

plexus



COMPENSATION PLAN

7 ways to earn income as you build your Plexus® business

CANADA

Plexus® Compensation Plan

Discover a Rewarding Opportunity to Share Hope, Health, and Happiness!

Incredible benefits to love about this plan...

- Easy to understand how to earn income.
- Rewards you for building a solid base of loyal customers.
- Offers diversified profit opportunities.
- Pays out a guaranteed 50% of the company's commissionable volume every month.
- Gives you additional incentives for assuming a leadership role.
- Pays monthly.
- Pays up to 7 levels down.
- Offers Brand Ambassadors the opportunity to earn income on the worldwide sales of the company.

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How to Qualify for Plexus® Ranks of Achievement:

These ranks of achievement are listed in advancement order. In order to earn points, bonuses, and commissions, all Brand Ambassadors must be *Qualified Brand Ambassadors* as defined below:

- 1) Your Plexus Annual Membership (PAM) must be paid and current.
- 2) You have at least 100 in Personal Volume (PV) through the monthly cycle end date or you are a new Brand Ambassador who purchased a welcome pack in that month.

Note: Personal Volume (PV) is defined as the volume received from each commissionable product that you or your customers purchase. VIP Customers can receive a product credit for referring other VIP Customers or Retail Customers; however, they will not be able to earn commissions unless they first perform a business building activity and agree to the Brand Ambassador Terms & Conditions.

1. Brand Ambassador

- 1) You are a Qualified Brand Ambassador.

As a Qualified Brand Ambassador, you are eligible to earn Plexus Points on your Pay Level 1.

2. Senior Brand Ambassador

- 1) You are a Qualified Brand Ambassador.
- 2) You have at least 2 personally sponsored, VIP Customers and/or Brand Ambassadors with 100 PV or more or that purchased a welcome pack that month.
- 3) As a Qualified Senior Brand Ambassador, you are eligible to earn Plexus Points on your Pay Levels 1-3.

3. Silver Brand Ambassador

- 1) You are a Qualified Brand Ambassador.
- 2) You have at least 3 personally sponsored VIP Customers and/or Brand Ambassadors with 100 PV or more or that purchased a welcome pack that month.

As a Qualified Silver Brand Ambassador, you are eligible to earn Plexus Points on your Pay Levels 1-5.

4. Senior Silver Brand Ambassador

- 1) You are a Qualified Brand Ambassador.
- 2) You have at least 3 personally sponsored VIP Customers and/or Brand Ambassadors with 100 PV or more or that purchased a welcome pack that month.
- 3) You have 50 total points in your organization, with 10 of those points coming from outside your Primary Leg.

As a Qualified Senior Silver Brand Ambassador, you are eligible to earn Plexus Points on your Pay Levels 1-5.

5. Gold Brand Ambassador

- 1) You are a Qualified Brand Ambassador.
- 2) You have at least 3 personally sponsored VIP Customers and/or Brand Ambassadors with 100 PV or more or that purchased a welcome pack that month.
- 3) You have 100 total Plexus Points in your organization, with 15 of those points coming from outside your Primary Leg.

As a Qualified Gold Brand Ambassador, you are eligible to earn Plexus Points on your Pay Levels 1-5.

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6. Senior Gold Brand Ambassador

- 1) You are a Qualified Brand Ambassador.
- 2) You have at least 3 personally sponsored VIP Customers and/or Brand Ambassadors with 100 PV or more or that purchased a welcome pack that month.
- 3) You have 250 total Plexus® Points in your organization, with 40 of those points coming from outside your Primary Leg.

As a Qualified Senior Gold Brand Ambassador, you are eligible to earn Plexus Points on your Pay Levels 1-6.

7. Ruby Brand Ambassador

- 1) You are a Qualified Brand Ambassador.
- 2) You have at least 4 personally sponsored VIP Customers and/or Brand Ambassadors with 100 PV or more or that purchased a welcome pack that month.
- 3) You have 500 total Plexus Points in your organization, with 100 of those points coming from outside your Primary Leg.

As a Qualified Ruby Brand Ambassador, you are eligible to earn Plexus Points on your Pay Levels 1-6.

