

**Amway**™

# Business Reference Guide



This Business Reference Guide is current as of September 2024.



# CONTENTS

Use this Guide to discover and learn more about how to earn income, understand the Rules of Conduct and find helpful business information.

## INTRODUCTION

Welcome to Amway™ .....	2
The Amway Opportunity.....	2
Independent But Not Alone.....	2
The Independent Business Owners Association International (IBOAI®).....	3
Approved Providers of Licensed Amway Training and Support.....	3
The Direct Selling Association .....	3
IBO Responsibilities .....	3
Code of Ethics .....	4
Training Resources .....	4

## A. THE PLAN

1. Personal Sales .....	A-1
A. Retail Markup .....	A-1
B. Monthly Commissions and Sales Incentives .....	A-1
C. Awards and Qualifications .....	A-2
2. Build Your Own Sales Group .....	A-3
A. Shared Commissions .....	A-3
1. Personal Volume .....	A-3
2. Differential on Personally Sponsored Volume ..	A-4
3. Build Your Own Sales Groups .....	A-4
A. Monthly Leadership and Depth Bonuses .....	A-4
B. Annual Bonuses .....	A-5
C. Emerald and Emerald Profit Sharing Bonuses ...	A-5
D. Diamond and Diamond Plus Bonuses .....	A-5
Addendum   Bonus Calculations .....	A-6
Addendum   Award and Recognition	
Qualifications .....	A-11
Addendum   Managing Your Amway Independent Business.....	A-14

## B. MANAGING YOUR BUSINESS

Product Information and Ordering .....	B-1
AMWAYPROMISE™ .....	B-1
Returns .....	B-1
Warranty & Service Program .....	B-1
Product Liability Protection .....	B-2
Procedures for Handling Complaints .....	B-2
Sales Tax .....	B-2
Business Licenses .....	B-2
Zoning Ordinances .....	B-2
Bookkeeping Basics .....	B-2
Income Tax .....	B-3
Insurance .....	B-3
Training and Business Support Materials ....	B-3
Responsibility Statement .....	B-4
Succession Planning .....	B-4
Partner Stores .....	B-4

## C. RULES OF CONDUCT

Introduction .....	C-2
Definitions .....	C-2
Becoming an IBO .....	C-3
Responsibilities and Obligations .....	C-4
Presentation of the Plan, Sponsorship and Support.....	C-7
Preservation of the Line of Sponsorship.....	C-8
Business Support Materials.....	C-13
Marks and Copyrighted Works.....	C-14
Complying with the IBO Contract .....	C-15
Modification of the IBO Contract.....	C-15
Dispute Resolution Procedures.....	C-16

### BUSINESS CONDUCT AND RULES DEPARTMENT CONTACT INFO

Email [bcr@amway.com](mailto:bcr@amway.com)  
Phone 616-787-6712  
Fax 616-787-7896

# INTRODUCTION

## Welcome to Amway

Congratulations, Independent Business Owner – you have started your own business! We are proud that you have decided to associate yourself with our products and the Amway™ brand, and we are excited about supporting you as you start and build your business. Amway is a family-owned company, built on a foundation of innovative products and solutions and the power of relationships. We are built around a passion to help Independent Business Owners like you bring our innovative products and solutions to customers who want and need what we have to offer. We know that running a customer-centered business can be very rewarding, but it also takes work. We want to provide as much support as possible as you build your business. This Business Reference Guide will help you throughout your journey. Read over it to get started – and refer to it anytime you have a question about your business.

## The Amway Opportunity

Amway provides the opportunity to access and sell a broad range of products available exclusively to Independent Business Owners (“IBOs”) for resale to customers. IBOs are the only authorized source for the products Amway distributes. IBOs are authorized to purchase and resell these products to their customers in individual, personal transactions (not through retail stores or public online e-commerce platforms). The personal relationship between IBOs and their customers is essential to this business. Amway believes that the true value of its products is unlocked when IBOs explain and demonstrate the unique features and benefits of these products and provide service and support that make customers feel uniquely supported. This is the very core of the direct selling business model – person-to-person relationships that drive customer confidence and, therefore, sales.

We also recognize one person can only service a limited number of customers and that it takes time to learn how to effectively meet customer needs. The good news is that IBOs do not have to do this alone. Another feature of the Amway direct selling business model is that IBOs are supported by other IBOs – people with more experience who have developed skills and methods that they are willing to share with other IBOs. As an IBO, therefore, you are a member of a broader sales team. Likewise, you have the opportunity, as you increase your understanding of the business and your skillset, to identify and encourage others to start their own independent businesses with Amway as a part of your sales team. You then become responsible for providing support that helps them develop their own businesses as IBOs. Amway’s direct selling business relies on person-to-person contact; relationships are the heart of our business. Every product has a unique story, and every

IBO is a product ambassador who tells that story. The Amway IBO Compensation Plan (“Plan”) ensures that you, the IBOs who support you and the IBOs you support, are all being compensated from product sales.

Amway recognizes the value of a sales group that works together and supports each individual’s sales success, and our Plan is designed to encourage just that – members of a sales team are encouraged and incentivized to support each other. However, it is important to note that sales drive compensation at Amway. Amway compensates IBOs through commissions based on product sales. Neither Amway nor IBOs make money just from registering people as customers or from New IBOs joining. Amway and IBOs make money from the sale of products.

## Independent But Not Alone

IBOs own and operate their own Independent Businesses (“IBs”) through which they sell Amway products and, once eligible, may sponsor others to do the same. As independent contractors, IBOs are required to comply with the IBO contract (described below), but otherwise have the freedom to work how, when and where they want. They define what success means to them, set their own goals and develop a plan for how to get there. And they have the support of their upline, as well as thousands of Amway employees, and other organizations (described below) – all working hard to help them achieve their goals.

These departments within Amway are always ready to answer questions:

Customer Service (CS)

Business Conduct and Rules (BCR)

Business Support Materials (BSM)

We also want to take this opportunity to tell you more about how you are supported in your development as an IBO. We have said that you are in business for yourself but never by yourself. This does not just mean that you get support from Amway and other IBOs. IBOs have access to three other resources, which are described in more detail in the next sections. Importantly, as part of the recently-enhanced Amway**PROMISE™**, IBOs in their first contract year with Amway pay nothing for their registration with Amway, receive complimentary membership in the Independent Business Owners Association International (described below) and must not be charged by Amway, any IBO or any Approved Provider (described below) for any training and support they may receive during their first contract year. For more information about the Amway**PROMISE**, see [weareamway.com/amway-promise/](http://weareamway.com/amway-promise/).

# INTRODUCTION

## The Independent Business Owners Association International (IBOAI)

IBOs are supported by an independent membership-based trade association known as the Independent Business Owners Association International, Inc.<sup>®</sup> (the “IBOAI”). The IBOAI provides a wide range of services and support to IBOs, but it’s more than that: it is the voice of all IBOs – a clear, open channel of communication between IBOs and Amway North America. You and every other IBO are the heart of the Amway opportunity and when the IBOAI was first established in 1959 as the American Way Association, the founding IBOs discovered the importance of making sure all IBOs had a voice in the Amway business. They believed in several founding principles, including the right to be in business for yourself and that the opportunity should be open to all people from all walks of life. The IBOAI listens to IBOs’ ideas, proposes improvements and makes recommendations to Amway on the best ways to move the business forward. The IBOAI Board is composed of 15 voting members qualified at the Diamond level or above, elected by IBOs qualified at the Platinum level or above. All IBOs are offered complimentary membership in the IBOAI when they register for the first time with Amway, and any IBO can renew their IBOAI membership when they renew their Amway registration. More information about the IBOAI can be found at [IBOAI.com](http://IBOAI.com). You may contact the IBOAI either through your upline or directly at:

**IBOAI**  
220 Lyon Street NW, Suite 850  
Grand Rapids, MI 49503  
[ibaoi@ibaoi.com](mailto:ibaoi@ibaoi.com)  
Phone: 616-776-7714 Fax: 616-776-7737

## Approved Providers of Licensed Amway Training and Support

Approved Providers are for-profit companies owned and operated by IBOs and accredited and licensed by Amway to provide value-added training and support to IBOs. Products and services offered by Approved Providers are optional (Amway does not require IBOs to purchase products or services from any Approved Provider), but many IBOs find that they are helpful as they build their Amway businesses. IBOs who choose to work with Approved Providers and purchase their products and services should ensure that their expenses are reasonably related to their own income and sales and that their participation with Approved Providers supports their business goals and success. Under the recently-enhanced Amway Promise, Approved Providers have agreed not to charge New IBOs in their first contract year. Most Approved Providers provide some complimentary products and services to New IBOs until those IBOs are eligible to purchase them.

## The Direct Selling Association

Amway’s local operations in different countries around the world are prominent and active members of regional and national direct selling associations worldwide, and Amway executives hold important positions in many of these associations. In the U.S., Amway has been a member of the Direct Selling Association (DSA)<sup>™†</sup> since 1962. Check out the DSA’s website, [www.dsa.org](http://www.dsa.org), to learn more.

## IBO Responsibilities

IBOs know the power and privilege of business ownership and along with these comes responsibility. Every IBO has a legal contract with Amway, which includes the Registration Agreement and the Rules of Conduct (“Rules”), located in Section C of this Guide. Together with the other documents referenced in Rule 1.1, we refer to these documents as the “IBO contract.” It’s your responsibility to understand and follow the requirements of the IBO contract. Please review the entire Rules of Conduct in this Guide, as well as the Quality Assurance Standards for Content on [amway.com](http://amway.com).

<sup>\*</sup>IBOAI is a registered trademark of Independent Business Owners Association International.  
<sup>†</sup>Direct Selling Association (DSA) is a trademark of the Direct Selling Association.

# INTRODUCTION

---

## Code of Ethics

IBOs are committed to conducting business according to the following principles:

- IBOs will follow not only the letter of the IBO contract, including the Registration Agreement and the Rules of Conduct, but also the spirit of the IBO contract.
- IBOs will conduct themselves in such a manner as to reflect only the highest standards of integrity, honesty and responsibility because they recognize that their actions as IBOs have far-reaching effects, not only on their businesses, but on those of other IBOs as well.

## Training Resources

There's a lot to learn when you first get started and more experienced IBOs are a great resource for information on building sales in a business. Amway also offers a variety of complimentary educational resources that you may find helpful. The educational videos focus on topics like selling, making money and business essentials. You can find them on [academy.amway.com](http://academy.amway.com). You can also find additional support from Amway-accredited Approved Providers. Remember that New IBOs have access to many offerings from most Approved Providers on a complimentary basis, and that Approved Providers have agreed not to charge New IBOs for their services during IBOs' first contract year with Amway. Similarly, IBOs are prohibited from charging New IBOs for any training or support during their first contract year with Amway. For additional materials to help you grow your business, log in to [amway.com](http://amway.com) and visit the Resource Center.

# THE PLAN

## SECTION CONTENTS

<b>1. Personal Sales .....</b>	<b>A-1</b>
A. Retail Markup .....	A-1
B. Monthly Commissions and Sales Incentives .....	A-1
C. Awards and Qualifications .....	A-2
<b>2. Build Your Own Sales Group .....</b>	<b>A-3</b>
A. Shared Commissions .....	A-3
1. Personal Volume .....	A-3
2. Differential on Personally Sponsored Volume ..	A-4
<b>3. Build Your Own Sales Groups .....</b>	<b>A-4</b>
A. Monthly Leadership and Depth Bonuses .....	A-4
B. Annual Bonuses .....	A-5
C Emerald and Emerald Profit Sharing Bonuses ...	A-5
D. Diamond and Diamond Plus Bonuses .....	A-5
<b>Addendum   Bonus Calculations .....</b>	<b>A-6</b>
<b>Addendum   Award and Recognition</b>	
<b>Qualifications .....</b>	<b>A-11</b>
<b>Addendum   Managing Your Amway</b>	
<b>Independent Business.....</b>	<b>A-14</b>



# THE PLAN | HOW YOU EARN INCOME

The Amway Independent Business Owner Compensation Plan (the “Plan”) offers several pathways to earning income from the sale of nutrition, beauty, personal care and home products.

## 1. Personal sales

The Plan begins with the opportunity to earn retail markup and commissions on the sale of products.<sup>1</sup>

### A. Retail markup

As an Amway Independent Business Owner (“IBO”), you can begin earning income as soon as you start selling any of the products offered through Amway. When you sell to a customer directly, you always keep the difference between the price you paid for a product and the price at which you sell that product – this is called retail markup. When a Guest or Registered Customer linked to you makes a purchase on [amway.com](#) or another Amway digital retail channel, Amway collects and pays you – as the selling IBO – a retail markup of 11% of the sales total.

### B. Monthly commissions and sales incentives

Amway also pays commissions and sales incentives. The majority of these commissions and incentives are available to the IBO who makes the sale, based on the volume of product sales that IBO makes in a given month. For example, when you

make or report a Verified Customer Sale<sup>2</sup> you will receive a minimum commission of 10% of the IBO cost for those products, which Amway pays directly to you as part of its Customer Sales Incentive program.<sup>3</sup> When combined with retail markup, this equates to a minimum of 21% earned on every Verified Customer Sale made by you each month.

For example, Amway offers a variety of bundled product Solutions designed to support the overall health and wellbeing of your customers. One such Solution is our Nutrilite™ Everyday Nutrition Solution, which helps fill nutrient gaps in many daily diets by bundling our Nutrilite Double X™ Multivitamin, Nutrilite Organics Plant Protein Powder and Nutrilite Advanced Omega supplements. Assuming a retail price of \$146 for all three products, you will earn a minimum of more than \$28 in retail markup and commissions for every solution you sell each month. As you grow your customer base and increase your monthly sales you also increase your earnings. With a combined retail markup and commissions of 21% on each sale, selling five Solutions will earn you nearly \$143 each month. Sell eight to earn \$228 or ten to earn \$285!



Verified Customer Sales at Retail Price	IBO Cost	Retail Markup	Commission with Customer Sales Incentive	Total Payout	Total Payout % (Based on IBO Cost)
\$100	\$90	\$10	\$9	\$19	21%
\$200	\$180	\$20	\$18	\$38	21%
\$300	\$270	\$30	\$27	\$57	21%
\$400	\$360	\$40	\$36	\$76	21%
\$500	\$450	\$50	\$45	\$95	21%
\$1,000	\$900	\$100	\$90	\$190	21%
\$2,000	\$1,800	\$200	\$180	\$380	21%
\$3,000	\$2,700	\$300	\$270	\$570	21%

<sup>1</sup>There is also an opportunity to earn additional incentives and awards through Amway’s Core Plus discretionary incentives program, which is separate from the Plan and subject to change at any time.

<sup>2</sup>Customer Sales are sales made to a customer through an Amway digital retail channel or reported using the Create a Receipt tool. All Verified Customer Sales must capture the name and unique mobile phone number of the customer, along with the product and retail price. For a sale reported using the Create a Receipt tool to qualify as a Verified Customer Sale, the sale of the product must have occurred within six months of its purchase from Amway.

<sup>3</sup>The Customer Sales Incentive program, which is part of the Core Plus discretionary incentives program and thus subject to change, is available to IBOs at or below the 9% Performance Bonus level for the remainder of IBO Performance Year in which they first register plus the next two full IBO Performance Years. For more information on Performance Bonus levels, please see the “Build Your Own Sales Team” section below.

For the calendar year 2023, the average income from Amway for all U.S. registered IBOs at the Founders Platinum level and below was \$841 before expenses. See [amway.com/income-disclosure](#) for details and the most up-to-date information. Earnings depend on many factors, including customer base, business experience, effort, dedication, and quality and performance of the downline sales team. The following percentages of IBOs achieved this incentive trip in 2023: New Platinum Conference 0.04459%; Achievers Invitational 0.49492%; Diamond Club 0.03177%; Diamond Select 0.01254%; NAGC 0.00920%.

# THE PLAN | HOW YOU EARN INCOME

As your sales in a given month increase, however, you have the potential to earn even greater commissions. In addition to the 10% commission paid on every Verified Customer Sale through our Customer Sales Incentive program, Amway pays a Monthly Performance Bonus of up to an additional 15% of your total monthly product sales, for a total commission of up to 25% on every product you sell. With volume-based commissions of up to an additional 6% available to qualifying IBOs, you can earn up to 42% in commissions and retail markup on your total Amway sales each month. As explained below, however, commissions and retail markup are only the beginning of the rewards available to you as an Amway IBO. Read on to learn more...

## C. Awards and qualifications

As you expand your customer base and grow your monthly sales volume, you also expand your opportunity to earn greater rewards and recognition from Amway, including Core Plus discretionary incentives (IBOs must meet baseline requirements in order to be eligible to participate). For example, in each month you generate sales sufficient to earn a Monthly Performance Bonus of 25%, you qualify for recognition as an Amway **SILVER PRODUCER**. In addition to the 25% commission earned by you on your total sales during each of those months, you will be awarded a SILVER PRODUCER pin and your achievement will be recognized by Amway in various Amway publications. Qualify as a SILVER PRODUCER for any three months of the IBO Performance Year<sup>4</sup> to earn recognition as a **GOLD PRODUCER** as well as a GOLD PRODUCER pin.

IBOs who qualify as a SILVER PRODUCER for six months of the IBO Performance Year, only three of which must be consecutive, attain **PLATINUM** pin level status. Qualifying as PLATINUM is an important milestone as it identifies you as an Amway sales leader. It also earns you an invitation to New Platinum Conference – a two-day, expenses-paid business seminar with world-class training and the opportunity to connect with Amway staff and executives – and entitles you to participate in our annual discretionary rewards program. For those achieving PLATINUM for the very first time, these rewards include a cash incentive payment of \$1,500. Requalify the following year to be eligible to earn a second payment of \$3,500!<sup>5</sup>

Maintaining your **SILVER PRODUCER** qualification for all twelve months of the IBO Performance Year qualifies you as a **FOUNDERS PLATINUM**.<sup>6</sup> Attaining **FOUNDERS PLATINUM** status opens the door to even greater rewards. For example, you can earn a \$2,500 cash incentive payment for your achievement and a second cash incentive payment of \$7,500 when you requalify as **FOUNDERS PLATINUM** for a second consecutive year.

By earning 12 Personal Qualification (PQ) months through the Personal Group Growth Incentive, or by qualifying as an Emerald Bonus Recipient (EBR) you could also be eligible for an invitation to our annual Achievers conference. Our largest conference of the year, Achievers is where the best and brightest in the business meet to enjoy expert product and training sessions, social and adventure experiences, and recognition for their outstanding achievements.<sup>7</sup>

As you build your monthly sales, you also become eligible for our Performance Plus Incentive, Performance Elite Incentive and Ruby Bonus, each of which pays qualifying IBOs an additional 2% on total product sales in each qualifying month<sup>8</sup> for an opportunity to earn a total of up to 42% in sales commissions and retail markup.

<sup>4</sup>The IBO Performance Year runs from September 1 to August 31 each year.

<sup>5</sup>All cash incentive payments for first time or recurring pin qualifications are part of our discretionary Core Plus discretionary incentives program and thus subject to change.

<sup>6</sup>An IBO who qualifies as a SILVER PRODUCER for at least ten months of the Performance Year but also generates sales volume equivalent to that needed to qualify for the full twelve months will also qualify at the **FOUNDERS PLATINUM** level through our Volume Equivalency policy.

<sup>7</sup>For the calendar year 2023, the average income from Amway for all U.S. registered IBOs at the Founders Platinum level and below was \$841 before expenses. See [amway.com/income-disclosure](http://amway.com/income-disclosure) for details and the most up-to-date information. Earnings depend on many factors, including customer base, business experience, effort, dedication, and quality and performance of the downline sales team.

<sup>8</sup>For additional information on these bonuses, please see the Bonus Calculations addendum beginning at page A-6. Please also note that the Performance Plus Incentive and Performance Elite Incentive are part of our discretionary Core Plus discretionary incentives program and thus subject to change.

# THE PLAN | HOW YOU EARN INCOME

## 2. Build your own sales group

The rewards and recognition outlined above are also available if you choose to increase the points of sale available to you by building your own Amway sales group. Building a sales group at Amway entails sponsoring New IBOs into the Amway business and training them to sell Amway products just like you. By providing training, guidance and support to help each member of your sales group succeed, you can accelerate and maximize your own earnings. Here's how...

### A. Shared commissions

All Amway sales commissions are based on product sales and two basic elements – Point Value and Business Volume. Point Value, or PV, is a unit amount assigned to each product available for sale through Amway. Business Volume, or BV, is a dollar figure assigned by Amway to each product it sells.<sup>9</sup> When you choose to build an Amway sales group, the total PV associated with the monthly product sales volume of both you **and** your personally sponsored sales group members, known as your “frontline,” combines to determine your Performance Bonus level based on the Performance Bonus Schedule set forth below.<sup>10</sup>

#### Performance Bonus Schedule

Monthly PV	Performance Bonus Level
7,500 or more	25% of BV
6,000-7,499	23% of BV
4,000-5,999	21% of BV
2,500-3,999	18% of BV
1,500-2,499	15% of BV
1,000-1,499	12% of BV
600-999	9% of BV
300-599	6% of BV
100-299	3% of BV

As the total Monthly PV of your sales group grows, so does the percentage used to calculate your gross Monthly Performance Bonus of up to 25% based on the following two factors:

#### 1. Personal Volume

When calculating your Monthly Performance Bonus as a sales group leader, the “pass up” sales volume from your frontline IBOs – both PV and BV – is added to the PV/BV generated directly by you to determine your Group PV/BV and associated Performance Bonus level. In the following example, the Performance Bonus level percentage paid to you on your personal sales volume increases from 3% to 12% as a result of the pass-up volume generated by your frontline sales group.

IBO	Personal PV/BV	Group PV/BV	Performance Bonus Level
You	150/450	1,300/3,900	12%
Frontline A	450/1,350	→ Passes Up to You ↑	6%
Frontline B	100/300	→ Passes Up to You ↑	3%
Frontline C	600/1,800	→ Passes Up to You ↑	9%

This pass-up volume also rewards you by guaranteeing that you will always be paid at or above the same Performance Bonus level as the IBOs you personally sponsor and train.<sup>11</sup> It is important to note, however, that pass-up volume in no way affects the compensation earned by and paid to your frontline IBOs. All IBOs are always paid based on the products they personally sell each month, known as their “Personal Volume.”<sup>12</sup> However, those IBOs who build and maintain a productive sales group are rewarded further with additional bonuses based on what is known as the “differential on personally sponsored volume.” Read on to find out how...

<sup>9</sup> The BV to PV ratio currently applied by Amway is 3.43 to 1.

<sup>10</sup> To begin sponsoring others, Amway requires that an IBO first accumulate at least \$300 in Verified Customer Sales of their own.

<sup>11</sup> Performance Bonuses are subject to complying with Rule 4.12 and Rule 4.13.

<sup>12</sup> It is important to note, however, that Monthly Performance Bonuses are subject to compliance with Rules 4.12 and 4.13 of the Rules of Conduct.

For example, in order to earn a Monthly Performance Bonus on all Business Volume generated in a particular month, Rule 4.12 requires that at least seventy percent of your Personal Volume be from customer sales rather than personal or family use, with a minimum of sixty percent of that volume coming from Verified Customer Sales. If your total monthly Personal Volume does not meet these requirements, the Business Volume on which your Monthly Performance Bonus is calculated will be prorated accordingly.

