# MONEY AND REWARDS

IBO FISCAL YEAR 2020 | EFFECTIVE SEPTEMBER 1, 2019

INDUSTRY-LEADING BONUS AND INCENTIVE PROGRAM



YOUR GUIDE TO EARN MORE AMWAY COMPENSATION AND INCENTIVES SINCE 1959, AMWAY HAS PAID OUT MORE THAN



IN BONUSES AND INCENTIVES TO ITS DISTRIBUTORS WORLDWIDE

#### ELIGIBILITY

To be eligible for bonuses and incentives, an Independent Business Owner (IBO) must be in compliance at all times with the Amway IBO Compensation Plan (the Plan) and the IBO Rules of Conduct. IBO conduct must demonstrate high ethical and business standards aligned with the goals and objectives of Amway and its related businesses. These standards require that:

- · An IBO must have a signed Amway IBO Registration Agreement on file.
- An IBO's conduct must not negatively affect the reputation of Amway, its related businesses or IBOs affiliated with Amway and its related entities.
- An IBO complies with the letter and spirit of the Rules of Conduct, laws and regulations in any market the IBO has a presence and demonstrates cultural sensitivity to given market conditions.
- · An IBO does not defend or support the conduct of others who do not comply with these criteria.
- If applicable, an IBO must have a signed Silver Producer Acknowledgment (SPA) on file.

IBOs must also satisfy the Customer Volume Requirement (CVR) with Qualified Customer Point Value (QCPV). For further details, see rule 4.13 in the Business Reference Guide on Amway.com.

All earnings are subject to review and approval by Amway prior to being granted. See the Amway Business Reference Guide to learn more. IBO and Growth Incentives Program Fiscal Year is September 1, 2019, to August 31, 2020 (FY 2020).

#### The average monthly Gross Income for "active" IBOs in the U.S. was \$207.

#### Approximately 48% of IBOs in the U.S. were "active."

IBOs were considered "active" in months in 2016 when they attempted to make a retail sale, or presented the Amway Independent Business Owner Compensation Plan (IBO Compensation Plan), or received bonus money, or attended an Amway or IBO meeting. If someone sustained that level of activity every month for a whole year, their annualized Gross Income would be \$2,484. Of course, not every IBO chooses to be active every month. "Gross Income" means the amount received from retail sales, minus the cost of goods sold, plus monthly bonuses and cash incentives. It excludes all annual bonuses and cash incentives, and all non-cash awards, which may be significant. There may also be significant business expenses, mostly discretionary, that may be greater in relation to income in the first years of operation.

The IBO Compensation Plan offers monthly and annual bonuses that IBOs can earn in accordance with their contract with Amway. IBOs also may qualify for the Amway Growth Incentives Program (GI Program), a collection of discretionary programs separate from the IBO Compensation Plan and that can vary from year to year. IBO eligibility for the GI Program is at Amway's discretion. The GI Program is available only to IBOs whose conduct demonstrates high ethical and business standards aligned with the goals and objectives of Amway and its related businesses.

For more details on qualifying for the GI Program and other requirements, see information on Amway.com or contact Amway Sales. Before registering as an IBO, individuals should read and understand the Amway™ Business Overview Brochure, which contains important information for those interested in becoming IBOs.

#### \*Source: Amway records.

# AT-A-GLANCE

	AMWAY IBO COMPENSATION PLAN		
4	Retail Margin	Suggested 1	L0% to 25%
6	Performance Bonus	up to 25% BV	
10	Leadership Bonus		6% B
11	Depth Bonus	1% BV	
12	Ruby Bonus	2% BV	
11	Annual EBR/DBR/DIA+		0.25% B
	DISCRETIONARY GROWTH INCENTIVES	\$	
8	Fast Track Incentive Program\$50 to \$20		50 to \$20
13	Two-Time Cash Incentives	Year 1	Year
	Platinum	\$1,500	\$3,00
	Founders Platinum	\$2,500	\$5,00
	Emerald	\$7,500	\$15,00
	Founders Emerald	\$10,000	\$20,00
12	Q12 Incentives		\$15,00
12	Platinum Plus and Platinum Elite Incen	ncentives	
	Platinum Plus		2% B'
	Platinum Elite		4% B'
13	13 Emerald and Diamond Leadership Growth Incentives		
	36 Qs		\$75,00
	54 Qs		\$100,00
	72 Qs		\$150,00
	108 Qs		\$200,00
	144 Qs		\$250,00
14	Founders Achievement Awards (FAA)		
15			

#### 15 KNOW THE KEY CONCEPTS

#### 20 DISCRETIONARY BUSINESS CONFERENCES AND TRIPS

New Platinum Conference, Achievers, Leadership Growth Forum, Executive Diamond Club/Diamond Club, Diamond Dreams, North American Growth Council, Global Founders Council

# Amway offers an industry-leading bonus and incentive program.

For official description of the Amway IBO Compensation Plan (the Plan), please refer to the Business Reference Guide. Fast Track Incentive Program, Growth Incentives Program and Founders Achievement Awards are separate from and in addition to the Plan. These rewards are offered at the discretion of Amway for a limited time.

# Amura Amura Amura

#### AWARD PINS

Silver Producer Gold Producer Platinum, Founders Platinum Ruby, Founders Ruby Sapphire, Founders Sapphire Emerald, Founders Emerald Diamond, Founders Diamond Executive Diamond, Founders **Executive Diamond** Double Diamond, Founders **Double Diamond** Triple Diamond, Founders Triple Diamond Crown, Founders Crown Crown Ambassador, Founders Crown Ambassador

For Pin requirements, refer to the Amway Business Reference Guide by searching the online Resource Center located on Amway.com.

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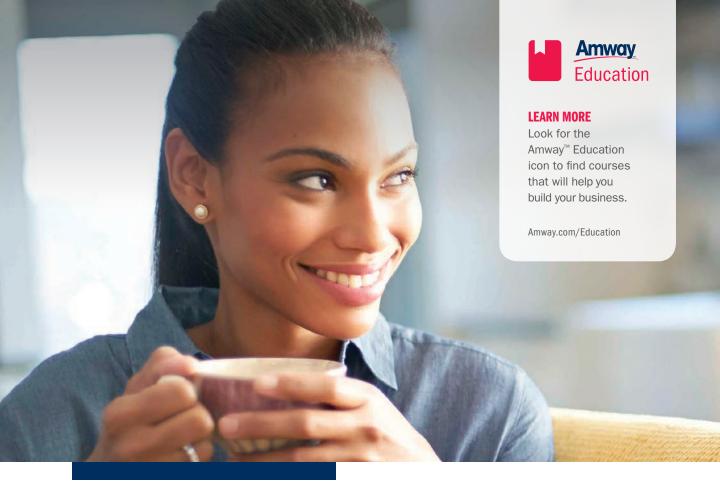
Approximately 48% of IBOs in the U.S. were "active."