8. Senior Ruby Brand Ambassador

- 1) You are a Qualified Brand Ambassador.
- 2) You have at least 5 personally sponsored VIP Customers and/or Brand Ambassadors with 100 PV or more or that purchased a welcome pack that month.
- 3) You have 750 total Plexus Points in your organization, with 150 of those points coming from outside your Primary Leg.

As a Qualified Senior Ruby Brand Ambassador, you are eligible to earn Plexus Points on your Pay Levels 1-7.

9. Emerald Brand Ambassador

- 1) You are a Qualified Brand Ambassador.
- 2) You have at least 6 personally sponsored VIP Customers and/or Brand Ambassadors with 100 PV or more or that purchased a welcome pack that month.
- 3) You have 1500 total Plexus Points in your organization, with 375 of those points coming from outside your Primary Leg.

As a Qualified Emerald Brand Ambassador, you are eligible to earn Plexus Points on your Pay Levels 1-7.

10. Sapphire Brand Ambassador

- 1) You are a Qualified Brand Ambassador.
- 2) You have at least 6 personally sponsored VIP Customers and/or Brand Ambassadors with 100 PV or more or that purchased a welcome pack that month.
- 3) You have 3000 total Plexus Points in your organization, with 750 of those points coming from outside your Primary Leg.

As a Qualified Sapphire Brand Ambassador, you are eligible to earn Plexus Points on your Pay Levels 1-7.

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11. Diamond Brand Ambassador

- 1) You are a Qualified Brand Ambassador.
- 2) You have at least 7 personally sponsored VIP Customers and/or Brand Ambassadors with 100 PV or more or that purchased a welcome pack that month.
- 3) You have 4500 total Plexus® Points in your organization, with 1125 of those points coming from outside your Primary Leg.

As a Qualified Diamond Brand Ambassador, you are eligible to earn Plexus Points on your Pay Levels 1-7.

Other Qualification Details:

(Weekly cycles are from 12:00 a.m. ET Sunday through 11:59 p.m. ET Saturday.

(Monthly cycles are from 12:00 a.m. ET on the 1st through 11:59 p.m. ET of the last day of the month.

If you fail to qualify, bonuses and commissions will not be paid out to you. Commissions will compress to Qualified Brand Ambassadors in your upline.

Returns, Refunds, and Exchanges

If you are unsatisfied with a product purchased from Plexus, you may return the product for a full refund upon notifying the Brand Ambassador Relations Center within 60 days from the date of your purchase. An Agent will assist you with the proper procedures in order to process your refund. Keep in mind that the return policy was created, in part, to allow Brand Ambassadors to try Plexus products. Therefore, Brand Ambassadors are limited to one refund request per product, except where a product is received in a damaged or defective condition. Any advancements in the Plexus Compensation Plan, bonuses or awards achieved as a result of these purchases will be reversed and the amount(s) deducted from the Brand Ambassador's refund. In addition to our 60-day money refund, Plexus will buy-back any currently marketable inventory purchased within 12 months of a Brand Ambassador's decision to terminate, less a 15.00 USD restocking fee. For further details, see the Buy-Back Policy in our Policies and Procedures.

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Ways to Earn Income from the Plexus® Compensation Plan

1. Retail Rewards Commissions

By becoming a Qualified Plexus Brand Ambassador, you can earn generously through the Retail Rewards program. Building a team is not required. As a Brand Ambassador, you will have your own Plexus replicated website and be able to purchase products at a 25% discount from Retail. You will be able to offer your Retail Customers two options:

- 1) Purchase online through your replicated website using an accepted form of payment.
- 2) Purchase directly from inventory you may have on hand.

All product purchases made online by you or your Retail Customers that are associated with your Brand Ambassador Number create Personal Volume (PV). **Purchases from VIP Customers will not count towards your PV.** As your monthly PV builds, the percentage of your retail sales commissions increases. Commissions are paid on any PV **over** your first 100 PV that month.

How Retail Reward Commissions are Calculated:

Total PV for Pay Period	Percentage Earned
101 to 499	15% <i>(on remaining PV after the first 100 PV)</i>
500 and up	25% <i>(on remaining PV after the first 100 PV)</i>

Here is an example to see how this would work:

If you had Retail Customers purchase 5 TriPlex Combo's, those purchases would generate 550 PV. At the end of the month, having over 500 PV puts you at the 25% earnings level. This applies to any PV after the first 100 PV.

