

NATURE'S SPRING Financing Plan



Perhaps you have encountered this problem when selling Nature's Spring—your customer would like to enjoy the benefits of pure water, but simply cannot afford to purchase such a *high ticket* item. It can be frustrating knowing that your customer would really like to own a Nature's Spring, but doesn't have the cash to purchase it.

Recognizing this problem, NSP has arranged for financing the purchase of Nature's Spring for your customers through American Credit Company, Inc., a finance company that has specialized in financing direct sales products for the past 30 years. By working directly with American Credit, Nature's Sunshine can now help make customer financing available to all Managers no matter how large or small their monthly volume. This financing plan will make it possible for a customer to obtain financing from American Credit and thus be able to buy a Nature's Spring RO unit for as little as \$32 down and \$15 a month.

Getting Started

First of all, to be able to use the financing plan, you will need to sign a special agreement. Managers will need to obtain a copy of the **Manager Agreement for Open End Financing of Retail Sales**. This form is an agreement between Nature's Sunshine and the Manager which sets forth their respective legal responsibilities and certain other terms and conditions governing the finance plan.

The Manager should also obtain copies of the **Distributor Agreement for Open End Financing of Retail Sales** for all of his/her Distributors who would like to use the financing plan. This form is an agreement between the Distributor and his/her Manager which sets forth their respective legal responsibilities and conditions governing the financing plan.

The **Distributor Financing Agreement** provides for the Distributor to sell to his/her Manager the right to receive the account balances owed by the Distributor's customers for the purchase of RO units. The **Manager Financing Agreement** similarly provides for the Manager to resell these customer account balances to NSP, who then resells them to American Credit. Pursuant to its agreement with American Credit, NSP will receive the unpaid balance owed by each customer less certain one time charges imposed by American Credit. NSP will then reimburse itself for its costs, including the cost of the RO unit, and pay the balance to the Manager for the benefit of the Manager and his/her Distributor. In the event that any customers do not pay their account balances, NSP will be obligated to repay American Credit for the money