Following are approximate percentages of IBOs in North America who achieved the illustrated levels of success in the IBO Fiscal Year ending August 31, 2018: New IBO Incentive 28.6823%; First Step Award 2.2052%; Balanced Sponsor Award 1.0271%; Mentor Award 0.4926%; Platinum first year 0.1562% and second year 0.0701%; Founders Platinum first year 0.1024% and second year 0.0469%; Emerald first year 0.0116% and second year 0.0037%; Founders Emerald first year 0.0063% and second year 0.0053%; Q12 Annual Incentive 0.4707%; 36Qs 0.0798%; 54Qs 0.0136%; 72Qs 0.0133%; 108Qs 0.0020%; 144Qs 0.0020%. Refer to inside front cover for further details.



#### ACCREDITED BUSINESS

Amway is accredited by the Better Business Bureau with an A+ rating, and we have been a member of the Direct Selling Association since 1962.



# **THREE WAYS TO EARN**

With an Amway business, you can earn income through retail margin on products you sell, bonuses through the Amway IBO Compensation Plan and discretionary incentives through the Growth Incentives Program.



As an Amway business owner, you can offer more than 350 exclusive health, beauty and home products. You may choose to focus on one quality brand or several. It's up to you!



100% CUSTOMER SATISFACTION GUARANTEE BACKED BY AMWAY**PROMISE**™



#### **RETAIL MARGIN**

You receive special IBO prices on all products. You choose the price you want to sell those products at to your customers. Then, you keep the difference. That's your retail margin – your income!

### **BONUSES**

You earn Point Value (PV) on all the products you sell. When you begin sponsoring new IBOs, you will also earn points on the products they sell. As your business grows, and the businesses of the IBOs you sponsor grow, so does your potential for monthly cash bonuses.



### **INCENTIVES**

You can earn elective, discretionary Growth Incentives and rewards including Fast Track Incentive Program awards for new IBOs, rewards for key achievements in extraordinary growth and helping others succeed, trips and onetime cash awards.

#### CUSTOMER PRICE - YOUR PRICE

= RETAIL MARGIN

#### YOUR POINTS + DOWNLINE IBOs' POINTS

= BONUSES

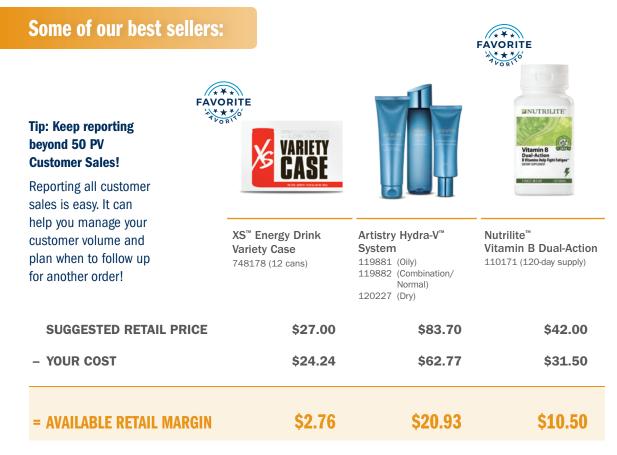
#### **ACCUMULATED POINTS**

= EXTRA CASH + TRIPS

# SELL PRODUCTS FOR RETAIL MARGIN

It's the fastest way to make money – the more you sell, the more you earn. Maybe you know a co-worker who could use an energy boost. Or a busy mom who craves convenience but needs the confidence of safe, natural solutions. Recommend Amway<sup>™</sup> products to meet their needs, and you're on your way to earning retail income!

Every product has a Suggested Retail Price, but you decide how much to charge your customers. Friends, family and people you know buy your Amway<sup>™</sup> products. You keep the difference between their price and your cost. It's that simple.



Pricing subject to change. Refer to the Business Reference Guide for further details.

**Sell well with proven tools and techniques.** By logging in at Amway.com, IBOs can find powerful programs and education designed to help you sell more. Earn customer volume and retail margin to grow your business.



**Optional Product Starter Kit** includes some of the most popular products. Teach IBOs how to reach their goals by sampling, selling products and building customer volume.

MINI CATALOG

**Campaign Mini Catalog** brings together our newest and best-selling products as well as Customer Favorites and special promotions. Tab pages with recommendations and share with friends for simple sales!



Switch Share Duplicate<sup>™</sup> shows how your income builds as you use and sell products. Available as a mobile app!



Smart, simple selling programs help you build volume in your business with Artistry<sup>™</sup>, Nutrilite<sup>™</sup>, home and personal care products. Visit the Amway Resource Center and click on Collections to get started.



**DITTO™** allows you and your customers to schedule automatic, repeated delivery for products at an interval the buyer sets. It provides a great convenience to customers and helps you sustain repeat business. Visit Amway.com/Shop/Ditto.



More than 100 free courses on MAKING MONEY, SELLING, BUSINESS ESSENTIALS, PRODUCT.

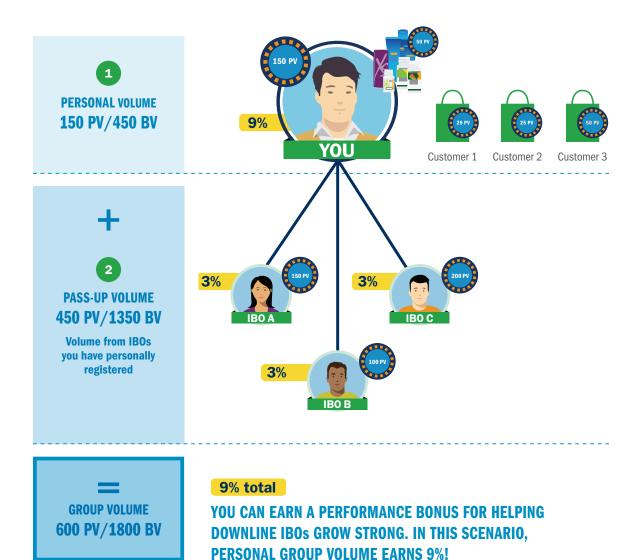
AMWAY.COM/EDUCATION



**AMWAY IBO COMPENSATION PLAN** 

# EARN A MONTHLY PERFORMANCE BONUS

With the Amway IBO Compensation Plan, it pays to build a balanced business. The more quality products you sell and help those whom you sponsor to sell, the more you can earn.



Refer to page 15 and the Business Reference Guide for further details.

#### You can earn two types of monthly bonuses:

your Personal Performance Bonus and a Differential Bonus on the volume of downline IBOs you sponsor.



= PERSONAL PERFORMANCE BONUS \$40.50

#### **PERFORMANCE BONUS SCHEDULE**

IF YOUR MONTHLY PV IS:	YOUR MONTHLY PERFORMANCE BONUS IS:
7,500 OR MORE	25% of your BV
6,000-7,499.99	23% of your BV
4,000-5,999.99	21% of your BV
2,500-3,999.99	18% of your BV
1,500-2,499.99	15% of your BV
1,000-1,499.99	12% of your BV
600-999.99	9% of your BV
300-599.99	6% of your BV
100-299.99	3% of your BV

DIFFERENTIAL BONUS

Education

You can also earn a Differential Bonus – it pays you the difference between your bonus percentage level and that of the IBOs you personally sponsor.