Here's the breakdown:

$$\begin{aligned} 550 \text{ PV} - 100 \text{ PV} &= 450 \text{ PV you would earn on.} \\ 450 \text{ PV} \times 25\% &= 112.50 \text{ USD would be your Retail Rewards commission.*} \end{aligned}$$

You could also earn retail profit on sales you make directly from inventory you may have on hand.

By purchasing 5 TriPlex Combo's for 154.44 CAD each and reselling them for the suggested retail price of 193.07 CAD each, you would make an additional profit of 38.63 CAD per package.*

$$\text{Retail Profit: } 5 \times 38.63 \text{ CAD} = \mathbf{193.15 \text{ CAD}} \text{ from your direct retail sales*}$$

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2. One-Time Achievement Bonus

Plexus® will award you a one-time Achievement Bonus the first time you achieve and are paid at one of the following ranks:

Silver Brand Ambassador	100.00 USD
Senior Silver Brand Ambassador	150.00 USD
Gold Brand Ambassador	250.00 USD
Senior Gold Brand Ambassador	350.00 USD
Ruby Brand Ambassador	500.00 USD
Senior Ruby Brand Ambassador	750.00 USD

Rank levels are determined at the end of the month, regardless of levels reached during the month.

Note: The One-Time Achievement Bonuses are paid with the monthly commission cycle in which the Brand Ambassador actually reaches designated levels.

3. Plexus Points

You can earn Plexus Points from each VIP Customer in your downline that has at least 25 PV or has purchased a welcome pack in that month. You also earn Plexus Points on each Brand Ambassador in your downline that has at least 50 PV or has purchased a welcome pack in that month. The number of Points you earn from each depends on their PV for the month, their position in your downline, and how many levels you are qualified to earn on based on your Paid Rank. Your Paid Rank will determine your total Plexus Point earning potential, which allows you to earn all the available Plexus Points for that Rank up to, but not including, the minimum point requirement of the following rank.

Ex: This means that if your Paid Rank is Gold, you are eligible to earn Plexus Points up to, but not including, the minimum 250-point requirement of Sr. Gold (which is the next rank). Cap points will only be implemented Jan 2022.

At the end of each month, the Plexus Points you have earned are added up and multiplied by the value of the Plexus Point for that month (see below). By sponsoring new VIP Customers or Brand Ambassadors, and by assisting existing Brand Ambassadors in your organization to sponsor new VIP Customers or Brand Ambassadors, you will increase the number of Plexus Points you are qualified to earn.

Qualifying for Levels: The higher your Paid Rank each month, the more levels you are entitled to earn Plexus Points on. Here is a summary:

<u>Paid Rank</u>	<u>Levels Paid On</u>
Brand Ambassador	Pay Level 1
Senior Brand Ambassador	Pay Levels 1 – 3
Sliver Brand Ambassador	Pay Levels 1 – 5
Senior Silver Brand Ambassador	Pay Levels 1 – 5
Gold Brand Ambassador	Pay Levels 1 – 5
Senior Gold Brand Ambassador	Pay Levels 1 – 6
Ruby Brand Ambassador	Pay Levels 1 – 6
Senior Ruby Brand Ambassador	Pay Levels 1 – 7
Emerald Brand Ambassador	Pay Levels 1 – 7
Sapphire Brand Ambassador	Pay Levels 1 – 7
Diamond Brand Ambassador	Pay Levels 1 – 7

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Plexus® Point Allocations: For each VIP Customer or Brand Ambassador with at least 100 PV, or VIP Customer or Brand Ambassador who has purchased a welcome pack in your organization in that month, the number of Plexus Points you can earn are:

Pay Level 1	6 Plexus Points
Pay Level 2-3	5 Plexus Points
Pay Level 4	4 Plexus Points
Pay Level 5	3 Plexus Points
Pay Level 6	2 Plexus Points
Pay Level 7	1 Plexus Point

For each VIP Customer or Brand Ambassador with 50-99 PV in your organization in that month the number of Plexus Points that you can earn are:

Pay Level 1	4 Plexus Points
Pay Level 2-4	2 Plexus Points
Pay Level 5-7	1 Plexus Point

For each VIP Customer with 25-49 PV in your organization in that month the number of Plexus Points that you can earn are:

Pay Level 1	2 Plexus Points
Pay Level 2-6	1 Plexus Point

Value of a Plexus Point

The value of a Plexus Point is determined by dividing the total number of Plexus Points earned by all Brand Ambassadors in a single month into the total amount of money in the Brand Ambassador Pool for that month. The value of a Plexus Point will vary slightly each month based on the total number of Plexus Points earned and the amount of money in the Brand Ambassador Pool.

