

HEALTHSPAN

STEMTECH INTERNATIONAL, INC.

TOTAL LIFE ENHANCEMENT

*The Best Gifts...
Health & Prosperity*



CUTTING-EDGE
RESEARCH

P.2

NORTH AMERICAN
LEADERS

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NUTRITION
FOR LIFE

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CELEBRATING 10 YEARS



**CUTTING-EDGE
RESEARCH**



**NORTH AMERICAN
LEADERS**



**NUTRITION
FOR LIFE**



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PAST ACCOMPLISHMENTS AND FUTURE PROMISE

By Ray C. Carter, Jr., Co-Founder, President & CEO

The year 2015 is quickly coming to an end, and so it seems like an appropriate time to look back on what was accomplished while also looking forward to 2016.

Product development introduced SE3®, another stem cell nutrition breakthrough and the third generation of our flagship product, StemEnhance, which debuted 10 years ago. It's hard to believe it's been that long. We also produced a lower-sugar version of ST-5™ with MigraStem™, in response to requests from the field. (Thank you for your feedback!) We anticipate that 2016 will see more work in the lab, further advanced formulas and perhaps a brand-new product or two. Stay tuned!



We saw more impressive research on our products in 2015, with a doctor in Spain publishing a study on professional soccer player recovery time, while Stemtech began a major international multi-center study on our products which will continue well into 2016.

Our global expansion was very successful this year, with 14 new countries coming online in Europe, West Africa, the Caribbean and Asia. 2016 looks just as promising, with another 10 countries on our radar screen, bringing our total international market to over 60 countries!



Grace and Faith Carter

We launched our enhanced Compensation Plan in 2015, creating more opportunity for our Independent Business Partners to generate income in all aspects of the plan... from the Vehicle Bonus to the TeamBuilder Bonus, the VIP Customer program, Prosperity Bonus and LifeStyle LeaderShip Bonus. The brand-new 2016 Director Bonus Pools also began two months early in celebration of our company's 10th Anniversary.

It is our goal every year to make the Stemtech opportunity and products even better than before. We are very pleased with our victories in 2015 and feel confident that 2016 will be the best year yet.

Now is a good time for all Independent Business Partners to assess their successes—and their challenges, too — from 2015, making adjustments that may be needed. Make plans now, with specific action steps, to ensure that 2016 is a rewarding and memorable year. Note: If you write down your goals, plans and action steps now and pin them up where you'll see them every day, you will be able to check off steps you complete and see your progress toward your 2016 goals. This can be your roadmap to success!

Thank you all for being an important part of our mission to spread wellness and prosperity around the world. Kasey, Grace, Faith and I wish you and your loved ones joy in this festive season and a New Year filled with promise. Happy Holidays!

A handwritten signature in black ink, appearing to read 'Ray Carter'.

Ray C. Carter, Jr.
President & CEO

ALOE MACROCLADA

ON THE CUTTING-EDGE OF STEM CELL RESEARCH

by Christian Drapeau, MSc, Co-Founder and Chief Science Officer



Through research, we have learned that stem cells from the bone marrow truly constitute the natural repair system of the body. Therefore, given that the human body has evolved in symbiosis with our environment, it must follow that there must be a number

of plants that have an effect on stem cells... just as there are many plants that have an effect on the immune system. In the last ten years, our laboratory research has developed our unique products that contain a number of these powerful botanicals.

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Because a scientist's research is never done, we recently turned our focus to remote areas of the world, like Papua New Guinea, South America and Madagascar, searching for plants used locally by healers for a broad variety of health benefits. We studied a number of them and discovered one that gave us so far the best effect ever documented: *Aloe macroclada*.



One of our farmers, Rokutu, says, "With this project my family can eat well every day, and we can think of a better future."

Aloe macroclada grows naturally in the mountains of Madagascar as one of more than 65 species of aloe endemic to the island nation. However, for centuries only this one variety of aloe has been used to make the local product called Vahona that is used to treat a wide variety of health problems, while also being used daily as a health supplement.

Vahona is made by mixing the gel of *Aloe macroclada* with plant ash, which is then rolled into small black pills that are dried in the sun. When these traditional pills were tested



Rene, one of our farm workers, shows how *Aloe macroclada* has been harvested in the wild for generations.

in the lab, the usual suggested serving of 3 pills led to an increase of nearly 60% in the number of circulating stem cells. We then worked to develop our own proprietary extract of *Aloe macroclada* that become the new star ingredient in SE3®.

Immediately the question came to mind as to whether this effect could also be seen with other species of aloe or whether it was uniquely associated to *Aloe macroclada*. It is always fascinating to see how indigenous people have been able to identify specific plants for specific applications, with at times an amazing precision, without a lab or any scientific tools. When we tested *Aloe vera*, we did see an effect, but it was only a fraction of the effect seen with *Aloe macroclada*, verifying the ancestral practice of specifically using *Aloe macroclada* to make Vahona.

