

HEALTHSPAN

STEMTECH INTERNATIONAL, INC.

TOTAL LIFE ENHANCEMENT

GLOBAL
Leaders **P.5-7**

CONVENTION
Albums **P.8-10**

GLOBAL
Training **P.14-15**

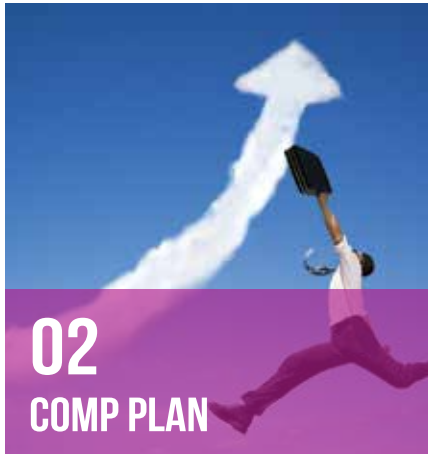
READY in November
SET in December
GO in January!
P.02



Compensation Plan Enhancements!

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WRITER & EDITOR
Bonnie Goldfein

ART DIRECTION & DESIGN
Claudia Schnell

Stemtech World Headquarters
2010 NW 150th Avenue
Pembroke Pines, FL 33028

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CO-FOUNDER MESSAGES

EXCITING TIMES CONTINUE!



If people expected a “lull” at Stemtech following Convention Season, they certainly don’t know Stemtech! We have been busier than ever at World Headquarters, putting everything in place for what we know will be our biggest year yet... 2015. Spurred by the visual impact of our eye-catching new logo and

striking label designs, we are positioned to make Stemtech recognizable worldwide as the Source for Innovation, Wellness and Prosperity. And as our company’s identity grows, so will the business opportunity for every member of our Global Family.

What’s more, the excitement generated by Stemtech’s Comp Plan Enhancements is absolutely palpable, as IBPs around North America and the world are burning up email and phone lines talking about them! A lot of the early excitement comes because of the three months of advance notice we have given everyone – with Convention attendees the first to hear – to build and prepare for some amazing added Bonuses, easier entry-level qualifying and higher payouts for top performing Field Leaders. I hope you will pay special attention to our three-page feature on the basics of the four Enhancements (pages 2-4). Also, tune in to Comp Plan training webinars this month and next and check out details of the full Comp Plan in your Back Office. Then be ready to GO on January 1, the day the changes kick in for a Stemtech Compensation Plan that is more lucrative than ever before!

To your prosperity,

Ray C. Carter, Jr.
President & CEO

STEMTECH R & D NEWS

As we near the end of a very busy 2014 for Stemtech, we can now share some eagerly-awaited announcements with everyone. In Research and Development, 2015 will probably be the most prolific and groundbreaking year we have yet seen. We are currently organizing a multi-center project that will involve research centers in



the USA, Colombia, Ecuador, Spain, France, Indonesia and the Philippines, studying the effect of Endogenous Stem Cell Mobilization on glucose metabolism, vascular health and metabolic syndrome. This research project will include tests on a new plant that we discovered over the past 2 years that has proved so far to be the most effective plant at elevating the number of circulating adult stem cells. This research work will, therefore, document the effects and benefits of the third generation of stem cell enhancers, SE3™. We have already tested this product with a limited number of individuals and the overwhelming response is: “When can we get this product?” The answer is: very soon. So, while SE3 will definitely be the most effective stem cell enhancer on the marketplace, this multi-center research project will be a landmark in the world of science-based dietary supplements.

It is good to be reminded that while many dietary supplement companies talk science and claim to have much science to back up their product, most of it is borrowed science that does not really apply to their products. Dietary supplement companies like Stemtech that invest in research on their very own products are quite rare, and -- quite frankly -- the only ones you should trust.

Sincerely,

Christian Drapeau
Chief Science Officer

READY IN NOVEMBER SET IN DECEMBER GO IN JANUARY!

The time is NOW for every Stemtech Independent Business Partner to prepare the way for making **BIG MONEY** in 2015!

January 1, 2015, is right around the corner, so there is no time to waste. You have less than two months to ensure that you **QUALIFY** for the Compensation Plan Enhancements that kick in on the first day of 2015.

Comp Plan Enhancement #1 VEHICLE BONUS PROGRAM

Want to drive a vehicle paid for by Stemtech? Qualifying for Stemtech's Vehicle Bonus Program is easier than ever before!

Everything depends on you **QUALIFYING** as a **DIRECTOR** (or above) who builds with AutoShip. In North America, both Independent Business Partners AND VIP Customers on AutoShip count toward your qualification. As the chart below shows, your monthly vehicle bonus increases as the number of your personally-enrolled AutoShips and the total number of AutoShips on your first three levels increase, along with your AutoShip PV:



New Vehicle Bonus Program

WHEN YOU ACHIEVE THIS:				
You Get Paid	Business Partners on Autoship on your 1st Level*	Business Partners on Autoship in 3 Levels*	Total Volume 3 Levels of Business Partners*	Fully Qualified Director each month?
\$300 USD per Month	10 personally enrolled	100	10,000 AutoShip PV**	YES
\$600 USD per Month	15 personally enrolled	200	20,000 AutoShip PV**	YES
\$900 USD per Month	20 personally enrolled	300	30,000 AutoShip PV**	YES
\$1,200 USD per Month	25 personally enrolled	400	40,000 AutoShip PV**	YES

*VIP Customers count towards your qualification

**50% Rule Applies

(continuation from p. 2)

Once you meet these qualifications for three consecutive months, your Vehicle Bonus begins in the fourth month. A BONUS for those who attended the North American Convention in September: THEIR qualification period began

October 1... making IBP's eligible to start driving a Stemtech car in January! For everyone else, you can shop in January for a vehicle that can be in your driveway in April... but you need to start building your team NOW!