If each qualified Brand Ambassador sells a minimum of 100 PV per month, it is estimated that the value of each point will never be below 1.80 USD. **As Personal Volumes increase over 100 PV through personal orders and retail sales, Plexus Points will also increase in value.**

Example of Earned Points

Below is an example of how your organization could look:

Level	# of Brand Ambassadors	Points Per Brand Ambassador	Total Points Awarded
1	2	6	12
2	4	5	20
3	10	5	50
4	22	4	88
5	30	3	90
6	50	2	100
7	90	1	90
Totals:			450

If the Plexus Points that month were valued at 1.80 USD, you would earn 810.00 USD (450 x 1.80 USD) from your Plexus Points if you were qualified to earn on all 7 Pay Levels.

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4. Emerald Pool Bonus

Out of 50% of the company's commissionable volume, 3% is set aside for the Emerald Pool and is divided equally among qualified Emerald, Sapphire and Diamond Brand Ambassadors.

5. Sapphire Pool Bonus

Out of 50% of the company's commissionable volume, 1% is set aside for the Sapphire Pool and is divided equally among qualified Sapphire and Diamond Brand Ambassadors. If a Brand Ambassador qualifies for the Sapphire Pool, they would automatically qualify for the Emerald Pool as well.

6. Diamond Pool Bonus

Out of 50% of the company's commissionable volume, 1% is set aside for the Diamond Pool and is divided equally among qualified Diamond Brand Ambassadors. If a Brand Ambassador qualifies for the Diamond Pool, they would automatically qualify for the Emerald and Sapphire Pools as well.

7. Earn a Diamond Re-Entry Position

When you achieve the rank of Diamond Brand Ambassador, you earn the opportunity to re-enter the program with an additional (second) position that will be placed directly under your original position (Level 1). Your re-entry position operates precisely as your original position, and is subject to all of the same guidelines, qualifications and policies.

The re-entry position is extremely exciting because it allows you double-leverage on the earning power of the network you build below it. You get paid once for the volume under your new position, and you get paid again on the same volume by virtue of your original position.

Note: You must have 6,000 total Plexus® Points in your organization in order to qualify for a Diamond Re-Entry Position.

Plexus® Car and Lifestyle Bonus Program Exclusive Benefit for Emerald, Sapphire & Diamond

Qualified Brand Ambassadors who achieve and maintain the position of Emerald, Sapphire, and Diamond in the Plexus Worldwide™ Compensation Plan have an opportunity to participate in either the Plexus Car Program or the LifestyleBonus Program.

The Plexus Car and Lifestyle Bonus Program is an incentive designed to reward our top Brand Ambassadors for their continued efforts with a chance to earn a monthly bonus to be used towards a luxury car or a monthly lifestyle cash bonus.

In order to qualify for either the Plexus Car or Lifestyle Bonus Program, you must meet the following requirements:

- 1) You must be an Active Brand Ambassador, in good standing, with Plexus.
- 2) You must achieve the rank of Emerald, Sapphire, or Diamond.

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Plexus® Car Bonus Program

Independent Ambassadors who qualify for the Plexus Car Bonus Program can acquire a Qualifying Lexus by properly communicating the acquisition of their purchase or lease to Plexus Worldwide. Qualifying Ambassadors will receive a monthly car bonus payment according to their rank and adherence to the Plexus Car Bonus Program guidelines, which can be obtained by contacting plexuslexus@plexusworldwide.com.

Qualifying Lexus Vehicles:

Emerald/Sapphire Lexus Options (White only): ES, GS, NX, RX and GX

Diamond Lexus Options (Black only): LS, GX, LX, RC and LC

The monthly car bonus payment is 850.00 USD for Emerald, 1,000 USD for Sapphire and 1,450 USD for Diamond a month (up to 36 months) for as long as you maintain possession of a qualifying Lexus, submit yearly Proof of Possession and maintain the rank of Emerald, Sapphire, or Diamond.¹

Plexus Lifestyle Bonus Program

Brand Ambassadors who qualify for the Plexus Lifestyle Bonus Program will receive a monthly lifestyle bonus according to their rank and adherence to the Plexus Lifestyle Bonus Program, which can be obtained by contacting plexuslexus@plexusworldwide.com.¹

The monthly lifestyle bonus payment is 595.00 USD for Emerald, 700.00 USD for Sapphire and 1,015 USD for Diamond.¹

Your first car or lifestyle bonus will be paid on the next monthly commission run following Plexus Worldwide's receipt of your Proof of Possession and/or signed Acknowledgement documents.