While the discovery of the effect of *Aloe macroclada* on stem cells was definitely exciting, it was the simplest step in the whole project. The magnitude of this entire endeavor became clear once we began investigating the supply chain for this ingredient. *Aloe macroclada* grows within a 200-mile radius around the capital city of Antananarivo, in a mountainous region where there are very few roads. To collect *Aloe macroclada* leaves in the wild, the harvesters must walk over long distances, at times barefoot, on small trails, while balancing 65-pound bags of plant leaves on their heads. Each month, they carry the harvest of 3 to 4 tons of leaves out of the mountains in this manner.



65-pound bundle of Aloe macroclada leaves on their way to the processing plant.

Since *Aloe macroclada* is a wild crop, a survey was conducted in collaboration with the University of Antananarivo to estimate the overall number of wild plants growing throughout the region, as it is imperative to develop a sound practice of sustainable agriculture. Previously, no one had been successful growing *Aloe macroclada* in large quantities, so the first step was to study the plant and develop a method of successfully starting new plants from the seed and then transplanting them in the mountains. To accomplish this, a nursery was developed where a villager and her children are taking care of thousands of sprouting *Aloe macroclada*. So far, nearly 25,000 plants of *Aloe macroclada* have been planted and are growing well.

This whole project is a true work of collaboration, as the business side of cultivating and harvesting *Aloe macroclada* can have a significant impact on the local communities of farmers involved. Most villages in the mountains of



Villager Mamie and her children care for the young Aloe macroclada plants in the nursery.

Madagascar are virtually self-sufficient, growing their food and living from the land; however, people have very little, and they still need an income in order to buy clothes, schoolbooks and pay for medical care when needed. Our *Aloe macroclada* project has already brought in a significant income that has changed the lives of many villagers, and it is only the beginning!

Furthermore, since the information pertaining to the health properties of *Aloe macroclada* was drawn from ancestral knowledge, this whole project falls under the Convention on Biological Diversity and the Nagoya Protocol, which stipulates that compensation must be made to the entire culture and not only to the individuals who shared ancestral knowledge. To adhere to this Protocol, we are developing a project to build roads and schools in remote mountainous areas with no roads, where children often must walk more than two hours every day to school and back. In the rainy season, this long walk is impossible, so the children cannot attend school.

In addition to the road project, we are looking to meet the needs for health centers to deliver basic health care to villagers, especially pregnant women and young children.

We have always believed that we are doing the right thing for the world by providing stem cell nutrition that supports optimum health. Now, our recent research has brought with it a multi-faceted humanitarian project that is having a dramatic impact on the daily lives of people in one of the poorest areas of the world. I think this is a wonderful result, don't you agree?

STEMTECH GLOBAL LEADERS

We congratulate these newly-promoted Field Leaders from Stemtech's Global Family. Their stories are both inspiring and instructive for every Independent Business Builder. Remember... The Stemtech opportunity is worldwide and growing month by month. Who do you know outside North America? Contact them today and build your organization both at home and abroad!

NEW PRESIDENT'S CLUB MEMBER



CHUNG HO. AHN, Korea

When Mr. Jong Woong Ahn introduced him to Stemtech in 2012, Chung Ho Ahn says, "I never imagined this company would change my life." At the time, Mr. Ahn was suffering through a number of health challenges, so building a business was probably the last thing on his mind. But ironically, he says, "My bad health gave me the chance to do some Stemtech business and the opportunity to change my future."

Now healthy, Mr. Ahn subscribes to a three-part method for building success:

CONVICTION: "It is very important to have confidence about the company and compensation plan."

BEHAVIOR: "We must act on our conviction. Theory without practice will serve for nothing."

LEADERSHIP: "In this business of duplication, I must be a role model, delivering knowledge and know how to increase my team's success."

Mr. Ahn conducts home meetings in seven different Korean cities, where he says the atmosphere is "more intensive and interactive" than is possible in larger seminars. Over the next few months, his goal is to support his current Diamond Directors as they achieve Triple Diamond. Long-term, he looks to "helping Stemtech achieve longtime sustainability, becoming one of the Top Ten MLM companies in Korea," where MLM is a highly competitive field. "I know we can achieve this," he says. "Adult stem cell science is still cutting-edge. We have a unique product line and a very reliable company. We now sow. Soon we shall reap!"

NEW TRIPLE DIAMONDS

IVONNE CASTRO, Ecuador



Ivonne was introduced to Stemtech by Dr. Myriam Sanchez and Dr. David Constante Paredes, who shared with her the story of stem cell nutrition in 2012. “Learning that a single product can help to support the health of so many people was wonderful news,” Ivonne says. But the news got even better: “When I learned more about the company, I fell in love with Stemtech’s compensation plan,” she says. “I was promoted to Director quickly and qualified to attend the first Latin American Convention in Guadalajara.”

A resident of the capital city of Quito, Ivonne spent five years in the National Congress of Ecuador and seven years in direct sales before she found Stemtech. She believes that her previous career has prepared her well with skills needed to build and develop a strong team in her native country and, more recently, in North America, Central America and Europe, as well.

As she works toward her goal of achieving President’s Club, Ivonne shares her personal philosophy for both personal and business growth: “Good opportunities in life should be exploited. Learn to understand your potential. Create, set and achieve your dreams. This is the sure pathway to success!”