2

In this example, three downline IBOs purchase products and sell to customers totaling 450 PV. Your **Group PV is 600** (150 Personal PV plus 450 PV from downline IBOs you sponsor).

Based on your performance and that of downline IBOs, in this example you can earn:

=	TOTAL BONUS PAID TO YOU	\$121.50
+	PERSONAL PERFORMANCE BONUS	\$40.50
	DIFFERENTIAL BONUS	\$ <b>81.00</b>

IBO	PV	BV*	DIFFERENTIAL	BONUS
А	150	450	9% - 3% = 6%	\$27.00
В	100	300	9% - 3% = 6%	\$ <b>18.00</b>
С	200	600	9% - 3% = 6%	\$36.00
	450 PV		TOTAL	\$81.00

\*Assumes 1:3 PV/BV ratio.

#### FAST TRACK INCENTIVE PROGRAM

# QUALIFY FOR YOUR FIRST INCENTIVES



#### **Product sales can quickly add up to \$50, \$150 and \$200 awards!** It's all part of the Fast Track Incentive Program.



#### At least 50 PV from Qualified Customer Volume

Qualified Customer Volume refers to either customer orders placed directly with Amway or customer orders placed through an IBO and reported as a sale. Refer to the Business Reference Guide for further details. at least **150** P



#### **EARN \$50**

## **New IBO Incentive Award** is available up to three times in your first six months.



Generate your "50/150" – that means you must generate 150 Personal PV in a month, with at least 50 PV coming from Qualified Customer Volume.



401220 - Product Starter Kit

**Tip:** The Optional **Product Starter Kit,** purchased at registration, can help to quickly build volume toward the Fast Track Incentive Program. Plus ... you can earn retail margin and a Performance Bonus!

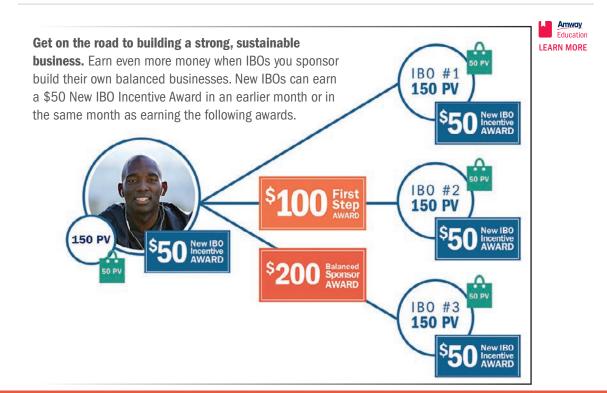
**Tip:** New IBOs have **six months** from their start date to earn the First Step and Balanced Sponsor Awards. For existing IBOs to earn these awards, they must complete requirements within the first six months of the IBO Fiscal Year (September 1 through February 28). Search "Fast Track" on Amway.com for details.

Refer to pages 15–16 for further details.

The average monthly Gross Income for "active" IBOs in the U.S. was \$207.

Approximately 48% of IBOs in the U.S. were "active."

Following are approximate percentages of IBOs in North America who achieved the illustrated levels of success in the IBO Fiscal Year ending August 31, 2018: New IBO Incentive 28.6823%; \$150 (\$50 New IBO Incentive Award 3 times) 7.0472%; Balanced Sponsor Award 1.0271%. Refer to inside front cover for further details.



#### NEW IBOS CAN EARN UP TO \$450 IN THE FIRST SIX MONTHS



### Sell to customers

and try products yourself. *Earn it up to three times* 

**Build a team of two** and help them each earn a \$50 New IBO Incentive Award. Available once each year.

Add a third person to your team and also help them each earn a \$50 New IBO Incentive Award. Available once each year.

Help an IBO you directly sponsor

earn their Balanced Sponsor Award.

Earn it unlimited times

First Step and Balanced Sponsor Awards are available once each year. Refer to pages 15-16 for further details.

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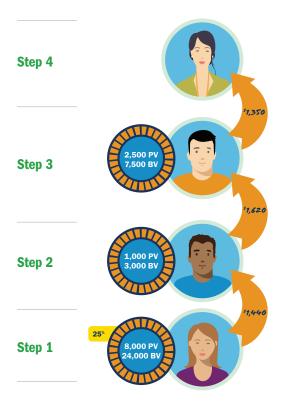
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# EARN MORE MONEY MORE OFTEN

The Leadership Bonus allows your business to earn more every month by paying 6% of group BV with a minimum guarantee of \$1,350.

Receive a monthly Leadership Bonus if you qualify at the 25% Performance Bonus level and generate additional award volume, as outlined in the Business Reference Guide. Leadership Bonuses are computed from the bottom up, are based on the performance of downline IBOs and take into account how much of the bonus is rolled up to your Sponsor.





### A minimum Leadership Bonus is passed up to Sponsor.

\$1,350 = Minimum guaranteed Leadership Bonus

### This leader earns enough PV to keep some Leadership Bonus.

6% x 7,500 BV = \$450 \$1,350 - \$450 = \$900 of guarantee passes to Sponsor **\$1,620 - \$900 = \$720 Leadership Bonus earned** 

### Because the IBO has less than 2,500 PV, he does not keep any of the bonus passed up to him.

6% x 3,000 BV = \$180

Calculation starts with a 25% Leg.

6% x 24,000 BV = \$1,440

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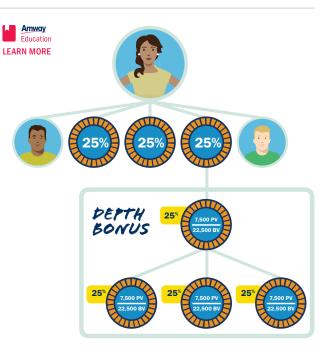
# Monthly Depth Bonus pays for developing downline leaders.

Earn a Depth Bonus of up to 1% of BV on qualified downline volume when you have three or more North American frontline Legs at 25% Performance Bonus level in the month and at least one of these frontline Legs also has one or more downline IBOs who qualify at 25%.

In this example, monthly Depth Bonus is based upon the four 25% downlines.

Each 25% Leg: 22,500 BV x 1% = \$225

\$225 x 4 downlines = \$900 Monthly Depth Bonus



#### Side Volume is the key to growing strong.

Side Volume is the amount of Personal Group (PG)/Ruby Volume outside any qualified 25% Legs. It includes your Personal Volume and Pass-Up Volume (non-25%) from non-Platinum Legs. It does not include Platinum PV, whether qualified or not.

Personally sponsoring new Legs is the key to generating Side Volume. It is an important factor in qualifying for Leadership and Ruby Bonuses, along with discretionary Growth Incentives including Q12, Platinum Plus/ Elite, Two-Time Cash (second year), and Emerald and Diamond Leadership Growth. Maximize the Plan and optimize Growth Incentives with abundant Side Volume.