Comp Plan Enhancement #2 TEAMBUILDER PROGRAM

On January 1, 2015, TWO new TeamBuilder Packs will be added:

- TeamBuilder Pro-Retailer Pack
- TeamBuilder Director Pack

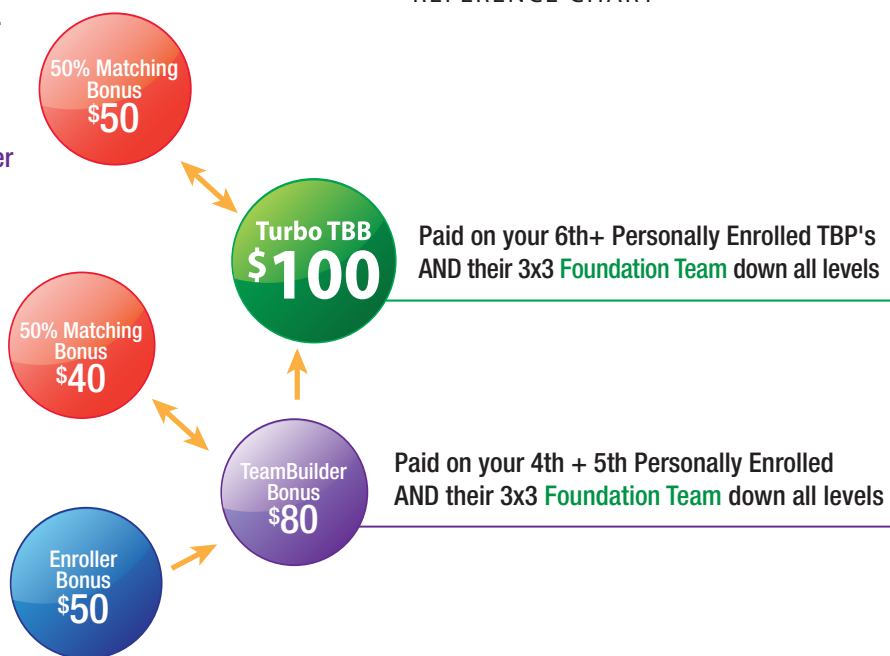
In addition, the Manager Pack will assume a new, more appropriate name: the Leadership Pack.

You will receive an Enroller Bonus for each Pack you sell (including the ProRetailer Pack, which previously did not generate an Enroller Bonus). The Enhancement comes in as you build a bigger and bigger organization with TeamBuilder Packs. As the chart below shows, your TeamBuilder Bonus is \$80 for your FOURTH and FIFTH enrollments. With the SIXTH TeamBuilder Pack you sell, your TeamBuilder Bonus increases to \$100. Not only will you receive \$100 beginning with your sixth TeamBuilder Pack sold, but also for their 3x3 Teams all the way down... infinite levels deep. **THINK OF HOW MUCH MONEY YOU WILL BE MAKING!**

Turbo TeamBuilder Bonus

REFERENCE CHART

Matching bonuses paid on the TeamBuilder Bonus earned by your Foundation Team once you have 5 Personally Enrolled TBP's. Receive the Matching Bonus when your Foundation Team qualifies for a TeamBuilder Bonus



(must have an active AutoShip order (50+ APPV), personally or VIP Customer, to qualify for any TeamBuilder Bonuses.)

Want to make even more money?

GET READY NOW! Upgrade to the new Leadership Pack so you can earn higher bonuses on those you enroll! Selling a Leadership Pack in 2015 will generate a Bonus of \$200 FOR IBPs WHO ARE QUALIFIED! To qualify, upgrade to

the Leadership Pack NOW. Then you will receive the \$200 TeamBuilder Bonus for each new Leadership Pack sold, beginning January 1. Also, the new 500 PV "Lifestyle AutoShip Pack" is another way to qualify for the \$200 bonus.

YOU BUY	YOU ENROLL	YOUR TEAMBUILDER BONUS*	ROLL-UP BONUS
TeamBuilder Pack	TeamBuilder Pack IBP	\$80 (\$100 from 6th Personally Enrolled on)	\$0
TeamBuilder Pack	Leadership Pack IBP	\$80	\$120
Leadership Pack	TeamBuilder Pack IBP	\$80 (\$100 from 6th Personally Enrolled on)	\$0
Leadership Pack	Leadership Pack IBP	\$200	\$0

*on your 4th & 5th personally enrolled IBP with a TeamBuilder Pack

(continuation from p. 3)

And even that's not the whole story... If you are looking to make **EVEN BIGGER MONEY** with the TeamBuilder, go to your **Back Office NOW** and check out the qualifications and **BIG BONUSES** you earn when you enroll IBPs with the

TeamBuilder Director Pack and TeamBuilder ProRetailer Pack. It's a fact... 2015 can be the year you make the sort of money with Stemtech that you have always dreamed of!

Comp Plan Enhancement #3 PROSPERITY BONUS *(previously called the AutoShip Program)*

The two charts below show how the Prosperity Bonus Program is a way to put **MORE** money in your pocket **FASTER** than was possible with the former AutoShip Program.