# THE PLAN | HOW YOU EARN INCOME

## 2. Differential on Personally Sponsored Volume

In addition to the Monthly Performance Bonus paid to you on your Personal Volume, as a sales group leader Amway also pays you a bonus on the difference between your Performance Bonus level percentage and the Performance Bonus level percentage of each of your frontline IBOs.<sup>13</sup> In other words, when you build and train a successful sales group you also earn income equal to the difference between the Performance Bonus level paid to each of your frontline IBOs and the Performance Bonus level paid on your Personal Volume, i.e., the bonus percentage at which you qualify based on the Group PV/BV generated by your sales group. Here's how it works...

IBO	Performance Bonus Factor	Group PV	Performance Bonus Level	Personal BV	Group BV	Bonus Amount
You	Personal Volume	1,300	12% x	450	●	\$54
Frontline A	Differential	450	12% - 6% = 6% x	●	1,350	+ \$81
Frontline B	Differential	100	12% - 3% = 9% x	●	300	+ \$27
Frontline C	Differential	600	12% - 9% = 3% x	●	1,800	+ \$54
<b>Total Monthly Performance Bonus →</b>						<b>\$216</b>

For those who choose to build their Amway business by developing one or more sales groups, however, shared commissions are only the beginning of the available recognition and rewards. Read on to find out more...

## 3. Build your own sales groups

Amway believes the hard work, dedication and ability required to build successful sales groups merits recognition and reward. Thus, for those who choose to build their sales groups into a larger sales organization, the Amway Independent Business Owner Compensation Plan offers additional monthly and annual bonuses, beginning with the monthly Leadership and Depth Bonuses.

### A. Monthly leadership and depth bonuses

#### 1. Monthly Leadership Bonus

Because the Performance Bonus differential you receive diminishes as your personally sponsored sales groups progress toward the SILVER PRODUCER (25% Performance Bonus) level, the Amway Independent Business Owners Compensation Plan also provides for monthly Leadership Bonus payments to compensate you for the time and effort involved and provide additional incentive for you to develop SILVER PRODUCERS and above.

There are two ways to qualify for the Leadership Bonus:

- Sponsor a single group that qualifies at the SILVER PRODUCER (25% Performance Bonus) level and generate at least 2,500 PV in volume outside of that SILVER PRODUCER group during the same month.

#### OR

- Sponsor two or more groups that qualify at the SILVER PRODUCER (25% Performance Bonus) level during the same month.

Qualify in either capacity to earn an additional bonus of up to 6% of the BV generated by your qualifying personally sponsored sales groups.<sup>14</sup>

#### 2. Monthly Depth Bonus

The rewards available to you as leader of a sales organization do not stop with the monthly Leadership Bonus, however. As you build your Amway business, you may also devote time and effort to helping your frontline SILVER PRODUCERS and above sponsor and develop downline SILVER PRODUCERS of their own. To encourage and reward you for extending SILVER PRODUCERS past your frontline to a second level of IBOs, the Amway Independent Business Owners Compensation Plan also provides for monthly Depth Bonus payments.

<sup>13</sup> To be eligible to earn this Differential Bonus, IBOs below the PLATINUM level must have at least 50 PV from Verified Customer Sales or make at least one such sale to each of ten different customers. See Rule 4.13.

<sup>14</sup> For additional information on the monthly Leadership Bonus, including how this bonus is calculated, please see the Bonus Calculations Addendum beginning at page A-6.

# THE PLAN | HOW YOU EARN INCOME

You qualify for the monthly Depth Bonus in each month where both of the following conditions are met:

- You have sponsored three or more sales groups that qualify at the SILVER PRODUCER (25% Performance Bonus) level.

AND

- At least one of those groups has sponsored one or more groups that qualify at the SILVER PRODUCER (25% Performance Bonus) level during the same month.<sup>15</sup>

Qualify by meeting these conditions to earn an additional bonus of up to 1% of the BV generated by your qualifying personally sponsored sales groups starting with your second level and extending down to the second level below the next downline IBO qualifying for the bonus.<sup>16</sup>

## B. Annual bonuses

As you grow your sales organization you not only earn greater recognition amongst your Amway peers but also add annual bonuses to the monthly performance, leadership and depth bonuses already discussed. These bonuses and the accompanying recognition are designed to encourage and reward you for building an Amway business that is sustainable and thus more likely to maintain the volume-based performance, leadership and depth rewards earned through building successful sales groups. To that end, Amway sets aside money each year to fund annual Emerald, Diamond and Diamond Plus Bonuses.<sup>17</sup> You can qualify for each of these additional awards as you build your business from SILVER PRODUCER to PLATINUM and beyond! Here's how...

## C. Emerald and Emerald profit sharing bonuses

To reach EMERALD status, achieve PLATINUM status and sponsor three or more sales groups, each of which qualify at the SILVER PRODUCER (25% Performance Bonus) level for at least six months of the Performance Year.

At the EMERALD level and above, you can – at Amway's discretion – receive Emerald Profit Sharing points and payment on North American volume, known as the EMERALD PROFIT SHARING BONUS program. The program is available to qualified EMERALD leaders who personally or foster-register three or more North American groups, each of which qualifies at the 25% Performance Bonus level for at least six months of a given fiscal year.

## D. Diamond and Diamond Plus bonuses

To reach DIAMOND status, sponsor six or more sales groups, each of which qualify at the SILVER PRODUCER (25% Performance Bonus) level for at least six months of the Performance Year.<sup>18</sup> In addition to earning your DIAMOND pin as well as the annual EMERALD BONUS, you also continue to qualify for participation in the EMERALD PROFIT SHARING BONUS program.

Through the Core Plan, you can also receive Diamond Bonus points and payment on North American volume as well as the traceable volume from internationally sponsored qualified groups. This is known as the DIAMOND BONUS program. This program is available to qualified DIAMOND and above leaders who personally or foster-register six or more North American groups, each of which qualifies at the 25% Performance Bonus level for at least six months of a given fiscal year. Qualify with seven or more North American groups to earn the DIAMOND PLUS BONUS as well.

At the EXECUTIVE DIAMOND level and above, you begin to earn Qualification Credits toward each successive recognition level as well as one-time cash awards for your initial qualification at each of 10 new achievement levels through FOUNDERS CROWN AMBASSADOR.<sup>19</sup> A two-time cash award is also available when you consecutively requalify at each level the following Performance Year.

### Get started selling today...

As you have seen, the Amway Independent Business Owner Compensation Plan is designed to allow you to build your Amway business your way and in your time. From simply selling high-quality products on your own to building and managing your own sales groups, Amway has you covered with exciting recognition and rewards every step of the way. So what are you waiting for... get started selling today!

<sup>15</sup>Please note that internationally sponsored groups do not count toward eligibility for the Monthly Leadership or Depth Bonuses.

<sup>16</sup>For additional information on the Monthly Depth Bonus, including how this bonus is calculated, please see the Bonus Calculations Addendum beginning at page A-6.

<sup>17</sup>The money set aside to fund the bonuses is distributed to eligible participants in accordance with the formula shown in the "Emerald Profit Sharing, Emerald and Diamond Bonus Schedule" table, which can be found in the Money & Rewards Leader Income Guide available to IBOs at the Platinum level and above at [amway.com/money-and-rewards](http://amway.com/money-and-rewards).

<sup>18</sup>At least three of these six groups must be sponsored within North America.

<sup>19</sup>The qualification requirements and rewards available at each consecutive level can be found in the Award and Recognition Qualifications Addendum beginning at page A-11.

# ADDENDUM | BONUS CALCULATIONS

## A. Performance Plus and Performance Elite

### Incentives

As part of our current Core Plus discretionary incentives program, you can earn these additional incentives by qualifying at the SILVER PRODUCER level or above in any given month.

#### Performance Plus

Earn 10,000 to 12,499 Ruby PV<sup>20</sup> to receive an additional award of 2% on Ruby BV.

#### Performance Elite

Earn at least 12,500 Ruby PV to receive an additional award of 4% on Ruby BV.

## B. Ruby Bonus

The Ruby Bonus is part of the Core Plan and available to all IBOs. To earn this bonus, which is paid to qualified IBOs on top of the Performance Plus and Performance Elite Incentives, generate at least 15,000 Ruby PV in one month and receive an additional 2% on Ruby BV for that month.

## C. Leadership Bonus

Monthly Leadership Bonuses are calculated from the bottom up, never from the top down. This means that Leadership Bonuses are based on the performance of all IBOs downline from you in the Amway Line of Sponsorship ("LOS"), and must also account for the Leadership Bonus Amway pays to upline sales group leaders, including your own Sponsor.

There are three factors that Amway applies to arrive at the monthly Leadership Bonus for each eligible IBO:

#### Current Leadership Bonus Percentage

The current Leadership Bonus Percentage of 6% is applied to the Group BV of eligible IBOs to determine the bonus amounts to calculate the Leadership Bonus amounts.

#### Current BV/PV Ratio

This is the weighted average ratio of BV to PV currently applied by the Amway Independent Business Owner Compensation Plan. Although the ratio as of September 1, 2024 is 3.43 BV for every 1 PV, for simplicity the examples used here apply a ratio of 3 BV to 1 PV.

## Leadership Bonus Adjustment and Published LBA

As mentioned above, the monthly Leadership Bonus is intended to reward both you and your Sponsor for supporting your sales teams while growing your own Amway businesses and are thus calculated from the bottom up based on the performance of IBOs downline from you in the Amway Line of Sponsorship (LOS). The Leadership Bonus Adjustment, or LBA, is the dollar amount used in calculating how much of the bonus that rolls up to an IBO is applied to their bonus and how much rolls up to their Sponsor.

The Published LBA, which is currently **\$1,543** and is calculated by multiplying the minimum BV needed to qualify at the SILVER PRODUCER level or above and the current Leadership Bonus percentage of 6%, is the maximum adjustment used in calculating monthly Leadership Bonuses.<sup>21</sup> If the LBA within a sales group is less than the Published LBA, it continues to roll up and grow until reaching the Published LBA. At that point, the Published LBA becomes the minimum bonus amount that must be rolled up to each successive IBO in a particular leg of the Amway LOS.

Calculating the monthly Leadership Bonus starts with the IBO furthest downline in your sales group that qualifies at the SILVER PRODUCER level or above during the month. Of the BV generated by that "Starter" IBO, 6% is rolled up to you. Whether you keep all, some or none of that amount depends on your BV relative to the amount rolled up to you and whether you qualify for the Leadership Bonus based on a single or two or more qualifying groups.

<sup>20</sup>Ruby Volume, whether expressed in PV or BV, includes sales volume from sales groups downline from you in the Amway Line of Sponsorship that do not have a PLATINUM, have not qualified at the SILVER PRODUCER (25% Performance Bonus) level or sit above a PLATINUM that has not qualified at the SILVER PRODUCER (25% Performance Bonus) level in a given month.

<sup>21</sup>Please note that, for simplicity, in the following examples, we are using a Published LBA of \$1,350 – which is based on an average BV/PV ratio of 3 to 1 rather than the current ratio of 3.43 to 1 on which the current Published LBA is based. Most of them reflect the 3:1 average ratio, but not all do so – in order to show a variety of calculations.

# ADDENDUM | BONUS CALCULATIONS

## Single Qualifying Sales Group

If 6% of your BV is **equal to or exceeds** the amount rolled up or the Published LBA, whichever is smaller, you keep the amount rolled up to you and the bonus amount based on your BV is rolled up to your Sponsor.

IBO	PV/BV	Roll Up	Roll Up Basis
You	7,600/22,800	\$1,368 ↑	With full Ruby Side Volume, your bonus amount of <b>\$1,368</b> (22,800 BV x .06) exceeds the LBA. You keep the amount rolled up to you. The remainder rolls up.
Frontline A	1,500/4,500	\$1,710 ↑	Does not qualify to participate but contributes \$270 (4,500 BV x .06) to the roll up.
Downline A1	500/1,500	\$1,440 ↑	Does not qualify to participate but contributes \$90 (1,500 BV x .06) to the roll up.
Downline A2	6,000/18,000	\$270 ↑	Starter in downline Sales Group A so the full bonus amount of \$1,350 $(6\% \times 18,000 \text{ BV} = \$1,080)$ $\$1,350 - \$1,080 = \$270$ of the guarantee passes to Sponsor $\$1,350 - \$270 = \$1,080$ Leadership Bonus earned
Downline A3	7,500/22,500	\$1,350 ↑	Starter so the full bonus amount of \$1,350 (22,500 BV x .06) rolls up.

If 6% of your BV is **less than** the amount rolled up to you or the Published LBA, whichever is smaller, the bonus amount based on your BV up to the Published LBA is added to the bonus amount rolled up to you. Then the LBA or Published LBA, whichever is smaller, is subtracted therefrom with the difference being kept by you and the LBA or Published LBA amount being rolled up to your Sponsor.

IBO	PV/BV	Roll Up	Roll Up Basis
You	2,500/7,500	\$900 ↑	Your bonus amount of \$450 (7,500 BV x .06) is less than the amount rolled up to you. You keep <b>\$810</b> ( $\$1,710 + \$450 - \$1,350$ ) and the rest rolls up.
Frontline A	1,500/4,500	\$1,710 ↑	Does not qualify to participate but contributes \$302 (5,040 BV x .06) to the roll up.
Downline A1	500/1,500	\$1,440 ↑	Does not qualify to participate but contributes \$90 (1,500 BV x .06 = \$90) to the roll up.
Downline A2	7,500/22,500	\$1,350 ↑	Starter in downline Sales Group A so the full bonus amount of \$1,350 (22,500 BV x .06) rolls up.
Downline A3	6,000/18,000	\$0	Not included in bonus calculations because has not reached the 25% Performance Bonus level.

---

For the calendar year 2023, the average income from Amway for all U.S. registered IBOs at the Founders Platinum level and below was \$841 before expenses. See [amway.com/income-disclosure](http://amway.com/income-disclosure) for details and the most up-to-date information. Earnings depend on many factors, including customer base, business experience, effort, dedication, and quality and performance of the downline sales team. The following percentages of IBOs achieved this incentive trip in 2023: New Platinum Conference 0.04459%; Achievers Invitational 0.49492%; Diamond Club 0.03177%; Diamond Select 0.01254%; NAGC 0.00920%.

# ADDENDUM | BONUS CALCULATIONS

## Multiple Qualifying Sales Groups

When you qualify for the Leadership Bonus based on having two or more downline sales groups qualifying at the SILVER PRODUCER level or above and the LBA from **at least one** of those sales groups is **equal to or exceeds** the Published LBA, the full Published LBA will be rolled upline to your Sponsor.

IBO	PV/BV	Roll Up	Roll Up Basis
You	110/350	\$1,350 ↑	Your bonus amount of \$21 (350 BV x .06) is less than the average rolled up to you. Your bonus is <b>\$1,191</b> (\$2,520 + \$21 - \$1,350) and the rest rolls up.
Frontline A	7,500/19,500	\$1,170 ↑	Starter in downline Sales Group A so the full bonus amount of \$1,170 (19,500 BV x .06) rolls up.
Frontline B	7,500/22,500	\$1,350 ↑	Starter in downline Sales Group B so the full bonus amount of \$1,350 (22,500 BV x .06) rolls up.

If your qualification for the bonus is based on two or more downline sales groups and the LBA from **each group is less than** the Published LBA, your bonus amount will depend on the amount of your BV relative to the **average** of the amounts rolled up to you.

For example, if 6% of your BV is **equal to or exceeds** the average of the bonus amounts rolled up from your downline groups, you keep the amounts rolled up to you and the bonus amount based on your BV is rolled up to your Sponsor.

IBO	PV/BV	Roll Up	Roll Up Basis
You	7,500/22,500	\$1,350 ↑	Your bonus amount of \$1,350 (22,500 BV x .06) equals the average rolled up to you. You keep the amount ( <b>\$2,700</b> ) rolled up to you.
Frontline A	7,500/22,500	\$1,350 ↑	Starter in downline Sales Group A so the full bonus amount of \$1,350 (22,500 BV x .06) rolls up.
Frontline B	7,500/22,500	\$1,350 ↑	Starter in downline Sales Group B so the full bonus amount of \$1,350 (22,500 BV x .06) rolls up.

---

For the calendar year 2023, the average income from Amway for all U.S. registered IBOs at the Founders Platinum level and below was \$841 before expenses. See [amway.com/income-disclosure](http://amway.com/income-disclosure) for details and the most up-to-date information. Earnings depend on many factors, including customer base, business experience, effort, dedication, and quality and performance of the downline sales team. The following percentages of IBOs achieved this incentive trip in 2023: New Platinum Conference 0.04459%; Achievers Invitational 0.49492%; Diamond Club 0.03177%; Diamond Select 0.01254%; NAGC 0.00920%.

# ADDENDUM | BONUS CALCULATIONS

However, if 6% of your BV is less than the average of the bonus amounts rolled up from your downline groups, the amount based on your BV is added to the total amount rolled up to you and the LBA (the average amount rolled up) is subtracted therefrom with the difference being kept by you and the LBA amount rolled upline to your Sponsor.

IBO	PV/BV	Roll Up	Roll Up Basis
You	2,500/7,500	\$1,230 ↑	Your bonus amount of \$450 ( $7,500 \text{ BV} \times .06$ ) is less than the average rolled up to you. Your bonus is <b>\$1,680</b> ( $\$2,460 + \$450 - \$1,230$ ) and the rest rolls up.
Frontline A	7,500/20,000	\$1,200 ↑	Starter in downline Sales Group A so the full bonus amount of \$1,200 ( $20,000 \text{ BV} \times .06$ ) rolls up.
Frontline B	7,500/21,000	\$1,260 ↑	Starter in downline Sales Group B so the full bonus amount of \$1,260 ( $21,000 \text{ BV} \times .06$ ) rolls up.

## D. Depth Bonus

The monthly Depth Bonus is computed from the top down starting with your second level qualified IBOs and extending downline until reaching the first level generating a Depth Bonus to another IBO. The bonus is calculated separately for each of your qualified groups.

There are three factors that Amway applies to arrive at the monthly Depth Bonus paid to each eligible IBO:

### Current Depth Bonus Percentage

The current Depth Bonus percentage of 1% is applied to the Group BV of eligible IBOs to determine the base amount to be used in calculating the bonus amount.

### Current BV/PV Ratio

This is the same weighted average ratio of BV to PV used to calculate the monthly Leadership Bonus.

### Monthly Depth Bonus Adjustment

The Monthly Depth Bonus Adjustment, or MDA, is **\$257**. It is one-sixth of the current Published LBA and is calculated in the same fashion as the LBA but using 1% instead of 6%.<sup>22</sup>

The Monthly Depth Bonus is calculated separately for each of your qualified sales groups and begins by determining the base amount for the bonus. The base amount, which is the total monthly Depth Bonus generated by a qualified group prior to application of the MDA, is 1% of the BV of all qualified downline IBOs starting with your second level and extending down to the second level below the next downline IBO qualified for the bonus.

### Monthly Depth Bonus when Base Amount Equals or Exceeds MDA

When the base amount for the sales group equals or exceeds the MDA, the MDA becomes the guaranteed minimum amount that will be paid to your upline Depth Bonus recipient when you qualify for the bonus. If 1% of the BV of the frontline leader of the group is equal to or exceeds the MDA, you keep the entire base amount from that group. However, if 1% of the BV of the frontline leader of the group is less than the MDA, the shortfall is taken from the base amount of that group to fulfill the guaranteed minimum and you keep the balance.

### Monthly Depth Bonus when Base Amount is Less than MDA

When the base amount for the sales group is less than the MDA, the base amount from that group becomes the guaranteed minimum amount that will be paid to your upline Depth Bonus recipient when you qualify for the monthly Depth Bonus. If 1% of the BV of the frontline leader of the group is equal to or exceeds this guaranteed minimum, you keep the entire base amount from that group. If 1% of the BV of the frontline leader of the group is less than this guaranteed minimum, however, the shortfall is taken from the base amount of that group to fulfill guaranteed minimum and you keep the balance.

<sup>22</sup>For simplicity, in the following examples, we are using an MDA of \$225 – which is based on an average BV/PV ratio of 3 to 1 rather than the current ratio of 3.43 to 1, on which the current MDA is based.

# ADDENDUM | BONUS CALCULATIONS

## Example: Monthly Depth Bonus Scenario and Calculations

IBO	PV/BV	
You	●	
Frontline A	7,500/22,500	The base amount of your MDB from Frontline B is the sum of the bonus amounts from Downlines A-G (\$928.50). You keep the entire amount because Frontline B fulfilled the guaranteed minimum amount. ↓↓↓↓↓↓↓↓↓↓
Frontline B	7,500/22,500	
Frontline C	7,500/22,500	
Downline A	350/1,050	→→→→ 1,050 x .01 = \$10.50 Your second level starts here.
Downline B	500/1,500	→→→→ 1,500 x .01 = \$15
Downline C	100/300	→→→→ 300 x .01 = \$3
Downline D	7,500/22,500	→→→→ 22,500 x .01 = \$225 Downline D is the next Depth Bonus Qualifier.
Downline E	7,500/22,500	↘
Downline F	7,500/22,500	→→→→ 22,500 x 3 x .01 = \$675 Downlines E-G qualify Downline D for MDB.
Downline G	7,500/22,500	↗
Downline G-1	7,500/22,500	→→→→ Monthly Depth Bonus for Downline D is \$225 (22,500 x .01)

Because your Frontlines A, B and C each fulfills the minimum guarantee to your upline Monthly Depth Bonus qualifier by generating the MDA ( $22,500 \times .01 = \$225$ ) in the above example, your upline Depth Bonus qualifier also gets 1% of the BV from your frontline IBOs.

---

For the calendar year 2023, the average income from Amway for all U.S. registered IBOs at the Founders Platinum level and below was \$841 before expenses. See [amway.com/income-disclosure](http://amway.com/income-disclosure) for details and the most up-to-date information. Earnings depend on many factors, including customer base, business experience, effort, dedication, and quality and performance of the downline sales team. The following percentages of IBOs achieved this incentive trip in 2023: New Platinum Conference 0.04459%; Achievers Invitational 0.49492%; Diamond Club 0.03177%; Diamond Select 0.01254%; NAGC 0.00920%.

# ADDENDUM | AWARD AND RECOGNITION QUALIFICATIONS

The Amway Independent Business Owner Compensation Plan is designed to reward and recognize IBOs for achieving significant business milestones. Known as Pin Levels, IBOs who attain these milestones are eligible to receive a Monthly Performance Bonus on qualified product sales at the 25% Performance Bonus level. Beginning at SILVER PRODUCER, these IBOs will also receive a unique pin for each new Pin Level they attain. Additional bonuses, awards and recognition, as described in this Addendum, are available to IBOs attaining PLATINUM status or above. The requirements for qualifying for these additional incentives are outlined below.

## 25% Sponsor

Qualify as a 25% SPONSOR if you register one or more North American sales groups that reach the 25% Performance Bonus level.

## Silver Producer

Qualify as a SILVER PRODUCER each time you achieve any of the following:

- Generate Group PV of at least 7,500 PV.

## OR

- Generate Group PV of at least 2,500 PV but less than 7,500 PV and register or foster-register one North American sales group that qualifies at the 25% Performance Bonus level.

## OR

- Register or foster-register at least two North American sales groups, each of which qualifies at the 25% Performance Bonus level. Internationally registered groups may not be used for SILVER PRODUCER qualification.