**Tip:** The most sustainable businesses balance width (the number of personally sponsored frontlines) and depth (the number of IBOs in the downline for each frontline).

#### **Annual Leader Bonuses**

Each year, Amway rewards leaders for building volume with three annual bonuses. The total for each bonus is based on the total North American BV and/or qualified international volume for the year. Education

Amway

- Emerald Bonus
- Diamond Bonus
- Diamond Plus Bonus

Refer to the Business Reference Guide for further details.

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# **INVEST IN THE BEST**

The Growth Incentives Program<sup>†</sup> complements the Amway IBO Compensation Plan by encouraging IBOs to build sustainable businesses and help others succeed. Set your sights on the next level with a Plan-profitable business.



#### **Q12 INCENTIVES**

Qualify for 12 Q12 months and earn \$15,000 – year after year. IBOs receive this annual reward to grow beyond Platinum.

#### Sustainable volume is the key to requalification.



#### Q12 MONTH

#### Earn a Q12 each month:

- · 7,500 Personal Group (PG)/Ruby PV, and/or
- 4,000 Personal Group (PG)/Ruby PV over one or more First- or Second-Year Legs in the months the Leg qualifies at 25%

Volume over First-Year and Second-Year Legs can be averaged. If you miss one or two Q12 months, you may still qualify for Q12 Incentive. Earn a minimum of 10 Q12 months and 108,000 Personal Group (PG)/Ruby PV annually.

#### PLATINUM PLUS AND PLATINUM ELITE INCENTIVES

Boost your monthly bonuses with awards of 4% more beyond the Plan. IBO leaders receive monthly incentives as you develop and grow Side Volume beyond 7,500 Personal Group (PG)/Ruby PV.

#### Strengthen your business by building width.

Personal Group (PG)/Rub	y PV	Monthly Award
10,000 to 12,499 PV Platinum Plus	>	<b>2%</b> of BV
12,500 to 14,999 PV Platinum Elite (+2%)	>	<b>4%</b> of BV
15,000 PV and above* Ruby (+2%)	>	6% of BV

\*Includes Amway IBO Compensation Plan Ruby Bonus.

Must be a qualified Platinum or above to earn these incentives. At Sapphire and above, IBO cannot drop Qs from last IBO Fiscal Year.



<sup>1</sup>You must meet the following baseline requirements for Growth Incentives Program awards: 1) average of 50 Qualified Customer PV each month; 2) average of 150 Personal PV each month; 3) signed Amway IBO Registration Agreement and Silver Producer Acknowledgment on file; 4) in compliance with IBO Rules of Conduct. Refer to inside front cover and pages 16–17 for further details.

#### The average monthly Gross Income for "active" IBOs in the U.S. was \$207.

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#### Solid performance pays.

As you grow a strong Amway North America business, you can achieve greater rewards by leading the way and helping downline IBOs qualify too.



#### **TWO-TIME CASH INCENTIVES**

New Platinum and Emerald IBOs qualify to earn special incentives. Requalify and grow in a second year to double your reward.

#### Solidify new Legs to earn more.

		DOUBLE!
Level	First Year	Second Year*
Platinum	\$1,500	\$3,000
Founders Platinum	\$2,500	\$5,000
Emerald	\$7,500	\$15,000
Founders Emerald	\$10,000	\$20,000

\*Requires Q12 months.

IBOs who had a previous qualification but failed to requalify may be eligible for a Comeback Incentive of the highest level earned in the first year a Comeback Incentive is achieved.

#### EMERALD AND DIAMOND LEADERSHIP GROWTH INCENTIVES

In-market Founders Emeralds and above get rewards at five key milestones.

## Build strong leaders downline to enhance your earnings.



ANNUAL EARNINGS

Participants must be an IBO for three or more years.

In addition:

- must qualify for the Q12 Incentive bonus
- requires three 12 month in-market Legs
- must maintain frontline Qs
- Diamond Bonus is required for payments starting at 54 Qs
- For DBRs New FAA is allowed after 54 Qs in the event of Q drop

Refer to page 17 for further details.

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# ACHIEVE THE HIGHEST REWARD

This special discretionary leadership incentive recognizes the highest levels of achievement with significant annual payouts. Mentor downline Founders Platinums, Emerald Bonus Recipients and Diamond Bonus Recipients to build healthy businesses and earn this new Founders Achievement Award (FAA). To qualify for FAA annual cash incentives, leaders must be a Diamond Bonus Recipient with a minimum of 20 new FAA points.

Points <sup>2</sup>
1.0
1.5
3.0

FAA Incentive

PLUS

SUPER LEGS WITH ADDITIONAL

**POTENTIAL!** 

Refer to page 17 for further details, and contact

with questions. For more information on the FAA

Program, log in to Amway.com and search FAA or

your Amway Leader Growth Solutions Advisor

Founders Achievement Awards.

Average Monthly

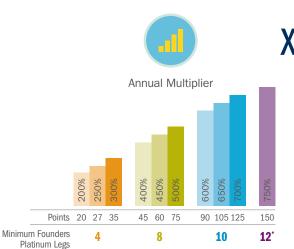
Plan Bonus

PERFORMANCE

RUBY

DEPTH

LEADERSHIP



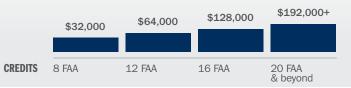
#### \*SUPER LEGS

For 750% leaders who have two or more Legs at 30 points or higher, earn \$20,000 for each of two to five super Legs and earn \$40,000 for six or more super Legs.



#### To ensure a smooth transition, Amway will honor the legacy FAA program.

If the following legacy FAA calculation earns you more, Amway will award the annual FAA Incentive under this program until August 31, 2020.



FAA rewards both domestic and international business development, and FAA payment amounts are determined by the PV/BV ratio of the market where FAA points are earned. The amounts shown here are based on earning all your FAA credits in the United States. If any credits are earned in other countries (including Canada and Dominican Republic), your actual payment amount may be different. The payment schedule for the country generating the FAA credits will be used to determine your actual payment.

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## **Annual FAA Incentive**

NEW!

<sup>&</sup>lt;sup>1</sup> Maximum: 6.0 points per Leg <sup>2</sup> Maximum: 30 points per Leg

# **KNOW THE KEY CONCEPTS**

#### Please refer to the Business Reference Guide and Amway Leader Growth Solutions Advisor for details.

Use this section as a convenient guide.

#### DEFINITIONS

#### POINT VALUE (PV)

Point Value is a unit amount assigned to each product. The total PV associated with your group's monthly volume is tracked to determine your Performance Bonus bracket. The higher your PV, the higher percentage (up to 25%) used in calculating your bonus.

#### **BUSINESS VOLUME (BV)**

Business Volume is a dollar figure assigned to each product. The total BV associated with your monthly volume is multiplied by the percent from the Performance Bonus Schedule to determine your gross Performance Bonus. See page 6 for an example.