Two standout points:

- With **two** personally enrolled with an AutoShip order (100 APPV), you earn **7%** on each of **four** levels with an OPV of only **1000!**

- No longer does your OPV have to leap from 5,000 to 50,000 for your earnings to increase significantly. **Now you have STEPS to prosperity: 1000, 5000, 10,000, 25,000, 50,000, 100,000, 250,000** – with accompanying growth in both personally enrolled AutoShips and your overall APPV. You begin earning earlier and your path to prosperity is well-defined!

Autoship Program *no more than 50% from any one leg

Number of Personally Enrolled with AutoShip order	OPV*	OPV*	OPV*	OPV*	OPV*	
	1000	5000	50,000	100,000	250,000	
= 1	3	5	7	10	10	
APPV = 50	100	200	200	200	200	
Levels	1	7%	7%	7%	7%	7%
	2	7%	7%	7%	7%	7%
	3	7%	7%	7%	7%	7%
	4	7%	7%	7%	7%	7%
	5	7%	7%	7%	7%	7%
	6	7%	7%	7%	7%	7%
	7	7%	7%	7%	7%	7%
	8		1%	1%	1%	
	9		Infinity	2%	2%	
	10			Infinity	3%	Infinity

Prosperity Bonus *no more than 50% from any one leg

	1★	2★	3★	4★	5★	6★	7★	
APPV =	50	100	100	200	200	300	400	500
Personally Enrolled with AutoShip Order =	1	2	3	4	5	6	8	10
OPV =	0	1000*	5000*	10,000*	25,000*	50,000*	100,000*	250,000*
Levels	1	7%	7%	7%	7%	7%	7%	7%
	2	7%	7%	7%	7%	7%	7%	7%
	3	7%	7%	7%	7%	7%	7%	7%
	4	7%	7%	7%	7%	7%	7%	7%
	5		7%	7%	7%	7%	7%	7%
	6			7%	7%	7%	7%	7%
	7				7%	7%	7%	7%
	8					1%	1%	1%
	9					Infinity	2%	2%
	10						Infinity	3%

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Comp Plan Enhancement #4 LifeStyle Leadership Bonus *(formerly called the StepUp Program)*

To encourage both growth and leadership, the former StepUp Program has been changed in ways that will reward those working the business. The chart on the right shows elevated standards for Directors, Senior Directors, Executive Directors and StemGems, with new options for working members of the team to increase their earnings significantly (up to 10%) as they build large organizations. ■

Lifestyle Leadership Bonus

REFERENCE CHART

RANK QUALIFICATIONS FOR DIRECTORS & ABOVE										
	DIRECTOR	SENIOR DIRECTOR	EXECUTIVE DIRECTOR	SAPPHIRE DIRECTOR	RUBY DIRECTOR	DIAMOND DIRECTOR	DOUBLE DIAMOND DIRECTOR	TRIPLE DIAMOND DIRECTOR	PRESIDENT'S CLUB	CHAIRMAN'S CLUB
PPV =	100	100	100	200	200	300	300	300	400	500
DGPV =	1000	1000	1000	1500	1500	2000	2000	2000	3000	3000
OGV =	0	1000**	2500**	5000**	10,000**	15,000**	25,000**	50,000**	Includes 3/1000 Legs	Includes 3/1000 Legs
Director Legs =	1	2	3	4	5	6	7	8	9	10
G	1%	2%	3%	4%	5%	6%	7%	8%	9%	10%
E		2%	3%	4%	5%	6%	7%	8%	9%	10%
N			3%	4%	5%	6%	7%	8%	9%	10%
E				4%	5%	6%	7%	8%	9%	10%
R					5%	6%	7%	8%	9%	10%
A						5%	6%	7%	8%	9%
T							6%	7%	8%	9%
I									1%	1%
O										1%
N									Infinity	2%
S										3%
									Infinity	3%

** no more than 50% from any one leg

NEW OPTION	RUBY DIRECTOR	DIAMOND DIRECTOR	DOUBLE DIAMOND DIRECTOR	TRIPLE DIAMOND DIRECTOR	PRESIDENT'S CLUB	CHAIRMAN'S CLUB
OGV =	20,000**	30,000**	50,000**	100,000**	250,000**	500,000**
Director Legs =	3 Sapphire Legs	3 Ruby Legs	3000 Legs	3000 Legs	3000 Legs	3 PC Legs

For complete information about all four Comp Plan Enhancements, go to your Back Office, keep up-to-date on eBlasts AND tune in to Stemtech Webinars and President's Calls. **GET READY and GET SET now so you can GO FOR THE MONEY beginning January 1st!**

GLOBAL LEADERS

NEW TRIPLE DIAMONDS

Building Stemtech Businesses Around the World!

In every corner of the world, Stemtech Global Leaders are building organizations that share wellness and prosperity with people near and far. As you read each of these stories, you may find yourself inspired by their personal development and the business strategies that have taken them on their path to success. Learn from these Leaders, then duplicate their success!



IAN & KELLY ADAMS New Zealand

To say that Stemtech has made a difference in Kelly Adams' life is a huge understatement. When Graham Kelly stopped into the couple's print shop in mid-2012, Kelly was, by her own assessment, "very sick." After listening to Graham and "feeling I had nothing to lose," Kelly began taking SE2®. After only a few days, Kelly says, "Customers at my shop commented on how well I was looking, and I was feeling better each day."

Excited to share their wonderful "find," Ian and Kelly signed on as Stemtech distributors, achieving Triple Diamond in only two years. It no longer matters that "modern" technology made Ian's TV-repair business obsolete and a now-healthy (and lots slimmer) Kelly has the energy to apply her communication talents "to sharing my story of wellness and prosperity that Stemtech offers. Getting out in the community every day is important," Kelly says, "because we are always meeting new people. So we do it EVERY DAY."