## Gold Producer

Qualify as a GOLD PRODUCER if you achieve SILVER PRODUCER qualification for any three months of the Performance Year. First-time qualifiers may use a rolling 12-month period to achieve any three qualified months. Internationally registered groups may not be used for GOLD PRODUCER qualification.

## Platinum

Becoming a PLATINUM is an important milestone. The PLATINUM is viewed as the leader of his or her own sales group(s). As a PLATINUM, you train and motivate your group(s), teaching them to assume leadership responsibilities in their own groups. In short, becoming a PLATINUM means you are entering a new phase of the Amway business. You continue doing the things that made you a PLATINUM – retailing products and registering IBOs to do the same – but now you are also a recognized leader with new challenging and exciting responsibilities.

Qualify as a PLATINUM if you achieve SILVER PRODUCER qualification for six months of the Performance Year. First-time qualifiers may use a rolling 12-month period to achieve six qualified SILVER PRODUCER months, three of which must be consecutive. To requalify as PLATINUM, you must achieve at least six qualified SILVER PRODUCER months within the Performance Year. Internationally registered groups may not be used for SILVER PRODUCER qualification.

IBOs qualifying as PLATINUM for the first time – who in the fiscal year of their first-time qualification have at least six SILVER PRODUCER months (do not need to be consecutive) with at least three legs at 6% or higher Performance Bonus level in those same six months – are eligible to receive these additional incentives:

- An invitation to New Platinum Conference, a two-day, expenses-paid business seminar with world-class training and the opportunity to connect with Amway staff and executives. To receive an invitation, an IBO must also meet the qualification requirements for New Platinum Conference.

## Founders Platinum

Qualify as a FOUNDERS PLATINUM if you achieve SILVER PRODUCER qualification for all 12 months of the Performance Year. You can also qualify by virtue of Volume Equivalency. If you qualify at the 25% Performance Bonus level for 10 or 11 months of the fiscal year and generate at least 108,000 Total PV, you are then considered qualified for all 12 months by virtue of Volume Equivalency. This also qualifies as a 12-month group. Total PV includes all personal PV as well as PV from all downline IBOs. Internationally registered groups may not be used for FOUNDERS PLATINUM qualification.

## Ruby and Founders Ruby

Qualify as a RUBY if you generate Ruby PV volume of at least 15,000 PV in a single month.

Qualify as a FOUNDERS RUBY if you achieve RUBY qualification for all 12 months of the Performance Year.

IBOs qualifying as RUBY or FOUNDERS RUBY are eligible to receive these additional incentives:

- A Ruby Bonus.

# ADDENDUM | AWARD AND RECOGNITION QUALIFICATIONS

## Sapphire and Founders Sapphire

Qualify as a SAPPHIRE if you achieve one of the following for six months:

- Generate Group PV of at least 2,500 PV, and register or foster-register two North American groups, each of which qualifies at the 25% Performance Bonus level.

OR

- Register or foster-register three or more North American groups, each of which qualifies at the 25% Performance Bonus level.

Qualify as a FOUNDERS SAPPHIRE if you achieve SAPPHIRE qualification for all 12 months of the Performance Year, or by virtue of Volume Equivalency which is either 10 or 11 months of the Performance Year and also generate at least 252,000 Total PV.

Internationally registered groups may not be used for SAPPHIRE qualification.

## Emerald and Founders Emerald

Qualify as an EMERALD if you achieve PLATINUM qualification and register, internationally register or foster-register three or more groups, each of which qualify at the 25% Performance Bonus level for at least six months of the Performance Year.

Qualify as a FOUNDERS EMERALD if you achieve EMERALD qualification for all 12 months of the Performance Year. You can also qualify by virtue of Volume Equivalency.

IBOs qualifying as EMERALD or FOUNDERS EMERALD are eligible to receive these additional incentives:

- The annual Emerald Bonus.\*
- Participation in the Emerald Profit Sharing Bonus.†

## Diamond and Founders Diamond

Qualify as a DIAMOND if you register, internationally register or foster-register six or more sales groups (three must be North American), each of which qualifies at the 25% Performance Bonus level for at least six months of the Performance Year.

Qualify as a FOUNDERS DIAMOND if you achieve Emerald Bonus qualification and register, internationally register or foster-register six or more sales groups, each of which qualifies at the 25% Performance Bonus level for all 12 months of the Performance Year; a group can also qualify by virtue of Volume Equivalency.

IBOs qualifying as DIAMOND or FOUNDERS DIAMOND are eligible to receive these additional incentives:

- The annual Emerald and Diamond Bonuses.\*
- The annual Diamond Plus Bonus, provided you have seven or more qualified North American groups.\*
- Participation in the Emerald Profit Sharing Bonus.\*

## Global Award Recognition Program

For IBOs achieving EXECUTIVE DIAMOND status and above, the Global Award Recognition program provides a single path to qualification based on the Global Award Recognition Qualification Table set forth on Page A-13.

## Executive Diamond, Founders Executive Diamond, Double Diamond, Founders Double Diamond, Triple Diamond and Founders Triple Diamond

IBOs qualifying as EXECUTIVE DIAMOND through FOUNDERS TRIPLE DIAMOND are eligible to receive these additional incentives:

- A one-time cash award for first-time qualification at each new Pin Level and a two-time cash award for consecutive qualification.
- Participation in the Emerald Profit Sharing Bonus.\*
- The annual Emerald, Diamond and Diamond Plus Bonuses.\*

## Crown, Founders Crown, Crown Ambassador and Founders Crown Ambassador

IBOs qualifying as CROWN through FOUNDERS CROWN AMBASSADOR are eligible to receive these additional incentives:

- A one-time cash award for first-time qualification at each new Pin level and a two-time cash award for consecutive qualification.
- Participation in the Emerald Profit Sharing Bonus.\*
- The annual Emerald, Diamond and Diamond Plus Bonuses.\*
- Display of portrait in the “Hall of Achievement” at Amway Headquarters.

\*Internationally registered groups may be used for awards of EMERALD through FOUNDERS DIAMOND. They may not be used to qualify for these bonuses. Participation is subject to meeting the requirements of each bonus.

# ADDENDUM | AWARD AND RECOGNITION QUALIFICATIONS

## Global Award Recognition Qualification Criteria

Global Award Recognition recognizes IBOs using a combination of leadership development in width and depth. Width is measured in sponsored Founders Platinum (FP) groups but does not include internationally sponsored groups<sup>1</sup> or groups without a Founders Platinum. Depth is measured in Qualification Credits (QCs) according to the Qualification Credits schedule found in the Global Award Recognition Qualification Table set forth below.

Multiple businesses, #1 and #2, must be at least Founders Platinum for a sales group to contribute up to one Qualification Credit. In order for a Founders Platinum to contribute more than one Qualification Credit, the multiple business must be an Emerald Bonus Recipient in the local market. Qualification Credits from Founders Platnums are limited to three per sales group. Award qualification levels are determined through a combination of Founders Platinum sales groups and Qualification Credits according to the Global Award Recognition Qualification Table below.

## Global Award Recognition Qualification Table

	Award Level	FP Groups	Qualification Credits (QC)	Max QC per Group
Founders Council	Founders Crown Ambassador	14+	100	Up to 12 QC per Group
	Crown Ambassador	14+	88	
	Founders Crown	12+	76	
	Crown	12+	64	
Leader of Leaders	Founders Triple Diamond	10+	52	Up to 9 QC per Group
	Triple Diamond	10+	43	
	Founders Double Diamond	8+	34	
	Double Diamond	8+	25	
New Global Leader	Founders Executive Diamond	6+	16	Up to 6 QC per Group
	Executive Diamond	6+	10	

<sup>1</sup>Internationally registered groups may be used for awards of EMERALD through FOUNDERS DIAMOND. They may not be used to qualify for these bonuses. Participation is subject to meeting the requirements of each bonus.

For the calendar year 2023, the average income from Amway for all U.S. registered IBOs at the Founders Platinum level and below was \$841 before expenses. See [amway.com/income-disclosure](http://amway.com/income-disclosure) for details and the most up-to-date information. Earnings depend on many factors, including customer base, business experience, effort, dedication, and quality and performance of the downline sales team. The following percentages of IBOs achieved this incentive trip in 2023: New Platinum Conference 0.04459%; Achievers Invitational 0.49492%; Diamond Club 0.03177%; Diamond Select 0.01254%; NAGC 0.00920%.

# ADDENDUM | MANAGING YOUR AMWAY INDEPENDENT BUSINESS

The cornerstone of an Amway Independent Business is the sale of products. Accordingly, in order to continue their status as an Amway Independent Business Owner, IBOs who have registered with Amway prior to January 1, 2022 and have one month in which they generate positive Point Value (PV) without generating any Verified Customer Sales (VCS) must generate VCS equal to at least 60% of their PV in one of the next five consecutive months. If the IBO fails to meet this requirement, Amway will terminate their IBO contract and provide a refund of the Amway Business Services & Support and Independent Business Owners Association International Membership (IBOAI) fees. Amway will also provide such IBO with the option to join its Preferred Customer program for as long as eligibility to join the Preferred Customer program remains open, and subject to the Terms and Conditions of the Preferred Customer program.

IBOs who have registered with Amway on or after January 1, 2022 and have one month following the month in which they register in which they generate positive PV without generating any VCS must generate VCS equal to at least 60% of their PV in one of the next five consecutive months. If the IBO fails to meet this requirement, Amway will terminate their IBO contract and provide a refund of any Amway Business Services & Support or IBOAI Membership fees. Such IBOs may continue as a customer but will not be eligible to join Amway's Preferred Customer program.



# MANAGING YOUR BUSINESS

## SECTION CONTENTS

Product Information and Ordering .....	.B-1
<b>AMWAYPROMISE™ .....</b>	<b>.B-1</b>
Returns .....	.B-1
Warranty & Service Program .....	.B-1
Product Liability Protection .....	.B-2
Procedures for Handling Complaints.....	.B-2
Sales Tax .....	.B-2
Business Licenses .....	.B-2
Zoning Ordinances .....	.B-2
Bookkeeping Basics .....	.B-2
Income Tax .....	.B-3
Insurance .....	.B-3
Training and Business Support Materials .....	.B-3
Responsibility Statement .....	.B-4
Succession Planning .....	.B-4
Partner Stores .....	.B-4



# MANAGING YOUR BUSINESS

## Product Information and Ordering

[Amway.com](#) is a great resource to help you manage your business. Log in to discover many great tools and resources, shopping directories, detailed product information and much more.

Product availability and pricing are subject to change without notice, though we generally communicate updates via [amway.com](#). If any information appears incorrect, you have questions or you need assistance placing an order, contact Customer Service. They'll be happy to help.

## AMWAYPROMISE

At Amway, we know that our success is dependent on the success of our Independent Business Owners and the confidence people have in our products. Satisfaction will always be our goal and protection – our promise.

**As a Customer** If your customer makes a purchase with Amway, they will get more than just quality products – they get a promise that we will protect that purchase. If they are not satisfied with the product, they can replace, exchange or return it within its Satisfaction Guarantee time frame.

**As a Business Owner** We know that becoming an Amway Independent Business Owner is no small thing. Since the start, people have been our priority – and when you are an Amway Independent Business Owner, we are committed to supporting you every step of the way from humble beginnings to hard-earned success.

**No cost, Start-up Guarantee** Zero purchase requirements and complimentary registration for the first year to new Amway business owners.

**100% Satisfaction Guarantee** Ensures satisfaction with Amway products or business opportunity. If for any reason you are not completely satisfied with our products you may return them within 180 days of purchase for an exchange or refund of the product price and applicable tax.<sup>†</sup>

## Returns

Returns are easy! IBOs and Registered Customers who place orders with – and receive product delivery directly from – Amway may return items using the information included with each order. You can find additional information at [amway.com](#) by searching “return.” For any questions, call Customer Service at 800-253-6500.

Amway Independent Business Owners are charged a processing fee of \$5.95 for each invoice. However, any merchandise returned due to errors or damages upon delivery will not incur a processing fee.

Please note, only IBO purchases for personal, family or household use may be returned under the Satisfaction Guarantee. Anything purchased for IBO inventory is returnable only under the Buy-Back Rule. The Buy-Back Rule applies if the IBO decides to leave the business, or an exception is made because the IBO may be changing fulfillment methods or experiencing significant financial hardship. Exception returns are reviewed on a case-by-case basis pursuant to Amway's exception returns policy. Returns staff members reserve the right, in their sole discretion, to make the final determination on all exception return requests. Amway does not sell inventory on consignment, so you should only order what you reasonably intend to sell during the month. For more information on customer returns and an IBO's obligations regarding Satisfaction Guarantee service, see the Satisfaction Guarantee section above and Rule 4.9 of the Rules of Conduct. For more information on IBO returns, see Rules 4.10 and 4.11 of the Rules of Conduct.

<sup>†</sup>Specific limited guarantees apply to designated products. Atmosphere™, iCook™ and eSpring™ products must be returned within 120 days. Partner Store items must be returned to the Partner Store from which they were purchased. This Satisfaction Guarantee does not apply to IBO purchases for stock or inventory.

Some items such as consumable food and beverage items are nonreturnable unless defective upon receipt.

Sales aids are returnable only by IBOs in the first 90 days after registration.

## Warranty & Service Program

Protection at point of sale and as product filters and other components are replaced. Certain products have their own warranties, as noted on the product pages. In addition, if any mechanical device should become defective within 180 days of purchase, Amway will, at our option, repair, replace or issue a refund for such device. This warranty, which does not cover damage to a product resulting from accident or misuse, provides specific Legal rights. Other rights that vary from state to state may be available. Because our inventory is constantly being replenished with new stock, it is possible that a similar product of equal or higher value may be substituted at no additional cost.

You may request a copy of the warranty prior to ordering. Warranty claims for Partner Store purchases should be directed to the Partner Store.

**Customer Service** Assistance for all product and business opportunity related inquiries.

Email: [customer.service@amway.com](mailto:customer.service@amway.com)

Phone: 800-253-6500

**The Right to Know** We promise to be transparent and forthcoming in all communications related to our service and protection offerings.

For more information on returns, policies and procedures, go to [amway.com/amway-promise](#) and click on the “View Details” link under the 100% Satisfaction Guarantee section. For IBO obligations regarding customer returns under the Satisfaction Guarantee, see Rule 4.9 of the Rules of Conduct.

# MANAGING YOUR BUSINESS

## Product Liability Protection

Amway carries product liability insurance that protects both Amway and IBOs from damages that are caused by defective products. A product can be defective either in the way it is manufactured or in the way it is designed. However, Amway's insurance does not cover careless or negligent application, improper use of a product or recommending that a product be used other than for its intended purpose. It is important to note, however, that the Independent Business Owners Benefit Association (IBOBA) plan (discussed further below) does not provide product liability coverage and should not be confused with Amway's product liability coverage.

## Procedures for Handling Complaints

1. Ask the customer to explain how the damage occurred. Be sure to obtain the name of the product and when the damage occurred, then write down the name, address and phone number of the customer.
2. Do not say that Amway will pay for the damage. Simply state that Amway will contact them regarding the damage.
3. Ask the customer to keep the damaged product.
4. Call or write us with the information and we will deal directly with the customer. Call or write:

Amway Product Liability Claims  
7575 Fulton Street East  
Ada, MI 49355-0001  
616-787-6896  
Email: [product.liability.claims@amway.com](mailto:product.liability.claims@amway.com)

## Sales Tax

Selling products and services to your customers requires the collection and remittance of various state and local sales taxes. Amway has made every effort to make that as easy as possible, which is why we entered into collection agreements with all applicable state and local taxing authorities. Those agreements allow Amway to collect the required sales taxes at the point of sale and remit them to the proper taxing authorities on your behalf. As a result, you won't need to obtain a sales tax license for your business. Instead, you'll operate under the sales tax license assigned to Amway in each state, county and municipality.

For sales tax-related questions, please call Customer Service at 800-253-6500, or visit [amway.com/business-center/tax-information](http://amway.com/business-center/tax-information).

## Business Licenses

Some state and local governments have laws and ordinances that require business operators to register their business and sometimes pay an annual fee for the privilege of doing business in that state or municipality. A couple of examples: the state of Nevada requires most businesses to obtain an annual State Business License and in California, the cities of San Jose and Los Angeles require a business license. You should confirm any state or local obligations you have and request a copy of any such law or ordinance. Many ordinances do not apply to the Amway Independent Business Owner Compensation Plan, but in such instances where they do, you must comply with the law.

## Zoning Ordinances

Some local governments have zoning ordinances that limit or prohibit the operation of a commercial business from the home. While most such zoning ordinances do not apply to the Amway Independent Business Owner Compensation Plan, you should confirm this with your local government office. It is your responsibility to comply with all zoning and other municipal requirements for operating your business.

## Bookkeeping Basics

As a business owner, it is important to conduct your affairs in a professional and businesslike manner, which includes keeping accurate books and records to track your productivity. Accurately recording business income and expenses and keeping original source documents that substantiate both, will not only come in handy during tax season, but will also help you meet your business objectives.

For help managing your books, you can:

- Purchase one of several affordable bookkeeping programs for your computer.
- Talk to your Sponsor – or with your upline Platinum – about their methods.
- Consult with a qualified tax advisor, preferably a CPA, who has the training and experience to recommend an effective bookkeeping strategy for you.

Implementing effective bookkeeping methods will allow you to devote more attention and energy toward building your business.

# MANAGING YOUR BUSINESS

## Income Tax

Like any for-profit business owner, your income is subject to tax and must be reported on your personal income tax returns. Business income and expenses must be summarized separately on IRS Form 1040, for which you will most likely use Schedule C. Additionally, you may be required to issue Form 1099-MISC to IBOs downline from you. If the aggregate amount of your purchases from Amway is \$5,000 or more in a calendar year and/or if your Amway income is \$600 or more, Amway will be required by law to issue a Form 1099-MISC to you. Your Amway income might also include reportable items like amenities, activities, gift cards, etc.

Please note, Amway must have a valid taxpayer identification number on file for your business in order to properly report bonus payments. Because you have the opportunity to very quickly earn income through Performance Bonuses, you should confirm that Amway has your proper Social Security Number, or other taxpayer identification number, especially if you did not provide it at registration. Failure to provide Amway with this information may result in your bonus payments being subject to backup withholding as required by the Internal Revenue Code.

Contact a qualified tax advisor, preferably a CPA, for guidance.

## Insurance

When you register as an IBO, you become a member of the Independent Business Owners Benefits Association (IBOBA), a nonprofit association that promotes the interests of its members to use the power of group buying. Benefits and services, such as travel programs, include automobile rental, hotel discounts, insurance and non-insurance health care discounts as well as providing educational information and forums.

One of the benefits of the IBOBA membership is valuable personal and family insurance plans which IBOs may obtain at favorable group rates. USI Affinity<sup>®</sup>, for an additional fee, administers various insurance plans designed to serve each IBO's personal and family insurance needs. These include health, dental, vision, life, disability, accidental, auto, homeowners and even pet insurance. Other valuable offers from USI Affinity include a free health care savings discount card that entitles you to discounts from participating providers throughout the U.S. For more information about personal and family insurance options, log in to [amway.com](http://amway.com) and view Partner Stores or call USI Affinity at 800-254-2327.

## Training and Business Support Materials

Education, training and motivation are critically important to building a successful independent business. To educate you in the business and assist with your own training and motivation, as well as teaching how to train and motivate others, Amway prepares various merchandising aids and support services. All materials produced and distributed by Amway are subject to its Satisfaction Guarantee Rule 4.9, Buy-Back Rule 4.10 and Other Returns Rule 4.11.

Some IBOs independently produce or procure and distribute their own Business Support Materials (BSM), as defined in Rule 7 of the Rules of Conduct. These may include business aids, books, magazines, flip charts and other printed material, online literature, internet websites, advertising, audio, video, digital media, meetings and educational seminars. Some IBOs earn additional income from the sale of BSM apart from their earnings as IBOs.

You may decide that these materials can help you build your business, or not. It's your decision. No one may pressure you to buy these materials. Your own good judgment should guide you in deciding what is best for your independent business, considering among other things the cost, benefit and time commitment associated with the purchase and use of these materials. Amway does not earn any revenue from the purchase of BSM from IBOs or third parties.

Rule 7 of the Rules of Conduct requires that IBOs who sell BSM have certain minimum return and refund policies. See Rule 7 for further details. All IBOs are free to purchase or cease purchasing BSM at any time.

# MANAGING YOUR BUSINESS

---

## Responsibility Statement

When selling food supplement and health and fitness products, there are many state and federal laws that must be followed.

It's very important to only use product claims found in authorized literature. Improper claim usage from unauthorized literature could misrepresent food supplements as drugs or medications, leading to violations of food supplement regulations.

When it comes to nutrition and supplement products, let your customers select the product(s) best suited for his or her needs. Unless you are a medical doctor, you shouldn't diagnose health complaints or recommend remedies for health conditions.

Customers should consult with a physician before starting a significant lifestyle-change program, especially an intensive weight-loss program or exercise program. If your customers experience pain or discomfort while following a lifestyle-change program, they should discontinue the program and check with their physician.

Do not use testimonials from customers who report health improvements after using Nutrilite supplements. In situations where customers achieve weight-loss or exercise results claimed from using Nutrilite products, you may use testimonials only if you make sure you have documentary proof to support the claims at the time you make them.

## Succession Planning

As an IBO builds his or her business, consideration should be given to succession planning, including how an IBO may want to transfer his or her business pursuant to the IBO contract. But succession planning is not limited to how a business may be transferred through contracts or estate planning devices. Additional considerations include how you may want to add your children or others to your business during your lifetime to maintain the continuity of your business. These are topics you may want to discuss with your tax consultant and attorney.

Amway is here to guide you through this process. For more information on succession planning, contact Business Conduct and Rules.

## Partner Stores

Partner Stores bring the convenience of shopping national retailers all in one secure place, through the Amway website. Each participating individual Partner Store site provides its own shopping cart, processes your order, ships it and handles any customer service inquiries.

Explore Partner Stores at [amway.com](http://amway.com).