IN SOON. KIM, Korea



With over five years of experience in network marketing, Mrs. Kim brought a well-developed skill-set to her Stemtech business. She emphasizes, however, that from her experience, Stemtech is very different from other companies, saying, “In my life, I never knew of a functional food that can help to enhance the body’s ability to renew itself. Once I took the products and felt excellent effects, I had to share my experience with other people. As I repeated this behavior, I built my organization, achieved higher ranks and earned more bonuses. This is my simple ‘business plan.’”

Mrs. Kim holds small weekly “cell” meetings, similar to those of Mr. Ahn, in three towns... in homes or small restaurants. In addition, she has reached out to the market in neighboring Japan, where she now has a number of Independent Business Partners and VIP Customers. “It makes me happy to be part of the global business which Stemtech seeks to build,” she says.

“Without the support of my family,” she notes, “I could not do this business.” Mrs. Kim is also grateful for the improved health that she and her daughter, in particular, now enjoy since Stemtech’s products came into their lives. “With our improved health and the income I earn from Stemtech, my family’s life is full of hope and joy. Thank you, Stemtech!”

WASHINGTON BROWN, Ecuador



Honored at the recent 2015 Latin American Convention for his First Place finish in the global Convention Contest – with a whopping 285 points! – Washington is a Stemtech superstar on his way to the stratosphere. Since he signed up in 2011, Washington has demonstrated that he knows how to make money with Stemtech’s compensation plan, which he calls “both powerful and sensational.” He says he employs “simple techniques, well-known tactics and easy strategies to develop professional leaders and build a large and successful organization.”

His goal is to support each of his IBPs as they work toward their dreams: “I want to see each of them earn residual income, gain independence and enjoy financial freedom,” he says.

Washington is also passionate about the many benefits a Stemtech independent business partnership provides for him and his family: “With very little investment, I have my own business that I run from home... with no bosses... and Stemtech offers me so many ways to earn income as I work to improve the welfare of others,” he says, adding, “Along the way, I am preparing for an excellent retirement and building an inheritance for my children.”

THE NEW YEAR IS COMING... **TIME TO JUMP IN THE POOLS!**



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Wouldn't it be GREAT if you could take home a share of STEMTECH'S REVENUE?

How GREAT would it be to take home these shares MONTHLY?

What happens to YOUR SHARE as Stemtech's sales & profits grow?

YOUR SHARE GROWS AS STEMTECH GROWS!

JUMP IN...

It all starts when you achieve the level of DIRECTOR and have a monthly AutoShip of 2 bottles or more. Next, create an ACTIVE FREEDOM TEAM (3 TeamBuilders with current AutoShip orders), and you qualify for ONE SHARE in the New Director Pool. This is a one-time-only opportunity for New Directors, and it can put an extra \$100-\$300 in your pocket.

1 NEW DIRECTOR BONUS POOL



Note:

Every IBP who advances to the rank of Director, has an AutoShip order, and has achieved an active Freedom Team qualifies for one share in this pool, one time only in the month Director status is achieved.

Active Freedom Team = Each of your 3 Freedom Team members must have an ACTIVE AutoShip order (50 APPV).

There's more...

YOU CAN MAKE A SPLASH EVERY MONTH...

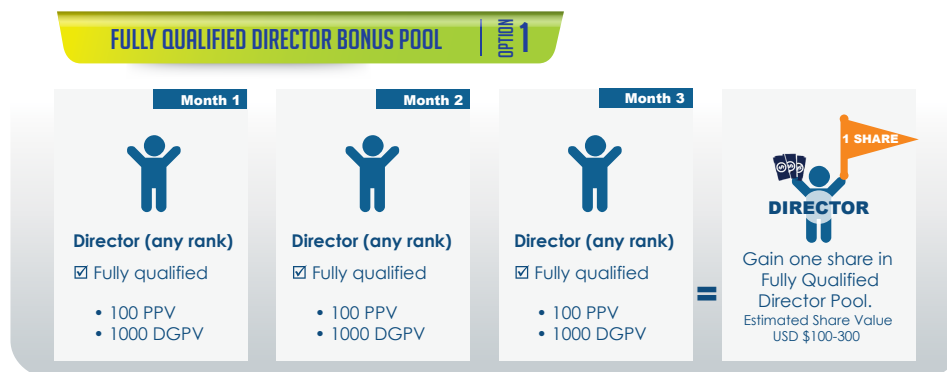
If you are already a Director or above, have we got a POOL for you! Directors of any rank – brand-new or veteran – can qualify for the MONTHLY DIRECTOR BONUS POOL by maintaining “fully qualified Director” status for three consecutive months. What makes you “fully qualified”? Two monthly VOLUME requirements:

100 PPV (Personal Point Volume)

1000 DGPV (Director Group Point Value)

Maintaining fully qualified status as a Director is simply another way of saying “doing the business!” As you work to build your organization, maintaining fully qualified status is a given... so that share of Stemtech’s revenue can also be a “given” every month!