SOPHIE BRION Réunion (France)

Since she lives on an island with fewer than a million inhabitants, you may think that Sophie would have trouble building a thriving Stemtech business... but you would be wrong! Once her mother, Triple Diamond Marie Joelle Robert (of Martinique) introduced her to SE2 and the Stemtech opportunity, Sophie says, "I immediately realized it could help so many people. I had to tell everybody!" From that moment, she began reaching out, using the talents she had developed owning a training center for beauticians – "guiding people to success" – as well as through her personal development and a degree in management. Sophie's best advice for IBPs? "Listen, listen, listen! People will tell you how you can help them."

She also emphasizes that no one builds a successful business alone. She is particularly happy that her mother makes twice-annual visits to Réunion that "always boost my team," Sophie says. "It is amazing how she can influence people's lives!" She says, "Without my mother, Chantal Canet Jeanton and European Union GM Christian Tricoche, it would be impossible for me to achieve what I have. And I know that this is only the beginning!"

NEW TRIPLE DIAMONDS



HENRY CO Philippines

On vacation in Taiwan, Henry had a sudden recurrence of pain in his leg, a situation that made walking even a few steps difficult. In jeopardy of spoiling a vacation, Henry looked for helpful suggestions from his Taiwanese friends. A friend who was an Independent Business Partner in Stemtech Taiwan suggested StemEnhance® and Henry says, “I felt so relieved and happy with my quick improvement that I wanted to sign up with the company in Taiwan right away.” Learning that non-residents couldn’t enroll in Taiwan, Henry says, “Returning home, I quickly signed up with Stemtech Philippines.”

Henry says, “People who have been aware of my recurring problem with walking are fascinated by my fast and lasting improvement. They want to try the product for themselves.” He never really expected to build a business by sharing his experience with friends, but his success has happened, regardless. He says, “My real purpose is to help people improve their health. I sincerely wish them well. That is the key to success.”



GEOFF GOLDIE Australia

As a young man in New Zealand, Geoff used “safe” chemicals in his mobile sheep-dipping business, only to find out later that these organophosphates left him with ongoing health problems. After trying other businesses and getting “bitten” by the gold-prospecting bug in Australia, in 2007 Geoff discovered Stemtech in a *HealthSpan* sent by Canadian Triple Diamond Rob Cranston to Carolyn Hall. Intrigued by the product and the opportunity, Geoff set up an organization to be ready when Stemtech opened Australia. While the wait to 2009 seemed long, he says, “If you are onto a good thing, never give up on it. Eventually the pieces fall into place.”

Much healthier now thanks to stem cell nutrition, Geoff heads a huge global business on six continents. “My team is working somewhere around the clock, so my income never stops,” he says, a stark contrast from his old gold-mining days: “Finding gold for a living gets progressively harder because gold doesn’t grow back,” he says. “But with the ‘nuggets’ on my global team building and growing, I can go gold-mining now just for fun. I’m still getting paid every day!”



VALENTINA GRIDASOVA Russia

Since she lives in East Siberia, some people may think of Valentina as “too isolated” to have any hope of developing a successful Stemtech business. The truth is that her position as head of a Centre for Family Health in the city of Angarsk (near the beautiful Lake Baikal) fits perfectly with Stemtech, as she explains, “Our centre specializes in solving complex health problems using innovative techniques for natural recovery and health maintenance.”

Although she had no network marketing experience when Triple Diamond Alexander Vladimirov introduced her to Stemtech, Valentina discovered early on that the TeamBuilder Manager Pack was a key to success. “In our region, this cuts times and gives fast results,” she explains. Talking on the phone daily with Alexander and Elena Okhotnikova and learning from them, Valentina is able to support the growth of her IBPs who live both near and far, already developing fifteen key Business Partners. She says, “In 2015 I want to see each of them – and others – achieve Triple Diamond!”



SONG DUK LEE Korea

Her own health issues led Song Duk Lee to Stemtech. “I had been studying ways to address my health problems,” she says, “so the science of adult stem cells as the natural renewal process of the body has given new hope to me. I want to share this great hope with others.” Achieving Triple Diamond quickly in 2012, sadly Mrs. Lee had to close her business for personal reasons soon after. In 2014 she returned with renewed vigor, achieving Triple Diamond again. She can once again promote Stemtech’s products to others “without hesitation, as these products provide a convenient and easy way to sustain and enhance health.”

Mrs. Lee’s upline, Triple Diamond Ahn Chug Ho, drives over five hours from Seoul to her office in Changwon weekly to help her build a strong organization. He and President’s Club Member Ahn Jong Ung help Mrs. Lee to do her business “in a confident manner,” encouraging her to “spend all my energy to attain President’s Club.” Mrs. Lee tells the members of her team, “If you are heading in the right direction, do not stop. Prove your belief with action!”



CHERRY RELOVA Philippines

As Chief Pharmacist in the Philippine Air Force, Cherry is surrounded by health care professionals. “It makes me feel good sharing our amazing products with the people I work with, knowing they have my same level of commitment and passion for health,” she says. She had been a little reluctant to hear Malou Macatangay speak about “stem cell enhancement,” but Cherry says her hesitation about “this controversial subject” disappeared as Malou’s enthusiasm about Stemtech’s products dispelled all doubt.