# RULES OF CONDUCT

## SECTION CONTENTS

<b>1. Introduction .....</b>	<b>C-2</b>
1.1. Contractual Relationship .....	C-2
1.2. Choice of Law .....	C-2
1.3. Severability .....	C-2
<b>2. Definitions .....</b>	<b>C-2</b>
2.1. Amway IBO Compensation Plan (or Plan) .....	C-2
2.2. Copyrighted Works .....	C-2
2.3. Customer .....	C-2
2.4. Earnings Claim .....	C-2
2.5. Independent Business (IB) .....	C-2
2.6. Independent Business Owner (IBO) .....	C-2
2.7. IBOAI Board .....	C-2
2.8. Line of Sponsorship (LOS) .....	C-2
2.9. LOS Information .....	C-3
2.10. Marks .....	C-3
2.11. Prospect .....	C-3
2.12. Quality Assurance Standards for Content (“QAS Content Standards”) .....	C-3
2.13. Region .....	C-3
2.14. Use .....	C-3
<b>3. Becoming an IBO .....</b>	<b>C-3</b>
3.1. Registration Agreement .....	C-3
3.2. Acceptance or Rejection of IBO Registration Agreement .....	C-3
3.3. Legal Entities as IBOs .....	C-3
3.4. Spouses as IBOs .....	C-3
3.5. Minors as Independent Business Owners .....	C-3
3.6. Term .....	C-3
3.7. Annual Renewal .....	C-4
3.8. Late Renewal .....	C-4
3.9. IBO Contract Termination .....	C-4
3.10. Death and Inheritance .....	C-4
3.11. Payment Vendor .....	C-4



# RULES OF CONDUCT

<b>4. Responsibilities and Obligations .....</b>	<b>C-4</b>	<b>6. Preservation of the Line of Sponsorship.....</b>	<b>C-8</b>
4.1. Duty of Good Faith .....	C-4	6.1. Confidentiality of the LOS .....	C-8
4.2. Cross-Group Buying or Selling .....	C-4	6.2. Non-Competition and Non-Solicitation ..	C-8-C-9
4.3. Unsolicited Electronic Messages.....	C-5	6.3. Other Business Activities .....	C-9
4.4. Advertising .....	C-5	6.4. Approval of Certain IBO Contract Changes ..	C-10
4.5. Retail Establishments .....	C-5	6.5. Individual Transfers .....	C-10
4.6. Statements About Products, Services and the Opportunity .....	C-5	6.6. Group Transfers .....	C-10
4.7. Repackaging .....	C-5	6.7. Six-Month Inactivity .....	C-10
4.8. Written Sales Receipt.....	C-5	6.8. Sale of an IB .....	C-10-C-11
4.9. Satisfaction Guarantee .....	C-5	6.9. Mergers and Combinations of IBs .....	C-11
4.10. Buy-Back Rule .....	C-5	6.10. Two IBs Rule .....	C-11
4.11. Other Returns .....	C-6	6.11. Parent-Child Integration .....	C-11
4.12. Seventy Percent Rule .....	C-6	6.12. Divorce, Separation or Other Dissolution of a Non-Spousal Partnership or Legal Entity ....	C-12
4.13. Customer Volume .....	C-6	6.13. Disposition of an IB .....	C-13
4.14. Compliance with Applicable Laws, Regulations and Codes .....	C-6	<b>7. Business Support Materials.....</b>	<b>C-13</b>
4.15. Amway Business Environment .....	C-6	7.1. General Rules on BSM .....	C-13-C-14
4.16. IBO Relationship .....	C-6	7.2. Sale, Promotion and Distribution of BSM with Authorization from an Approved Provider ....	C-14
4.17. Franchises and Territories .....	C-6	<b>8. Marks and Copyrighted Works.....</b>	<b>C-14</b>
4.18. Enticement to Change Position in the Line of Sponsorship .....	C-6	8.1. Use of Marks and Copyrighted Works ..	C-14-C-15
4.19. Exporting and Importing .....	C-6	<b>9. Complying with the IBO Contract</b>	
4.20. Activity Outside the Region or Activity Outside the Market Where the IBO Is Registered .....	C-6	<b>(Remedies for Breach).....</b>	<b>C-15</b>
4.21. Sound Business Practices .....	C-7	9.1. Amway's Rights and Responsibilities .....	C-15
4.22. Fund-raising .....	C-7	9.2. IBO Rights and Responsibilities .....	C-15
4.23. IBO Plan Manipulation .....	C-7	9.3. Duty to Cooperate .....	C-15
4.24. Personal/Business Information Update .....	C-7	9.4. Non-Waiver .....	C-15
4.25. Amway Contact .....	C-7	<b>10. Modification of the IBO Contract.....</b>	<b>C-15-C-16</b>
<b>5. Presentation of the Plan, Sponsorship and Support .....</b>	<b>C-7</b>	<b>11. Dispute Resolution Procedures.....</b>	<b>C-16</b>
5.1. Presentation of the Plan .....	C-7	11.1. Amendment Only with IBOAI Consent .....	C-16
5.2. Describing the Plan .....	C-7	11.2. Temporary or Preliminary Injunctive Relief....	C-16
5.3. Positioning Amway and Approved Providers ..	C-7	11.3. Confidentiality .....	C-16
5.4. Earnings Claims.....	C-7	11.4. Non-Binding Mediation .....	C-16-C-18
5.5. Required Disclosures .....	C-7	11.5. Binding Arbitration .....	C-18-C-19
5.6. Prohibited Sponsoring Practices .....	C-7		
5.7. Sponsor's Responsibilities.....	C-7		
5.8. Platinum Responsibilities .....	C-7		
5.9. Prohibited Support Practices .....	C-7		

## BUSINESS CONDUCT AND RULES DEPARTMENT CONTACT INFO

Email [bcr@amway.com](mailto:bcr@amway.com)

Phone 616-787-6712

Fax 616-787-7896

# RULES OF CONDUCT

## 1. Introduction

The Rules of Conduct (“Rules”) form an important part of the contract between Amway and the IBO (the “IBO contract”). The Rules have been carefully developed in consultation with the IBOAI Board and have been implemented following notice to IBOs and review of their comments.

IBOs own and operate their own Independent Businesses (“IBs”). Amway recognizes the value of the contributions that IBOs who have achieved business goals can make to the development of other IBOs whom they sponsor and support under the Rules. As IBOs develop into established leaders, they play an increasingly important role in mentoring, teaching and training other IBOs about the Amway business. Among other things, the Rules are designed to ensure that all IBOs have the support that they need to continue to develop their IBs with Amway.

Under the IBO contract, IBOs receive substantial benefits, including: the right to purchase products through Amway at IBO cost for resale; the right to sponsor others to become IBOs and sell products offered at [amway.com](http://amway.com); the right to qualify for bonuses under the Amway IBO Compensation Plan (“Plan”); use of Amway’s intellectual property in accordance with the Rules; and a variety of support for IBOs and their Customers. As part of its commitment to support the opportunity made available to IBOs, Amway invests substantial resources in goodwill, in the Line of Sponsorship (“LOS”) and in LOS Information to provide Amway and IBOs with a competitive advantage. All IBOs and Amway share a competitive business interest in maintaining and protecting these assets and interests. The Rules provide important safeguards for IBOs and Amway in this regard, as well as contractual rights and obligations.

**1.1. Contractual Relationship:** Amway Corp. (“Amway”) has a contract with each IBO that includes all of the terms in the IBO Registration Agreement form executed by the IBO, the renewal form(s) executed or authorized by the IBO, the Plan and the Rules in effect at the time the IBO executed the IBO Registration Agreement and any Entity Agreement for Independent Business Owners (IBOs) (“Entity Agreement”) or modifications to the Plan or Rules that become effective during the term of the contract (the “IBO contract”). The current version of the Plan and Rules can be found at [amway.com](http://amway.com).

As part of the IBO contract, IBOs have an obligation to comply with the Rules.

**1.2. Choice of Law:** Except to the extent that the Federal Arbitration Act applies to Rule 11, the formation, construction, interpretation and enforceability of the IBO contract and all claims arising from or relating to the IBO contract shall be governed by Michigan law, without giving effect to any choice of law or conflicts of law rules or provisions (whether of the state of Michigan or any other jurisdiction) that would cause the application of the laws of any jurisdiction other than the state of Michigan. The place where the IBO contract is made is Michigan.

**1.3. Severability:** If an arbitrator or court of competent jurisdiction determines any portion of the Rules of Conduct is unenforceable in any respect, then it shall enforce the rest of the Rules of Conduct to the fullest extent permitted by law without affecting the enforceability of all remaining Rules of Conduct.

## 2. Definitions

**2.1. Amway IBO Compensation Plan (or Plan):** The business arrangement through which IBOs receive certain income or other compensation as described in Section A of the Business Reference Guide.

**2.2. Copyrighted Works:** Works protectable by copyrights that are owned by, created by or licensed to Amway.

**2.3. Customer:** A non-IBO who is an end user of products and services offered through or by Amway.

**2.4. Earnings Claim:** Means any express or implied representation that conveys actual or potential earnings that an IBO has earned or may earn, or a lifestyle that has been or may be achieved through the Amway business.

**2.5. Independent Business (IB):** An Amway independent business operated by an IBO(s) pursuant to the IBO contract.

**2.6. Independent Business Owner (IBO):** An individual(s) or entity operating an IB pursuant to the IBO contract.

**2.7. IBOAI Board:** Refers to the Independent Business Owners Association International, Inc. Board of Directors.

**2.8. Line of Sponsorship (LOS):** The structural arrangement of IBOs established by the contractual relationship that each IBO has with Amway.

# RULES OF CONDUCT

**2.9. LOS Information:** Includes all information that discloses or relates to all or part of the Line of Sponsorship, including but not limited to IBO numbers and other IBO business identification data, IBO personal contact information, IBO business performance information and all information generated or derived therefrom, in its past, present or future forms.

**2.10. Marks:** The trademarks, service marks, trade dress and trade names adopted or used by Amway and/or otherwise the subject of pending or existing trademark rights owned by or licensed to Amway, regardless of whether the trademarks, service marks, trade dress or trade names are the subject of trademark applications or registrations.

**2.11. Prospect:** Means potential customers and potential IBOs.

**2.12. Quality Assurance Standards for Content (“QAS Content Standards”):** Means the document that sets forth Amway’s Quality Assurance Standards for Content, which prescribes the requirements for IBOs for messaging and content creation. The current QAS Content Standards may be found at [amway.com/QAS](http://amway.com/QAS).

**2.13. Region:** The United States, Canada, Dominican Republic, Puerto Rico, U.S. Virgin Islands, Guam, Jamaica, the Pacific Islands of American Samoa, Federated States of Micronesia, Marshall Islands, Northern Mariana Islands, Palau, Wake Island and all authorized Atlantic and Caribbean islands operating under the Plan.

**2.14. Use:** (a) with reference to Marks, directly or indirectly placing, affixing or displaying one or more Marks on or in connection with goods or services, in a manner that tends to create the impression of an affiliation, connection or association between Amway and the IBO or Approved Provider; and (b) with reference to Copyrighted Works, to reproduce, distribute and/or display copies of the Copyrighted Works, in whole or in part, including by means of digital audio transmissions and to create any derivative works.

## 3. Becoming an IBO

**3.1. Registration Agreement:** To become an IBO, an applicant must be 18 years of age and complete and sign the IBO Registration Agreement in accordance with the procedures on the Amway website.

## 3.2. Acceptance or Rejection of IBO Registration Agreement:

**Amway reserves the right to accept or reject any IBO Registration Agreement. A registration shall be considered accepted by Amway when it receives a completed and signed IBO Registration Agreement in accordance with Rule 3.1, its contents are verified with Amway’s IBO records database and the registration does not violate any Rule of Conduct. Pending receipt of a completed, signed IBO Registration Agreement, Amway may temporarily authorize an IBO to conduct business subject to the Rules of Conduct for up to 90 days.**

**3.3. Legal Entities as IBOs:** IBs shall be formed initially by and in the name(s) of the individual applicant(s). After receiving an IBO number, an IBO who wishes to operate his/her IB as a corporation, limited liability company (LLC), formal partnership, limited partnership, limited liability partnership (LLP) or trust must complete the appropriate Entity Agreement for Independent Business Owners (IBOs) and submit it to Amway, which may accept or reject it. Existing IBOs as of September 2012 that are operating through a Legal entity under an existing Entity Agreement approved by Amway may continue to operate under that agreement, but the IBO and entity must sign the currently applicable Entity Agreement upon request or in the event of a change in ownership or control in the entity.

**3.4. Spouses as IBOs:** If both spouses wish to become IBOs, they must register together as a single IB. Spouses may not sponsor each other. If one spouse is already an IBO, the other spouse, upon electing to become an IBO, must join his or her spouse’s IB. An IBO will be held accountable for the actions of a spouse, whether or not the spouse is an IBO, so far as the Rules of Conduct are concerned.

**3.5. Minors as Independent Business Owners:** Minors who are at least 16 years of age may become IBOs only for the single purpose of merchandising products and services offered through or by Amway. A minor who desires to become an IBO must be added as a co-owner to his or her parent’s or guardian’s IB. Minors cannot serve in the role as Business Manager in any IB.

**3.6. Term:** The term of the IBO contract shall expire at the end of each calendar year, with the exception of initial registrations accepted by Amway between September 1 and December 31, in which case such initial term shall expire at the end of the subsequent calendar year.

# RULES OF CONDUCT

**3.7. Annual Renewal:** In order to renew the IBO contract, an IBO must annually file a request to renew the IBO contract by December 31 of the year preceding the year for which the IBO is renewing and must pay the required annual business renewal cost: (a) on or after January 1 of the year following the IBO's first contract year, or (b) at the time of such request for renewal by IBOs in their second contract year or any subsequent contract year. Amway reserves the right to reject any renewal request, or revoke any IBO's Renewal Agreement, if the IBO is not in compliance with all provisions of the IBO contract. An annual Renewal Agreement may be completed and signed in one of the following ways: (i) an IBO may complete, sign and submit an electronic version of the Renewal Agreement and pay the required annual business renewal cost in accordance with the procedures on the Amway website; or (ii) after an IBO's first contract year, the IBO may sign an Automatic Renewal Agreement with Amway. Unless they instruct Amway otherwise, IBOs who have reached the level of Silver Producer or above who are not in their first contract year will be automatically renewed in order to avoid an inadvertent interruption of their business, and the renewal cost will be collected by Amway as described above.

**3.8. Late Renewal:** In the event that Amway accepts an IBO's Renewal Agreement that was not filed in compliance with Rule 3.7, Amway is not required to restore that IBO's sponsoring relationship(s) with downline IBOs.

**3.9. IBO Contract Termination:** An IBO may terminate his or her IBO contract at any time prior to expiration by written communication to the Amway Business Conduct and Rules Department. A person who terminates his or her IBO contract may immediately become a Customer.

**3.10. Death and Inheritance:** An IB can be passed on to a deceased IBO's spouse, heirs or other beneficiary.

**3.10.1.** In cases where the IB is owned jointly, such as between spouses or in a partnership and one spouse or partner dies, unless they have previously arranged otherwise, Amway will recognize the surviving spouse or partner(s) as the owner(s) of the IB. The survivor(s) must forward a certified copy of the death certificate in order for Amway to change its records.

**3.10.2.** In cases where the IB is operated as an entity under Rule 3.3 and one of the owners of the entity dies, the entity will continue to operate the IB, provided the entity remains in compliance with Rule 3.3 and the successor of the deceased owner is an IBO in full compliance with the Rules. The entity shall notify Amway of the change in ownership or control of the entity by submitting the currently applicable

Entity Agreement reflecting the proposed changes and any proposed changes in the ownership or control of the entity require the express approval of Amway in writing.

**3.10.3.** In cases where an IBO disposes of an IB in a will, Amway will recognize the terms of the transfer, provided the beneficiary is an IBO who is in compliance with the Rules.

**3.10.4.** If there is no qualified IBO in a position to operate an IB due to probate or other court procedures, Amway will have the option of entering into a servicing agreement with another IBO, preferably upline in the LOS, to manage the IB until the proceedings are complete.

**3.11. Payment Vendor:** Amway may use a third-party vendor to pay IBOs bonuses and/or other monies earned by IBOs under the Plan. IBOs must (a) register with any such vendor of Amway's choosing and continue to be registered with any such vendor of Amway's choosing, which is subject to change, as long as they remain IBOs, including agreeing to the vendor's currently applicable terms and conditions, if any, and (b) provide any such vendor with all information it requires, which may include but is not limited to a primary email address and tax identification number, to allow the vendor to make payments to IBOs on behalf of Amway. The current vendor's registration and other requirements for making payments to IBOs can be found at [amway.com/paymentvendor](http://amway.com/paymentvendor).

## 4. Responsibilities and Obligations

**4.1. Duty of Good Faith:** Under the terms of the IBO contract, Amway and all IBOs agree to perform their obligations in accordance with the duty of good faith and fair dealing. An IBO will be held accountable for the actions of a partner, family member or third party acting or purporting to act on behalf of the IBO or IB, so far as the Rules of Conduct are concerned. An IBO shall not aid and abet another IBO to violate the Rules of Conduct. IBOs shall not conduct any activity that could jeopardize the reputation of Amway or IBOs.

**4.2. Cross-Group Buying or Selling:** No IBO shall engage in cross-group buying or selling. Cross-group buying and selling occurs when an IBO sells products and services offered through or by Amway to another IBO he or she did not personally sponsor, except (a) as may be permitted under a servicing agreement, or (b) when an IBO purchases from or through his or her upline Platinum products and services offered through or by Amway.

# RULES OF CONDUCT

**4.3. Unsolicited Electronic Messages:** No IBO shall send, transmit or otherwise communicate any unsolicited electronic messages relating to Amway, its business opportunity, products or services to persons with whom the IBO does not have a pre-existing personal or business relationship. (This includes, but is not limited to, sending messages through newsgroups, purchased mailing lists, "safe lists" or other lists of individuals or entities with whom or which the IBO does not have a pre-existing relationship.)

**4.4. Advertising:** IBOs may advertise only with the express approval of Amway in writing.

**4.5. Retail Establishments:** An IBO who works in or owns a retail establishment must operate his or her IB separate and apart from the retail establishment. No IBO shall permit products, services or literature offered through or by Amway to be sold or displayed in retail establishments, including, but not limited to, places like schools, fairs, kiosks, vending machines, unauthorized internet websites, military stores, salons or professional offices.

**4.5.1. Event Sales:** The sale of authorized product categories by IBOs are permitted only at temporary (no more than 10 days) events whose themes are consistent with the products being sold and only with the express approval of Amway in writing. To allow Amway sufficient time to grant approval, the IBO must submit a completed Event Sales Application Form to Amway 30 days prior to the event. A copy of the Event Sales Application form may be obtained at [amway.com](http://amway.com).

**4.5.2. Display Booths:** The display only (no sales) of products and approved literature by IBOs is permitted only at temporary (no more than 10 days) events and only with the express approval of Amway in writing. To allow Amway sufficient time to grant approval, the IBO must submit a completed Display Booth Application Form to Amway 30 days prior to the event. A copy of the Display Booth Application form may be obtained at [amway.com](http://amway.com).

**4.6. Statements About Products, Services and the Opportunity:** An IBO shall make only truthful and accurate statements about the business opportunity, products and services offered through or by Amway. IBOs shall not make any claims about products or services offered through or by Amway other than those claims found in Amway-authorized literature and at [amway.com](http://amway.com). All statements about products or services offered through or by Amway must comply with the QAS Content Standards.

**4.7. Repackaging:** Products offered through or by Amway are to be sold only in their original packages and in their original formulations. IBOs may not repackage products or otherwise change or alter any of the packaging, labels or materials of products offered through or by Amway.

**4.8. Written Sales Receipt:** An IBO who takes and/or delivers an order in person for over \$25 shall deliver to the Customer at the time of sale a written and dated order or receipt which shall: (a) describe the product(s) sold; (b) state the price charged; (c) give the name, address and telephone number of the selling IBO; and (d) include Amway's Satisfaction Guarantee.

**4.9. Satisfaction Guarantee:** When a Customer requests Satisfaction Guarantee service within the stated guarantee period for a product purchased directly from an IBO, the IBO shall immediately offer the individual his or her choice of: (a) a full refund; (b) an exchange for a like product; or (c) full credit toward the purchase of another product. If a product is shipped directly to the Customer by Amway, the Customer should follow the return instructions on the packing slip. In the case of IBO purchases, only those that the IBO makes for personal, family or household use may be returned under the Satisfaction Guarantee. Whenever an IBO requests Satisfaction Guarantee service within the stated guarantee period, an IBO has the choice of: (a) full refund; (b) exchange for the same or like product; or (c) full credit toward the purchase of another product.

The current Satisfaction Guarantee can be found at [amway.com/amwaypromise](http://amway.com/amwaypromise), then click on 100% Satisfaction Guarantee.

**4.10. Buy-Back Rule:** IBOs leaving the Amway business have a right to return Amway products. A departing IBO may choose to sell inventory of currently marketable Amway products to an upline IBO at a mutually agreeable price. If a departing IBO is unable to secure the buy-back of inventory through an upline IBO, Amway shall repurchase the departing IBO's unused, currently marketable Amway products subject to the following: (a) Amway will make all appropriate Performance Bonus differential and Leadership Bonus charge-backs to those IBs who originally received them; and (b) Amway will charge freight costs incurred by the IBO leaving the Amway business if the net reimbursement includes same and a service charge equal to 10% of the IBO cost of the products being returned to cover handling and processing charges.

# RULES OF CONDUCT

**4.11. Other Returns:** An IBO who is not leaving the Amway business may ask Amway to buy back Amway products where he or she may be experiencing financial hardship or other exceptional circumstances as explained by the IBO. Return requests are reviewed on a case-by-case basis. Amway reserves the right to repurchase only unused, currently marketable Amway products subject to Rule 4.9.

**4.12. Seventy Percent Rule:** In order for an IBO to obtain the right to earn a Performance Bonus or receive recognition due on all the products the IBO purchases, an average of 70% of the IBO's personal Business Volume (BV) per month must come from products sold at a commercially reasonable price; if the IBO fails to meet this requirement, then such IBO may be paid that percentage of Performance Bonus measured by the amount of products that can be shown to have been actually sold in a particular month, rather than the amount of products purchased and recognized accordingly. For purposes of this Rule, a reasonable amount of products used by IBOs in the ordinary course of operating their Amway businesses can contribute to the 70% average.

**4.13. Customer Volume:** In order to obtain the right to earn a Performance Bonus on downline volume during a given month, an IBO must: (a) make not less than one sale to each of 10 different Customers; or (b) have at least 50 PV of sales to any number of Customers. For purposes of obtaining the rights referred to in this Rule, sales must be to Customers who either: (a) place an order directly with Amway; or (b) place an order with the IBO that the IBO reports to Amway through a system established by Amway for tracking such sales. It is the obligation of the IBO to ensure compliance with the official deadlines and requirements communicated by Amway, in order to qualify for Performance Bonus and other awards, rewards and recognition. This Rule shall apply unless the IBO is currently a qualified Platinum or above.

**4.14. Compliance with Applicable Laws, Regulations and Codes:** IBOs shall comply with all laws, regulations and codes that apply to the operation of their IB wherever said business may be conducted. IBOs shall not directly or indirectly encourage, or aid and abet any person to violate any laws, regulations, codes or term of the IBO contract. No IBO may operate any illegal or unlawful business enterprise, or engage or participate in any deceptive, illegal or unlawful trade practices.

**4.15. Amway Business Environment:** Amway is a professional, ethical and equal opportunity company. IBOs must not discriminate on the basis of race, ethnicity, gender, lifestyle, disability, religion or political affiliation. IBOs must not make demeaning or disparaging statements or use derogatory slurs toward others in any Amway-related setting.

**4.16. IBO Relationship:** IBOs are independent contractors. IBOs shall not state or imply that they are employees, agents or Legal representatives of Amway, its affiliates and/or other IBOs. IBOs shall not represent or imply, either directly or indirectly, that registration creates an employment relationship between themselves and the IBOs whom they have sponsored or who have sponsored them.

**4.17. Franchises and Territories:** IBOs shall not represent to anyone that there are franchises or exclusive territories available under the Plan.

**4.18. Enticement to Change Position in the Line of Sponsorship:** Under no circumstances shall an IBO, directly or indirectly, solicit, assist, attempt to induce or encourage another IBO to request a change in position in the Line of Sponsorship.

