

HEALTHSPAN

STEMTECH INTERNATIONAL, INC.

TOTAL LIFE ENHANCEMENT

DRIVE
Your Dream **P.2-3**

PRESIDENT'S
Club **P.5**

HEAD
to Toes **P.16-17**

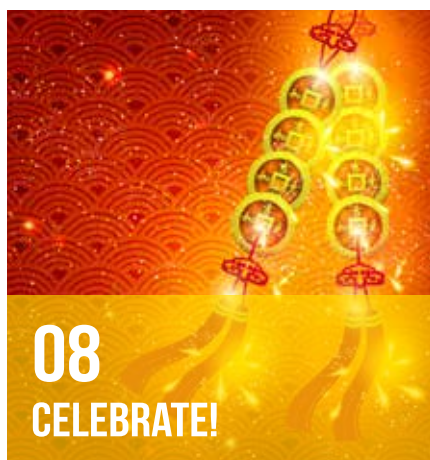


**NORTH AMERICAN
TRIPLES CELEBRATE
SUCCESS IN THE
NEW YEAR!**



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CO-FOUNDER MESSAGES

GROWTH



Great news! Stemtech finished 2014 in grand style, with an all-time global record for monthly sales in December and an annual global sales record for the year! The United States market also reached a 12-month high in sales in December with 20% growth over the previous month. It is clear that momentum is building in the U.S. market and that is exciting!

What is causing this significant growth? One powerful driver for growth is the four-part enhancement to our compensation plan, which has many leaders working hard to maximize the enormous income potential available to them (See page 4). We have already seen substantial jumps in TeamBuilder Bonuses and Vehicle Bonus qualifiers (See page 2-3), and we look forward to some significant monthly bonuses when the very first monthly run takes place on February 15th.

Don't delay... Join the many very savvy IBPs worldwide who are reaping the benefits of the four major enhancements that began January 1. Check out your Back Office and participate on the calls and webinars to learn about current promotions and what you can do to make 2015 your most prosperous year yet. How can you do this? The simple answer, of course, is to share the Stemtech products and business opportunity with as many people as possible. But there is no doubt that knowing the best ways to share our message and the smartest ways to structure your team are the keys to achieving your greatest success. Check out page 4 in this **HealthSpan**, then always plug in to conference calls and webinars to learn how best to leverage these keys to success.

What's ahead for us in the rest of the New Year? The consensus is that 2015 will bring Stemtech to a whole new level of growth as we continue to lead the industry of stem cell nutrition. Since 2005 we have been changing lives around the world. 2015 will cap off our first decade in spectacular style, and it is all because of you, our dedicated and talented Independent Business Partners. Many thanks to you all!

To Your Health and Prosperity,

Ray C. Carter, Jr.
President & CEO

GRATITUDE

First and foremost, I would like to wish to everyone a wonderful year 2015. May it be the best ever!

The only way for me to finish the year 2014 was on a note of gratitude. Having had the chance to travel to several locations in the last few months of 2014 — Reunion Island, Singapore, Indonesia, Taiwan, Malaysia, Thailand and for the first time Myanmar — it never

ceases to touch me seeing how Stemtech products have changed the lives of so many people in so many parts of the world. Meeting people who come to share their experience and express their gratitude makes me, in turn, deeply grateful for all the work and effort that you all make to bring this gift of health to so many.

Sharing our message of wellness is not always easy, as it is not always well understood. Stem cell nutrition is still a novel concept for a lot of people and, like many novel ideas, it is often met with resistance. And yet, in spite of the resistance you may sometimes face, you continue to share Stemtech with as many people as you can. You know in your hearts just how important our message is! For this I applaud you and give you my personal thanks.

As we move toward our tenth anniversary later this year, I am grateful for what Stemtech has become because of you in the field. I am thankful for your commitment to help others and to make this world a better place. So, for 2015, let's make the commitment together: We will reach out to as many people as we can to change as many lives as possible. This is our Mission.

My heartfelt thanks to each of you.

Christian Drapeau
Chief Science Officer



DRIVING YOUR DREAM CAR... FOR FREE!

EASIER THAN EVER WITH THE NEW SIMPLIFIED VEHICLE PROGRAM

What kind of impression do you think these Stemtech Independent Business Partners make to prospects when they pull into a prospect's driveway? What impression would **you** make to prospects if you arrived in a shiny new luxury vehicle like one of these?

Now imagine what would happen next when you'd let them in on your secret... that your new vehicle is **FREE**... because Stemtech is paying you a monthly **Vehicle Bonus** for the lease or monthly payment on your beautiful "wheels"?

Your Stemtech vehicle sends a clear message:

Stemtech Independent Business Partners can

MAKE MONEY, EARN REWARDS
INCLUDING FABULOUS VEHICLES
and live a **SUCCESSFUL LIFESTYLE.**

ENROLL TODAY!

2

To qualify for Stemtech's Vehicle Bonus and join the HUGE SURGE of global IBPs who are heading to their local auto dealerships, you need only think one word: AUTOSHIP!

We all know that AutoShip is the key to retention and loyalty of your Independent Business Partners. It is also the program that can put you into that new FABULOUS VEHICLE. This simple chart shows how it works:

Vehicle Bonus Program

AS A QUALIFIED DIRECTOR, 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



Caroline Lohmeyer - Tier 2



Marijke Long - Tier 2



Merlie & Denny Kluver - Tier 2



Mark & Erin Parsekian - Tier 1



Don Miller - Tier 1

You can see that for fully qualified Directors (and above), it takes only 10 personally enrolled IBPs on AutoShip and 100 AutoShip IBPs on your first three levels (generating 10,000 AutoShip PV) for three consecutive months to generate your **Tier 1 vehicle bonus of \$300** per month, beginning with Month #4.