Cherry soon attended a General Assembly presented by Sapphire Director Julia Go, where she says, “I saw the big picture of Stemtech Philippines, learned about the products and how to organize a business.” Now Cherry talks easily about the company and shares product stories from family or friends. For those interested in the business, Cherry introduces the Comp Plan and “I invite them to our next Guest Opportunity Meeting,” she says. Cherry applauds these “GOMs” and other training provided by General Manager Bernie Mercado, saying, “These are the special tools that brought me to the rank of Triple Diamond Director.”



DR. GUSTAVO ROBAYO GORDON & FATIMA ALEXANDRA TUAREZ BORRERO Ecuador

A medical doctor and surgeon in Quito, Ecuador, Gustavo first heard about Stemtech and its product line from friend and colleague Dr. David Constante while in India for a medical conference. Over two years, he shared SE2® with his family, friends and some patients, hearing of good results from them all. By 2013, he saw a business opportunity developing, especially, he says, once he attended the Latin American Convention and got to know “successful people in the company – like Claudia Zamudio – so I could follow her example.”

Gustavo’s business now extends throughout Ecuador, with great growth in the coastal city of Guayaquil, “where people are more open to new ideas” and into Colombia. He says it is important to encourage belief in the product, “so people will stay with it and want to develop a network.” His 2015 goal is “to develop my best Directors, helping them achieve their dreams.” His best advice to each of them? “Feel the benefits you enjoy from these products, then recommend them from the heart.” ■

NORTH AMERICAN CONVENTION

Stemtech's first Convention in Florida was full a special moments to remember, including a lovely evening on a luxury yacht and an "invitation-only" Grand Opening Celebration at our new Global Headquarters -- both for StemGems only! Weekend highlights for everyone included "Big Al" Schreiter's "Five Words to a Yes," thrilling announcements, exciting recognition and FUN (including VP Global Operations, John W. Meyer's snazzy socks)!



LATIN AMERICAN CONVENTION

Not even a broken ankle received in the bull ring Thursday could keep Mexico GM Juan Carlos Saucedo from leading the Latin American Convention's festivities, highlighted by a dozen or more compelling speakers, a product taste-test, extraordinary camaraderie and recognition that brought smiles and applause throughout the exciting weekend in Mexico City.



ASIA-PACIFIC CONVENTION

The “highs” were loftier than ever at the Asia-Pacific Convention this year, as StemGems rode to the top of a Singapore skyscraper to enjoy dinner and a breath-taking view from the club Altitude. It was a fabulous start to an unforgettable weekend of Leadership recognition, great entertainment and valuable on-stage and off-stage opportunities to learn and share business-building strategies.



NEWS FROM AFRICA AND EUROPE

SOUTH AFRICA



Eager South African IBPs participated in the 2014 Business Academy, featuring VP/African Markets Errol Lester (See arrow) as he turned over the reins of South Africa to me, after seven years at the helm on our continent, to move to his new position as Director of Field Support/North America. At this “invitation only” Academy, we all renewed our commitment to making our Academy theme – “Turning Point” – ring true, with a refocus on the lifeblood of network marketing, recruiting. Everyone is energized by the Comp Plan Enhancements that increase the attractiveness of the Stemtech opportunity here in South Africa, as well as elsewhere on our continent and globally. 2015 holds great promise for Stemtech in Africa!

Royston Knowles
Acting Managing Director/Africa



Enhancements that will prepare them for outstanding growth in 2015, a year that promises expansion in both the IBP organizations and the product line available here in Ghana.

Adolph Agomor
General Manager/Ghana



THE EUROPEAN UNION



Ribbon cutting at Strasbourg Headquarters: The Town's Deputy Mayor, County Senator, Christian Drapeau, Christian Tricoche and the Region President.

The Grand Opening this autumn of our new Stemtech European Union headquarters in Strasbourg attracted over 300 Independent Business Partners from all over France and from places as far away as Martinique, Réunion, Guadeloupe, Guyana and even Malaysia (represented by Triple Diamonds Hazmi and Izlene Hamizan). The two-day event received a lot of publicity in the press and other media.

The Strasbourg office has a multi-lingual staff for support of IBPs throughout Europe and elsewhere, and provides shipments of Stemtech products to all Western EU countries. We have opened a new office on the island of Réunion, where the Field Leaders are driving sales and recruitment to stunning levels, responsible for 25% of French growth in the first four months! On Réunion, Christian Drapeau met with 50 doctors for a presentation about stem cell science that was carried by our main television network in France.



Hazmi & Izlene Hamizan at the Strasbourg opening

We look forward to tremendous growth in the EU market in 2015.

Christian Tricoche
General Manager/European Union Markets



GHANA

In June, we opened our new Stemtech office in Kumasi, providing a convenient sales point where we can also accommodate 100 people at a time for business presentations. In addition to radio advertisements, we took to the streets in a joyful Road Walk full of music and enthusiasm that attracted many people to Stemtech's opportunities for wellness and prosperity.



Music once again provided the backdrop for the stem cell story in mid-October when we sponsored an evening of choral music for 1500 at the National Theatre. Many IBPs from Ghana and nearby locales were able to make excellent contacts at this event, following an on-stage presentation about the opportunities that Stemtech offers.

We look forward to our December 6th Leadership Seminar, where we will energize our Field Leaders with knowledge about the exciting Comp Plan

Because of the danger and difficulties that travelers to Africa and within the continent are facing currently, we had to postpone the European/African Regional Convention in Casablanca, Morocco, from October to next spring, tentatively planned now for March 2015. We appreciate your understanding of this very difficult decision that has been necessitated by extraordinary world situations.