**4.19. Exporting and Importing:** IBOs shall not export or import products or services offered through or by Amway, or sell to others they have reason to believe will import or export such products or services, to or from the United States or its possessions or territories or any other country, regardless of whether or not Amway or its affiliates have established operations or are doing business in that country. Nothing in this Rule prohibits IBOs from personal use or resale within the Region in accordance with the IBO contract.

**4.20. Activity Outside the Region or Activity Outside the Market Where the IBO Is Registered:** IBOs who engage, directly or indirectly, in any activity related to the Amway business in a jurisdiction outside of the Region must do so in a manner that complies with the letter and spirit of the applicable laws, regulations, rules, policies and procedures of the Amway affiliate in that jurisdiction, regardless of whether they are registered IBOs in that jurisdiction. Failure to do so shall be a breach of the IBO contract.

# RULES OF CONDUCT

**4.21. Sound Business Practices:** IBOs shall operate their IB in a financially responsible and solvent manner. Amway reserves the right to offset bonus payments for amounts an IBO owes to Amway. If an IBO or any member partner in his or her IB files a petition for bankruptcy or has bankruptcy proceedings commenced against him or her, or has any assets seized by court order or taken in execution of an unsatisfied judgment debt, the IBO must immediately inform Amway.

**4.22. Fund-raising:** No IBO shall use Amway products or services in conjunction with any type of fund-raising activity. Fund-raising includes the solicitation for the donation of funds or for the purchase of Amway products or services based on the representation that all or some, of the gains, proceeds, donations, bonuses or profits generated by such sale will benefit a particular group, organization or cause.

**4.23. IBO Plan Manipulation:** IBOs shall not manipulate the Plan, point value (PV) or business volume (BV) in any way that results in the payment of bonuses or other awards and recognition that have not been earned in accordance with the terms of the IBO contract.

**4.24. Personal/Business Information Update:** All IBOs are responsible for communicating any updates or changes to their personal information (e.g., name, address, email address, telephone numbers, etc.) or business information (e.g., business name, address, email address, telephone numbers, addition/deletion of partner, change of business status, etc.) to Amway.

**4.25. Amway Contact:** When the Rules require an IBO to contact Amway for notice, permission or approval, the IBO shall contact the Amway Business Conduct and Rules Department by mail at 7575 Fulton Street East, Ada, Michigan 49355, by fax at 616-787-7896 or by email at [bcr@amway.com](mailto:bcr@amway.com). For questions or concerns, please call 616-787-6712.

## 5. Presentation of the Plan, Sponsorship and Support

**5.1. Presentation of the Plan:** When inviting a Prospect to hear a presentation of the Plan, or when presenting the Plan to a Prospect, an IBO must make it clear that what is being described or offered is the Plan.

**5.2. Describing the Plan:** When describing the Plan to an IBO or Prospect, an IBO's statements must be truthful, accurate and not misleading, and must convey realistic expectations about potential earnings related to the Amway business. All statements describing the Plan and the time and effort to build an IB must comply with the QAS Content Standards.

**5.3. Positioning Amway and Approved Providers:** IBOs must position the roles of Amway and Approved Providers in a manner that is truthful, accurate and not misleading, and must comply with the QAS Content Standards when doing so.

**5.4. Earnings Claims:** Earnings Claims must comply with the QAS Content Standards.

**5.5. Required Disclosures:** Whenever any express or implied Earnings Claims are made to IBOs or in seeking participation of a Prospect in the Plan, an IBO must provide the disclosures as set forth in the QAS Content Standards.

**5.6. Prohibited Sponsoring Practices:** In seeking participation of a Prospect in the Plan, an IBO must comply with the QAS Content Standards, and must use only Amway-authorized materials or Business Support Materials authorized for use with Prospects under Rule 7 (Business Support Materials). An IBO must not encourage or require a Prospect to purchase anything in connection with registration. An IBO must not register or sponsor New IBOs in a way that manipulates the New IBO's position in the LOS.

**5.7. Sponsor's Responsibilities:** A Sponsor must be an IBO in full compliance with the Rules of Conduct and ensure that all IBOs whom he or she sponsors have access to and the opportunity to read the IBO contract. A Sponsor must also use his or her best efforts to provide IBOs whom he or she has sponsored with access to resources to assist them with building their IB, which may include use of Business Support Materials approved under Rule 7.

**5.8. Platinum Responsibilities:** IBOs who qualify as a Platinum or above must conduct or provide access to periodic sales meetings for the purpose of training and inspiring IBOs downline to the next qualified Platinum and assure compliance with the Rules of Conduct by IBOs downline to the next qualified Platinum.

**5.9. Prohibited Support Practices:** Sponsors and upline IBOs shall not encourage or require downline IBOs, as a condition of receiving assistance in building their IB after registration, to (a) purchase any specified amount of Amway or non-Amway products or services, or (b) maintain a specified inventory of Amway or non-Amway products or services.

# RULES OF CONDUCT

## 6. Preservation of the Line of Sponsorship

**6.1. Confidentiality of the LOS:** Amway protects the LOS and LOS Information for the benefit of Amway and of all IBOs. Amway keeps LOS Information proprietary and confidential and treats it as a trade secret. Amway is the exclusive owner of all LOS Information, which is derived, compiled, configured and maintained through the expenditure of considerable time, effort and resources by Amway and its IBOs. IBOs can use Amway's goodwill and LOS Information only for the purposes permitted under the IBO contract.

**6.1.1.** IBOs acknowledge and agree not to challenge, that: (i) LOS Information is confidential and a valuable trade secret owned by Amway; (ii) LOS Information is owned exclusively by Amway; and (iii) IBOs do not own any rights in LOS Information. IBOs agree not to challenge or interfere with Amway's authority to license or sublicense LOS Information. IBOs shall not assert or seek any rights or protection of any kind in LOS Information other than those limited rights or protections that may be specifically granted by this Rule.

**6.1.2.** An IBO may use LOS Information only with Amway's prior written permission, which may be expressed through general publication (to all IBOs) or through a specific writing to one or more IBOs. Any permission granted by Amway shall constitute a limited non-exclusive, non-transferable and revocable license by Amway for an IBO to use LOS Information only as necessary to facilitate his or her IB as permitted under these Rules of Conduct. Amway reserves the right to deny or revoke any such license, upon reasonable notice to the IBO stating the reason(s) for such denial or revocation, whenever, in the reasonable opinion of Amway, such is necessary to protect the confidentiality or value of LOS Information.

**6.1.3.** All IBOs shall maintain LOS Information in strictest confidence and shall take all reasonable steps and appropriate measures to safeguard LOS Information and maintain the confidentiality thereof. An IBO shall not compile, organize, access, create lists of or otherwise use or disclose LOS Information except as authorized by Amway. An IBO also shall not disclose LOS Information to any third party, or use LOS Information in connection with any other businesses or to compete, directly or indirectly, with the Amway business.

**6.1.4.** An IBO shall promptly return any and all LOS Information to Amway upon resignation, non-renewal or termination of his or her IB and shall immediately discontinue any further use thereof.

**6.1.5.** Every IBO acknowledges that use or disclosure of LOS Information, other than as authorized by Amway, will cause significant and irreparable harm to Amway, warranting an award of injunctive relief, including a temporary restraining order and/or a preliminary injunction, specific performance and damages, including costs, attorneys' fees and disgorgement of all profits made as a result of such unauthorized use or disclosure.

**6.1.6.** An IBO's obligations under this Rule 6.1 shall survive and remain enforceable following the voluntary or involuntary resignation, non-renewal or termination of that IBO's IB.

## 6.2. Non-Competition and Non-Solicitation:

**6.2.1. Non-Competition (current IBOs):** Every IBO agrees not to own, manage, operate, consult for, serve in a Key Position in or participate as an independent distributor in (a) any other direct sales program using a multilevel or network marketing structure or (b) any other enterprise that markets, through independent distributors, products or services functionally interchangeable with those offered through or by Amway.

**6.2.2. Non-Solicitation (current IBOs):** Every IBO agrees that he or she will not, on his or her own behalf or on behalf of any person or entity, directly or indirectly, encourage, solicit or otherwise attempt to recruit or persuade (i) any IBO or (ii) any person who has been an IBO within the past two calendar years, to own, manage, operate, consult for, serve in a Key Position in or participate as an independent distributor in (a) any other direct sales program using a multilevel or network marketing structure, or (b) any other enterprise that markets, through independent distributors, products or services functionally interchangeable with those offered through or by Amway.

# RULES OF CONDUCT

**6.2.3. Non-Competition (former IBOs):** Every IBO agrees that, during the six-month period following the resignation, non-renewal or termination of that IBO's IB, he or she shall not own, manage, operate, consult for, serve in a Key Position in or participate as an independent distributor in (a) any other direct sales program using a multilevel or network marketing structure, or (b) any other enterprise that markets, through independent distributors, products or services functionally interchangeable with those offered through or by Amway.

**6.2.4. Non-Solicitation (former IBOs):** Every IBO agrees that, during the 24-month period following the resignation, non-renewal or termination of that IBO's IB, he or she shall not, on his or her own behalf or on behalf of any person or entity, directly or indirectly, encourage, solicit or otherwise attempt to recruit or persuade (i) any IBO or (ii) any person who has been an IBO within the past two calendar years, to own, manage, operate, consult for, serve in a Key Position in or participate as an independent distributor in (a) any other direct sales program using a multilevel or network marketing structure, or (b) any other enterprise that markets, through independent distributors, products or services functionally interchangeable with those offered through or by Amway.

**6.2.5.** The time periods in Rules 6.2.3 and 6.2.4 above shall be extended by any period of time during which the former IBO is in violation of the applicable Rule.

**6.2.6.** The geographic scope of Rules 6.2.1, 6.2.2, 6.2.3 and 6.2.4 is the Region.

**6.2.7.** All IBOs agree that these Rules are reasonable in both time and geographic scope.

**6.2.8.** For purposes of this Rule 6.2, "Key Position" means an owner, employee, agent or independent contractor who contributes to the profitability of his or her new business or who is in a position to receive benefit or competitive advantage from his or her new business by virtue of his or her access to LOS Information.

**6.2.9.** Nothing in this Rule 6.2 restricts the sale or distribution of privately developed Business Support Materials in accordance with Rule 7 and Rule 6.3.

**6.2.10.** Nothing in this Rule 6.2 restricts competition between IBOs (a) in the sale of products or services offered through or by Amway to Customers or (b) in the registration of New IBOs or Customers.

**6.2.11.** Every IBO acknowledges that this Rule 6.2 protects the reasonable competitive business interests of Amway and IBOs and that a violation of any subsection of this Rule 6.2 will cause significant and irreparable harm to IBOs and Amway, warranting an award of injunctive relief, including a temporary restraining order and/or a preliminary injunction, specific performance and damages, including costs, attorneys' fees and disgorgement of all profits made as a result of such violation.

**6.2.12.** Except for obligations under Rule 6.2.1 and Rule 6.2.2, an IBO's obligations under this Rule 6.2 shall survive and remain enforceable following the voluntary or involuntary resignation, non-renewal or termination of that IBO's IB.

**6.3. Other Business Activities:** Except as provided in Rule 6.2, IBOs may engage in other business ventures, including other selling activities, involving products, services or business opportunities. However, IBOs may not take advantage of their knowledge of or association with other IBOs whom they did not personally register, including their knowledge resulting from or relating to Line of Sponsorship Information, in order to promote and expand such other business ventures.

**6.3.1.** Every IBO agrees not to solicit, directly or indirectly, other IBOs whom he or she did not personally sponsor in order to sell, offer to sell or promote other products, services, business opportunities, investments, securities or loans not offered through or by Amway. Every IBO agrees not to sell, offer to sell or promote any other business opportunities, products or services in connection with the Plan. Nothing in this Rule 6.3 restricts the sale or distribution of Business Support Materials in accordance with Rule 7.

**6.3.2.** Nothing in this Rule 6.3 restricts, for example, an IBO regularly engaged in the operation of a service station, auto dealership, retail establishment, salon or a professional service (e.g., law, medicine, dentistry or accounting) from serving customers who are IBOs and who have sought them out. But an IBO shall not actively solicit the patronage of other IBOs based on knowledge or information gained as a result of being an IBO.

# RULES OF CONDUCT

**6.4. Approval of Certain IBO Contract Changes:** The sale of an ownership interest in an IB, transferring an IB, merging IBs, separating or dividing an IB, or assignment of any rights or obligations under an IBO contract require express approval of Amway in writing. None of the foregoing may be used to manipulate the Line of Sponsorship.

**6.5. Individual Transfers:** An individual transfer involves the transfer of an IBO without any downline IBOs. Any IBO who wants to change his or her Sponsor must submit a written request to Amway accompanied by (1) a written release signed by all the IBOs upline in the Line of Sponsorship up to and including the first qualified Platinum, (2) a written acceptance from the New IBO Sponsor and new upline Platinum and (3) a statement indicating the business reason for the transfer request. Upon Amway's express approval in writing of the request, the written acceptance from the new Sponsor and upline Platinum confirms that they will incur all responsibilities of the transferring IBO.

**6.6. Group Transfers:** A group transfer involves the transfer of an IBO with one or more downline IBOs.

**6.6.1.** An IBO who wishes to transfer to a different sponsor with one or more downline IBOs may do so only with the express approval of Amway in writing. In addition, an IBO must submit a written request to Amway accompanied by (a) written consent from all IBOs upline in the Line of Sponsorship up to and including the first qualified Platinum and also the first qualified Emerald, (b) written consent of all IBOs whom the transferring IBO wishes to transfer with him or her, (c) written consent by the new Sponsor and his or her upline qualified Platinum to which the requesting IBO wants to be transferred and (d) a statement indicating the business reason for the transfer request.

**6.6.2.** No IBO currently qualified as a Silver Producer or above can be transferred with downline IBOs under this Rule.

**6.6.3.** An IBO formerly qualified as a Silver Producer or above may be transferred with downline IBOs if more than 12 months have elapsed since the IBO was so qualified.

**6.7. Six-Month Inactivity:** An IBO who wishes to transfer to a different Sponsor but is unable to obtain the necessary consents may not register under a new Sponsor until the IBO has terminated his or her IBO contract or failed to renew and has been inactive for a period of six months or longer. Following the lapse of the inactive period, the former IBO may register as a New IBO under a new Sponsor.

**6.7.1.** During the period of inactivity, a person shall not conduct any of the activities of an IBO under his or her name, or in the name of another person or IB.

**6.7.2.** The following shall not interrupt the running of the six-month inactivity period: (a) procuring and/or submitting a written request for transfer, (b) engaging in the Mediation process under Rule 11.4, (c) operating an Amway-affiliated business in any other country in which an Amway affiliate conducts business, (d) directing an inquiry to Amway as to the status of his or her IB or (e) purchasing Amway products or services as a Customer.

**6.7.3. Two-Year Inactivity:** An IBO who transfers to a new Sponsor, or who registers under a different Sponsor after six months of inactivity, may not sponsor any IBO who was previously upline or downline to him or her, up to and down to the first qualified Platinum unless at least two years have elapsed since the expiration of the sponsored IBO's contract.

**6.7.4. Two-Year Inactivity (Joining an Existing IB):** Former IBOs may not be added to an existing IB for a period of 24 months following the expiration of their IBO contract.

**6.8. Sale of an IB:** An IBO who owns and operates an IB may sell his or her ownership interest in such IB only to another IBO who is in compliance with the Rules of Conduct and who has the sufficient skills, experience, judgment and resources to operate the IB, as reasonably determined by Amway. Amway requires that specific terms of sale be included in any sales agreement. Such terms and a sample sales agreement may be obtained from Amway. An IB may be sold only with the express approval of Amway in writing.

# RULES OF CONDUCT

**6.8.1.** In order to preserve the Line of Sponsorship, the selling IBO must offer his or her IB in the order of priority stated below and the IBO(s) interested in purchasing the IB must meet all of the terms and conditions set forth in these Rules:

**6.8.1.1.** The first option to purchase belongs to the selling IBO's International Sponsor, who retains the right to acquire the IB throughout the negotiations to sell the IB by meeting the price and conditions of any bona fide offer received by and deemed acceptable to the selling IBO;

**6.8.1.2.** The second option to purchase belongs to the selling IBO's local Foster Sponsor so long as the first option has not been exercised. In the event the selling IBO has no International Sponsor, the local Sponsor retains the right to acquire the IB throughout the negotiations to sell the IB by meeting the price and conditions of any bona fide offer received by and deemed acceptable by the selling IBO;

**6.8.1.3.** The third option, exercisable so long as the first or second options above have not been exercised, belongs to any one of the selling IBO's personally registered IBOs;

**6.8.1.4.** The fourth option, exercisable so long as the first, second or third options above have not been exercised, belongs to any qualified Platinum IBO or above, either up or down the Line of Sponsorship from the selling IBO to the next qualified Diamond;

**6.8.1.5.** The final option, exercisable so long as the first, second, third or fourth options above have not been exercised, belongs to any IBO in good standing.

**6.8.2.** If Amway operates an IB and has entered into a servicing agreement with an IBO to manage the IB, Amway shall have the option of selling the IB to the servicing IBO.

**6.8.3.** When an IB is sold, it will remain in its same position in the Line of Sponsorship.

**6.9. Mergers and Combinations of IBs:** Mergers of IBs resulting from failure to file a Renewal Agreement, termination, resignation, death (with no designation of succession by heirs) or some involuntary event or cause beyond the control of any of the owners, are permitted, only with the express approval of Amway in writing.

**6.10. Two IBs Rule:** An IBO may own or have an ownership interest in only one IB except: (a) where two IBOs marry; (b) where an existing IB purchases another IB pursuant to Rule 6.8; or (c) where the IB is, or will be, passed on to a deceased person's spouse, heirs or other beneficiary in accordance with Rule 3.10.

**6.11. Parent-Child Integration:** As part of a plan to ensure the continuity of IBs owned by parents and children ("Succession Plan"), parent and children IBOs may integrate their respective IBs, provided that they submit a written request to Amway and meet the following:

- a)** the child(ren) must be personally registered by the parents, or the parents must be personally registered by the child(ren);
- b)** the parent's IB and the child's (children's) IB must have operated as a separate IB for not less than two years by date of implementation;
- c)** the parent and the child(ren) shall be qualified at the level of Platinum or above as of the implementation date;
- d)** in the event that the parent(s) or the child(ren) is deceased or is not mentally or physically capable of running the IB before conditions b and c above have occurred, the child(ren) or parent(s) inheriting the IB shall have the right to integrate the separate IBs in accordance with this Rule.

Once the above conditions have been met, the Legal & Ethics Committee of the IBOAI Board shall review such request and provide Amway with a recommendation. Amway may or may not approve the request in light of such recommendation, the Succession Plan and the goals, objectives and benefits of the Plan. The implementation of the integration or de-integration shall be on September 1 after at least one full fiscal year has passed since Amway expressly approved the request in writing.

# RULES OF CONDUCT

## **6.12. Divorce, Separation or Other Dissolution of a Non-Spousal Partnership or Legal Entity:**

IBOs who become involved in an action for divorce, separation of marital property or the dissolution of a non-spousal partnership or Legal entity formed under Rule 3.3 must continue to conduct themselves in compliance with the Rules of Conduct.

**6.12.1.** During the pendency of a divorce, separation of marital property or dissolution of a Legal entity, the IBOs must adopt one of the following methods of operation: (a) the IBOs continue to operate the IB jointly on a “business-as-usual” basis; (b) one or more IBOs relinquishes his or her right and interest in the IB; (c) the IBOs may agree on a third party to operate the IB, subject to express approval of Amway in writing; or (d) if the IBOs cannot agree on a third party, Amway shall appoint a third party to act as a receiver during the pendency of the divorce or dissolution if Amway determines that such an appointment is necessary to prevent a negative impact on the business.

**6.12.2.** After a Final Decree or Judgment of Divorce, a Final Separation Agreement or other domestic contract that contains a Legally enforceable Property Settlement or Division of Assets that addresses their IB, or after a final dissolution of a Legal entity, IBOs may: (a) agree to continue to operate their IB in the form of a partnership or other Legal entity permitted under Rule 3.3; or (b) agree that one IBO may relinquish all rights in the original IB to the other IBO(s), at which time the withdrawing IBO is free to immediately register under any Sponsor.

**6.12.3.** IBOs below the level of qualified Platinum level may not divide their IB in the case of a divorce, separation of marital property or other dissolution.

**6.12.4.** Upon approval by Amway following submission of a signed written request, IBOs who are qualified at the Platinum level may divide their IB so that one of the IBOs is the Sponsor of the other IBO. In such a case, all Groups recognized by Amway as 25% Sponsor or above within the past one year (“qualified Groups”) will remain registered under the downline IBO. IBO(s) in the remaining Groups (“non-qualified Groups”) who wish to change their positions in the Line of Sponsorship must follow the requirements of the Individual or Group Transfer Rules at Rules 6.5 and 6.6, respectively.

**6.12.5.** Qualified Emeralds or above at the time of divorce, separation of marital property or dissolution may divide their IB, thereby creating two separate IBs, one of which is sponsored by the other, in which case a “phantom IB” will be imposed over their separate IBs. Under the “phantom IB” arrangement, regardless of how the parties may split their IB, their separate IBs will be considered a single IB for purposes of determining bonuses to be paid to upline IBOs. The parties will function as two separate IBOs so far as themselves, their respective IBs and their respective sponsored IBOs are concerned. The IB of one IBO is not permitted to earn a Leadership Bonus or a Depth Bonus on the volume of the IB of the other IBO. Even though the original IB is divided into two separate IBs, Amway may, if the IBOs request, recognize both newly created IBs as a single entity for purposes of determining annual bonuses. Thus, the “phantom IB” arrangement continues the previously existing IB for purposes of calculating and paying higher award level bonuses to the IBOs of the original IB. If one IBO registers another IBO of the original IB, the downline sponsored IBO at maximum Performance Bonus level may count as a qualifying “Group” for recognition purposes only. Amway will issue all annual bonus checks in the joint names of the IBOs of the original IB, leaving it to them to determine how the funds are to be divided. Whenever an Emerald or above IB is divided, the IBOs of the original IB may rely on their former pin level to meet the requisite pin-level qualification for an invitation to Amway-sponsored events for one fiscal year following the fiscal year in which the divorce, separation of marital property or other dissolution occurred. Once an IB has been divided into two IBs, the new IBs will no longer be considered as a single combined IB for purposes of future higher pin/award recognition, but each separate IB must thereafter qualify on its own. To effect a division of the IB and to permit the IBOs to operate separate IBs, the IBOs must file a certified copy of the Final Decree or Judgment of Divorce, a Final Separation Agreement or other domestic contract that contains a Legally enforceable Property Settlement or Division of Assets that addresses their IB, or a final Dissolution Agreement and any additional documents requested by Amway.

# RULES OF CONDUCT

**6.13. Disposition of an IB:** If an IBO resigns, fails to renew, terminates his or her IB, dies without transferring the IB or is terminated by Amway, Amway shall decide the future of the IB in accordance with these Rules.

## 7. Business Support Materials

Business Support Materials (BSM) as used in these Rules means all products and services (including but not limited to business aids, books, magazines, flip charts and other printed material, online literature, internet websites, advertising, audio, video or digital media, rallies, meetings and educational seminars and other types of materials and services) that are (i) designed to solicit and/or educate Prospects, Customers or prospective Customers of Amway products or services, or to support, train, motivate and/or educate IBOs, or (ii) incorporate or use one or more of the Marks or Copyrighted Works of Amway, or (iii) are otherwise offered with an explicit or implied sense of affiliation, connection or association with Amway. Unless otherwise specified in writing, IBOs acknowledge that nothing in this Rule, or in any other Rule, shall be construed or interpreted as a license or other permission to incorporate any LOS Information into any BSM.