As you build your organization with AutoShip, increasing numbers in each of the columns pictured, your vehicle bonus increases, too... to a Tier 4 monthly amount of \$1200. Just THINK of the vehicle Stemtech could be providing you for \$1200 a month!

Build today with AutoShip. As a fully qualified Director (or above), maintain 10 personally enrolled AutoShip IBPs, your 100 AutoShips in three levels and 10,000 in AutoShip PV in February, March and April, and you, too, can be driving in style in May!

Tune in to Stemtech's conference calls and webinars for TIPS and strategies to leverage the Comp Plan to generate your success... and put you into a new Stemtech vehicle. With each week's communication, you will learn something valuable to help you build your successful future!



HERE ARE THE OTHER GLOBAL IBPS WHO QUALIFIED IN JANUARY FOR THE VEHICLE BONUS:

Name	Country	Jan Tier Level
Patrice Guannel	MQ	4
Fabrice Nardol	MQ	4
Dominique Boulay	FR	4
Marie Joelle Robert	MQ	3
Sophie Brion	RE	2
Nadine Lallement	RE	2
Lola Cabeu	RE	2
Claudia Ivette Zamudio Vargas	MX	2
Alma Angelica Hurtado Flores	MX	2
Charles Louis-Rose	MQ	2
Ian Davies	AU	2
Graham & Kay Kelly	AU	2
Everett Potter	US	1
Phillip Adidjaja	US	1
Gulnara Bilyalova	RU	1
Linda Hoggard	NZ	1
John Kennedy	NZ	1
Ian & Kelly Adams	NZ	1
Stem Aegle & Partners	MY	1
Olivier Bellance	MQ	1
Elise Elisabeth	MQ	1
Marie Josephe Reman	MQ	1
Marie-Christine Lhermitte	FR	1
Francoise Berthoumieu	FR	1
Chantal Canet-Jeanton	FR	1
David Constante Paredes	EC	1
Eliseo Quintero Diaz	CO	1
Yvonne North	AU	1



by Don Karn,
VP/North American Markets

Better than Ever KEEP THE **DASH** GOING!

Our **Dash to Director** promotion encourages you to enroll a new IBP or **upgrade an existing IBP to TeamBuilder status** and help that person achieve the rank of Director.

YOU DO THIS

YOU EARN THIS

1

Starting in February, personally enroll a new TeamBuilder or **upgrade an existing IBP to TeamBuilder status** and help them make extra money by building their Freedom Team quickly.

You will earn immediate income and long-term residual income.

2

Help your new IBP develop a Freedom Team with TeamBuilder Packs within their first 10 days*.

Your new IBP earns a total of **\$250**:
\$100 Bonus in addition to \$150 in Enroller Bonuses.

3

Help your new IBP develop a Freedom² Team with TeamBuilder Packs by **March 31st**.

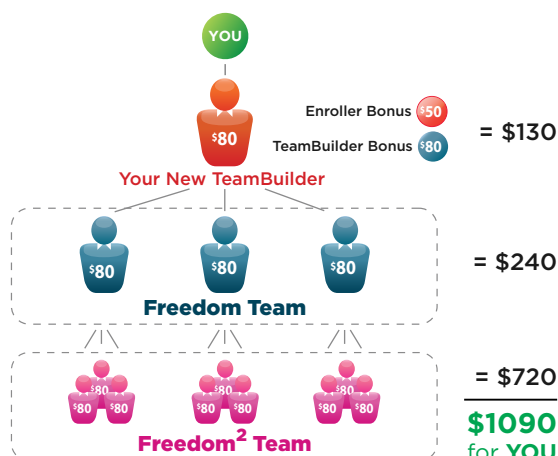
Your new IBP now earns a total of **\$750**:
\$500 Bonus plus \$250 from Step 2. PLUS he or she will be promoted to Director and be recognized with an exclusive Freedom² pin!

4

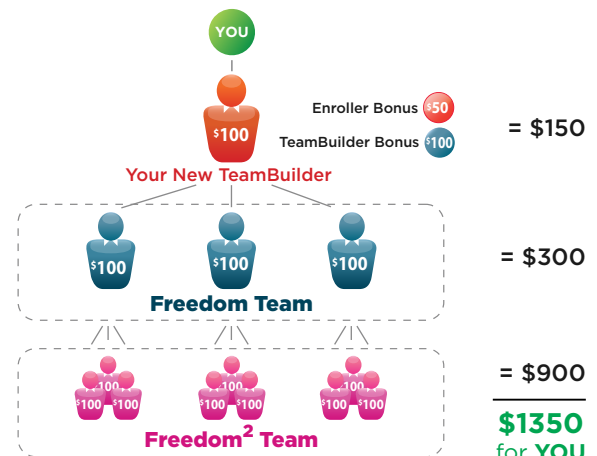
YOU will receive a **FREE admission*** ticket to the **Stemtech Convention** (\$300 value).

BUT WAIT! THAT IS NOT ALL...

Here's what **YOU** will earn by being **qualified** for a **TeamBuilder Bonus**



Here's what **YOU** will earn by being **qualified** for a **TURBO TeamBuilder Bonus**



Our Dash to Director promotion is a great time to get started.
The TeamBuilder Bonuses are available NOW.

EVERYBODY IS A WINNER!

*Your director leg must be complete by March 31, 2015 in order to earn a free 2015 Convention admission ticket for one.

*Your new TeamBuilder can choose to develop a Freedom Team beyond their first 10 days but they will not be eligible for the \$100 bonus in Step 2. They can, however, still earn the \$500 bonus in Step 3 and become a Director.