2 FULLY QUALIFIED DIRECTOR BONUS POOL



STEMTECH DIRECTORS, JUMP IN THE POOLS!

Share in Stemtech’s revenue every month!

For more information on the Director Bonus Pools, please visit your Back Office.

NORTH AMERICAN LEADERS

“How Do They DO It?”

Right here at home we have Field Leaders whose work ethic, dedication and strategies are like a “How-To” manual for success with a Stemtech business. As you read their stories, please take away valuable tips and ideas to grow YOUR business.



Phillip & Ira at the Sea of Galilee

PHILLIP & IRA ADIDJAJA, California

TRIPLE DIAMONDS

When he was in medical school, Phillip says, there was nothing mentioned about stem cells or their function in the body. It was not until he and Ira found Stemtech nine years ago that he learned about the support for the body’s renewal system that stem cells provide, as the couple both also enjoyed significant benefits first from StemEnhance®, then StemFlo® and – over the intervening years – from each new product and product formula advancement.

Phillip says, “In introducing Stemtech’s products and opportunity to people I meet, truthfulness is very important. I always point out that our products do not cure anything, that they simply support the work of stem cells.” Equally as important is sincerity. “People can tell if we’re telling the truth or if we’re making up stories,” he says.

Stemtech is now the Adidjajas’ “full-time job,” and it is one that has made Phillip and Ira avid travelers around the world. As he shares Stemtech with others everywhere he and Ira travel, Phillip exudes confidence and a caring demeanor on the many trips they take to build and train his team. He says, “Sharing Stemtech is how I show my love for others. It is my responsibility to educate my team so they can duplicate what we have done, leading them to achieve wonderful success like that which Ira and I now enjoy.”



IZZY MATOS, New York

PRESIDENT'S CLUB

As one of the very first people to join Stemtech in 2005, Izzy has “been around awhile now.” He says that it is “the moral center of the company” that keeps him on board, adding, “Stemtech is ethically run for the benefit of all of our Independent Business Partners.”

Izzy says, “The company’s recent programs and Comp Plan enhancements are fantastic: The TeamBuilder program, for one, allows IBPs to make 5-figure monthly incomes if they just follow the program’s pattern – Enroll three, support each of them to enroll three, and so on, collecting bonuses along the way. It’s simple math... and it works!”

While he emphasizes that building a business takes both work and dedication, he notes that he was able to take some time off over the last couple of years to care for his aging parents. “Because I had built a solid organization for years, I still received a five-figure income from Stemtech during the couple of years I needed to focus on family,” he says, also cautioning, “But nobody can ‘kick back’ permanently... not yet, anyway. There is so much opportunity for growth out there in the largely untapped North American market!

“After ten years, there is still no real competition in the market for our products, and the tools the company now provides are better than ever. But it is up to the individual IBP to take the ball and run with it. Who’s up to the challenge? Is it YOU?”



VANESSA TU, California

TRIPLE DIAMOND

Originally attracted to Stemtech for its products only, Vanessa soon realized that there was real money to be made with a Stemtech business. With the opening of the Taiwan market, Vanessa’s business took off, soon developing into a large organization in that populous island country. These days she builds both here in the USA and in Asia, supporting an ever-growing team of dedicated IBPs.

There is still plenty of work to be done, she says, with a warning: “Since there is no ‘boss’ in this business, there is no one to give us pressure, so it can be easy to procrastinate so much that a business becomes just a hobby. All the time, I remind myself and others to avoid this danger.” One way to avoid the hazards of procrastination is to have a plan, she points out: “Chinese people always say, ‘Plans can never catch up with changes, but you cannot be successful without a plan.’”

People sometimes ask Vanessa — noting that the company is in its eleventh year — “Isn’t it too late to get in on the Stemtech business?” people sometimes ask Vanessa, noting that the company is in its eleventh year. Her answer is simple and direct: “Even after ten years, the great opportunity is still here. I feel like I am starting from the beginning each year, since we have new products, more generous compensation options, better tools... everything new! These changes can lead people to a better future. I encourage everyone – including myself – to catch up with the company’s momentum for even greater success!”



CAROLINE LOHMEYER - International Bc Lighthouse, Inc. Missouri

PRESIDENT'S CLUB

When she and her late husband Bill joined Stemtech in 2006, Caroline began to “learn the ropes” of network marketing from Bill, who was a “natural” in the business. “I learned everything through repetition at our many meetings,” Caroline says, emphasizing that business training is most effective when the education is replicated and reinforced in meetings, seminars/webinars, conventions and conference calls. “Each training opportunity brings you reinforcement for what you already know, as well as something additional,” she says, “so you are always building on your knowledge. Training is always worthwhile!”

These days, Caroline likes to share Stemtech along with coffee or a meal in a local restaurant, where the atmosphere is casual. “I find that people really need education about stem cells and their benefit to our body,” she says. “Even today, stem cell nutrition is a mystery for many people. I enjoy seeing when people experience the ‘Ah ha!’ moment about what our products do, because it means they truly get it. After that, it is just a matter of enrolling them and supporting them. All of it is simple and very rewarding.”