Bonus payments will be included in the Brand Ambassador's year-end earnings total.

¹ If a Brand Ambassador's pay rank falls below Emerald for two consecutive months, they will not receive the car or lifestyle bonus beginning with month two. For example, if a Brand Ambassador has a Qualified Diamond Lexus and their pay rank drops from Diamond to Sapphire for two consecutive months, they will receive the 1,000 USD car bonus (Sapphire level) beginning with month two. If a Brand Ambassador's pay rank drops from Diamond/Sapphire to Emerald for two consecutive months, they will receive the 850.00 USD car bonus (Emerald level) beginning with month two. A Brand Ambassador will not receive the car or lifestyle bonus until they re-qualify as an Emerald, Sapphire or Diamond.

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Important Things to Remember about the Plexus® Compensation Plan

<p>Commission Qualified</p>	<p>In order to earn commissions and bonuses, you must remain qualified until commissions have been finalized.</p> <p>To be qualified for Weekly Commissions: Your Plexus Annual Membership (PAM) must be paid and current. You have at least 100 PV in the current month, OR You were qualified in the prior month, OR You are a new Brand Ambassador in your first month.</p> <p>To be Qualified for Monthly Commissions: Your Plexus Annual Membership (PAM) must be paid and current. You have at least 100 in Personal Volume (PV) through the monthly cycle end date or you are a new Brand Ambassador who purchased a welcome pack in that month.</p> <p>If you fail to be qualified, bonuses and commissions will not be paid out to you and will compress to qualified upline Brand Ambassadors. You can check your Qualification Status in your Virtual Office.</p>
<p>Commissionable Volume</p>	<p>Total Personal Volume across the entire Company.</p>
<p>Compliance Policies and Procedures</p>	<p>Brand Ambassadors are prohibited from selling Plexus Products via the internet, except through the replicated web sites that the company provides its Brand Ambassadors. For the protection of the Brand Ambassadors and the company, this policy will be strictly enforced. There are also restrictions on how and where a Plexus Brand Ambassador may retail Plexus products.</p> <p>To view a complete copy of Plexus' Policies and Procedures, go to the Resource Library section of the Brand Ambassador Virtual Office.</p>

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<p>Compression</p>	<p>If a Brand Ambassador in your organization fails to qualify in a given month, the following will happen:</p> <p>During the commission calculation, the non-qualified Brand Ambassador's position will temporarily disappear, and the next qualified Brand Ambassador will roll up, or "compress", and take that position. Because of this, an unqualified Brand Ambassador and their downline Brand Ambassador's initial Level will remain the same, but their <i>Pay Level</i> will change and thus the Points assigned will adjust based on their new Pay Level.</p> <p>This ensures that you don't lose income because a Brand Ambassador in your organization has failed to qualify for that month.</p> <p>Compression is designed to pay you more money by eliminating positions in your organization where there has been no activity for the month, or where the Brand Ambassador failed to qualify. Compression will also impact those in your downline who are sponsored by VIP Customers since VIP Customers are not commission qualified.</p>
<p>Leg</p>	<p>The term used to describe each of your personally sponsored Brand Ambassadors or VIP Customers (Level 1) and their downline.</p>
<p>Levels</p>	<p>Levels are determined by who the sponsors are. As the Brand Ambassador, you are Level 0. Brand Ambassadors and VIP Customers that you personally sponsor are considered your Level 1. The Brand Ambassadors and VIP Customers your Level 1 Brand Ambassadors sponsor would be your Level 2's. Consequently, this continues for many levels down.</p> <p>For example: If you are a Brand Ambassador, and you personally sponsor Mary Jones, Mary Jones would be on your first Level or Level 1. If Mary Jones then sponsored John Smith, John Smith would be Mary Jones' Level 1, but John Smith would be your Level 2.</p> <p>The Plexus® Compensation Plan pays you Plexus Points up to 7 Pay Levels down (including those normally below level 7 if compression(s) occurred) from your position, depending on your Paid Rank.</p>
<p>Monthly Commission Payouts</p>	<p>Under the Plexus Compensation Plan, commissions for Retail Rewards, Plexus Points, Achievement Bonuses, and Emerald, Sapphire, and Diamond Pool Bonuses will be paid out monthly, with payment made by the 15th of the following month.</p>
<p>Paid Rank</p>	<p>If a Brand Ambassador fails to qualify for their highest level of Achievement for any reason in a given month, they will retain their title, but will be paid at the level they are now qualified for.</p>
<p>Pay Level</p>	<p>The level assigned to downline Brand Ambassadors and VIP Customers due to compression.</p>