ANOTHER GLOBAL LEADERSHIP EXPLOSION!

Stemtech Independent Business Partners at home and around the globe are leveraging the Compensation Plan to produce spectacular growth, achieving promotions in rank as they develop larger and larger organizations.

This month on these pages we recognize a new President's Club member and TEN new Triple Diamonds.

We hope you enjoy their stories and learn from their success!

PRESIDENT'S CLUB



SIU TJIN TJHIN

Malaysia

While most of us look upon our vacations as a chance to “get away from it all,” it was a vacation with a friend in the United States in 2008 that brought Siu to Stemtech. At the time, her only option was to become a Virtual Distributor, as her homeland of Malaysia was a year away from opening; but the “natural, botanical” components of Stemtech’s products and the stem cell technology she learned about in 2008 led Siu to know that Stemtech was the company for her. Once Stemtech opened in 2009, it took Siu only seven months to achieve Triple Diamond!

This very busy young woman still runs her garment factory in Jakarta, too, as she works tirelessly to develop Leaders in her Stemtech organization. She says, “I work together with the leaders in my downline to achieve every Stemtech promotional challenge, to support their growth.” Never “targeting” any one type of prospect, Siu says, “My focus is to bring in all types of business builders and market leaders. I find that this all-inclusive approach works excellently for me.” She enjoys holding “group think” gatherings with her team to determine business development strategy, noting that these sessions often lead to “successful results.”

Siu is a married mother of four who enjoys family time at home and on vacation, as well as “exercising, going to church, traveling and spending time with friends.” (How does she do it all?) This extraordinary woman credits Stemtech’s products for her “maximal health and vitality,” pointing out that she thoroughly relishes sharing the Stemtech story with people each day. She says it simply: “Stemtech offers a breakthrough in health that comes from nature and science. By sharing our products, we can gain optimal health and a better financial future.”



Siu with her husband Haryaman Sunggono Ciaputra.

NEW TRIPLE DIAMONDS



BEATRICE ADRIANA GONZALEZ BAEZ Mexico

As the mother of four who says, “I have dedicated my life to network marketing,” Adriana acknowledges that the extensive travel associated with building her business has sometimes been a hardship for the family. “But what I have accomplished in Stemtech and what my group and I have achieved has made any hardship seem very worthwhile to us all,” she says. Ever since Alma Angelica Hurtado Flores and Guillermo Williams Perez introduced her to Stemtech in summer, 2013, Adriana has worked daily to build her organization. She says that Alma and Guillermo have made frequent trips to visit her in Los Mochis “to help us qualify for top events and to learn new strategies and agendas for growing our business.”

Adriana appreciates the camaraderie of the leaders she has personally enrolled, explaining, “They enable me to follow a professional business path where I can be an example to many by giving my team what they need for success as individuals.” A firm believer in the power of face-to-face contact, Adriana holds weekly meetings – either in hotels or people’s homes – and notes, simply, that she finds prospects “everywhere where there are people. There is always a chance to add another person to the Stemtech family.”



ANA CRISTINA GROENEWOLD DOMINGUEZ Mexico

An unexpected email about a stem cell product that she received just as her husband was suffering a serious health crisis seemed an example of serendipity to Ana, who pursued the email offer and enrolled with Stemtech right away. She was attracted both by the hope for health improvement stem cell enhancement could provide and the business model itself. She says, “What I love about this company is that I can do business to and from anywhere in the world. All I am doing is spreading the word... which seems the most sensible thing to do after hearing the testimonies and seeing dramatic improvements all around me!”

Trained as an auditor with additional experience in fund-raising and corporate governance, Ana believes the skills she has developed “are part of a puzzle, and networking in the centerpiece that completes the picture for me.” Ana and her children like to accompany her husband when he travels frequently around Mexico on his job. She is building her Stemtech business with some more travel in mind. She says, “I want to achieve financial freedom, so we can take our kids to travel the world and learn what you cannot learn from a book.” We wish this future President’s Club member BON VOYAGE!



DICKY SUTANTO & CHRISTANTO CIAPUTRA Indonesia

It seems somehow “right” that Dicky Sutanto and her husband Christanto are featured here as new Triple Diamonds, since Dicky’s mother is also featured in this HealthSpan... as our newest member of the President’s Club! “My mother, Siu Tjin Tjhin, has always emphasized the value of maintaining passion and enthusiasm for the business while never forgetting the importance of genuinely caring for other people’s benefits,” says Dicky.

After hearing from her mother about “many people who have had their finances and health improved significantly through Stemtech,” Dicky and Christanto were eager to enroll as IBPs when Stemtech opened Indonesia last year. Living in Jakarta, the couple say they have limitless opportunities to share Stemtech with prospects.

While they do not “target” any specific demographic, Dicky says that their youthfulness has one advantage: “I share the product knowledge with young people – in their 20’s and 30’s – telling them about AFA Extract™ (SE2® in Indonesia), StemFlo® and the StemSport® concept to support active lifestyles,” Dicky says. “Our young customers and IBPs see that Stemtech’s products can make a positive impact on people of every age!”



SUN-MI KIM Korea

An American citizen living in Korea, Sun-Mi says her experience working in insurance and consulting developed her skills for working with customers, so she focused on VIP Customers only when her friend, Eoun He Choy, introduced her to SE2®. In Korea, where nutritional supplements and functional foods are everywhere, Sun-Mi noticed that most of her customers who bought that first bottle returned for another and another, obviously seeing something completely different in SE2. Seeing the great business opportunity, she says, “Now I’m focusing on recruiting and developing Independent Business Partners. I look for people I want to work with to build success for us both.”