Driving around in her Stemtech vehicle, Caroline is a “mobile advertisement” for the perks of business success with Stemtech. “When people ask me how I got the car,” she says, “I love to tell them. It’s the perfect conversation starter!”

EVERETT POTTER, North Dakota

TRIPLE DIAMOND

“Recruiting new Independent Business Partners is crucial,” Everett says. “For me, the key to successful recruiting comes down to one word: meetings.”

Everett moves from one area to another for meetings. “I work with my first three levels, asking them to bring people,” he says, explaining, “Even one prospect is a ‘meeting.’ Usually there are 2-3 or up to 15 people. I offer meetings every week so that my downline – and upline, crossline, too – know their prospects can learn about our products and opportunity in an efficient 25-30 minute presentation, with questions and sign-ups afterward.

“I tell people how simple the ‘3-in-30’ program is,” Everett says: “A person can invest less than \$500, enroll three TeamBuilders and collect \$50 bonus for each plus \$150 for doing it in 30 days or less.” He adds, “Do this in a week or ten days – which is very doable – and you’ve earned \$300 ASAP. Then help each of your three new TeamBuilders to enroll their ‘3-in-30,’ and not only do you get a \$500 bonus, but you become a Director and qualify for the very lucrative Bonus Pools! This ‘3-in-30’ program is the fast-track to financial freedom... and it is simplicity personified.”

In his weekly conference calls, Everett stresses the importance of upline support and follow-up. “Every Field Leader has the responsibility to get their downline ‘up and rolling,’ while always encouraging them to come to you for support, encouragement and advice,” he says. “When you help and support others, everybody benefits.”



JM ROY, Quebec

TRIPLE DIAMONDS

JM and her husband Pierre Lesieur use every opportunity to speak to people about Stemtech. “I meet people one at a time, two at a time or many together in meetings... It depends on the situation,” JM says. “We do small group meetings at home, larger ones in restaurants or a hall, and sometimes one-on-one by phone. The point is that we are always giving information to people about the benefits of Stemtech’s products.”

Believing that good health is a person’s “greatest asset,” JM urges people to keep in mind that it is critical to take care of their health every day. She notes that most people do not know enough about how many nutritional supplements affect their health. Because she thinks this knowledge is very important, JM generally uses Christian Drapeau’s book, *The Theory of Stem Cell Renewal*, to help educate both prospects and team members about our unique, one-of-a-kind products. “I consider this book an essential tool that gives people the information they need about stem cell nutrition,” she says. “Our products provide complete support for the body’s daily renewal system.”

Overall, there is nothing mysterious about how to succeed with your Stemtech business, JM points out. “All you need to do is take the products and tell people about the benefits you experience. When people experience the wonderful benefits that Stemtech products provide, they want to share the products and opportunity with others.”



DENNY & MERLIE KLUVER, Washington

TRIPLE DIAMONDS

They might be over eighty, but the Kluvers still maintain a breakneck schedule that might be daunting to much younger folks. Holding meetings in his home state or wherever his team’s growth is happening, Denny in particular is “a man on the go.”

As with every Stemtech IBP, Denny often hears potential prospects demur about doing the business, saying, “I won’t sell anything I haven’t tried first.” Denny sees this “put-off” as “pure opportunity... This is what our terrific VIP Customer program is perfect for!” he says.

Denny says the VIP Customer Program is now better than ever. “I’m excited for SIX reasons,” he says, ticking them off on his fingers: “First, with a New VIP the Enroller makes 30%. Second, your new VIP gets a 15% by signing up each new VIP, so soon he/she can get an AutoShip for free! Third, VIP commissions pay to 6 levels at 3%. Fourth, there are now infinity bonuses associated with VIPs paid at the 7th-9th levels. Fifth, after your first 100 VIP points go toward paying your AutoShip order, any remaining points can convert to cash at month-end. And last but not least (by any means), all VIP Customers count toward qualifying you for the Vehicle Bonus program.” He takes a breath, then finishes: “Go to your Back Office now for the details. This VIP Customer program is a WINNER!”



NEWS AROUND THE WORLD



2015 was a banner year for Stemtech's global growth. Not only were we once again nominated to the *Inc. Magazine's* list of 5000 fastest-growing companies, but it was also our biggest year yet in number of new open markets: Eleven in the Eurozone, Togo in Africa and the Dominican Republic. This puts our company just steps away from 50 open markets!

A word of thanks... None of this growth would be possible without the dedicated effort of both our Independent Business Partners and our corporate team. As we pause to reflect on the year that was, we are grateful for each of you!

2016 will continue our expansion, with the focus being on Hong Kong, Peru, India and Eastern European markets, including Serbia, Romania, Ukraine and the Czech Republic. All of these markets offer North American IBPs wonderful opportunities to grow their organizations. Reach out now, create a team of Virtual Independent Business Partners, and BE READY on opening day!