#### QUALIFIED CUSTOMER VOLUME (QCPV)

Qualified Customer Volume refers to either customer orders placed directly with Amway or customer orders placed through an IBO and reported as a sale. It is a good practice to report all customer sales, even if more than 50 PV.

#### LEG

When an IBO registers individuals and helps them create groups, a "Leg" in the Line of Sponsorship (LOS) is formed. There are special criteria and qualification requirements regarding First- and Second-Year Platinum Legs to support sustainable business practices. First- or Second-Year status is based on a Leg with a Platinum for consecutive years. If a Leg fails to qualify in consecutive years it begins a new cycle of First- then Second-Year status. The status of each Leg can be determined by looking at the most recent three years of the Leg's qualification:

TWO YEARS AGO	IWO YEARS AGO LAST YEAR	
-	-	25% First-Year Leg
25% Leg	-	25% First-Year Leg
-	25% First-Year Leg	25% Second-Year Leg
25% First-Year Leg	25% Second-Year Leg	25% Leg

#### PERSONAL GROUP (PG)/RUBY VOLUME

Personal Group Volume includes Personal PV/BV, Volume from Personal Group IBOs and Pass-Up Volume from your non-qualified, non-25% Legs and Platinums.

Ruby Volume includes Personal PV/BV, Volume from Personal Group IBOs and Pass-Up Volume from your non-qualified, non-25% Legs. It does not include Qualifiers at 25% that month and does not include qualified Platinums no matter what percent they hit that month.

#### AWARD VOLUME

Award Volume includes Personal PV/BV, Volume from Personal Group IBOs and Pass-Up Volume from your non-qualified, non-25% Legs and Platinums. It does not include Qualifiers at 25% that month.

#### SIDE VOLUME

The amount of Personal Group (PG)/Ruby Volume outside any qualified 25% Legs. Creating new Legs is the key to Side Volume.

- · Width: The number of personally sponsored frontlines
- Depth: The number of IBOs in the downline for each frontline

#### SILVER PRODUCER MONTH

Earn a Silver Producer month when you achieve one of the following or a combination of all three:

- · 7,500 Award PV, or
- · 2,500 Award PV over a qualified 25% Leg, or
- · Two qualified 25% Legs in the same month.

#### QUALIFIED MONTH (Q)

Earn an in-market frontline Q each month a frontline IBO achieves 25% bonus bracket (this is a qualified 25% Leg).

#### Q12 MONTH

Earn a Q12 month each month when or if you achieve one or both of the following:

- 7,500 Personal Group (PG)/Ruby Volume, and/or
- 4,000 Personal Group (PG)/Ruby Volume over one or more First- or Second-Year Legs.

If you miss one or two Q12 months, you may still qualify for Q12 Incentives. Earn 10 or 11 qualifying Q12 months and 108,000 Personal Group (PG)/Ruby Volume annually to qualify. This is also known as Volume Equivalency (VE).

You can average Personal Group (PG)/Ruby Volume over one or more First- or Second-Year Legs. If your total Personal Group (PG)/ Ruby Volume in the months you have a First- or Second-Year Leg is equal to or exceeds 4,000 Personal Group (PG)/Ruby Volume times the number of months you have a First- or Second-Year Leg, you meet the volume averaging requirement to be awarded Q12 months for all the months with a First- or Second-Year Leg.

#### The average monthly Gross Income for "active" IBOs in the U.S. was \$207.

Approximately 48% of IBOs in the U.S. were "active."

Following are approximate percentages of IBOs in North America who achieved the illustrated levels of success in the IBO Fiscal Year ending August 31, 2018: 7500 PV Award Volume 1.6301%; Silver Producer 2.1796%; Q12 Month 1.4380%; 7500 Personal (PG)/Ruby PV 1.3592%; 108,000 PV annual Personal Group (PG)/Ruby Volume 0.2048%. Refer to inside front cover for further details.

### BASELINE REQUIREMENTS FOR FAST TRACK INCENTIVE PROGRAM, GROWTH INCENTIVES PROGRAM AND FAA QUALIFICATIONS

In addition to specific requirements of each program, the following baseline and general eligibility requirements must be met:

- 1. Generate an average of 50 Qualified Customer PV each month.
- 2. Average of 150 Personal PV each month.
- 3. Signed Amway IBO Registration Agreement and Silver Producer Acknowledgment (SPA), if applicable, on file.
- 4. In compliance with IBO Rules of Conduct.

#### IBO FISCAL YEAR (FY)

September 1 to August 31, also known as IBO Performance Year.

#### AMWAY IBO COMPENSATION PLAN/PLAN BONUSES

Please refer to the Business Reference Guide for details.

#### **FAST TRACK INCENTIVE PROGRAM**

New IBOs have six months from their start date to earn the New IBO Incentive Award, First Step Award and Balanced Sponsor Award. This incentive will end August 31, 2020 so all requirements must be complete by August 31, 2020. IBOs with a start date in April will only have five months, a start date in May will only have four months, etc. For existing IBOs to earn First Step and Balanced Sponsor Awards, they must complete requirements within the first six months of the IBO Fiscal Year (September 1 through February 28). Newly sponsored Legs are required each year.

To qualify for the Fast Track Incentive Program, IBOs must meet baseline requirements. All award recipients must still be active in the business, and new IBOs cannot have returned qualifying PV.

#### NEW IBO INCENTIVE AWARD: \$50

Generate your "50/150" – that means you must generate 150 Personal PV in a month, with at least 50 PV coming from Qualified Customer Volume.

#### FIRST STEP AWARD: \$100

- 1. Help a downline IBO from two unique Legs earn the \$50 New IBO Incentive Award.
- 2. Generate your 50/150 PV in the same month that the second IBO from the two new Legs you sponsor earns.

#### BALANCED SPONSOR AWARD: \$200

- 1. Help a downline IBO in a third unique Leg earn the \$50 New IBO Incentive Award.
- 2. Generate your 50/150 PV in the same month that a new IBO from a third new Leg you sponsor earns.

#### MENTOR AWARD: \$75

You'll receive \$75 each time you help an IBO you personally sponsor earn their first \$200 Balanced Sponsor Award. You must generate your 50/150 PV in the same month as your Leg qualifies.

#### **GROWTH INCENTIVES PROGRAM (GI)**

ANA Growth Incentives are available to IBOs from the U.S., Canada, Dominican Republic, Haiti and offshore (Caribbean and Pacific Ocean) areas only. ANA Growth Incentives are based on North America business only. They are discretionary and available for a limited time. IBOs must be in good standing with Amway to qualify (see IBO Rules of Conduct).

#### **Q12 INCENTIVES**

#### Eligibility

IBO must meet Growth Incentive baseline requirements, including SPA on file.

Qualification requirements

- IBO must qualify for 12 Q12 months each IBO Fiscal Year. Volume over First-Year and Second-Year Legs (as defined on page 15) can be averaged, or
- IBO must achieve 10 or 11 qualifying Q12 months in an IBO Fiscal Year and 108,000 yearly total of Personal Group (PG)/Ruby PV.