While she continues to work to build the organizations of her IBPs in Korea and North America, Sun-Mi is now looking to Japan for more international growth. But she confesses that she still enjoys face-to-face home meetings the most, explaining, “People are much more comfortable in this kind of setting.”



SUN-JU LEE Korea

A resident of the Gangnam area of Korea made famous by the entertainer Psy’s “Gangnam Style” song-and-dance, Sun-Ju says the “fast and huge and passionate” city offers a boundless pool of prospects for Stemtech’s products and opportunity. Years ago, her fragile health caused her to leave her chosen career as a hairdresser. She soon found her “niche” in network marketing in the health care field. When a former co-worker introduced her to Stemtech’s products, Sun-Ju says, “I was curious about SE2, a fast-acting product that was more progressive than the current trend. It was the beginning of my Stemtech business.”

Now Sun-Ju says, “My whole family has a mania for Stemtech products, and it is a mania we are proud of!” As she worked hard to get her business started, her husband took on all the household chores – even while also managing a restaurant. Sun-Ju is grateful for improved health and says, “I am very thankful to my husband for giving me support and encouragement.” She sums up how she feels: “Stemtech is one of the most important things in our lives!”



WON-HEE NAM Korea

Won-Hee worked with a friend for eight years as a distributor for a large international cosmetics company, where she says, “I learned how to manage and coach my group and gained business know-how regarding education of team members and holding successful meetings.” When this friend introduced Won-Hee to Stemtech, the friend’s enthusiasm and the product convinced her to enroll as an IBP. She says, “Stemtech has an incomparable product that is needed by everyone in every house.”

Living in Seoul, Won-Hee holds local meetings in various neighborhoods, where her many satisfied VIP Customers and IBPs bring many guests. She points out, “Stemtech’s products are very powerful, so my customers want to share their testimonies with their family and friends. If these potential consumers participate in a local meeting, they can learn about the product and the business opportunity at one time.” Won-Hee’s 2015 goal? “I want to be President’s Club by the end of this year!”



KYUNG-JIN KIM Korea

A real estate professional who had been “unhealthy” for about ten years, Kyung-Jin learned about Stemtech only last year from her sister Sun-Ju Lee, who was already an Independent Business Partner. Once Kyung-Jin began taking SE2®, the improvement in her health and energy levels led her to enroll as an IBP.

The owner of a small health care shop, Kyung-Jin began sharing the Stemtech product with her customers, saying, “I was surprised that my customers were recommending SE2 to their friends. I thought my business would be VIP Customers only,” but Kyung-Jin saw that “Unlike many products in Korea, SE2 brings great effects at a reasonable price, so I can let people know that a Stemtech business is a chance for them to make money.”

Naturally, Kyung-Jin lets new IBPs know that it takes work to build a successful business. She tells them, “You must be willing to give up your personal time when there is work to be done, committing time and some sacrifice for success. But it is all worth it!”

Celebrate

2015

In mid-February, the worldwide Asian community welcomes **THE YEAR OF THE RAM** with lavish celebrations all around the globe. Here in North America, three of our Chinese-American Independent Business Partners got a jump-start on the New Year celebrations by achieving **TRIPLE DIAMOND**, building large organizations and increasing United States product sales significantly in recent months. We congratulate them and join them in celebrating the upsurge in momentum they have brought to the North American markets!



**W.T. PAUL
LIAU**
Florida

When W.T. Paul Liao attended Stemtech's Annual Convention in Hollywood, Florida, last September, it was certainly not because he was looking around for something to occupy his time. As the owner of Wei Tzi Realty, Inc., a highly successful real estate business in Kissimmee, Florida, and as an active leader and respected advisor in many community organizations in the Greater Orlando area, Paul was already a very busy man.

An immigrant to America from Taiwan 38 years ago with a degree in Electronic Engineering and manufacturing management experience, Paul had the vision to create a Florida land investment company, purchasing land near DisneyWorld. This wise business decision brought him very good profits.

Last September Paul's vision and his ability to see a good business opportunity led him to Stemtech, which had recently relocated its global headquarters from California to Florida. Intrigued by the unique product line and the largely untapped business opportunity, Paul decided to take a look. What he saw and heard at Stemtech's Convention compelled him to jump into the Stemtech opportunity whole-heartedly.

He reached out to friends and acquaintances in the large Chinese-American community around Orlando and Tampa, holding meetings that generated many thousands in product sales and dozens of new Independent Business Partners on each occasion. Within only a few months, his organization produced so many Field Leaders who generated record-breaking sales volume that Paul found himself a Stemtech Triple Diamond.

He says, "I started by sharing Stemtech's products with my wife and all my relatives. When I heard about all their positive responses and learned what these products can do, I knew immediately that Stemtech is a great business opportunity. I had to get in as close to the very beginning of this trend as possible."

With support and help from Stemtech's own Christy Jin, who traveled from British Columbia to co-host Paul's meetings with VP/North American Markets Don Karn, Paul's growing organization is flourishing. Excited for this new opportunity, Paul says, "I believe that Stemtech's products work not only to help millions of people get healthy but also to bring people wealth. If we plant seeds of health and wealth every day, those seeds will grow to become money trees. This is the bright future I see with Stemtech!"



HSIU-MING SAUNDERS

California

Hsiu-Ming's achievement of Triple Diamond in less

than a year with Stemtech is a testament to the power of strong upline and downline support, as well as the collaboration with other Field Leaders. She says, "I credit my rise through Stemtech's ranks to my upline leader Mr. Chi-Tung Tsai, my strong downline IBP Madeleine Quan (See next story), my colleague Paul Liao and our Chinese corporate representative, Christy Jin. Each one of them has helped me."