### 7.1. General Rules on BSM

**7.1.1.** IBOs may sell BSM only in accordance with Rules 7.1 and 7.2. BSM created, used, promoted, distributed or offered for sale by or to IBOs must: (a) comply with all QAS Content Standards and any applicable Rules of Conduct relating to their use, promotion and sale; (b) be submitted to Amway for review prior to use, promotion, distribution or sale; (c) be authorized by Amway; and (d) if required for the category of BSM, bear the authorization number provided by Amway.

**7.1.2.** IBOs in their first contract year following registration with Amway are prohibited from purchasing BSM directly or indirectly. An IBO's first contract year is the period from an IBO's registration with Amway to the end of their first IBO contract term with Amway under Rule 3.6, except that for IBOs who registered with Amway in August 2023, their first IBO contract term with Amway does not end until December 31, 2024. Additionally, IBOs and Approved Providers are prohibited from, directly or indirectly, selling BSM to or collecting revenue of any kind from IBOs in their first contract year. BSM shall not be sold to Prospects.

**7.1.3.** Amway's Satisfaction Guarantee and Buy-Back Rules do not apply to materials not sold by Amway. BSM may only be sold subject to the right of the purchaser to return such BSM for a refund in accordance with the following:

**7.1.3.1.** The terms of the refund policy, including terms regarding procedures for the resolution of disputes and the responsible person for returns, must be clearly communicated to the purchaser prior to any sale. In addition to any other person designated to handle returns, the selling IBO and the Approved Provider shall be responsible for handling returns if the sale occurred under Rule 7.2 and the selling IBO together with the selling IBO's upline Platinum IBO or above shall be responsible for handling returns of all other sales.

**7.1.3.2.** Except as provided in Rule 7.1.3.3, an IBO end user of BSM may return BSM purchased, together with proof of purchase, within 180 days following purchase, for a refund on commercially reasonable terms.

**7.1.3.3.** In addition to compliance with the requirements of Rule 7.1.2 to refrain from selling BSM to, or collecting revenue of any kind from, IBOs in their first contract year, each IBO who chooses to sell tickets to seminars, events and other business meetings is obligated to buy back tickets purchased for the purchaser's personal use for a period of 30 days after the event. Such refund shall be for that portion of the cost of the event related to admission to the event, exclusive of the cost of travel, meals or hotel accommodations.

**7.1.3.4.** BSM offered in the form of website subscriptions and downloadable media are subject to the following requirements, in addition to Rule 7.1.3: (a) purchasers canceling website subscriptions are entitled to a refund for unused, whole months of any prepaid subscription(s); and (b) purchasers of downloadable media are entitled, if dissatisfied, to obtain a replacement download of equal value within 30 days of the purchase of the subject downloadable media.

# RULES OF CONDUCT

**7.1.4.** IBOs promoting, selling, distributing or offering BSM for sale must: (a) ensure that such BSM are not sold or offered for sale in conjunction with the IBO's registration with Amway or at any other time in the IBO's first contract year with Amway in accordance with Rule 7.1.2; (b) provide purchasers of such BSM with any disclosures or other information that may be required by Amway from time to time; (c) clearly inform every IBO purchasing BSM that purchasing BSM is optional and is strictly voluntary and (d) advise the purchaser about refund policies that apply to such BSM in accordance with Rule 7.1.3.

**7.1.5.** No IBO may record an Amway presentation without the prior specific written consent of Amway. An IBO may make a single recording of the talks or presentations made by non-Amway employees at any Amway-sponsored meeting, provided the recording is for their personal use and is not reproduced for any purpose.

**7.1.6.** Although the specific content of live seminars, events, business meetings or other similar BSM must comply with the Quality Assurance Standards, such BSM do not require prior authorization from Amway unless or until the content is reduced to a fixed media (such as in print, audio or video) for use with IBOs or Prospects.

**7.1.7.** An IBO who purchases, promotes, distributes or offers BSM for sale shall use reasonable efforts to determine that the quantity and cost of BSM are reasonably related to sales volume and profits of the purchaser's IB.

**7.1.8.** IBOs who create, promote, distribute or sell BSM to other IBOs may not compensate or remunerate other IBOs in connection with such distribution, except in accordance with Rule 7.2.

**7.1.9.** IBOs may organize seminars, events or business meetings for IBOs consistent with their training obligations as sponsors or Platinums.

**7.1.10.** IBOs creating, using, selling, promoting or distributing BSM apart from Rule 7.2 must obtain appropriate written authorization from Amway in accordance with Rule 8 in order to use any Marks or otherwise use any copyrighted material or other intellectual property of Amway in connection with such BSM.

**7.1.11.** IBOs creating, using, selling, promoting or distributing BSM must not infringe the copyrights or intellectual property rights of Approved Providers, other IBOs or third parties.

**7.1.12.** IBOs qualified at the Platinum level or above who are not affiliated with an Approved Provider and who wish to sell, promote or distribute BSM must register with Amway by completing the "Platinum BSM Registration Form" available from the Business Support Materials Administration Department.

**7.2. Sale, Promotion and Distribution of BSM with Authorization from an Approved Provider (a supplier authorized by Amway to provide BSM to IBOs or use BSM with Prospects, pursuant to the ACCREDITATION PLUS Program)**

**7.2.1.** IBOs who wish to sell, promote or earn income from the sale of BSM from an Approved Provider must have a written contract or other binding authorization from that Approved Provider in accordance with the Program, obligating the IBO to adhere to applicable Quality Assurance Standards in connection with such activities.

**7.2.2.** IBOs who are authorized by an Approved Provider to sell, promote or distribute an Approved Provider's BSM in accordance with Rule 7.2 require no further written authorization from Amway to conduct such activity.

## 8. Marks and Copyrighted Works

Amway's Marks and Copyrighted Works are important and valuable business assets of Amway. The Marks help identify the source and reputation of Amway products and services worldwide and distinguish them from those of competitors. Amway makes commercially reasonable efforts to protect the Marks from improper use, including through the Rules of Conduct, accreditation of Approved Providers and a corporate identity program that requires the correct and consistent use of the Marks, both in appearance and substance.

**8.1. Use of Marks and Copyrighted Works:** An IBO may use Amway's Marks and Copyrighted Works only with Amway's prior written permission, which may be expressed through general publication (to all IBOs) or through a specific writing to one or more IBOs. Without limitation, Amway may require conformity with specifications, may require that materials that use Amway's Marks and/or Copyrighted Works be sourced from Amway or an Amway-approved supplier and may otherwise condition use of its Marks and Copyrighted Works. Any permission granted by Amway shall constitute a limited, nonexclusive, nontransferable and revocable license to use such Marks and Copyrighted Works solely in connection with the Amway business in the Region. Subject to conditions and specifications

# RULES OF CONDUCT

published or specifically provided in writing from time to time, the Marks and Copyrighted Works may be used only on: (a) exterior and interior office signs; (b) all forms of vehicle signs; (c) telephone listings; (d) promotional literature; (e) stationery; (f) premiums; and (g) business cards. Other proposed uses will be considered upon request. Without limitation, Amway will not authorize an IBO to use the Marks on imprinted checks.

## 9. Complying with the IBO Contract

### (Remedies for Breach)

Complying with the IBO contract is essential for preserving a strong and viable business for IBOs and Amway. IBOs and Amway each have rights and responsibilities in case of a breach of the IBO contract.

**9.1. Amway's Rights and Responsibilities:** When Amway detects a potential breach of the IBO contract, it will first investigate as appropriate. Before taking enforcement action, Amway shall attempt to contact the IBO in an effort to resolve the issue. If the communication does not resolve the issue, Amway may take any enforcement action authorized by the IBO contract including, but not limited to, one or any combination of the following:

**9.1.1.** A written warning to an IBO and/or upline or downline IBOs in the Line of Sponsorship.

**9.1.2.** Retraining an IBO and/or upline or downline IBOs in the Line of Sponsorship.

**9.1.3.** Suspending some or all of the rights of an IBO for a specified period of time, or until certain conditions have been satisfied.

**9.1.4.** Withdrawing or denying an award, trip, pin recognition or other incentive.

**9.1.5.** Withholding any monthly or annual bonus or incentive payments.

**9.1.6.** Compensatory remedies, as applicable.

**9.1.7.** Transferring an IBO or a group of IBOs.

**9.1.8.** Terminating an IBO contract.

If an IBO elects to challenge any action taken by Amway under this Rule, the IBO shall submit the issue to the Dispute Resolution Procedures described in Rule 11.

**9.2. IBO Rights and Responsibilities:** If an IBO believes that another IBO has breached the IBO contract, the IBO first should contact the IBO in question in an effort to resolve the issue. If an IBO believes that Amway has breached the IBO contract, the IBO first shall contact Amway in an effort to resolve the issue. If discussion with either an IBO or Amway does not resolve the issue, the IBO may file a written complaint with Amway. The complaint should explain the issue in as much detail as possible and include all supporting documents. Amway will investigate as appropriate and take enforcement or corrective action under the IBO contract, if necessary. If any issue remains unresolved, it shall be submitted to the Dispute Resolution Procedures described in Rule 11.

**9.2.1.** An IBO who elects to challenge the validity of a Rule or other term of the IBO contract shall first contact Amway in an effort to resolve the issue. If the IBO is not satisfied with Amway's response, the dispute shall be resolved in Binding Arbitration under Rule 11.5.

**9.3. Duty to Cooperate:** All IBOs are required to respond to inquiries and otherwise cooperate in a timely fashion with any investigation conducted by Amway. Failure to respond to inquiries or to otherwise cooperate in a timely fashion is a breach of the IBO contract and may result in Amway taking action against the IBO.

**9.4. Non-Waiver:** The failure of Amway or any IBO to enforce any breach of any provision of the IBO contract shall not constitute a waiver of any prior, concurrent or subsequent breach of the same or any other provision of the IBO contract.

## 10. Modification of the IBO Contract

Amway may modify the IBO contract in accordance with the following procedures:

**10.1.** Any changes to Rule 11 require mutual agreement of the IBOAI Board and Amway. For all other Rules, final decision-making authority on amendments to the IBO contract rests with Amway. Amway will, prior to final action, submit to the IBOAI Board for discussion, evaluation and recommendation all changes in the IBO contract that materially affect IBOs.

# RULES OF CONDUCT

**10.2.** Amway will notify IBOs of the proposed changes subject to Rule 10.1 by making them available to review by logging on to [amway.com](#) and solicit comments from IBOs concerning the proposed changes. Amway and the IBOAI Board will consider any comments submitted during the 30 days following such notice. The proposed changes shall become effective 15 days after the end of the comment period, unless Amway makes further modifications, after consultation with the IBOAI Board (and agreement in the case of Rule 11). Amway shall provide notice of any such further modifications on [amway.com](#) 15 days prior to the effective date of such further modifications. These time periods may be shortened when it is necessary for a particular change to comply with a new law or other government mandate, to protect IBOs from serious financial harm or to protect the integrity of the Plan. Rule changes have prospective effect only.

**10.3.** Prior to the effective date of any proposed Rule change, any IBO who is unwilling to accept a Rule change can, if he or she wishes, provide notice of his/her intent to resign from the Amway business on the effective date of the Rule change. Unless the proposed Rule change is withdrawn, the IBO's resignation will become effective and Amway will refund a pro rata share of the IBO's renewal cost, if paid for that year. The resigning IBO may sell his or her IB in accordance with Rule 6.8. In addition, the resigning IBO can return any unused, marketable products pursuant to Rule 4.10.

## 11. Dispute Resolution Procedures

Disputes arising out of or relating to an IB, the Plan or all other terms of the IBO contract, including, but not limited to, any state or federal statutory or common law claims, as well as disputes involving Business Support Materials ("Disputes") shall be resolved in accordance with this Rule. The dispute resolution procedures in this Rule apply to Disputes involving the following parties: (1) an IBO, a former IBO or any such IBO's officers, directors, agents or employees (collectively referred to as "IBOs" for purposes of this Rule 11); (2) Amway, Amway Canada Corporation and any parent, subsidiary, affiliate, predecessor or successor thereof, or any of their officers, directors, agents or employees (collectively referred to as "Amway" for purposes of this Rule 11); and (3) an Approved Provider, a former Approved Provider or its officers, directors, agents or employees (collectively referred to as "Approved Providers" for purposes of this Rule 11). IBOs, Amway and Approved Providers are collectively referred to for purposes of this Rule 11 as the "Party" or "Parties." Rule 11 is reciprocal and applies to all of the Parties.

The only exception is when the claim made by an IBO or Amway is for a debt on account for product or services offered through or by Amway to or on behalf of the IBO, and the only Parties to that claim are Amway and the IBO, and the total value of the claim is less than \$10,000. In such cases the IBO or Amway may elect to pursue the claim in any court of competent jurisdiction including small claims court. In all other cases the Parties will resolve the Dispute as provided for under these Rules, up to and including Binding Arbitration if necessary.

**11.1. Amendment Only with IBOAI Consent:** This Rule 11 and its subparts shall be amended only by mutual agreement between Amway and the IBOAI Board, and such amendments shall not be retroactively applied to any dispute known to Amway or the IBOAI Board at the time of amendment.

**11.2. Temporary or Preliminary Injunctive Relief:** Nothing in these Rules prevents the Parties from seeking temporary or preliminary injunctive or other relief from a court of competent jurisdiction, notwithstanding the Parties' obligation to participate in the Mediation process or Binding Arbitration under Rule 11.

**11.3. Confidentiality:** The Parties, when involved in the dispute resolution process in any manner, will not disclose to any other person not directly involved in the dispute resolution process: (a) the substance of, or basis for, the Dispute (b) the content of any testimony or other information obtained through the dispute resolution process or (c) the resolution (whether voluntary or not) of any matter that is subject to the dispute resolution process. However, nothing in these Rules shall preclude any one of the Parties from, in good faith, investigating a claim or defense, including interviewing witnesses and otherwise engaging in discovery.

**11.4. Non-Binding Mediation:** The Mediation process comprises two stages: Facilitative Mediation and a Hearing Panel, both of which are non-binding. The Mediation process is reciprocal and applies to all Parties. The Parties to a Dispute shall engage in the Mediation process set forth in this Rule 11.4 prior to proceeding to Binding Arbitration pursuant to Rule 11.5; however, in Disputes where an IBO is a Party, the IBO may, at the IBO's sole discretion, opt out of the Mediation process at any time, before or during either the Facilitative Mediation or Hearing Panel stages, and may instead proceed directly to Binding Arbitration pursuant to Rule 11.5.

# RULES OF CONDUCT

The Party first seeking resolution of a Dispute shall commence Facilitative Mediation, subject to an IBO's ability to opt out of the Mediation process as described above, by providing a Request for Mediation form to the other affected Parties and, in any Dispute, the Amway Business Conduct and Rules Department. In cases where the IBOAI will be involved in the Mediation process, a copy of the Request for Mediation will also be given to the IBOAI and the IBOAI Hearing Panel Chairperson.

**11.4.1. Facilitative Mediation:** In the event that a Facilitative Mediation takes place, the IBOAI Board provides experienced IBOs who are available to serve as mediators ("IBOAI Mediator").

**11.4.1.1.** In cases where only IBOs and Amway are Parties to the Dispute and one or more IBOs involved in the Dispute have not opted out of the Mediation process pursuant to Rule 11.4, an IBOAI Mediator will serve and conduct a Facilitative Mediation with the Parties, unless one or more IBOs involved in the Dispute objects to an IBOAI Mediator. In that case, the Facilitative Mediation will take place with an independent neutral mediator acceptable to all Parties. Amway can provide a list of possible mediators, but the Parties are not obligated to agree to any mediator on that list.

**11.4.1.2.** In cases where an Approved Provider is a Party to the Dispute and one or more IBOs involved in the Dispute have not opted out of the Mediation process pursuant to Rule 11.4, the Facilitative Mediation will take place with an independent neutral mediator acceptable to all Parties, unless all of the Parties involved in the Dispute stipulate to Facilitative Mediation with an IBOAI Mediator. Amway can provide a list of possible mediators, but the Parties are not obligated to agree to any mediator on that list.

**11.4.1.3.** In all instances where the Parties cannot agree on a mediator within 10 business days of receiving the Request for Mediation form, any Party upon notice to any other Party involved in the Dispute may request the American Arbitration Association (AAA) to select a mediator.

**11.4.1.4.** Amway will pay the reasonable fees of the mediator for up to one full day, except that if an Approved Provider is a Party, the Approved Provider is responsible for its pro rata share of the mediator's fee.

**11.4.1.5.** The Facilitative Mediation shall take place within 30 days of selection of a mediator. The Parties may agree to extend this date by

30 days. And, the mediator may extend the deadline an additional 30 days upon the request of a Party (for a total of no more than 90 days from the date of the selection of a mediator).

**11.4.1.6.** The Facilitative Mediation proceeding is confidential and not open to the public; but any participant may, if he or she chooses, be accompanied by an attorney or another personal representative, such as an upline IBO or a friend or family member, as long as the representative agrees to the confidentiality obligations set forth in Rule 11.3.

**11.4.1.7.** All Parties who receive notice of the Facilitative Mediation are required to participate, subject to an IBO's ability to opt out of the Mediation process pursuant to Rule 11.4. The Parties are strongly encouraged to attend the Facilitative Mediation in person, but are not required to do so. Should the Parties choose to attend in person, they are responsible for their own expenses. Failure by Amway or any disputing IBO to participate in good faith is a breach of the IBO Contract, and the Party found to be in breach shall reimburse the other Parties for any expense directly caused by the breach, as determined by the mediator.

**11.4.1.8.** The mediator shall within 14 days following the Facilitative Mediation provide the Parties with a written statement summarizing any agreement between the Parties resolving their Disputes and, for any Dispute not settled, declaring that the Parties are at an impasse. The mediator may, at his/her discretion, recommend a resolution for any Dispute not settled in the Facilitative Mediation. Within 14 days of receiving this summary, each Party shall state in writing whether or not it agrees with any recommendation by the mediator, in whole or in part.

**11.4.2. Hearing Panel:** If any part of the Dispute is not resolved by Facilitative Mediation under Rule 11.4.1, any IBO who is a Party to the remaining Dispute may request a Hearing Panel, subject to the IBO's ability to opt out of the Mediation process pursuant to Rule 11.4. Any remaining Dispute involving an Approved Provider, or any challenge to the impartiality of the Hearing Panel itself, shall go directly to Binding Arbitration without a Hearing Panel.

# RULES OF CONDUCT

**11.4.2.1.** A Request for Hearing Panel form must be filed with the Amway Business Conduct and Rules Department or the Hearing Panel Chairperson within 30 days after the mediator's written statement pursuant to Rule 11.4.1.8. Upon receipt of a request, the matter is scheduled for the next Hearing Panel session, which shall be not more than 60 days following the request. All Parties who receive notice of the hearing are required to participate, subject to an IBO's ability to opt out of the Mediation process pursuant to Rule 11.4, unless excused by the Hearing Panel Chairperson or his/her designee. The Parties are strongly encouraged to attend the hearing in person, but are not required to do so. Should the Parties choose to attend in person, they are responsible for their own expenses.

**11.4.2.2.** The IBOAI Board Executive Committee selects the Hearing Panel Chairperson, three additional Panel members and alternates who may serve on the Hearing Panel. The Hearing Panel Chairperson will confirm that no Panel member presents a conflict of interest with respect to the matters over which the Panel presides. Once selected, the Panel members are barred from discussing the Dispute with anyone before the date of the hearing. Each Panel member and the Parties involved receive a copy of the entire Dispute file.

**11.4.2.3.** The Parties shall exchange all documents on which they intend to rely during the hearing at least 10 days in advance of the hearing. In addition, Parties must submit to the Panel all documents on which they intend to rely in proving or defending their claim at least 10 days in advance of the hearing. If a Party does not submit such documents in a timely fashion, the Hearing Panel Chairperson may refuse to allow their introduction.

**11.4.2.4.** The Chairperson of the Panel is empowered to control the conduct of the hearing, and to have authorized persons administer an oath to any witness. The rules of evidence do not apply.

**11.4.2.5.** When a voluntary resolution does not occur, the Hearing Panel, within 30 days following completion of the hearing, will issue to the Parties and Amway a written statement of facts and a non-binding recommendation for resolution, including, if appropriate, the imposition of certain sanctions. Within 14 days of receiving that recommendation each Party shall inform the Panel and the other Parties in writing whether that Party: (a) accepts the recommended resolution in its entirety; (b) accepts some specific portions of the recommended resolution and rejects the others; or (c) rejects the recommended resolution in its entirety. Any Party may demand arbitration of any unresolved Dispute under Rule 11.5.

**11.5. Binding Arbitration:** The Parties shall submit any Disputes that were not resolved through the Mediation process described in Rule 11.4, to Binding Arbitration in accordance with this Rule 11.5.

**11.5.1.** The arbitration award shall be final and binding and judgment thereon may be entered by any court of competent jurisdiction. The Parties acknowledge that this Binding Arbitration agreement is made pursuant to a transaction involving interstate commerce, and agree that the Federal Arbitration Act shall apply in all cases and govern the interpretation and enforcement of the Binding Arbitration agreement, arbitration rules and arbitration proceedings.

**11.5.2. Class Action Waiver:** The Parties mutually waive any right to assert any Dispute as a class, collective or representative action, or to participate in any Dispute asserted as such.

**11.5.3. No Class Arbitration:** The Parties agree that, if the Class Action Waiver at Rule 11.5.2 is found to be void or unenforceable for any reason, any motion to have the Dispute certified as a class action, and any ensuing class action should it be certified, must be heard and disposed of only by a court, and not by an arbitrator; class action claims cannot be submitted to arbitration under these Rules under any circumstances.

# RULES OF CONDUCT

**11.5.4. Commencement of Arbitration:** The complaining Party may file a demand for arbitration with either the American Arbitration Association (“AAA”) or JAMS. The arbitration will be commenced and conducted in accordance with the AAA or JAMS (whichever is chosen) fee schedules and commercial arbitration rules and this Rule 11.5. If there is any conflict between the JAMS or AAA arbitration rules and this Rule 11.5, Rule 11.5 shall apply. The commercial arbitration rules and information about initiating an arbitration may be obtained by (1) contacting AAA at 800-778-7879 or visiting [www.adr.org/Rules](http://www.adr.org/Rules), or (2) contacting JAMS at 800-352-5267 or visiting [jamsadr.com/adr-rules-procedures](http://jamsadr.com/adr-rules-procedures).

**11.5.4.1.** If an IBO demands arbitration against Amway or an Approved Provider and the IBO’s claim is less than \$10,000, Amway or the Approved Provider, whichever is the applicable respondent, shall pay for all applicable fees of AAA or JAMS for initiating and administering the arbitration and the reasonable fees for the arbitrator for up to two days. If the IBO’s claim exceeds \$10,000, applicable AAA or JAMS fees for initiating and administering the arbitration and reasonable fees for the arbitrator shall be borne by the Parties equally.