#### PLATINUM PLUS AND PLATINUM ELITE INCENTIVES

#### Eligibility

- · IBO must be a qualified Platinum or above.
- IBO must accumulate at least 10,000 Personal Group (PG)/ Ruby PV in a month.
- · IBO must meet Growth Incentive baseline requirements, including SPA on file.

#### Qualification requirements

- The payment amount is based on the following:
  - Platinum Plus: with between 10,000 and 12,499.99
    Personal Group (PG)/Ruby PV, an IBO can earn:
    - Sapphire and above IBOs earn 2% of their Personal Group (PG)/Ruby PV in the month, if the previous year frontline Qs is at least equal to the preceding year, or the current year-to-date average frontline Qs is at least equal to the monthly average frontline Qs of the previous year.<sup>†</sup>
    - Platinum IBOs earn 2% of their Personal Group (PG)/ Ruby BV in the month.
  - Platinum Elite: with between 12,500 and 14,999.99
    Personal Group (PG)/Ruby PV, an IBO can earn:
    - Sapphire and above IBOs earn 2% of their Personal Group (PG)/Ruby PV in the month, if the previous year frontline Qs is at least equal to the preceding year, or the current year-to-date average frontline Qs is at least equal to the monthly average frontline Qs of the previous year.<sup>†</sup>
    - Platinum IBOs earn 4% of their Personal Group (PG)/ Ruby BV in the month.
  - Ruby: with 15,000 Personal Group (PG)/Ruby PV and above, IBOs will earn the Plan 2% Ruby Bonus, in addition to the 4% Platinum Elite Incentive earned.

+Example: If the total frontline Qs two years ago was 24 frontline Qs and fell to 18 frontline Qs last year (average 1.5 Qs per month), an IBO is eligible for a payment when the current year average reaches at least 1.5 frontline Qs per month.

#### The average monthly Gross Income for "active" IBOs in the U.S. was \$207.

#### Approximately 48% of IBOs in the U.S. were "active."

Following are approximate percentages of IBOs in North America who achieved the illustrated levels of success in the IBO Fiscal Year ending August 31, 2018: New IBO Incentive 28.6823%; First Step Award 2.2052%; Balanced Sponsor Award 1.0271%; Mentor Award 0.4926%; 108,000 PV annual Personal Group (PG)/Ruby Volume 0.2048%; Q12 Annual Incentive 0.4707%; Platinum Plus 0.3065%; Platinum Elite 0.1818%; 10,000 Personal Group (PG)/Ruby PV 0.4072%; 12,499 PV Personal Group (PG)/Ruby PV 0.1290%; 15,000 PV Personal Group (PG)/Ruby PV 0.1290%. Refer to inside front cover for further details.

#### TWO-TIME CASH INCENTIVES

#### Eligibility

- All IBOs that have not previously achieved in-market Platinum, Founders Platinum, Emerald Bonus and Founders Emerald Bonus. Note: VE Legs with 10 or 11 Q12 months and 108,000 annual Total Downline PV are acceptable.
- IBO can earn all four incentives and multiple incentives within the IBO Fiscal Year.
- IBOs must meet Growth Incentives baseline requirements, including SPA on file.

#### First-time qualification requirements

- For Platinum: at least six qualified Silver Producer months within the IBO Fiscal Year.
- For Emerald: at least three groups that qualify at the 25% Performance Bonus level for at least six months of the IBO Fiscal Year.

#### Repeat qualifications

- · IBOs must earn the same incentive in consecutive years.
- IBOs must generate six Q12 months for the Platinum and Emerald Incentives, and 12 Q12 months for the Founders Platinum and Founders Emerald Incentives.

#### PLATINUM AND EMERALD COMEBACK INCENTIVES

The Platinum and Emerald Comeback Incentives encourage IBOs that have had a previous qualification, but failed to requalify recently, a monetary incentive to rebuild and requalify their businesses.

#### Eligibility

- IBOs can earn one Comeback Incentive between FY18 and FY20, the highest level earned in the first year a Comeback Incentive is achieved.
- There are no two-time payments associated with the Comeback Incentive.

#### Qualification requirements

- IBOs who previously achieved Platinum or Founders Platinum qualification before last year, but have not requalified at that level since.
- IBOs who previously achieved Emerald Bonus or Founders Emerald Bonus qualification before FY15, but have not requalified at that level since.

#### EMERALD AND DIAMOND LEADERSHIP GROWTH INCENTIVES

The Emerald and Diamond Leadership Growth Incentives are for IBO Leaders, in-market Founders Emerald or higher who demonstrate continual growth in their business. IBOs can requalify as long as they grow or sustain Qs.

#### Eligibility

- A minimum level of in-market Founders Emerald is required (three in-market 12-month Legs). Note: VE Legs with 10 or 11 months and 108,000 annual Total Downline PV are acceptable.
- IBOs will only earn their highest Emerald and Diamond Leadership Growth Incentive per IBO Fiscal Year.
- IBOs must meet Growth Incentive baseline requirements, including SPA on file.
- IBO must be an ANA Amway IBO for at least three years to participate (three-year tenure rule).

Qualification requirements

- A minimum of the equivalent of three in-market Founders Platinum Legs.
- · Must qualify Q12.
- · Participants cannot drop Qs.
- · Diamond Bonus (DBR) is required for payments at or above 54 Qs.
- Only new FAA qualification is allowed after 54 Qs if IBO is a DBR. In event of a Q drop, holding or growing new ANA FAA\* points will maintain eligibility for payment. Cannot drop below 54 Qs and cannot drop more than 5 Qs in current IBO Fiscal Year.

#### FOUNDERS ACHIEVEMENT AWARDS (FAA)

Contact your Amway Leader Growth Solutions Advisor with questions and/or see Document of Record for complete program rules and details. For more information on the FAA Program, log in to Amway.com and search FAA or Founders Achievement Awards.

FAA rewards both domestic and international business development, and FAA payment amounts are determined by PV/BV ratio of the market where FAA points are earned.

IBOs must be a DBR in at least one of their multiple businesses (MB) to be eligible to participate in the new FAA program. A global business (all MBs belonging to the same Global Business Owner) earns a single Global FAA payment.

#### **NEW FAA POINTS**

Earn ANA in-market FAA points based on the highest level achieved in each Leg:

- 1.0 FAA points for each Founders Platinum in a Leg with a maximum of 6 Founders Platinum points per Leg.
- 1.5 FAA points for each Emerald Bonus Recipient (EBR) in the Leg.
- 3.0 FAA points for each Diamond Bonus Recipient (DBR) in the Leg.
- · Maximum of 30 points per Leg.

This program began September 1, 2017, and will run in tandem with the original FAA program for three years. During the transition period, Amway will pay each IBO the higher payment of the legacy FAA program or the new FAA program. Each qualification period spans an IBO Fiscal Year, beginning with FY18.