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Jonathan Lester
SVP, Global Markets

POSTCARDS FROM OUR GLOBAL FAMILY

AUSTRALIA & NEW ZEALAND



At the Asia-Pacific Area Convention (APAC) in Taiwan this year, a packed house enjoyed three wonderful days during which our New Zealand and Australian Leaders proudly took the stage, receiving many awards. One of the many highlights of the Awards Ceremony was the presentation of the Spirit of Service Award to our own Triple Diamonds Keith Wilkins and Yvonne North, honoring them for their leadership, commitment, support and motivation of their organization.

In our New Year, our momentum continues with Business Academies, webinar training, corporate business presentations and exciting promotions. It all promises to make 2016 seem like Christmas all year long!

Happy Holidays!

Leigh Mace, *General Manager*

EUROPE & AFRICA



The EU/African Convention was a great success with attendees from all over Eastern and Western Europe and few countries of Africa. We enjoyed great speeches from many of our strongest Field Leaders, inspirational talks by medical professionals from around Europe who shared their passion for our products, remarkable announcements from corporate staff, along with the fun-filled parties and the sensational Recognition Gala. We could tell that this event was very motivational for all, and we are already seeing a super outcome, as our IBPs have gone back to their respective countries fired up, organizing many meetings and sharing their vision and commitment for “Shaping the Future Together.”

For our EU/African Convention in September, 2016, we are all going to ROME! Plan now to come and join us!

Christian Tricoche, *Managing Director/Western Europe*

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RUSSIA



The year 2015 has been an exciting one for us in Stemtech Russia. Senior VP Andy Goodwin made two trips to Moscow, one with Global Training VP Heather Livingston to introduce StemFlo® and a later meeting with our Russian StemGems for training in the Compensation Plan upgrades.

In November, twenty-five Russian IBPs traveled to Barcelona for our first Regional Convention (See photo), and we were a hit! Our IBPs received recognition and prizes, Senior Director and neurosurgeon Oleg Savyak spoke impressingly from the stage and our Triple Diamond

Gulnara Bilyalova (pictured with Ray Carter and Christian Drapeau) received the very prestigious and well-deserved Spirit of Service Award. 2016 promises more exciting events for our Russian IBPs, including

the opening of our new office in Moscow, our first Business Academy and additional product registrations. We welcome all members of Stemtech’s Global Family to join us as we build for the future in our nation of 150,000,000 people spanning two continents!

Irina Petrova, *Business Development Manager*

CANADA

In November, Christian Drapeau returned to Quebec to meet with a mostly French-speaking group of Stemtech Independent Business Partners and their guests. Our esteemed Chief Science Officer provided valuable information on Stemtech's product development over our ten years in operation, pointing out the importance of continual research to develop more effective nutritional partners for the adult stem cells in our bodies. A very enthusiastic audience had many questions, which Christian answered in flawless French (of course!)



Double Diamond Paul Savard, Directors Eveline Gagné and Claudia Côté and Senior Director Carl Bédard enjoy a “photo op” with Christian Drapeau.

The Quebec teams continue to lead the Canadian market in both enrollments and product sales. As they build and grow, Canada's other nine provinces have some catching up to do! Who will challenge the Quebec IBP teams in 2016? This can be YOUR year!

Errol Lester, *Director/North American Field Support*

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PHILIPPINES

“Empowering Future Champions” was the theme of our Business Academy held outside Manila in November, where 45 Directors and above gathered for training. Senior VP Andy Goodwin and President's Club Member Michael Wan shared inspiration and insights with our eager group of Field Leaders in two days of powerful, interactive business seminars and teambuilding activities.



Our evenings were set aside for fun – in our “Western-themed” one (pictured) – and for recognition, at our Gala banquet. Our two days together created wonderful memories, great motivation and a renewed dedication to building our teams here in the Philippines and around the world.

Bernie Mercado, *General Manager*

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NUTRITION FOR LIFE STAGES

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

PART 2



MEN'S HEALTH & MEN'S NUTRITION

In the Second Quarter *HealthSpan*, we talked about nutritional needs for women. This means that...Men, it's now your turn!

So often when writers talk about men's nutritional needs, they focus on men who are trying to gain muscle mass. These articles are, of course, helpful to the male population wanting to develop a muscular physique. What many of these articles miss, however, is a basic truth: Men have nutritional requirements specific to their gender throughout life.

Many health problems caused by the lack of proper nutrition affect both sexes, of course. Conditions such as cardiovascular disease, diabetes and obesity are conditions where poor nutritional choices contribute to the risk of developing them... and they are equally worrisome for both sexes.

Probably the most obvious difference between men's and women's nutritional needs is simply a function of size. Yes, men, size does matter... Men in general are physically larger and have more muscle mass than women, so their daily requirements for nutrients and calories is also greater.



CALORIES

The UCLA Center for Human Nutrition in Los Angeles provides these guidelines:

"Needs are dependent on the amount of lean body mass and average about 14 calories per pound of lean body mass per day at rest with additional calories for exercise. [This comes out to about 2,450 calories daily for a 175-pound man.] In a large part, these differences are driven by reproductive hormones. In men, testosterone is responsible for muscle mass differences from women and this hormone accounts for the extra muscle driving extra protein and calorie requirements."