**11.5.5. Limitations:** Unless prohibited by law, demand for arbitration by any Party shall be made within two years after the claim arose, but in no event after the date when the initiation of legal proceedings would have been barred by the applicable statute of limitations. The two-year period or any shorter statutory limitations period shall be tolled during the Mediation process described in Rule 11.4, provided that the Mediation process shall not revive any limitations period that has expired before the time a Party invokes Rule 11.4.

**11.5.6. Single Arbitrator:** Unless all Parties to the arbitration agree otherwise, a single arbitrator shall be chosen, and Arbitrator candidates must have at least five years’ experience as a state or federal judge or as a full-time ADR professional, including substantial experience in commercial arbitration.

**11.5.7. Arbitrability Issues to Be Decided By Arbitrator:** The arbitrator, and not any federal, state or local court or agency, shall have exclusive authority to resolve any dispute relating to the interpretation, applicability, enforceability or formation of this Agreement including, but not limited to any claim that all or any part of this Agreement is void or voidable.

**11.5.8. Award:** The arbitrator’s award shall be limited to deciding the rights and responsibilities of the Parties in the specific dispute being arbitrated. The arbitrator’s award shall have no collateral estoppel effect in any other proceeding. The arbitrator shall not provide a statement of reasons for his or her award unless requested to do so by all Parties.

**11.5.9. Consolidation:** Similar claims involving multiple Parties may be consolidated before a single arbitrator if all Parties agree. The arbitrator will decide any disputed consolidation issues.

**11.5.10. Discovery:** Notwithstanding any discovery provisions in the JAMS or AAA commercial arbitration rules incorporated in paragraph 11.5.4 above, no discovery shall occur in an arbitration under these Rules unless and until specifically authorized by the arbitrator. The arbitrator shall decide the amount, scope and timing of discovery as appropriate in each case. In addition, before requiring any discovery, the Parties involved in the arbitration shall agree on an appropriate confidentiality order consistent with the IBO contract. If they fail to agree, the arbitrator shall impose appropriate confidentiality requirements on the Parties and witnesses.

**Amway**<sup>TM</sup>





# Money & Rewards

## Leader Edition

A reference guide to Amway IBO compensation and non-cash awards for Performance Year 2025



UPDATED  
SEPTEMBER 2024

For IBO Leaders (Platinum and above) to use with other IBO Leaders only.

**Amway**

# MONEY & REWARDS

Build a healthy business and optimize your earnings through the Amway™ IBO Compensation Plan (Core Plan) and discretionary incentives (Core Plus). Earn recognition and awards along the way!

**For full details on the Core Plan,  
view the [Business Reference Guide](#).**



## CONTENTS

<b>KEY CONCEPTS</b>	3
---------------------	---

### BUILDING TO BRONZE

Retail Margin.....	5
Personal Performance Bonus .....	5
Customer Sales Incentive (CSI).....	5
Differential Bonus.....	5
Strong Start Incentive (SSI).....	6
Bronze Foundation Incentive (BFI) .....	6
Bronze Builder Incentive (BBI) .....	7
Bronze Pin .....	7

### AIMING HIGHER

Performance Plus & Performance Elite Incentives.....	8
Ruby Bonus .....	8
Personal Group Growth Incentive (PGGI) .....	8
Two-Time Cash Incentives (TTCI).....	9
Leadership Bonus.....	9
Frontline Growth Incentive (FGI) .....	10

### LEADING THE WAY

Emerald Bonus .....	11
Emerald Profit Sharing Discretionary Bonus .....	11
Diamond Bonus.....	11
Diamond Plus Bonus.....	11
Depth Bonus .....	12
Founders Achievement Awards (FAA) .....	12
Global Award Recognition (GAR) .....	13

### EVENT QUALIFICATION

Baseline Requirements for Events .....	15
New Platinum Conference (NPC).....	15
Achievers .....	15
Diamond Club / Diamond Select.....	15
North American Growth Council (NAGC) .....	16

# Key Concepts

Understand how to build a strong business by getting familiar with core concepts and terms. For more details, please refer to the [Business Reference Guide](#).

## POINT VALUE (PV)

Point Value is a unit amount assigned to each product. The total PV associated with your monthly sales volume along with your pass-up group volume is tracked to determine your Performance Bonus bracket. The higher your PV, the higher your percentage (up to 25%) will be in calculating your Performance Bonus.

## BUSINESS VOLUME (BV)

Business Volume is a dollar figure assigned to each product. The total BV associated with your monthly sales volume is multiplied by the percent from your PV bracket on the Performance Bonus Schedule to determine your gross Performance Bonus.

## BV:PV RATIO

The weighted average ratio in use as of September 1, 2024, is one point of PV equals 3.43 BV.

## IBO FISCAL YEAR (FY)

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

## PERFORMANCE BONUS

Amway IBO Compensation Plan bonuses can be earned each month based on your PV and BV. Total PV determines your Performance Bonus level; total BV is multiplied by this percent to determine your gross Performance Bonus.

## 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

## RULE 4.12 CUSTOMER SALES REQUIREMENT

To earn a bonus on full BV for the month, 70% of your personal volume must be from customer sales (without any personal or family use counting toward the 70% requirement). This will be measured by a minimum of 60% needing to come from Verified Customer Sales (VCS). Automated tracking of Rule 4.12 began September 2022. If total monthly personal volume does not meet the requirement, BV will be prorated accordingly.

## VERIFIED CUSTOMER SALES (VCS)

A sale to a customer through an Amway channel, such as the Amway app, Amway website, Amway Business Center, MyShop digital storefronts or a sale from an IBO's inventory that is recorded with Create a Receipt tool. The sale must capture the customer's name and unique mobile phone number, along with the product and retail price.

## BASELINE REQUIREMENTS

To earn discretionary incentives and non-cash awards, such as events, you must meet baseline requirements for eligibility.

- Average of 150 Personal PV each month (1,800 annually)
- At least 60% of Personal PV must qualify as VCS
- Signed Amway IBO Registration Agreement on file
- In compliance with IBO Rules of Conduct

## UPLINE

The IBO who sponsors you and the sponsors of business owners higher in the Line of Sponsorship.

## FRONTLINE

IBOs you personally sponsor.

## DOWNTIME

All IBOs below you in the Line of Sponsorship, including IBOs you personally sponsor and everyone below them.

## LEG

When you register an individual and help them create a downline group, a "leg" in the Line of Sponsorship is formed.

# Key Concepts

## GROUP VOLUME

Group Volume includes Personal Volume, and Pass-Up Volume from in-market, non-qualified, non-25% Legs. It does not include qualifiers who are at 25% that month.

## RUBY VOLUME / SIDE VOLUME

Ruby Volume, or Side Volume, is the amount of Ruby PV/BV outside any qualified 25% Legs. Ruby Volume includes Personal Volume plus Pass-Up Volume from North American legs who are not at 25% for the month. Volume from qualified downline Platinums is not included, regardless of whether or not they are at 25% for the month.

Personally sponsoring new legs is key to generating Side Volume. It is an important factor in qualifying for Leadership and Ruby bonuses, along with several Core Plus discretionary incentives. Maximize the Core Plan and optimize Core Plus incentives with abundant Side Volume.

## WIDTH

The number of personally sponsored frontlines.

## DEPTH

The number of IBOs in the downline for each frontline.

## SILVER PRODUCER MONTH / QUALIFIED MONTH (Q)

A Silver Producer month is a Core Plan qualification. Earn a Silver Producer month when you achieve one of the following or a combination of all three:

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

## PERSONAL QUALIFICATION (PQ)

Earn a Personal Qualification (PQ) Month by reaching 7,500 Ruby PV **OR** 4,000 Ruby PV over any 25% Qualified Leg.

Note: If a downline IBO does not qualify at 25% in the month, then you will need to reach 7,500 Ruby PV in that month to earn a PQ.

PQs are used to determine eligibility for the **Core Plus Personal Group Growth Incentive** and for **Achievers**.

## FRONTLINE QUALIFICATION (FQ)

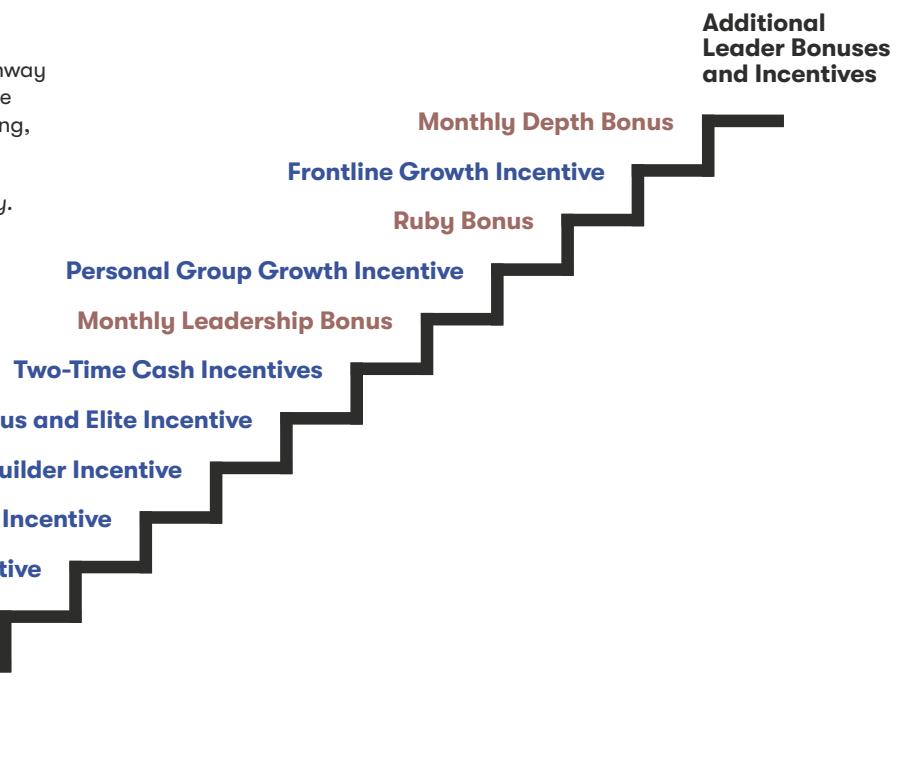
A Frontline Qualification (FQ) is earned for each frontline IBO who achieves 25% Performance Bonus level in the month. For example, if four frontline IBOs achieve 25% in a month, you earn four FQs in that month. Maximum FQs in a Performance Year per leg is 12 (one FQ per leg, per month).

FQs are used to determine eligibility for the **Core Plus Frontline Growth Incentive**.

## CORE PLAN AND CORE PLUS

The IBO Compensation Plan (Core Plan) is the foundational way to earn money through your Amway business. Core Plus discretionary incentives can be earned in addition to the Core Plan to grow a strong, sustainable business.

Order of earning bonuses and incentives may vary.



# Building to Bronze

Start earning by generating Verified Customer Sales (VCS). The more you sell, the more you earn! Then start sponsoring team members and helping them do the same.

## RETAIL MARGIN

When you sell Amway products to customers at retail price, you keep the 10% difference between the retail price and IBO Cost. For example, with customer sales of \$478, you can earn a \$47.80 margin (10%).

## PERSONAL PERFORMANCE BONUS

The Performance Bonus available through the Core Plan can be earned each month based on your Point Value (PV) and Business Volume (BV). Every Amway product has a PV and BV assigned, determined by the product price.

Total PV determines your Performance Bonus level; total BV is multiplied by this percent to determine your gross Performance Bonus. In order to be bonused on full BV for the month, 70% of personal volume must be from customer sales (excluding any personal or family use), with a minimum of 60% from Verified Customer Sales.

### EXAMPLE: IBO AT 3% PERFORMANCE BONUS LEVEL

PV	BV*
Personal Use	30
VCS	120
Total PV/BV	150
Performance Bonus (3% of 514.50 total BV)	\$15.44
Customer Sales Incentive (7% of 411.60 VCS BV)	\$28.81
<b>Total Earnings</b>	<b>\$44.25</b>

\*Assumes BV to PV ratio is 3.43 to 1.

## DIFFERENTIAL BONUS

In addition to a Performance Bonus paid on your personal volume, Amway pays a bonus on the difference between your Performance Bonus percentage and the Performance Bonus percentage of IBOs you personally sponsor. This Differential Bonus is calculated separately for each downline, based on the difference between your Performance Bonus percentage and the percentage of the downline.

To be eligible to earn Differential Bonus, IBOs below Platinum must have at least 50 PV from VCS **OR** make at least one such sale to each of 10 different customers. Refer to Rule 4.13 in the *Business Reference Guide* for the complete text of the Rule.

\*Assumes BV to PV ratio is 3.43 to 1.

## CUSTOMER SALES INCENTIVE (CSI)

CSI is a Core Plus discretionary incentive that rewards IBOs at or below 9% Performance Bonus level with up to 10% of BV on VCS. CSI is available to IBOs who are in the year they registered and the following two performance years.

The CSI payment is calculated by subtracting the IBO's Performance Bonus percentage from 10%, and multiplying that percentage by BV from VCS. Combined with 10% retail margin, you can earn 20% on VCS. Up to \$75 per month may be earned through CSI.

If Monthly Performance Bonus is:	Customer Sales Incentive is:	TOTAL REWARD	
0%	→ 10%	<b>= 10% of BV</b>	
3%	→ 7%		
6%	→ 4%		
9%	→ 1%		
		<b>2,350 PV</b>	<b>Total \$274.65</b>

\*Assumes BV to PV ratio is 3.43 to 1.

<sup>1</sup>Assumes each downline IBO satisfies customer sales requirement of Rule 4.12.

## CUSTOMER SALES INCENTIVE (CONTINUED)

### EXAMPLE: IBO AT 3% PERFORMANCE BONUS LEVEL

PV	BV*
Personal Use	30
VCS	120
Total PV/BV	150
Performance Bonus (3% of 514.50 total BV)	\$15.44
Customer Sales Incentive (7% of 411.60 VCS BV)	\$28.81
<b>Total Earnings</b>	<b>\$44.25</b>

\*Assumes BV to PV ratio is 3.43 to 1.

For the calendar year 2023, the average income from Amway for all U.S. registered IBOs at the Founders Platinum level and below was \$841 before expenses. See [www.amway.com/income-disclosure](http://www.amway.com/income-disclosure) for details and the most up-to-date information. Earnings depend on many factors, including customer base, business experience, effort, dedication, and quality and performance of the downline sales team.

# Building to Bronze

## STRONG START INCENTIVE (SSI)

Only eligible to new IBOs who signed their IBO contract in or after June 2024. Learn rewarding behaviors and earn extra money for achieving baseline requirements month after month.

During your registration month or the two months following, begin the reward period for this Core Plus discretionary incentive by achieving both baselines in a single month:

- Generate 150 Personal PV or more.
- Generate 60% of Personal PV or more qualified as VCS.

Achieve both baselines again without missing any months to earn all three rewards. The more months you qualify, the more rewards you can earn. Each payment can be earned one time.

No longer eligible once a month is missed after month two.



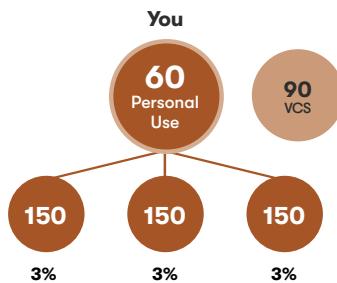
## BRONZE FOUNDATION INCENTIVE (BFI)

To be eligible for this Core Plus discretionary incentive, you must have been at or below 12% Performance Bonus level in the prior Performance Year.

Earn a 30% multiplier on monthly Performance Bonus by achieving the following in the same month:

- Reaching 9% or higher on the Performance Bonus Schedule.
- Helping at least three legs that you have personally or foster sponsored each earn a minimum of 3% Performance Bonus.
- Meeting baseline requirements by having at least 150 Personal PV with 60% or more coming from Verified Customer Sales in the month.

Incentive can be earned up to 12 times within 18 consecutive months, beginning the first month you earn the Bronze Foundation Incentive. You can continue earning Bronze Foundation Incentive no matter what level you achieve as long as you are within their 18-month timeframe or until you earn your 12 payments.



Performance Bonus %	9%	
PV	BV*	
Personal PV/BV	150	514.50
VCS PV/BV	90	308.70
Group PV/BV	600	2,058

	1 Month	12 Months
Performance Bonus	\$ 138.92	\$ 1,667.04
Customer Sales Incentive	1% of VCS BV	\$ 3.10
Bronze Foundation	30% of Perf Bonus	\$ 41.67
	<b>\$ 183.69</b>	<b>\$ 2,204.28</b>

**2X**

**DOUBLE UP  
ON BRONZE  
INCENTIVES**

You can earn the Bronze Foundation Incentive, then continue to build your business and earn the Bronze Builder Incentive during the same 18-month eligibility period for the Bronze Foundation Incentive. That's **two multipliers on your monthly Performance Bonus!**

For the calendar year 2023, the average income from Amway for all U.S. registered IBOs at the Founders Platinum level and below was \$841 before expenses. See [www.amway.com/income-disclosure](http://www.amway.com/income-disclosure) for details and the most up-to-date information. Earnings depend on many factors, including customer base, business experience, effort, dedication, and quality and performance of the downline sales team.

# Building to Bronze

## BRONZE FOUNDATION INCENTIVE (CONTINUED)

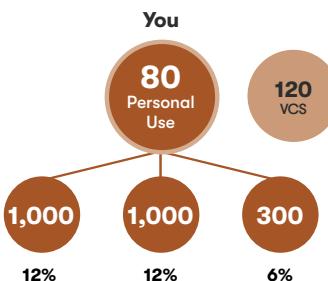
In addition to a monthly 30% Performance Bonus multiplier, earn consistency rewards for achieving Bronze Foundation Incentive month after month.

Qualifying months can be achieved any time during your Bronze Foundation Incentive eligibility period. Months do not need to be consecutive.



## BRONZE PIN

You can receive the Core Plus discretionary Bronze pin for the first month you earn the Bronze Builder Incentive. It can be the first step to higher business levels like Silver, Gold, Platinum and beyond.



Performance Bonus %	18%
PV	BV*
Personal PV/BV	200 686.00
VCS PV/BV	120 411.50
Group PV/BV	2,500 8,575.00

## BRONZE BUILDER INCENTIVE (BBI)

To be eligible for this Core Plus discretionary incentive, your highest qualification September 2019 or after, prior to your first Bronze Builder month, must be below Gold Producer.

Earn a 40% multiplier on monthly Performance Bonus by achieving the following in the same month:

- Reaching 18% or higher on the Performance Bonus schedule.
- Helping at least three legs that you have personally or foster sponsored each earn a minimum of 6% Performance Bonus.
- Meeting baseline requirements by having at least 150 Personal PV with 60% or more coming from VCS in the month.

Incentive can be earned up to 12 times within 18 consecutive months, beginning the first month you earn the Bronze Builder Incentive. You can continue earning Bronze Builder Incentive no matter what level you achieve as long as you are within their 18-month timeframe or until you earn your 12 payments.

	1 Month	12 Months
Performance Bonus	\$ 658.56	\$ 7,902.72
Bronze Builder 40% of Perf Bonus	\$ 263.42	\$ 3,161.04
	<b>\$ 921.98</b>	<b>\$ 11,063.76</b>



\*Assumes BV to PV ratio is 3.43 to 1; examples also assume all downline IBOs have satisfied the requirements of Rule 4.12.

For the calendar year 2023, the average income from Amway for all U.S. registered IBOs at the Founders Platinum level and below was \$841 before expenses. See [www.amway.com/income-disclosure](http://www.amway.com/income-disclosure) for details and the most up-to-date information. Earnings depend on many factors, including customer base, business experience, effort, dedication, and quality and performance of the downline sales team.

# Aiming Higher

Build a strong, qualifying business balanced in width and depth.

## PERFORMANCE PLUS & PERFORMANCE ELITE INCENTIVES

To optimize these Core Plus discretionary incentives, focus on growing Ruby Volume to 10,000 and beyond to earn more.

- Available to Silver Producer level and above IBOs.
- Must meet baseline requirements by having at least 150 Personal PV with 60% or more coming from VCS in the month.
- Available every month an IBO qualifies; no limit to the number of payments.

Incentive	Ruby PV	Monthly reward
Performance Plus	Earn 10,000–12,499.99 Ruby PV	2% Multiplier on Ruby BV
Performance Elite	Earn at least 12,500 Ruby PV	4% Multiplier on Ruby BV

If an IBO qualifies for more than one multiplier, the highest multiplier will be applied.

## RUBY BONUS

Generate at least 15,000 Ruby PV in one month to receive a Ruby Bonus equal to 2% of your Ruby BV for that month. Ruby Bonus is part of the Core Plan, and all IBOs are eligible to earn it.

## PERSONAL GROUP GROWTH INCENTIVE (PGGI)

Earn this Core Plus discretionary incentive on your way to Founders Platinum and beyond.

- Earn a Personal Qualification (PQ) month when you reach 7,500 Ruby PV **OR** 4,000 Ruby PV over a 25% Leg.
  - Note: If a downline IBO does not qualify at 25% in the month, then the upline will need to reach 7,500 Ruby PV in that month to earn a PQ.
- Available to Platinum and above IBOs. Must qualify for Platinum with 6 Silver Producer months in the Performance Year.
- No Volume Equivalency option.
- Increase total PQ months compared to the prior Performance Year or achieve all 12 PQ months.
- Must meet annual baseline requirements of 1,800 PPV and 60% VCS.

Number of PQs compared to prior year:	Annual multiplier on Performance Bonus in PQ months:
+1 to 2 PQs	20%
+3 to 5 PQs	30%
+6 PQs or more	40%
Reach 12 PQs	40%

If an IBO qualifies for more than one multiplier, the highest multiplier will be applied.



For the calendar year 2023, the average income from Amway for all U.S. registered IBOs at the Founders Platinum level and below was \$841 before expenses. See [www.amway.com/income-disclosure](http://www.amway.com/income-disclosure) for details and the most up-to-date information. Earnings depend on many factors, including customer base, business experience, effort, dedication, and quality and performance of the downline sales team.

# Aiming Higher

## TWO-TIME CASH INCENTIVES (TTCI)

Grow and reach a new qualification level, then requalify the second consecutive year to earn this Core Plus discretionary incentive.

- Must meet baseline requirements by having a FYTD monthly average of at least 150 Personal PV with 60% or more coming from VCS.

	1st Year	Consecutive 2nd Year
Platinum	\$1,500	\$3,500
Founders Platinum	\$2,500	\$7,500
Emerald Bonus Recipient (EBR)	\$6,000	\$20,000
Founders Emerald Bonus Recipient	\$8,000	\$25,000
Diamond Bonus Recipient (DBR)	\$10,000	\$30,000*
Founders Diamond Bonus Recipient	\$12,000	\$38,000*

\*When an IBO requalifies DBR for the first time and Founders DBR for the first time in consecutive years, they have the option to either accept the second year cash payment or accept an invitation for a business trip to Peter Island. For the trip, they can invite an upline who is an established Founders DBR, meaning they have qualified Founders DBR at least the current and prior Performance Year.

- You can earn multiple payments for multiple qualifications during a Performance Year.
- Second-year payments from a prior year qualification can be paid on top of new first-year payments for achieving higher qualifications.
- Emerald Bonus Recipient through Founders Diamond Bonus Recipient are eligible for Comeback Incentive if last time qualified was prior to FY2015.