#### LEGACY FAA POINTS

Earn FAA points based on the highest level achieved in each Leg:

- 1.0 FAA points for each Leg with a Founders Platinum as the highest level in the Leg.
- 1.5 FAA points for each Leg with an Emerald Bonus Recipient (EBR) as the highest level in the Leg.
- 3.0 FAA points for each Leg with a Diamond Bonus Recipient (DBR) as the highest level in the Leg.

Refer to the FAA program brochure for more detailed information. Special rules apply for multi businesses and international Legs in both the legacy and new FAA programs.

\*For all events in which ANA FAA points are an eligibility requirement, qualification based on the original FAA schedule applies.

#### The average monthly Gross Income for "active" IBOs in the U.S. was \$207.

#### Approximately 48% of IBOs in the U.S. were "active."

Following are approximate percentages of IBOs in North America who achieved the illustrated levels of success in the IBO Fiscal Year ending August 31, 2018: 108,000 Total Downline PV 2.1998%; Two Time Cash Award 0.4095%; Platinum Comeback 0.0685%; Annual GI-Leader Development (Emerald and Diamond Leadership) 0.0491%; Legacy FAA at least 1 point 1.9638%; New FAA at least 1 point 0.038%. Refer to inside front cover for further details.

#### **EVENT QUALIFICATIONS**

#### NEW PLATINUM CONFERENCE

IBOs who have met the following criteria are eligible to attend:

- · First-time Qualified Platinums who have not previously attended.
- · IBOs from the U.S., Canada, Dominican Republic, Haiti and offshore (Caribbean and Pacific Ocean) areas are included.
- IBOs not able to attend the first NPC following their qualification are eligible to be invited to a second conference.
- Have six Silver Producer months in the same IBO Fiscal Year as the first-time Platinum qualification.

#### ACHIEVERS

IBOs who have met the following criteria are eligible to attend:

- Qualified Founders Platinums who also earn a Q12 Cash Incentive, or
- · Qualified Sapphires and above.
- IBOs from the U.S., Canada, Dominican Republic, Haiti and offshore (Caribbean and Pacific Ocean) areas are included.

#### EXECUTIVE DIAMOND CLUB/DIAMOND CLUB\*

Qualified Diamonds are invited to Diamond Club. Qualified Executive Diamonds and above are invited to the added Executive Diamond Club days.

Qualification requirements

- A Qualified Diamond is defined as an IBO with approved Diamond qualification during the IBO Fiscal Year.
- A Qualified Executive Diamond or above is defined as an IBO with approved qualification between Executive Diamond and FCA 70 FAA during the IBO Fiscal Year.
- All award qualifications shall be in accordance with the requirements outlined in the Amway Business Reference Guide.
- IBOs from the U.S., Canada, Dominican Republic, Haiti and offshore (Caribbean and Pacific Ocean) areas are included.
- An SPA is required for all IBOs attaining Platinum status after September 1, 2011.

#### **DIAMOND DREAMS\***

IBOs can choose from three customizable destinations: New York, Sedona and Jackson Hole<sup>†</sup>. Qualified Diamonds and above will receive an invitation to choose one of these destinations after they achieve the qualification requirements. IBOs can earn a second trip with 14 or more ANA FAA\* points.

#### Qualification requirements

First invitation:

· First-time Diamonds with at least 36 ANA Qs.

Requalified Diamonds with less than 144 Qs or 12 ANA FAA\* points:

- Qualifying DBR with 54 ANA Qs including three in-market Founders Legs (36 of the 54 frontline Qs - VE counts as 12 Qs), and
- Growth requirement:
  - Add at least six additional ANA Qs, or
  - Add at least 0.5 ANA FAA\* points during the performance year and maintain Qs.

Requalified Diamonds with at least 144 Qs or 12 ANA FAA\* points:

DBRs at 144 ANA Qs or 12 ANA FAA\* points automatically qualify for the trip even if there is a reduction in Qs or ANA FAA\* points.

#### **BE OUR GUEST**

Make the most of your trip with an Amway host. Simply request one when you begin planning your Diamond Dreams experience. To learn more, ask your Amway Leader Growth Solutions Advisor.

+PLEASE NOTE: Peter Island and the surrounding U.S. and British Virgin Islands suffered significant damage from Hurricane Irma. The island will be closed for the 2019 and 2020 seasons. For updates on the Peter Island rebuild project, please contact Special Events. Because Diamond Dreams now offers a choice of three locations for a can't-miss luxury experience, we are phasing out the cash-out option as of August 31, 2018.

\*For all events in which ANA FAA points are an eligibility requirement, qualification based on the original FAA schedule applies.

#### The average monthly Gross Income for "active" IBOs in the U.S. was \$207.

#### Approximately 48% of IBOs in the U.S. were "active."

Following are approximate percentages of IBOs in North America who achieved the illustrated levels of success in the IBO Fiscal Year ending August 31, 2018: New Platinum Conference 0.1572%; Achievers International 0.6734%; Leadership Growth Forum 0.082%; Executive Diamond Club 0.0150%; Diamond Club 0.0472%; Diamond Dreams 0.0143%; 7500 PV Personal Group (PG)/Ruby PV 1.3592%. Refer to inside front cover for further details.

#### NORTH AMERICAN GROWTH COUNCIL\*

North American Growth Council invitations are extended to IBOs who achieve Diamond Bonus Recipient in North America, are qualified for Executive Diamond Club, have at least three qualified in-market 12-month Legs and attain one of the following:

- · 84 in-market frontline Qs, or
- 10 in-market ANA FAA\* credits, or
- 72 or more in-market frontline Qs with at least six additional Qs over the prior year.

A Qualified Executive Diamond is defined as an IBO with approved Executive Diamond qualification during the IBO Fiscal Year. A Diamond Bonus recipient is an IBO with an approved Diamond Bonus record during the IBO Fiscal Year. All award qualifications shall be in accordance with the requirements outlined in the Amway Business Reference Guide. Invitations are 100% at Amway's discretion.

- · IBO business must be in "Good Standing."
- IBOs must be in compliance at all times with the Amway IBO Compensation Plan, and the IBO Rules of Conduct.
- IBO conduct must demonstrate high ethical and business standards aligned with the goals and objectives of Amway and its related businesses to receive and/or keep their invitation to North American Growth Council.
- IBO eligibility is at Amway's discretion and is based on conduct that demonstrates high ethical and business standards aligned with the goals and objectives of Amway and its related businesses. These standards require that:
  - An IBO's conduct must not negatively affect the reputation of Amway, its related businesses, or IBOs affiliated with Amway and its related entities;
  - An IBO complies with the letter and spirit of the Rules of Conduct, laws, and regulations in any market the IBO has a presence and demonstrates cultural sensitivity given market conditions; and
  - An IBO doesn't defend or support the conduct of others who don't comply with these criteria.
- First, IBOs must be certified in compliance with the Leadership Growth Solutions (LGS) process. LGS certification will include:
  - Minimum number of certified consultations with Leadership Growth Solutions staff annually; three per year
  - Active, agreed-upon strategic action plan on file with Amway
  - LGS staff will certify consultations based on meeting content, level of engagement with the LGS process & individualized action plan, and general partnership & collaboration with Amway Corporation (NOTE: LGS staff will be required to document compliance with this new criteria once per year, prior to year-end, in Sales@CMP).