The Center for Designing Foods to Improve Nutrition (Iowa State University) tells us this:

"Normal levels of circulating red blood cells are higher in men than in women, which may have nutritional implications, in that men do not tolerate low levels of plasma glucose or hypoglycemia as well as women."

The chart below provides:

Guideline Daily Amounts

| | MEN | WOMEN |
|-------------------|-------|-------|
| Energy (kcal) | 2500 | 2000 |
| Protein (g) | 55-90 | 45-70 |
| Carbohydrates (g) | 300 | 230 |
| Sugar (g) | 120 | 90 |
| Fat (g) | 95 | 70 |
| Saturates (g) | 30 | 20 |
| Fibre (g) | 24 | 24 |
| Salt (g) | 6 | 6 |

So how does this relate to real food?

| FOOD | PORTION SIZE |
|-------------------------------------|------------------------|
| Carbs like cereal/rice/pasta/potato | Your clenched fist |
| Proteins like meat/poultry/fish | Palm of your hand |
| Savories, like popcorn/chips | 2 of your cupped hands |
| Baked items, like brownies | 2 of your fingers |
| Butter & spreads | The tip of your thumb |



Compare the size of your hand with that of a member of the opposite sex. This will give you an idea of just how different portion size should be for the two of you!

HOW MUCH PROTEIN?

Protein plays a role in many functions in the body, the most prominent function being that it is a vital component in maintaining muscle mass. Adequate protein and overload activity are required to reduce the risk of sarcopenia or muscle wasting. So an active man should divide his body weight in pounds by 2.2 to get a good upper number for the amount of protein needed. [That 175-pound man has an upper number of about 80 grams of protein.]

“We have this idea that it’s easy to get too much protein, but really men who are active and want to maintain muscle mass need to eat more protein than they might think they need,” says Philip Goglia, PhD, a nutritionist and founder of Performance Fitness Concepts, a testing center for sports training in Venice, California.

AGE-RELATED EFFECTS

Age affects metabolic rate, often reducing it. Commonly, physical activity levels decrease with age, too. With a decrease in both, the body’s energy requirement (caloric intake) decreases. Protein and nutrient needs continue to be vital and important, though, so the diet of a man past middle-age needs to be more nutrient-dense. Muscle mass, bone density and vision health are examples of why it is important to consume quality nutrition – quality food – as a man ages.

OTHER THINGS TO KEEP IN MIND

Antioxidants help reduce oxidative stress. To curb the damage from free-radicals in the body, men (and women, too) need to provide their body’s cells with support of a quality antioxidant.

Calcium reduces the risk of osteoporosis... in both women and men. But since men generally have denser bones to start with, this condition is not often talked about with men. Nevertheless, men do have bone thinning (osteoponeia) occurring with age, too! As with protein, calcium is most valuable to the body when it is taken along with daily weight-bearing activity, such as walking and jogging.

Broad Spectrum Multi-Vitamin and Mineral Supplement Hormone Replacement

In their 40s, men’s testosterone levels can start to decline. Testosterone affects many functions in the body, from muscle maintenance to energy levels and sexual function... even to feelings of well-being. A man’s testosterone level can be easily measured by a blood test and his doctor can talk with him about levels and recommendations.

OUR PRODUCTS



So, men, here is the “bottom line”: Stemtech products support your healthy aging by assisting in supporting your daily renewal process. Along with SE3® and StemFlo®, ST-5™ with MigraStem™ provides high-quality plant-based protein,

valuable antioxidants, a broad-spectrum of vitamins and minerals, enzymes and fiber.

When you add all three of these Stemtech products to your daily routine, you help your body to renew and thrive each day!

References:

<http://www.webmd.com/food-recipes/men-have-special-nutritional-needs?>

<http://www.bbcgoodfood.com/howto/guide/balanced-diet-men>

SOME THOUGHTS ABOUT COACHING



*By Don Karn, VP/North American Markets
Originally written for Networking Times Blog. Adapted for HealthSpan.*

In all sports and traditional business models, as well as network marketing, good coaching is essential. While it would be great if we were born with the tools and knowledge to succeed in every venture, the truth is that hardly anyone comes “pre-equipped” with everything it takes to succeed.

Even the most esteemed coaches, motivational gurus and highly-paid business consultants learned their craft from somebody. That somebody saw in each of them three traits that are the necessary foundation for success:

- A burning desire
- “Teachability”
- Willingness to work.

When a candidate shows up with these three character traits firmly in place, a good coach can do wonders. Here’s how a good coach in network marketing builds upon each of these basic attributes:

A BURNING DESIRE

Your new recruits came to you for a reason... Maybe they were attracted by Stemtech’s products. Maybe they liked the idea of being their own boss. Maybe they were already in network marketing but Stemtech’s compensation plan was more appealing. Or maybe – as in a lot of cases – they came because of ALL of these reasons.