First attracted to Stemtech when a neighbor introduced her to DermaStem® and explained her own wonderful results with SE2®, Hsiu-Ming says she could see at the outset that "These are the best health products from the best company." With a career in patent law, Hsiu-Ming says her technology background has helped her understand the advantages of Stemtech's products. Her personal favorites are SE2, StemFlo® and DermaStem, because, she explains, "I feel more energetic since I have been taking SE2 and StemFlo and my facial skin condition has improved with DermaStem. I especially enjoy sharing my story about these products."

Hsiu-Ming is building her business with both VIP Customers and IBPs, noting, "Both have benefited me a lot." In 2015, she looks to spreading the word about Stemtech extensively. She says, "I want people to know that joining Stemtech as an IBP can change their lives as they help others to a healthier and better-quality life. We are creating wealth by helping others."



MADELEINE QUAN

Maryland

Once again we see the positive results of a true

team approach to building a business: Madeleine says that since Hsiu-Ming Saunders introduced her to Stemtech's products, she has enjoyed "indispensable help" from Hsiu-Ming, upline Triple Diamond Chi-Tung Tsai, colleague Paul Liao and Stemtech staff member Christy Jin. Madeleine adds, "Also important was my group's visit to the new Stemtech headquarters in Florida. This was an opportunity to see the company's operations in action and to meet Stemtech's management and staff. Mr. Don Karn was especially helpful."

Madeleine says she has no preferred "target" prospect group, explaining, "Anybody who is interested in good health is a prospect!" A homemaker and mother whose husband has served overseas assignments with the U.S. Foreign Service, Madeleine says she enjoys people and likes to help them with their everyday challenges. "The holistic and preventive approach to health really works for me," she says, adding, "Stemtech's science and technology fit right in. They are a welcome partner."

Madeleine prefers to share the Stemtech story via personal contact, where she says, "I can listen to people so I know how to meet their needs. This method has proven most effective for me." Nevertheless, in addition to continuing to grow her business "face-to-face" in her suburban Washington, D.C. vicinity, Madeleine now looks beyond the horizon: She says, "My organization is expanding – in Asia and Europe. I will help people everywhere to benefit from these products and this opportunity!" ■



**What additional accomplishments will we see from these new North American Field Leaders and their exciting organizations as
The Year of the Ram – and 2015 – continues?
GREAT TEAMWORK WILL BRING GREAT GROWTH.
Count on it!**

STEMTECH AROUND THE GLOBE

WITH STEMTECH NOW OPEN IN 31 COUNTRIES (WITH OVER 100 VIRTUAL MARKETS), WE ARE SEEING HEALTH IMPROVEMENTS AND WEALTH GENERATED IN ALL CORNERS OF THE WORLD. TODAY'S READY ACCESS TO MEDIA MAKES IT SIMPLER THAN EVER TO BUILD AN INTERNATIONAL ORGANIZATION FROM THE COMFORT OF A HOME OFFICE OR LIVING ROOM EASY CHAIR... SO WE ARE SEEING INDEPENDENT BUSINESS PARTNERS IN NORTH AMERICAN TOWNS AND CITIES REACHING OUT TO THE IBPS IN THEIR ORGANIZATIONS IN EUROPE, SOUTH AMERICA, AFRICA, ASIA AND AUSTRALIA.



Senior VP/Global Markets Jonathan Lester says, "2014 was our biggest year ever, and it was a significant year for infrastructure development, with new offices in Florida, Europe, Canada, Korea and Mexico (more to come). New markets in Indonesia, Singapore, Ireland, Netherlands, Belgium and Portugal added thousands of IBPs to the Stemtech Global Family. 2015 promises further investment in people and places, including the opening of well-located and attractive offices in Malaysia, the Philippines and Ecuador, as well as further expansion into Eastern Europe, Southeast Asia, Africa and South America. With the enhanced Comp Plan, new products in development, and great events in the planning stages, 2015 will be another illustrious year for our remarkable company and our Mission to spread health and wellness to people everywhere. These are very exciting times!"

10

Here is a look at what's happening with some members of Stemtech's Global Family...



CANADA

by Charles "Chuck" Racette,
Business Development Manager

With the Compensation Plan Enhancements now in place, the opportunity to bring new Independent Business Partners into Canada-based organizations has never been better.

Leaders across the country are at work, helping their new IBPs to attract members to their teams and develop these new partners into Directors.

In the next few months, I will be traveling across the country, partnering with local Leaders to deliver training meetings and recruiting events, some of which will feature presentations by special guests including Canadian Naturopath and Massage Therapist Paul Savard, a Stemtech Double Diamond Director, VP/Product Development & Sports Marketing Heather Livingston, and other favorite presenters from Stemtech's talented management team and corporate consultants. These events will be highly motivating for team growth, so we encourage all Canadian IBPs – and United States IBPs within driving distance -- to watch for our Meeting Schedule and join us with your very best prospects!



ASIA

by Jonathan Lim, VP/Asian Markets

The year 2014 was one of the best year ever for sales and recruitment in Asian markets. During the year we opened Indonesia and Singapore, two markets that are very vital for Stemtech's growth in this region. The Asia-Pacific Convention (APAC) held in Singapore saw record-

breaking attendance and a spectacular level of energy that everyone felt throughout the entire event. Together, we celebrated TWO new Asian members of the President's Club, Mr. Michael Wan and Ms. Siu Tjin Tjhin (See page 5), both from Malaysia.