OVERVIEW: STEMTECH PRODUCT DEVELOPMENT

by Paola Mazzoni, VP/Training & Product Development



Today, the complexity of product development – and by extension, product testing – has exploded. In the past, the test strategies employed at any point in the product development life-cycle were primarily related to only one stage of product development. In today's fast-paced product environment, it's clear that

as product development timetables are being compressed, the question emerging here at Stemtech is:

“What is the highest possible quality we can achieve with the fewest delays on the road to development of the best finished product that our Independent Business Partners and their customers truly want?”

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It was only one year ago, in 2013, that we decided to take the risk – or, more appropriately phrased, the opportunity – to do the first product testing at a Stemtech Convention. This “in vivo” testing with Stemtech IBPs was such an important milestone that we have repeated it at all 2014 Conventions. In all cases, we have realized that the feedback coming from our IBPs has been both useful and absolutely necessary for our product development.



Latin American Convention: Participants ask questions and complete evaluations of taste-test

We all know that Stemtech is a true pioneer in Biotechnology and Nutrition. We were first in the development of stem cell nutrition and we still lead the burgeoning industry in all-natural nutritional supplements.

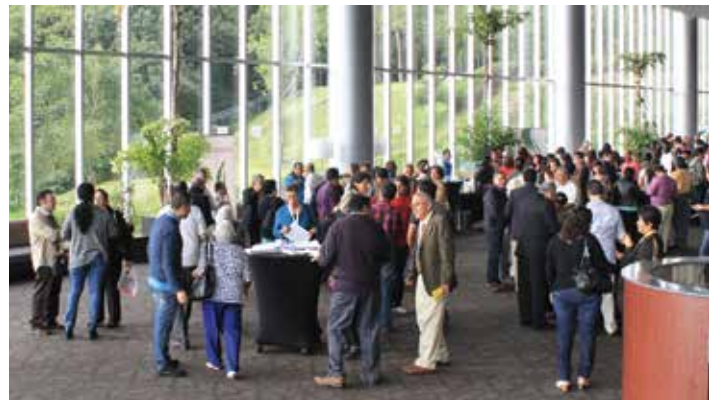
In a company that develops unique products that have introduced a revolutionary paradigm in health, you can



North American Convention: VP Global Operations, John W. Meyer welcomes IBPs to the Business Center for taste-testing.

understand that research and development is a really busy department! Many projects are being born, developed, nourished and matured at the same time. Besides the multiple in-house tests, field feedback is crucial. It holds utmost importance to our Department and the Company as a whole. Thank you to each and every one of you who have participated in our testing!

With your help, we will achieve our product development goal: **To exceed your expectations.**



OUR PROTOCOLS FOR STEMTECH TEST STRATEGIES

- Better communication/collaboration among all players in the global supply chain
- Entire product life cycle supported by a unified testing program
- Higher product quality leading to more sales and Independent Business Partners' satisfaction.

What is Stemtech ?

— INNOVATION • WELLNESS • PROSPERITY —

by Don Karn, VP/North American Markets



Since the introduction of our new branding this year, the Stemtech LOGO provides the answer to the question Independent Business Partners must answer often:

QUESTION:
“What is Stemtech?”

ANSWER: “Stemtech is the Source of innovation, wellness and prosperity.”

THE MESSAGE is IN THE LOGO!

- Stemtech’s **innovation** has introduced a new approach to the science of wellness.
- Our unique, patented stem cell nutritional products are bringing **wellness** to people everywhere.
- And our generous business opportunity is providing **prosperity** for our Independent Business Partners and their communities.

One more thing... Do you see the “starburst” in the circular image containing the stylized “S”? That starburst represents the SOURCE. Its presence reminds us that **Stemtech is the Source of Innovation, Wellness and Prosperity!**

With the selection of a logo, a company’s goal is twofold: **recognition** and **association**. As we pointed out in the last **HealthSpan**, a truly successful logo conveys its message instantly, without a person’s conscious thought. The Coke bottle, Nike “swoosh” and the red target of the Target stores are some that come to mind. You see them and you **KNOW** what they represent. This is successful **branding**.

Over the next months and years, we expect that our new logo will convey **recognition** of our company’s pre-eminence in the emerging field of stem cell **science** and our **association** with stem cell **nutrition** as the key to wellness.

Why are BOTH of these expectations important?

- It is important that people **recognize** that Stemtech was the **FIRST** company to patent a product that supports the body’s natural renewal system. **We opened the door to a whole new paradigm of wellness!**
- As the field of stem cell medicine with its expensive, invasive surgical procedures – “Healthcare for the Wealthy” – receives more and more attention in the media, we want people to **associate** Stemtech’s products with an **affordable, non-invasive, nutritional alternative** that supports the work of adult stem cells for the body’s daily renewal and optimal wellness.

MAGNETIC NEW LOOK FOR PRODUCTS



Stemtech’s contemporary new look would not be complete without the exciting redesign of our products’ labels, of course. The new labels were designed to form a more unified appearance for a “family” of products that are clearly distributed by one company, Stemtech, the Source of Innovation, Wellness and Prosperity.

Look how each label “pops!” Line up the family of products on a shelf or display table and watch how **magnetic** the labels are. People are drawn to the labels’ clean, crisp lines and the consistent design in their rainbow hues. And **you know** that each time these products attract a person’s attention, it’s an opportunity for YOU, the Independent Business Partner, to make a sale or sign up a new Team member!