Whatever the case, it is now your job as coach to know about each person’s motivation so you can tailor your coaching to make the most of it. The person attracted by Stemtech products needs immediate coaching on the best approaches to use with prospective customers or recruits. The person who wants to run his own show probably needs some mentoring on time management, among other things. And your new team member whose interest is mostly money-driven could probably use two things: a step-by-step plan of action to make the most of each part of the compensation plan AND a caveat that puts him on notice that focusing only on making money is often not the road to success in network marketing. As life coach & business strategist Rob Liano says, “If you want to find money, focus on people. If you want to lose people, focus on money.”

Once you are aware of each new recruit’s reason for joining your team, build on that foundation. This means that your successful coaching can never be “one size fits all.” Your job is to take each person from where he is and help him to get where he wants to be. This takes some creativity and often a bit of discipline:

- An eager but timid new recruit or first-time business owner might want to practice product/service presentations with you (or a family member) where there is a feeling of safety, before launching into the scary world of potential prospects or customers. Caution: Keep this basic training very short and sweet. As Yuri Boganov said, “Teams that spend a lot of time learning the tricks of the trade will probably never learn the trade.”



- There is no reason that a brand new member of your team has to acquire encyclopedic knowledge of the entire compensation plan before he can start moving product or enrolling IBPs. Your job as coach is to show him how to start making money right away, while his first-day enthusiasm is still driving him. Learning the ins and outs of a complex compensation plan is better if it comes in small bites, not big gulps.



“TEACHABILITY”

Life Coach Tonya Sheridan says, “Closed minds close doors.”

These four simple words are as true in network marketing as they are in all the rest of life’s pursuits. Being teachable is such an absolute essential for a new team member that I’ll go out on a limb here and say this: If your new recruit is not teachable, the chances of his success are pretty slim. Even if he has come to you from another network marketing company, there are elements unique to Stemtech that every new recruit — including this one — must know. Besides, nobody likes a know-it-all!

You will have lots greater success as a coach if you spend your time and effort with people who want to learn how to promote Stemtech’s products and how they can build a business by doing so. Leave the know-it-alls to their own devices as you build a cohesive team of teachable folks.

WILLINGNESS TO WORK

A whining phrase from poorly-performing network marketers that drives me crazy is: “But I’m trying!” As the wise Yoda said, “There is no ‘try.’ There is only ‘do.’” Too often, the person whining probably figured he could put in a few hours of work each week – call two or three people, maybe, or send out a few emails – and his new business would thrive.

If you are the coach of this kind of team member, you will need to give him a reality check. Business CEO and retired Navy Admiral Tom Fargo tells his clients, “Don’t tell me about your effort. Show me your results.” (Pretty much the same thinking that Yoda said!) People who come to Stemtech to escape working are doomed to be disappointed. Yes, you can work on your own schedule and you are not at the beck-and-call of a boss anymore, but network marketing takes work if you hope to succeed.

Perhaps you’ll need to sit down with your whiner and set up a work schedule. Make a plan of action. Set short-term goals that are completely achievable... if he sticks to his work schedule. Follow up frequently, especially in the beginning – until your Stemtech baby bird can fly on his own. Something you need to tell that baby bird: As author David Kirby says, “I can help, but in the end it is up to you.” As a coach, you also have to know when to push the baby bird out of the nest... or leave him in it, as you move on to your next coaching call. You are, after all, building a team of successful individuals. That’s what good coaches – in sports, the workplace and network marketing – do.

So look for prospects with a burning desire who are teachable and willing to work. Then do the work of a coach. To paraphrase author T. Jay Taylor, successful coaching is converting people’s dreams into goals and goals into success. When you as the coach can accomplish this, every Stemtech Field Leader knows this is a win-win for you both!



STEMTECH'S CHAMPIONS CHALLENGE CAN TAKE YOU TO CAPE TOWN, SOUTH AFRICA!

WHO WANTS TO GO TO CAPE TOWN?



WHY SHOULD YOU GO? SO MANY GREAT REASONS! HERE ARE SOME...

March in Cape Town is beautiful AUTUMN, a perfect time to spend a week getting to know Stemtech's Global Leaders on a luxury-filled vacation in one of the most beautiful cities in the world. There's lots to see and do in your free time, too:

- See the southern tip of Africa, where the Atlantic Ocean meets the Indian Ocean. (Learn how the Cape of Good Hope got its name!)
- Ride the cable car to the top of famed Table Mountain, enjoying a 360-degree view for miles of Cape Town and the lush surrounding area. (Adventurous? You can also WALK or JOG up to the top of the Mountain!)
- Visit Robben Island, where Nelson Mandela spent 18 years in prison. (A worthwhile spiritual journey.)
- Tour the winelands near Cape Town, renowned for producing excellent vintages since 1659. (Yum!)
- Go whale-watching or shark-watching. (More adventure!)
- Enjoy a Game Drive to see Africa's amazing animals in the wild. (An experience you cannot miss!)



All you have to do is QUALIFY to join in on the fun!

Please visit your Back Office TODAY and go to stemtechchampionschallenge.com TODAY and learn how to qualify for rooms, airfare and more. **QUALIFY BY September 1, 2015 - January 31, 2016** and we'll see you in Cape Town on March 1-5, 2016!



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