2015 promises to be an even better year, and this is exciting! In January, Malaysia and Indonesia started the New Year with training by Heather Livingston that focused on the features and benefits of using DermaStem®. In Indonesia, the addition of our excellent skin care product will allow our IBPs to tap another market... everyone who is searching for outer vibrance to accompany the inner wellness we provide with our line of nutritional supplements. In addition, the enhanced Compensation Plan is giving active Independent Business Partners new ways to earn more each month.



EUROPE

*by Christian Tricoche,
General Manager/European Markets*

The entire team of the European Union (EU) headquarters is now in place to serve our customers and partners throughout the entire continent. Just 6 months after the opening of this new EU headquarters, we

are pleased to confirm that we can now deliver product to all the Western European countries within 2 to 3 days at a very reasonable price. We are also operational to make deliveries very quickly and efficiently to our offices in the United Kingdom, Bulgaria, Martinique and Reunion Island. Many of our staff have EU responsibilities, including logistics, IT, marketing, customer service and communication. All customers and Independent Business Partners served directly from our headquarters -- including those living in the Netherlands, Belgium, Portugal, Spain, Germany, Austria and all over France -- benefit from our free phone line and email addresses, through which we personalize the service, as we can count on staff members speaking seven languages overall.

France had a record-breaking and wonderful year with a year-over-year progression of nearly 50% in sales and more than 11,000 new customers located in all the 22 regions of France: The mainland and offshore regions including Martinique, Guadeloupe, French Guyana and Reunion island. We would like to thank our European Diamond Team (pictured above) and all our Independent Business Partners in Europe and abroad for their trust and dedication that has helped us in our Mission to change people's lives and bring innovation, wellness and prosperity around the globe.



AUSTRALIA & NEW ZEALAND

by Leigh Mace, General Manager

Stemtech "DownUnder" in 2015 is all a-buzz as we leave a dazzling 2014 with FOUR new Triple Diamonds, THREE new Double Diamonds and a new Diamond Director, as well as many StemGem Team members who are gearing up to join

the Diamond Team this year! Of course, our current Diamond Team members all have their eye on President's Club and Chairman's Club, so we expect to see wonderful growth in Australia and New Zealand this year.

To support this explosive growth, we are holding Mini Business Schools in February, Product and Business Tours in May, July and October, as well as an informative and interactive 2-day Business Academy in mid-year at a yet-to-be-disclosed "dream destination."

Our Independent Business Partners in both countries are motivated, enthusiastic and love the benefits Stemtech products provide for themselves and for those they introduce to our spectacular company and its opportunity. Have you been thinking about taking a trip to our part of the world? Come on down and see us... You'll love the energy! ■

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Triple Diamonds Ian and Kelly Adams from Kerikeri, New Zealand, receiving the 2014 Spirit of Service Award from Ray C. Carter, Christian Drapeau, and Jonathan Lim at the Asia-Pacific Convention.

PRODUCT DEVELOPMENT

by Paola Mazzoni, VP/Product Development & Training



In our last article, we explored one of the key facets of product development, Product Testing. In all cases, we have realized that the feedback coming from our Independent Business Partners has been both useful and absolutely necessary for our product development.

In this edition's article, we will discuss the subject of **Innovation**.

There are three forms of innovation:

1. A **continuous** innovation occurs with a new product that requires almost no change in consumer behavior, so it represents very minor changes in an existing product type.
2. A **dynamically continuous** innovation involves a major change in a minor behavior or a minor change in a major behavior.
3. A **discontinuous** innovation can be very disruptive to the industry. An example would be a product or a newly discovered ingredient that has an entirely new market application.

We may all agree now that the vast majority of new products are continuous innovations. A truly ground-breaking product that features an entirely new ingredient with an entirely new application can only be introduced once. After that, successive products adaptations will be dynamically continuous or continuous innovations.

The vast majority of adaptations do not require changes in consumer behavior, so they cannot be considered innovations. In fact, in too many cases the changes are often things the consumer doesn't even notice.

Now let's look at the patent process. In order to qualify for a patent in the United States, an invention must be novel; it must involve an inventive step not obvious to a skilled

person, and it must have an industrial application. If approved, the patent is exclusive for a set number of years.

Where does Stemtech stand in terms of Innovation?

It is pretty clear after almost a decade in the industry 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.



I STRONGLY BELIEVE STEMTECH'S CONTRIBUTIONS TO SCIENCE MEET THE DEFINITION OF THE TERM INNOVATION FROM 3 MAIN ASPECTS:

- 1 Our products contain novel Ingredients.
- 2 We have a unique manufacturing process.
- 3 We have introduced a revolutionary paradigm in health.

& INNOVATION

Probably the most interesting discovery in this field of stem cell nutrition, which has given rise to the concept of stem cell enhancers, pertains to the effect of an aquatic botanical called *Aphanizomenon flos-aquae* (AFA) on stem cell mobilization. And here comes the foundation of Stemtech line, our patented product SE2®, a great example of a **dynamically continuous** innovation that came from Stemtech's science.

DermaStem® Renewal Serum stands alone as another stellar example of Innovation. This state-of-the-art symphony of novel ingredients is born from a unique proprietary manufacturing process. We will give justice to this product in a future article and learn — in more detail — about why our product is the only skin care product that taps into the potential of skin stem cells to revitalize at the cellular level.