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Personal Volume (PV)	The value assigned to each commissionable product that you or your Retail Customers purchase.
Plexus® Points	You can earn Plexus Points from each VIP Customer in your downline that has at least 25 PV or has purchased a welcome pack. You also earn Plexus Points on each Brand Ambassador in your downline that has at least 50 PV or has purchased a welcome pack. The number of Points you earn from each depends on their PV for the month, their position in your downline, and how many levels you are qualified to earn on based on your Paid Rank.
Primary Leg	The leg in your organization with the most points in a monthly commission cycle.
Qualified Brand Ambassador	A Brand Ambassador that is monthly commissions qualified.

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2020 Canada Income Disclosure Statement

Plexus Annual Brand Ambassador Income



Plexus is committed to providing our Brand Ambassadors with life-changing products and a rewarding opportunity. The combination of our products and opportunity can help open the door to personal success and their financial potential.

Our Compensation Plan is designed to provide our Plexus Brand Ambassadors an opportunity to earn commissions from products sold either directly to a Customer or through their replicated website.

How Much Can You Earn?*

- The Top 1% of Brand Ambassadors made an average of 43,119 CAD annually; 50% of the Top 1% made more than 26,268 CAD.
- The Top 10% of Brand Ambassadors made an average of 6,236 CAD annually; 50% of the Top 10% made more than 1,383 CAD.
- In 2020, an average of 18% of all Brand Ambassadors enrolled at least 1 active Brand Ambassador and earned income (excluding retail profits).
- Typical participants are representative of the smallest range of compensation earned by over 50% of the participants in the Plan. For purposes of this calculation, it excludes Brand Ambassadors who have been participants for less than one year. In 2020, a typical participant in the Plan earned up to 500.00 CAD or less.

What Bonuses Can I Earn?

Plexus has several ways to earn bonuses through its generous Compensation Plan. Below are a few examples of the bonuses you can earn:

- VIP Customer Bonus: You can earn bonuses on purchases by your VIP Customers.
- Commissions and Bonuses: You can earn commissions and bonuses based upon the sales volume in your sales organization and the rank you achieve (see details in the Plexus Compensation Plan).
- Plexus Pools and Bonuses: If you progress through the achievement ranks, you can earn bonuses and participate in various bonus pools (see details in the Plexus Compensation Plan).

Can I Get a Refund?

Plexus has a 60-day money back guarantee for its Customers and Brand Ambassadors. For further details, please see our Refund Policy on plexusworldwide.com.

In addition to our 60-day money refund, Plexus will buy-back any currently marketable inventory purchased within 12 months of a Brand Ambassador's decision to terminate, less a 15.00 USD restocking fee. For further details, see the Buy-Back Policy in our Policies and Procedures.

*These figures do not represent a Brand Ambassador's profit or losses, as it does not consider expenses incurred by a Brand Ambassador in the operation or promotion of his/her business. Estimated expenses, may include, but are not limited to, the Plexus Annual Membership fee, payment of renewal fees, purchase of products for personal consumption, purchases of product samples, shipping costs, transportation costs, training and educational expenses, business equipment, travel expenses, and miscellaneous costs. In some cases, these costs may exceed the amounts earned by a Brand Ambassador. Plexus makes no guarantees on your income. Your success depends on your effort, commitment, skill, and leadership abilities.

This Income Disclosure Statement is intended to present the average income of Brand Ambassadors in those jurisdictions where income claims are allowed. Please consult with your local authorities for more information regarding income claims.