Our branding makes it clear that **Stemtech is the Source of Innovation, Wellness and Prosperity**. The new logo and labeling are visual tools that will help you build your business. Make good use of them and prosper! ■

WHAT CAN GLOBAL TRAINING DO FOR YOU?

by Heather Livingston, VP/Global Product Training & Sports Marketing



At the Regional Conventions recently, many people approached me to ask how Stemtech's Global Training can help them. Here is my response to them (and to you):

TRAINING NETWORK

First and foremost, Global Training works for you, assisting as you build your business globally. Although I may not be in North America today, no matter where I am training Stemtech IBPs, I am building your business, as we are all connected. Up-lines, side-lines, down-lines – All are connected through Stemtech's training network. What one person learns through in-person training is passed on to others all over the world.

DUPLICATION

In training, everything that we share needs to be easily understood and duplicatable. As we all know, we have a unique product line, but this can mean that ineffective training can quickly become encumbered with scientific and medical terminology. This type of "training" does no one any good! Stemtech's Global Training breaks down scientific and medical terminology so that what is shared can be understood, embraced and easily repeated. Effective training is, therefore, duplicatable for people everywhere.



Philippines Training

CONSISTENT MESSAGE

Our products are the same worldwide. Our opportunity is the same worldwide. It is essential, then, that our company's message is the same worldwide. Global Training provides this worldwide consistent message. Hearing one message, rather than multiple "individualized" interpretations, helps the new Independent Business Partner to succeed in the early days, and it provides a solid foundation for all IBPs to become successful and productive Leaders.

THE DETAILS

So what EXACTLY do I talk about in training seminars, Conventions and other places where Stemtech sends me? In general, our training subject matter falls into two main categories: **Product Training** and **Putting the Science into Action**.

Product Training: Subjects I address here are World Science (an overview of the current scientific initiatives and Stemtech's place now and in the future), Stem Cell Function (how adult stem cells work for daily renewal in support of optimal health) and Stemtech's Products (features, benefits, product ingredients, how to use and share each product).

Putting the Science into Action: Here, I train IBPs in essential business practices that can help them build a business. You may remember some of these topics that have appeared as articles in *HealthLink* and *HealthSpan*.



Namibia Training

To review this written training, go to your Back Office Documents section and download the publication noted.

Product One-Liners (May 2012 HL)

“Explaining” the product in one concise sentence

Daily Method of Operation (See “Stem Cells 4 All”)

Use-Share-Teach

Use Everywhere

Many touch-points to expose Stemtech in a day

Sharing Your Experience (Sept. 2014 HL)

Getting your experience concise, legal, and creating curiosity that leads to questions

Head to Toes (March 2010 HL)

Sharing the products from the head to the toes
Setting up realistic expectation, function and timing

Follow-Up... So Very important! (June & July 2014 HL)

Import day during first month to connect with product user

3 Kinds of People

“Top-Liners”, “A Little Bit More” people and “Deep and Detailed” people

What to Say, What Not to Say (3rd Quarter 2014 HS)

Vitally important to keep us all in-line, legal, and sharing the products responsibility, setting up realistic expectations



Korea Training



France Training



Taiwan Training



Malaysia Training

GLOBAL TRAINING IS EVERYWHERE!

Global Training is just that... training around the world of Stemtech. In this year alone, I for one have barely been home! Stemtech’s demanding training regimen has taken me to Asia, Western Europe, Eastern Europe, Africa and the French West Indies, where I trained Stemtech IBPs in a wide variety of venues – from huge auditoriums to smaller meeting rooms – speaking to thousands overall. Regional training, Business Academies and Conventions kept me busy, but I wouldn’t change it for anything. Seeing the faces of eager IBPs around the world, meeting them and getting to know many of them, answering their questions, encouraging them ... This is what Global Training is all about! ■

Keep in mind: **Locales for Stemtech’s “Global Training” include where YOU live in the USA or Canada.** Can your team benefit from some “refresher” training? What can “Global Training” do for you? Let us know! Email us at training@stemtech.com.

NORTH AMERICAN NEWS

NEWS

NEW STEMTECH BUSINESS CENTER

by Errol Lester, Director of North America Field Support



StemGems at our North American Convention were all in agreement: Our new World Headquarters in Pembroke Pines, FL, sets just the right tone for a business that is taking on the world! It's a beautiful venue with plenty of space to grow, an impressive "Leaders in Lifestyle" wall featuring Stemtech's top earners, and now an **Independent Partner Services Business Center** that provides professional

space for IBPs to meet with prospect groups, to hold meetings and to conduct training.

The Business Center comes equipped with all the "bells and whistles" a Stemtech IBP could ask for... plenty of space, top-of-the-line audio-visual equipment, WiFi, stimulating Stemtech décor and comfortable seating offering multiple arrangement options. We expect that this Business Center will see a lot of use... all with results that will support the growth of our IBP organizations.

If you are not within driving distance of the new Florida Business Center, don't despair! Members of Stemtech's Management Team will



be on the road, coming to many areas throughout the USA and Canada in the coming months to conduct meetings and training for you and with you and your teams.

Would you like your group to have an in-person training session about Stemtech's exciting Comp Plan Enhancements where everyone can get answers to questions? **Don Karn** and I will each be scheduling road trips around the USA and we will be sharing the road trip training with **Chuck Racette** in Canada. We also look forward to scheduling some North American training by **Heather Livingston** (See Heather's article on Global Training, page 14), as well as other members of Stemtech's corporate team. Stay tuned for scheduling details, coming soon!