There is no disputing one fact: Stemtech is a company that not only develops unique products but one that can take well-deserved credit for introducing a revolutionary paradigm in health. I can't find a better way to describe this new paradigm than quoting our Co-Founder and chief Science Officer, Christian Drapeau:

"The new paradigm based on the regenerative role of BMSC [Bone Marrow Stem Cells] brings another strategy to the whole concept of healing, disease prevention and health maintenance: by simply supporting the release of stem cells from the bone marrow or stem cell physiology in general, it is possible to enhance tissue repair and rebuilding, affecting the other side of the equation. Instead of simply looking at ways to reduce cellular loss or compensate for the loss of tissue function, we can now add another strategy: Supporting the regenerative role of BMSC. The discovery of the natural healing system is like Christopher Columbus crossing the Atlantic to the New World; no longer can anyone dispute that the world is round. That historical voyage changed the world forever. The discovery of the true role of Bone Marrow Stem Cells provides a paradigm shift that can change us forever; for the first time, we are able to think about health in terms of health promotion and maintenance instead of looking through the lens of disease prevention and elimination or compensation."

As the rest of the world begins to catch on to what Christian discovered and what you and I have known about stem cells for a while now, we can all feel confident that when it comes to product development, **INNOVATION** is without a doubt intrinsically present at Stemtech. We have witnessed truly ground-breaking products, as well as a fundamental change in consumer behavior, with our message to the world.

Once again I say what I believe in my heart:

Sharing this message every day is very rewarding, isn't it?



YOU CAN CHANGE

By Allan C. Somersall, M.D., Ph.D

Yes, you CAN change.
In fact, you DO change, physically, all the time.



As human beings, we tend to have a false sense of our own invulnerability and permanence. But the vast majority of the cells in our bodies are replaced over each seven-year period. Only our nerve cells survive most of this constant turnover. It is, therefore, a characteristic of life that cells reproduce. Physically, we are

— for most practical purposes — less

than seven years old!



The natural life cycle is a continuum of change. From infancy to childhood, to adolescence and early adulthood, through mid-life crises and menopause, then into retirement years, almost everything about us changes. There is, therefore, no disputing that our bodies always change and adapt.

But can we change as people? Can people change who they are or how they live in this world of ours? The answer is YES. However, the old adage is quite true:

*"For things to change, **you** must change.
For things to get better, **you** must get better."*

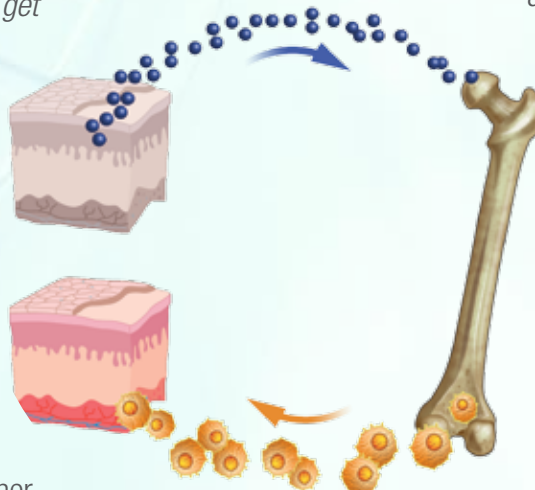
To suggest that you cannot change is to be fatalistic. It denies your human will and reduces your life to mechanics. Life becomes nothing but pure biology, where what is in your genes accounts for everything. This fatalism, however, just does not add up! The very fact of your own consciousness refutes this belief...

You aspire and you dream. Your inner passion compels you to embrace change,

to grow, to become different. And this consciousness is a bridge between the inner you and the world around you, a bridge that leads you to the understanding that change is possible, on any given day and in any given circumstance.

The message here is simple: You are not cast in concrete. You're not even wound like a clock or manipulated externally like a robot. **You can actively change.**

You can change your attitude — to embrace the positive and disregard the negative. You can change your mind, turn over a page and begin again. You can change your job or career. (As a Stemtech Independent Business Partner, you are already enjoying this powerful agent of change!) You can also change your friends, if you choose to. (They are just a handful comprising your current personal world. The rest of the world has over seven billion people to befriend!) You can change your dreams, too. (After all, they are your own private and personal creations, so they



are limited only by your imagination.) And you can change your lifestyle and habits, just by depending on the consistent discipline that expresses your highest and deepest values. (Your Stemtech business is an effective helpmate here, as well.)

Certainly, you can change in almost any area of your life that you choose. As your body's cells are changing daily, so too your mind can change... thereby changing your life. You have an innate capacity to change and to grow!

So let's get down to specifics: What is it about your life that you would like to change? Think about it... If you had a magic wand and complete freedom, how would you alter your present situation? Now put away the wand and let the wisdom of St. Francis guide your ruminations. St. Francis advised that there are some things that you cannot change, and it is essential to recognize this limitation. You cannot go back into your mother's womb and be born again. You cannot unscramble eggs or un-spoil sour milk. You cannot stop time or reverse it. You cannot be in two places at once. You cannot stop the rain or alter the direction of the wind. All these examples and more of their ilk are obvious.

**CHANGE YOUR
THOUGHTS
AND YOU'LL
CHANGE
YOUR
WORLD**



What's more, the method a person uses to effect change can affect the result. For example, beating your head against a wall does nothing to change the wall, but it can cause a change... for your head. So prudence leads us to know what cannot be changed, and – if change is possible — to carefully select both the end-result we want and the method we use to achieve that change.

Wisdom also dictates that you have to have the **courage** to change what can be changed. Without returning to the womb, you can be reborn mentally, emotionally and spiritually. You can rediscover origins of life that give birth to new awareness, new sensitivity, new capacity, new possibilities and hope. Old things can pass away and all things can become new. You can't unscramble those eggs, but you can flavor them to make the best breakfast ever. You can turn that sour milk into delicious yogurt. While you cannot turn back the clock, you can reduce your physiological age through diet, exercise and mental attitude. Without being in two places at once, you can multiply your efforts to expand your presence. You can catch that non-stop rain to support agriculture and to provide potable drinking water. And you can adjust your sail to the prevailing wind and follow your prescribed course by adjusting speed and tacking.

