirement Fund: N12,800,000  
Church Thanksgiving: N16,000,000

## **. . . N O W T H E KICKER!**

# **The Wealth Legacy Blueprint & “Retire Rich & Early” Initiative.**

## **1. THE WEALTH LEGACY BLUEPRINT.**

We teach you the four pillars of true wealth creation:

1. **\*\*Make Money:\*\*** Amplify your network marketing success with advanced strategies for recruitment, retention, and sales conversion.
2. **\*\*Manage Money:\*\*** Master personal and business finance. Learn budgeting, debt management, and smart financial planning to protect your earnings.
3. **\*\*Multiply Money:\*\*** Gain exclusive access to a curated, diversified portfolio of premium investment vehicles, allowing your money to work for you.
4. **\*\*Give Money:\*\*** Develop a philanthropic strategy. Learn how purposeful giving amplifies your impact and becomes a cornerstone of your generational wealth legacy.

# MONEY

is calling

Follow Us to the “**Money Makers Maternity**” Ward.

\*\* \*\*Money Makers' Maternity: Your Financial Birthright\*\*

\*\*Money Makers' Maternity\*\* is Rich & Well's signature program for every individual and distributor designed to answer that very question. This is where we equip you, our most valuable asset, with the financial intelligence to make your commissions, bonuses, and profits work as hard as you do.

We guide you through the entire financial journey:

This is more than a program; it's a rite of passage within the Rich & Well family.



Decline



Accept

## **Retire Rich & Early Initiative**

Earn DIVIDENDS from Multiple Guaranteed PASSIVE Income Streams in High Performing Environments from Trusted Investment Vehicles, Financial Instruments, Blue Chip Companies and The Emerging Technologies...

Highly Favored by:

- ✓Financial Institutions
- ✓Large Companies
- ✓The World's Wealthiest Individuals.

\*Real Estate Investment Trusts (REITs), \*Indices

\*Index Funds

\*Exchanged Traded Funds (ETFs) \*Annuities \*Cryptocurrencies \*

\* Stocks. \*Bonds \*Forex \*Mutual Funds \*Renewable Energy

\*Non-Fungible Tokens (NFTs) \*Fintech \*Industrial Commodities

\*Precious Metals, Binary Options \*Emerging Technologies

\*Money Market Funds (MMFs), etc.

**NO PERSONAL UPFRONT PAYMENT or EFFORTS REQUIRED.**

**THIS IS INCOME FOR LIFE...Without Ever Having to Work Again, Unless You Want to.**



## **DISCLAIMER:**

### **Rich & Well is NOT an Investment Vehicle or Platform.**

Members do not purchase Investments and the company does not solicit funds for the purpose of Investment on a Member's behalf.

The Lifetime Income Opportunity as described is a potential result of achieving and maintaining specific leadership levels within the Company's Compensation Plan, **NOT** the return on an Investment.



The funding for these long-term incentives is facilitated by the Company **“Piggybacking”** on the expertise of Third-Party entities. This includes **AAA-Rated Premium Investments, Professional Fund Managers and Licensed Brokers or Guardians.**

Eligibility to receive incentives and participate in the Lifetime Income program is strictly contingent upon a Member's continued compliance with the Company's Policies and Procedures, achieving and maintaining required Rank Qualifications, and the Company's continued ability and discretion to fund the program.

**MONEY SICKNESS SYNDROME (MSS).** Money Sickness Syndrome (MSS) Refers to the Physical and Psychological Symptoms experienced by People who are Stressed Out about Money. A Person who constantly worries about Money may be Afflicted by the Money Sickness Syndrome. Those with Debt Problems are also at a Risk.

### **Symptoms of MSS:**

Shortness of Breath, Headaches, Nausea, Indigestion, Lack of Appetite, Poor Concentration and Forgetfulness, Negative Thoughts, Depression, Low Sex Drive,etc. Other Conditions that can be caused by Financial Stress: Heart Disease/Attack, Gastrointestinal Problems, Weight Gain/Loss, Eating Disorders, Insomnia, Psoriasis, Negative Thoughts, etc.

***A Credit Bank Alert from Rich & Well...and B O O M !  
Problem Solved. Sickness Disappears.***

## THE 4 CHOICES

Money & Wellness (Wealth & Wellness) are not the same entity. They are Mutually Exclusive, Separate Concepts, which means You Can Be One of the Following Combinations:

1. Poor & Unwell
2. Rich & Unwell
3. Poor & Well
4. Rich & Well

Which of these 4 Choices Resonates with You?

*As For Me & My Family, We choose to be Rich & Well.*



## AN IDEA WHOSE TIME HAS COME!

Victor Hugo once said:

“You can resist an invading army; you cannot resist an idea whose time has come”.

**\*The Idea:** Empowerment through Community and Partnership

**\*The Time:** Now. In a world seeking authentic connection and financial self-determination.

**\*The Movement:** Rich & Well

Welcome to the Future.





Join Us Now and Enjoy the EUDAIMONIA LIFESTYLE...a Contented State of being Happy and Healthy and Prosperous.

Your ₦24,000 is either ...  
Another Forgotten Takeout Order  
OR the Seed for a ₦1,600,000 + Monthly Passive Income

You've 60 Seconds to Decide.  
TIME STARTS NOW!

For More Information, Please Visit our Website: <https://richandwell-lifestyle.space>

OR, Get Back to the Person Who Shared This With You.

Rich & Well  
*Never be sick or broke, again.*