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STEMTECH CANADA'S NEW HEADQUARTERS

by Charles "Chuck" Racette, Business Development Manager



October 14th marked the start of a new era for Stemtech Canada when our Montreal office and team went "live." The move to Montreal brought us a new Partner Services team who worked with the support of the existing team in Vancouver until the end of October to ensure a seamless transition and uninterrupted service to our Independent Business Partners from coast to coast.

The new facility includes a multi-function conference and training center that can host boardroom meetings, training sessions and workshops, as well as theater-style conferences and presentations to groups of up to 30. But the center's best feature is its ability to broadcast and record presentations and events live over the internet, so that wherever you are, you can take part in these events and benefit from them.

Our new Stemtech Canada warehouse has not only doubled in size but has been set up with scalable systems and an infrastructure to ensure

that we provide the best service possible to our Independent Business Partners across Canada today and into the future as we continue to grow.

Please plan to visit our new headquarters when you are in the area. We would like you to meet our staff and see our beautiful facility. ■



440 Aime-Vincent,
Vaudreuil-Dorion,
Quebec

FOLLOW THE LAW AND PROTECT YOUR IBP STATUS

by Donna Marie Serritella, Stemtech Compliance Officer



If you have been watching industry news recently, you have heard about the Food and Drug Administration (FDA) actions regarding medical claims. As we noted in an October eBlast, some companies' independent distributors make outrageous medical claims about their products. **This is against the law.**

In the USA, FDA is responsible for monitoring Direct Selling organizations to determine if medical claims are being made regarding their products. We at Stemtech are fortunate that our Independent Business Partners (IBPs) understand the risks involved in making such unethical claims. But to review: When you talk or write about Stemtech products, you may not claim that our products:

- **Treat**
- **Cure**
- **Prevent or**
- **Heal any disease, illness, malady, pain or injury.**

Stemtech's products are not drugs. They must not be promoted or represented as drugs or as having drug-like effects. To be clear, **illegal claims include reporting that a person decreased symptoms or was able to discontinue taking any pharmaceutical drug for any disease as a result of taking Stemtech products.**

The FDA has full authority to prosecute anyone making illegal claims.

For the most part, our IBPs are well aware of the risk that making unethical medical claims can hold for themselves and for Stemtech. This rule is absolute. Our product promotion may never include medical claims, whether spoken at public meetings or over the phone, written, or online in Social Media, emails or elsewhere.

Instead of claiming you've had a specific disease or condition, simply state what you previously could no longer DO physically (as in ease of movement, for example). **You are free to state what you now can accomplish after using our products.** You can specify the changes in your lifestyle, noting the positive lifestyle changes you've seen since you started using our products.

Remember: Your claim or testimonial must be truthful, accurate and never misleading or deceptive. ("The truth, the whole truth and nothing but the truth" is a good rule to follow.)

Any claim or testimonial on any website, social media site, in any video, or any other material produced, developed or edited by an Independent Business Partner must be accompanied by the following statement:

"These statements have not been evaluated by the FDA. This product is not intended to diagnose, treat, cure or prevent any disease."

To help you determine what is best to say and how to say it, we have prepared helpful information you'll find in your Back Office:

"Acceptable Testimonial Terminology - Don't Say This, Say This"

Questions? Please email Stemtech's Compliance Department at compliance@stemtechhealth.com ■



Don't miss a minute of the excitement!
Stemtech North American Convention 2015!

It's all happening on the beach in Hollywood, Florida
September 10-13, 2015
Mark your calendar NOW!



WORLD HEADQUARTERS
2010 NW 150th Avenue
Pembroke Pines, FL 33028

Presort Standard
U.S. Postage
PAID
Permit # 134
Anaheim CA.

The holidays are coming early this year ...

Gift-giving starts November 1st and runs through December 31st!

Here's how: YOU DO THIS

Enroll **6 new IBPs** with a TeamBuilder Pack AND at least **100 points** on AutoShip in **November**

AND

Ensure that **all 6 new IBPs** continue their AutoShip in **December**

YOU RECEIVE THIS

FREE TeamBuilder Pack products (one bottle each): SE2®, StemFlo®, ST-5™ & DermaStem®

The **first 2** new IBPs earn you **250 points each**
The **3rd & 4th** new IBPs earn you **DOUBLE -- 500 points each**
The **5th & 6th** earn you **TRIPLE -- 750 points each**
3600 points total in November

Quadruple the usual point value of 100 x 6 = 2400
PLUS an additional Holiday gift of 100 points
2500 points total in December

3600 points in November + 2500 points in December = **You are a DIRECTOR on January 1, 2015!**

But wait ... the gift-giving isn't over yet!

Ensure that **all 6 new IBPs** take **delivery & pay** for their December AutoShip

\$500 CASH
(paid on or about January 15, 2015)

Help your 6 new IBPs to **enroll 3 new IBPs** each with TeamBuilder Packs & **100 points** on AutoShip by December 31st

\$1000 ADDITIONAL CASH -- \$1500 TOTAL
(paid on or about January 15, 2015)

Didn't manage to get all 6? Don't worry, we've still got something for you ...

Enroll **only 3** new IBPs with TeamBuilder Pack & **100 points** on AutoShip

You get **FREE** bottles of SE2 & DermaStem

And **if those 3 enroll 3 IBPs** with TeamBuilder Pack & 100 points in AutoShip by December 31st

\$500 CASH

**REACH DIRECTOR AND RECEIVE VALUABLE GIFTS
JUST FOR DOING WHAT YOU DO BEST
bringing new IBPs into the Stemtech family!**