So don't beat your head against the wall. Use your head to think of a creative solution to get past that wall. Find a door, use a ladder, go around it. Remember... heads are stronger than walls. But only if you use them the way they are intended... for thinking!

Yes, you can change. You can change yourself, you can change your circumstance, you can change your future. Continue to use your innate ability to change – the innate ability that brought you to Stemtech — beginning right now. Affirm today that **YOU CAN CHANGE** and that **YOU WILL CHANGE FOR THE BETTER!** ■

HEAD TO TOES... NO SPECIFICS NEEDED!

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



Stemtech products are about assisting with the natural daily renewal process, from the head to the toes. Every day, since the day we are born, we have been in a constant state of renewal. Different kinds of cells live for different time-spans—red blood cells live a number of days and bone cells (osteoblasts, not bone marrow stem cells) live a number of weeks. So every tissue in our body is in a constant state of renewal.

Targeting people with specific ailments sets up misperceptions about our products. Everytime an Independent Business Partner does this, he or she implies that Stemtech products are going to treat (help) the condition. What's more, such a declaration implies that the consumers will feel or notice a difference. Even worse, it sets up the expectation that they will notice a difference in a very short time (as they may with some medications).

Let me use myself as an example. I have a “bum” left knee, having had 5 surgeries on it. Years ago, I began taking Stemtech’s products, but it was not until about four months later that I realized a difference. Nevertheless, all along I KNEW the products were assisting in releasing stem cells into my circulation to support my body’s daily renewal.

But say that someone came up to me before I tried the products and said they too had a bum knee, that they got results in two weeks, so I should try the products because they will work for me. What happens when — after 2 weeks — I notice nothing? Even if I stick with the products for a month, if I still notice no difference, I would probably stop using them, because I think that they do not work for me. I had been given an expectation about results that my body could not meet in the time frame implied. So I would “miss out” on the results that took my body over four months to accomplish!



Furthermore, when someone shares Stemtech products, saying that they helped with “my [specific] condition,” people may think, “Well, I don’t need these products because I do not have that condition.” Or when someone has a condition and asks if the products will help them, there is no good reason to address that condition specifically! Rather, say, “Stemtech’s products provide support for your body’s daily renewal process, which is vital to over-all health.” If the person persists and asks, “Yes, but will it help my [specific] problem?” Say, “The products support daily renewal throughout your body. Over time, you may see an improvement, but the products’ purpose is to assist in overall tissue renewal so that your body can function in a better state of health. Give them a try.”

BASIC GUIDELINES

- DO NOT target people with ailments and conditions.
- DO NOT state that people will “feel” a difference or product “results.”
- DO NOT talk about how it helped “my” [specific issue], even if you think you are wording things “correctly.”

Each of these “DO NOT” ways of sharing the products do the products injustice by short-selling them. When you imply that our products treat specific conditions, you miss the point... that Stemtech products support optimal health of the whole body!

OUR PRODUCTS ARE POWERFUL!

Stemtech products support our overall daily renewal process by assisting in the release of stem cells into circulation and the delivery of them to areas of need. Realize that without daily renewal, our bodies will break down very quickly. Respect and embrace this daily renewal and the POWER of our products to support this essence of optimal health!

REMEMBER:

HEALTHY PEOPLE NEED OUR PRODUCTS

Healthy people make it a practice to stay healthy, often making an extra effort to eat well, exercise, get enough rest, and often supplement their diets. They are quick to grab the concept of supporting daily renewal, as this also reduces the risk of premature cellular aging. So make sure to share Stemtech products with all healthy, fit, active people you meet, as they understand and value well-being.

For the very active people you know, keep in mind the Stemsport concept: using SE2® and StemFlo® (or StemSport®) to support an active lifestyle. Using the products before and after activity and exercise can assist in reducing recovery time. Find out more details on www.stemsportinternational.com.

We are living in an age where we really can make a difference in our daily state of well-being and overall aging process. Supporting our daily renewal process is a key to optimal health throughout our lifespan. **Share and promote Stemtech products for daily renewal, from the head to the toes! ■**



A PRODUCT LINE LIKE NO OTHER!



Stemtech's innovative, all-natural products support optimal wellness with one-of-a-kind, patented formulations that provide active support for the release, circulation and migration of adult stem cells in the human body.

- **SE2®** supports the release of more stem cells from the bone marrow.
- **StemFlo®** supports the circulation of stem cells through the blood.
- **StemSport® Advanced Formula** combines the work of SE2 and StemFlo, supporting both the release and circulation of stem cells.
- **ST-5 with MigraStem™** provides nutrition for all cells in the human body as it supports the migration of stem cells into tissues.
- **StemPets® Advanced Formula** and **StemEquine® Advanced Formula** offer the benefits of specially formulated SE2 for our animal friends.
- **DermaStem® Renewal Serum** uses adult stem cell science, organic and wild-grown plants and oils to help cells proliferate, rejuvenating the body's largest organ, the skin.

OFFER OPTIMAL HEALTH TO OTHERS WITH STEMTECH'S UNIQUE PRODUCT LINE.

OFFER A LUCRATIVE BUSINESS OPPORTUNITY TO STEMTECH'S INDEPENDENT
BUSINESS PARTNERS WHO SHARE OUR PRODUCTS WITH OTHERS.

GENERATE WELLNESS AND PROSPERITY AROUND THE WORLD WITH STEMTECH!