- Second, NAGC qualifiers must comply with Amway's NCA Event IBO Conduct policy at ALL Amway events. Specifically, the policy requires that:
  - IBOs attend and actively participate in all business meetings and required activities, including break-out meetings and scheduled one-on-one meetings with Amway staff
  - IBOs dress appropriately and act professionally at all business meetings and activities
  - IBOs refrain from activities that could cast themselves or Amway in a negative light
  - IBOs treat hotel guests, hotel staff and Amway staff with respect at all times
  - IBOs follow all policies pertaining to the event.
- IBOs willingly participate in ongoing Amway recognition elements such as: New Pin videos, photos, stage recognition at Amway events, and articles and stories for Achieve™ Magazine.
- IBOs that qualify for NAGC will receive an official invitation by April 1st only when their February results show they are on track to requalify.
- Failure to meet these conditions may result in forfeiture of NAGC trip eligibility/qualification and denial of participation at other NAGC meetings and activities that happen over the course of the year.

#### **PIN LEVELS**

Achieve new Pin levels associated with greater rewards.

Get there by helping downline leaders qualify, too. Sustainable businesses that continue to qualify and grow build both width and depth. It's a winning combination of profitability and strength.

You can track your progress on Amway.com > Business Center > Business Reports > GI Program Tracking. See your Amway Leader Growth Solutions Advisor for details.

\*For all events in which ANA FAA points are an eligibility requirement, qualification based on the original FAA schedule applies.

#### The average monthly Gross Income for "active" IBOs in the U.S. was \$207.

#### Approximately 48% of IBOs in the U.S. were "active."

Following are approximate percentages of IBOs in North America who achieved the illustrated levels of success in the IBO Fiscal Year ending August 31, 2018: North American Growth Council 0.01%. Refer to inside front cover for further details.

### YOUR BUSINESS CAN REALLY TAKE YOU PLACES.

Exciting destinations, amazing experiences, important learning opportunities – invitations to exclusive conferences and trips are awarded at several achievement levels.



ADA, MICHIGAN, IN 2020

#### **NEW PLATINUM CONFERENCE**

Celebrate your first major milestone as a business owner, get an exclusive tour of Amway World Headquarters and build your leadership strength with powerful opportunities and resources.

GET THERE by reaching Platinum for the first time and qualifying for at least six months in the IBO Fiscal Year.



ORLANDO, FLORIDA, IN 2020

#### **ACHIEVERS**

Join thousands of leading Amway IBOs to celebrate, connect and bring extraordinary value back to your group. Expect inspired business meetings and invaluable businessbuilding tools, plus great entertainment and leisure!

**GET THERE** by qualifying as a Q12 Platinum, Sapphire or above.



MAUI, HAWAII IN 2020

#### EXECUTIVE DIAMOND CLUB/ DIAMOND CLUB

Executive Diamond Club and Diamond Club invite Amway IBOs to enjoy once-in-a-lifetime experiences, while collaborating with other leaders on business strategies in beautiful Hawaii!

**GET THERE** by qualifying as a Diamond or above.

IBOs must be in compliance at all times with the Amway IBO Compensation Plan, Quality Assurance Standards and the IBO Rules of Conduct to keep their invitation to Amway incentive trips. Trip locations are subject to change. Available only to IBOs whose conduct demonstrates high ethical and business standards aligned with the goals and objectives of Amway and its related businesses. Refer to pages 18–19 for further details.

#### The average monthly Gross Income for "active" IBOs in the U.S. was \$207.

Approximately 48% of IBOs in the U.S. were "active."

Following are approximate percentages of IBOs in North America who achieved the illustrated levels of success in the IBO Fiscal Year ending August 31, 2018: New Platinum Conference 0.1572%; Achievers International 0.6734%; Executive Diamond Club 0.0150%; Diamond Club 0.0472%. Refer to inside front cover for further details. DISCRETIONARY BUSINESS CONFERENCES AND TRIPS



JACKSON HOLE, WYOMING, IN 2020 AND MORE

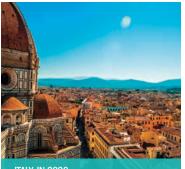
#### **DIAMOND DREAMS**

beBOLD with exhilarating adventures, or *un*FOLD, relax and recharge. Thrilling activities and personal luxury await on this completely customizable reward trip, created just for you.

### Choose from three exciting locations<sup>†</sup>:

- Sedona, Arizona
- New York City, New York
- · Jackson Hole, Wyoming

**GET THERE** by meeting qualifications described on page 18.



ITALY, IN 2020

#### NORTH AMERICAN GROWTH COUNCIL

Aim to attend this premier event, where top North American Amway IBOs come together in partnership with Amway executives in some of the most awe-inspiring places in the world to celebrate and plan the future of the business.

**GET THERE** by meeting qualifications described on page 19.



+Peter Island is closed for the 2019 and 2020 seasons; refer to pages 18-19 for further details.

The average monthly Gross Income for "active" IBOs in the U.S. was \$207.

Approximately 48% of IBOs in the U.S. were "active."

Following are approximate percentages of IBOs in North America who achieved the illustrated levels of success in the IBO Fiscal Year ending August 31, 2018: Diamond Dreams 0.0143%; North American Growth Council 0.01%. Refer to inside front cover for further details.

# YOU BELONG HERE

Diamonds, welcome back to Maui, Hawaii. It's a place of unique and exceptional beauty – perfect for leaders who **THRIVE**.



#### Join us in Maui, Hawaii, at the Grand Wailea™ Maui, a Waldorf Astoria ®† Resort

#### EXECUTIVE DIAMOND CLUB February 16–18

DIAMOND CLUB February 18–23

+Hilton® and Waldorf Astoria® are registered trademarks of Hilton International Holding LLC.

The average monthly Gross Income for "active" IBOs was USD \$207 (in the U.S.)/ CAD \$186 (in Canada). Approximately 48% of IBOs in the U.S. were "active.", and 52% of IBOs in Canada, were "active." Following are approximate percentages of IBOs in North America who achieved the illustrated levels of success in the performance year ending August 31, 2018: Diamond 0.0210%; Founders Diamond 0.0117%; Executive Diamond and Above 0.0150%. For more details on qualifying for the GI Program and other requirements, see information on Amway.com or contact Amway Sales.

Before registering as an IBO, individuals should read and understand the Amway<sup>™</sup> Business Overview Brochure, which contains important information for those interested in becoming IBOs. IBOs must be in compliance at all times with the Amway IBO Compensation Plan, Quality Assurance Standards and the IBO Rules of Conduct to keep their invitation to Amway incentive trips. Trip locations are subject to change. Available to qualified IBOs whose conduct demonstrates high ethical and business standards aligned with the goals and objectives of Amway and its related