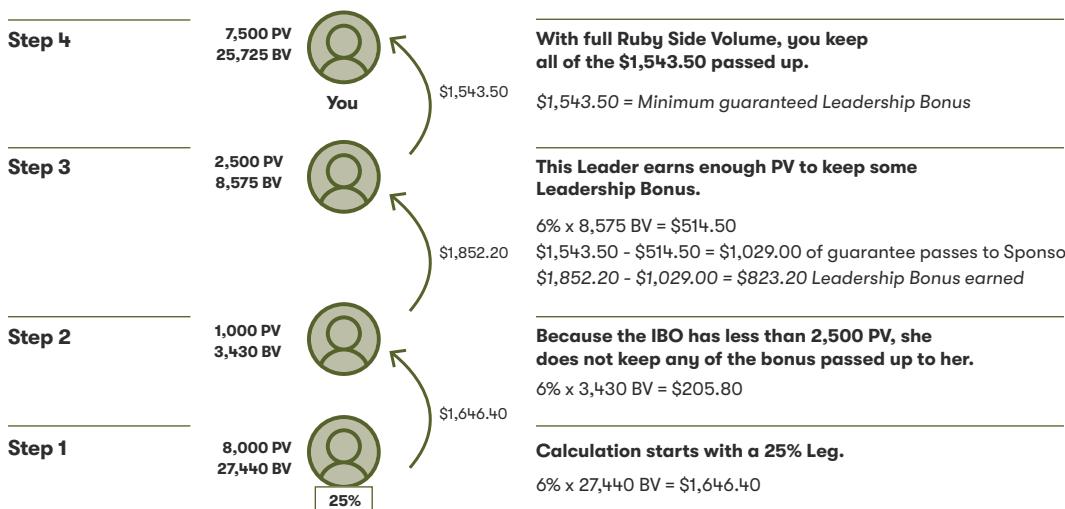
## TWO-TIME CASH INCENTIVES QUALIFICATION DETAILS:

- Platinum:** First-time: At least six qualified Silver Producer months within a 12-month rolling period, of which three Silver Producer months must be consecutive. Requalification: At least six qualified Silver Producer months within the IBO Performance Year.
- Founders Platinum:** 12 qualified Silver Producer months within the IBO Performance Year. Note: Volume Equivalency (VE) qualification by having 10 or 11 Silver Producer months with either 90,000 Group PV or 108,000 Total Downline PV is acceptable.
- Emerald Bonus Recipient (EBR):** At least three in-market groups that qualify at the 25% Performance Bonus level for at least six months of the IBO Performance Year.
- Founders EBR:** At least three in-market groups that qualify at the 25% Performance Bonus level for 12 months of the IBO Performance Year.<sup>†</sup>
- Diamond Bonus Recipient (DBR):** At least six in-market groups that qualify at the 25% Performance Bonus level for at least six months of the IBO Performance Year.
- Founders DBR:** At least six in-market groups that qualify at the 25% Performance Bonus level for 12 months of the IBO Performance Year.<sup>†</sup>

<sup>†</sup>For Founders EBR and Founders DBR, VE legs are acceptable.

## LEADERSHIP BONUS

Receive a monthly Leadership Bonus through the Core Plan if you qualify at the 25% Performance Bonus level and generate additional group 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.



Example assumes BV to PV ratio is 3.43 to 1; example also assumes all IBOs in the Line of Sponsorship have satisfied the requirements of Rule 4.12.

For the calendar year 2023, the average income from Amway for all U.S. registered IBOs at the Founders Platinum level and below was \$841 before expenses. See [www.amway.com/income-disclosure](#) for details and the most up-to-date information. Earnings depend on many factors, including customer base, business experience, effort, dedication, and quality and performance of the downline sales team.

# Aiming Higher

## FRONTLINE GROWTH INCENTIVE (FGI)

Earn this Core Plus discretionary incentive by helping downline leaders reach Founders Platinum.

- Earn a Frontline Qualification (FQ) for each frontline IBO who achieves 25% Performance Bonus level in the month. Increase or maintain your total FQs each year.
- Maximum FQs in a Performance Year per leg is 12 (one FQ per leg, per month).\*
- Must qualify Founders Platinum by the end of the Performance Year.
- Must meet annual baseline requirements of 1,800 PPV and 60% VCS.
- Must meet 48,000 Ruby PV annual total.



Number of FQs compared to prior year:	Annual Multiplier for non-Founders Emerald Bonus Recipient:	Annual Multiplier for Founders Emerald Bonus Recipient:
Maintain FQs	—	30%
+1 to 2 FQs	25%	50%
+3 to 5 FQs	50%	70%
+6 or more FQs	75%	90%
of Leadership and Foster Bonus	of total Monthly Core Plan Bonuses	

IBOs earn only one multiplier.

\*A leg counts as 12 FQs if it meets any of the following: The Frontline has 12 25% months; the Frontline has 10 or 11 25% months and 108,000 Total Downline PV; the leg has a qualified Founders Platinum in it. The Founders Platinum may qualify via Volume Equivalency by having 10 or 11 Silver Producer months with either 90,000 Group PV or 108,000 Total Downline PV.



For the calendar year 2023, the average income from Amway for all U.S. registered IBOs at the Founders Platinum level and below was \$841 before expenses. See [www.amway.com/income-disclosure](http://www.amway.com/income-disclosure) for details and the most up-to-date information. Earnings depend on many factors, including customer base, business experience, effort, dedication, and quality and performance of the downline sales team.

# Leading the Way

Help emerging downline Leaders qualify, requalify and keep growing for more!

## EMERALD BONUS

Through the Core Plan, Qualified Emeralds and above who personally or foster-register three or more North American groups, each of which qualifies at the 25% Performance Bonus level for at least six months of a given FY, receive Emerald Bonus points and payment on North American volume as well as the traceable volume from internationally sponsored qualified groups.

At the end of the FY, Amway identifies all internationally sponsored volume, links it to the appropriate international Sponsor and corresponding market (one country removed) and pays an Emerald Bonus to both the International and Foster Lines of Sponsorship. All Emerald Bonus Recipients may benefit from the expanded fund amounts.

## EMERALD PROFIT SHARING DISCRETIONARY BONUS

Qualified Emeralds and above who personally or foster-register three or more North American groups, each of which qualifies at the 25% Performance Bonus level for at least six months of a given FY, can, at Amway's discretion, receive Emerald Profit Sharing points and payment on North American volume. The fund is distributed to eligible participants in accordance with the formula shown below.

## DIAMOND BONUS

Through the Core Plan, Qualified Diamonds and above who personally or foster-register six or more North American groups, each of which qualifies at the 25% Performance Bonus level for at least six months of a given FY, receive Diamond Bonus points and payment on qualified North American volume as well as the traceable volume from internationally sponsored qualified groups.

## DIAMOND PLUS BONUS

Through the Core Plan, Qualified Diamonds and above who personally or foster-register seven or more North American groups, each of which qualifies at the 25% Performance Bonus level for at least six months of a given FY, receive a Diamond Plus Bonus at the end of each FY.

In the event that disbursements based on the schedule would leave a surplus in the fund – or exceed the total available in the fund – then all payments would be increased or decreased on a pro rata basis until the total disbursement equaled the funds available.

Emerald Profit Sharing, Emerald and Diamond Bonus Schedule <sup>3</sup>			
Business Volume	Points Available Per Bracket	Cumulative Points	
\$0 up to \$25,000	4 points per \$1,000 BV	100	100
\$25,000 up to \$75,000	2 points per \$1,000 BV	100	200
\$75,000 up to \$125,000	1 point per \$1,000 BV	50	250
\$125,000 and above	1 point per \$10,000 BV	Based on volume	Based on volume

Diamond Plus Bonus Schedule			
Number of 25% groups to qualify (each group at the 25% level for six months or more) <sup>1</sup>	Estimated payment per group for each month qualified <sup>2</sup>	Minimum	Maximum
7 to 11	\$100	\$4,200	\$13,200
12 to 14	\$200	\$14,400	\$33,600
15 to 17	\$300	\$27,000	\$61,000
18 to 19	\$400	\$43,200	\$91,200
20	\$500	\$60,000	Applicable

<sup>1</sup>Internationally sponsored groups are not figured in computation and payment of the Diamond Plus Bonus.

<sup>2</sup>"Estimated payment per group for each month qualified" and "Total Bonus" may vary (higher or lower on a pro rata basis) based on available funds.

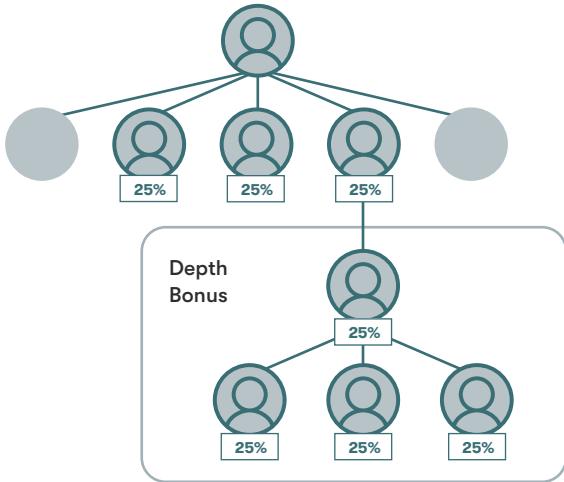
<sup>3</sup>Emerald and Diamond Bonus calculations include traceable volume from internationally sponsored qualified groups. Emerald Profit Sharing Bonus points are calculated on domestic volume only.

For the calendar year 2023, the average income from Amway for all U.S. registered IBOs at the Founders Platinum level and below was \$841 before expenses. See [www.amway.com/income-disclosure](http://www.amway.com/income-disclosure) for details and the most up-to-date information. Earnings depend on many factors, including customer base, business experience, effort, dedication, and quality and performance of the downline sales team.

# Leading the Way

## DEPTH BONUS

Earn a Core Plan Monthly 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:  $25,725 \text{ BV} \times 1\% = \$257.25$

**\$257.25 x four 7,500 PV downlines =  
\$1,029.00 Monthly Depth Bonus**

\*Example assumes BV to PV ratio is 3.43 to 1 and assumes each of the four legs are compliant with Rule 4.12.

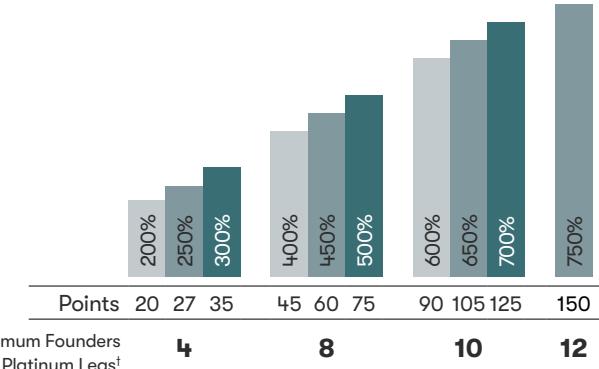


## FOUNDERS ACHIEVEMENT AWARDS (FAA)

This discretionary leadership incentive recognizes the highest levels of achievement with significant annual payouts. Mentor downline Founders Platinums, Emerald Bonus Recipients (EBR) and Diamond Bonus Recipients (DBR) 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.

**Annual Multiplier x Average Monthly Plan Bonus = FAA**



### Counting FAA Points<sup>‡</sup>

Each Founders Platinum (FP) (up to 6 points per leg) = 1.0

Emerald Bonus Recipient (EBR) = 1.5

Diamond Bonus Recipient (DBR) = 3.0

### Super Legs

Super legs reward Leaders for building deep legs containing multiple high level Leaders. These legs tend to be extremely stable and long-lasting. Leaders who qualify at the highest tier of 750% multiplier and have two or more legs at 30 points or higher will earn \$20,000 for each of two to five super legs and \$40,000 each for the sixth super leg and above.

<sup>†</sup>There must be a qualified Founders Platinum in the leg. Qualifying for Founders Platinum via VE is acceptable.

<sup>‡</sup>Maximum 30 points per leg.

For the calendar year 2023, the average income from Amway for all U.S. registered IBOs at the Founders Platinum level and below was \$841 before expenses. See [www.amway.com/income-disclosure](http://www.amway.com/income-disclosure) for details and the most up-to-date information. Earnings depend on many factors, including customer base, business experience, effort, dedication, and quality and performance of the downline sales team.

# Leading the Way

## GLOBAL AWARD RECOGNITION (GAR)

Global Award Recognition (GAR) honors Executive Diamond and above Leaders who focus on building businesses balanced in both width and depth. It creates a simplified, single path to pin qualification that aligns with the Amway IBO Compensation Plan bonuses and Founders Achievement Award (FAA).

### Eligibility

- Business Leaders must qualify for Founders Diamond in at least one of their #1 or #2 businesses.
- GAR is based on combined performance of #1 and #2 multiple businesses.

### Requirements

- Width is measured by Founders Platinum (FP) legs\* downline of a #1 or #2 multiple business. FP legs do not include the #2 business itself, any internationally sponsored legs or any Qualified Legs without a Founders Platinum.
- Depth is measured in Qualification Credits (QC), which are earned for downline leadership development.

\*There must be a qualified Founders Platinum in the leg. Qualifying for Founders Platinum via VE is acceptable.

### Performance Year 2024 Pilot

During PY25, two pilot enhancements to GAR will continue from PY24 to improve the Leader experience while keeping GAR principles and guidelines intact:

- Enable top Leaders to benefit from depth earlier in their journey by increasing Qualification Credit (QC) limit on each leg to 12 for Triple Diamonds and Founders Triple Diamonds (see chart change below).
- A “Taste of Founders Council” experience for first-time Triple Diamonds and Founders Triple Diamonds will allow growing Leaders to participate in the Founders Council trip prior to qualifying Crown.

### Counting Qualification Credits<sup>†</sup>

Each Founders Platinum (FP, up to three QC per leg) = 1.0

Emerald Bonus Recipient (EBR) = 1.5

Diamond Bonus Recipient (DBR) = 3.0

Founders DBR (F. DBR) = 6.0

Note: EBR, DBR, F. DBR must also be Founders Platinum.

<sup>†</sup>#1 and/or #2 multiple businesses must be Founders Platinum for a leg to contribute up to one QC. For a FP leg to contribute more than one QC, the multiple business must be EBR in the local market.

	AWARD LEVEL	FOUNDERS PLATINUM (FP) LEGS	QUALIFICATION CREDITS (QC)	
FOUNDERS COUNCIL	Founders Crown Ambassador	14+	100	Up to 12 QC per leg
	Crown Ambassador	14+	88	
	Founders Crown	12+	76	
	Crown	12+	64	
PILOT	Founders Triple Diamond	10+	52	Up to 12 QC per leg
	Triple Diamond	10+	43	
LEADER OF LEADERS	Founders Double Diamond	8+	34	Up to 9 QC per leg
	Double Diamond	8+	25	
GLOBAL LEADER	Founders Executive Diamond	6+	16	Up to 6 QC per leg
	Executive Diamond	6+	10	

### Global Award Tiers

As Leaders move through their Global Award Recognition journey, they progress through leadership tiers which allow more QC per leg.

For the calendar year 2023, the average income from Amway for all U.S. registered IBOs at the Founders Platinum level and below was \$841 before expenses. See [www.amway.com/income-disclosure](http://www.amway.com/income-disclosure) for details and the most up-to-date information. Earnings depend on many factors, including customer base, business experience, effort, dedication, and quality and performance of the downline sales team.

# Leading the Way

## GLOBAL AWARD RECOGNITION (CONTINUED)

First time Executive Diamonds and above, qualified under the GAR, are eligible for Two-Time Cash Awards.

GAR LEVEL	YEAR 1 CASH AWARD	YEAR 2 CASH AWARD
Executive Diamond	\$45,000	\$15,000
Founders Executive Diamond	\$51,500	\$17,200
Double Diamond	\$64,300	\$21,400
Founders Double Diamond	\$90,000	\$30,000
Triple Diamond	\$115,800	\$38,600
Founders Triple Diamond	\$154,400	\$30,000
Crown	\$205,800	\$68,600
Founders Crown	\$257,300	\$85,800
Crown Ambassador	\$308,700	\$102,900
Founders Crown Ambassador	\$360,200	\$120,100

Please note: If your business is in more than one market, this incentive will be prorated according to qualification credits (QC) needed for the award; QC from highest paying markets will count first.



For the calendar year 2023, the average income from Amway for all U.S. registered IBOs at the Founders Platinum level and below was \$841 before expenses. See [www.amway.com/income-disclosure](http://www.amway.com/income-disclosure) for details and the most up-to-date information. Earnings depend on many factors, including customer base, business experience, effort, dedication, and quality and performance of the downline sales team.

# Event Qualification

Your business can take you places when you earn these non-cash awards! Invitations to exciting destinations, amazing experiences and important learning opportunities are awarded at several achievement levels.

## BASELINE REQUIREMENTS FOR EVENTS

- Generate an average of 150 or more Personal PV per month with at least 60% coming from VCS.
- For annual trips, achieve a minimum of 1,800 Personal PV and at least 60% VCS total for the PY.
- All award qualifications must be completed/approved in the FY and shall be in accordance with the requirements outlined in the Business Reference Guide.
- Must be in compliance with the IBO Rules of Conduct.
- IBO must be from the North America market.

## NEW PLATINUM CONFERENCE (NPC)

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

- Meet all baseline requirements for events.
- First-time qualified Platinums who have not previously attended.
- In the fiscal year of first-time Platinum qualification, have at least six Silver Producer months (do not need to be consecutive) with at least three legs at 6% or higher Performance Bonus level in those same six months.
- IBOs who do not meet NPC requirements in the FY they first achieve Platinum are eligible to meet the criteria the following year to qualify for NPC.
- IBOs not able to attend the first NPC following their qualification are eligible to be invited to a second conference.

## ACHIEVERS

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

- Meet all baseline requirements for events.
  - Earn 12 PQ Months (PQ Month: 7,500 Ruby PV or 4,000 Ruby PV with a 25% Leg).
- OR**
- Qualify as ANA Emerald Bonus Recipient (EBR).

## DIAMOND CLUB / DIAMOND SELECT

IBOs who have met the following criteria are eligible to attend Diamond Club / Diamond Select. Diamond Select is an exclusive extension of Diamond Club for those who meet the requirements.

**Diamond Club Qualification Requirements:**

- ANA Qualified Diamond.

**OR**

- Qualified Executive Diamond or above through Global Award Recognition (GAR) and qualified ANA Emerald Bonus Recipient (EBR).

**Diamond Select Qualification Requirements:**

- Qualified Executive Diamond or above.

and

- Qualified in-market Founders Diamond Bonus Recipient (DBR).

**Additionally:**

- Meet all baseline requirements for events.



For the calendar year 2023, the average income from Amway for all U.S. registered IBOs at the Founders Platinum level and below was \$841 before expenses. See [www.amway.com/income-disclosure](http://www.amway.com/income-disclosure) for details and the most up-to-date information. Earnings depend on many factors, including customer base, business experience, effort, dedication, and quality and performance of the downline sales team.

The following percentages of IBOs achieved this incentive trip in 2023: New Platinum Conference 0.04459%; Achievers Invitational 0.49492%.

# Event Qualification

## NORTH AMERICAN GROWTH COUNCIL (NAGC)

North American Growth Council (NAGC) invitations are intended for IBOs who meet the following criteria:

- Qualified GAR Founders Executive Diamond or above.  
and
- North America Founders DBR (at least six in-market Founders Platinum legs).
- and
- 20 in-market Qualification Credits (QCs) allowing up to 12 QCs per leg.

All award qualifications shall be completed/approved in the IBO fiscal year and in accordance with the requirements outlined in the Business Reference Guide. Invitations are 100% at Amway's discretion.

In addition to the criteria above:

- IBOs must satisfy the requirements of the Core Plan and be in compliance at all times with 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.
- IBOs must be certified in compliance with the Leader Growth Solutions (LGS) process. LGS certification will include: minimum number of certified consultations with LGS 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 and individualized action plan, and general partnership and collaboration with Amway (NOTE: LGS staff will be required to document compliance with this new criteria once per year, prior to year-end).

- 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 breakout 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.
- 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.



For the calendar year 2023, the average income from Amway for all U.S. registered IBOs at the Founders Platinum level and below was \$841 before expenses. See [www.amway.com/income-disclosure](http://www.amway.com/income-disclosure) for details and the most up-to-date information. Earnings depend on many factors, including customer base, business experience, effort, dedication, and quality and performance of the downline sales team.

The following percentages of IBOs achieved this incentive trip in 2023: NAGC 0.00920%.



# Money & Rewards

All IBO Edition

A reference guide to Amway IBO compensation and non-cash awards for Performance Year 2026



---

UPDATED  
SEPTEMBER 2025

For IBO use only. Not for use with prospects.

**Amway**

# MONEY & REWARDS

Build a healthy business and optimize your earnings through the Amway™ IBO Compensation Plan (Core Plan) and discretionary growth incentives (Core Plus). Earn recognition and awards along the way!

**For full details on the Core Plan,  
view the [Business Reference Guide](#).**



## CONTENTS

---

<b>KEY CONCEPTS</b>	3
---------------------	---

---

### BUILDING TO BRONZE

Retail Margin.....	5
Personal Performance Bonus.....	5
Customer Sales Incentive (CSI).....	5
Differential Bonus .....	5
Strong Start Incentive (SSI) .....	6
Bronze Foundation Incentive (BFI).....	6
Bronze Builder Incentive (BBI).....	7
Bronze Pin .....	7

---

### AIMING HIGHER

Performance Plus & Performance Elite Incentives .....	8
Ruby Bonus.....	8
Personal Group Growth Incentive (PGGI) .....	8
Two-Time Cash Incentives (TTCI).....	9
Leadership Bonus .....	9
Frontline Growth Incentive (FGI).....	10

---

### EVENT QUALIFICATION

Baseline Requirements for Events .....	11
New Platinum Conference (NPC) .....	11
Achievers .....	11

# Key Concepts

Understand how to build a strong business by getting familiar with core concepts and terms. For more details, please refer to the [Business Reference Guide](#).

## POINT VALUE (PV)

Point Value is a unit amount assigned to each product. The total PV associated with your monthly sales volume along with your pass-up group volume is tracked to determine your Performance Bonus bracket. The higher your PV, the higher your percentage (up to 25%) will be in calculating your Performance Bonus.

## BUSINESS VOLUME (BV)

Business Volume is a dollar figure assigned to each product. The total BV associated with your monthly sales volume is multiplied by the percent from your PV bracket on the Performance Bonus Schedule to determine your gross Performance Bonus.

## BV:PV RATIO

The weighted average ratio in use as of September 1, 2025, is one point of PV equals 3.43 BV.

## IBO FISCAL YEAR (FY)

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

## PERFORMANCE BONUS

Amway IBO Compensation Plan bonuses can be earned each month based on your PV and BV. Total PV determines your Performance Bonus level; total BV is multiplied by this percent to determine your gross Performance Bonus.

### 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

## RULE 4.12 CUSTOMER SALES REQUIREMENT

To earn a bonus on full BV for the month, 70% of your personal volume must be from customer sales (without any personal or family use counting toward the 70% requirement). This will be measured by a minimum of 60% needing to come from Verified Customer Sales (VCS). Automated tracking of Rule 4.12 began September 2022. If total monthly personal volume does not meet the requirement, BV will be prorated accordingly.

## VERIFIED CUSTOMER SALES (VCS)

A sale to a customer through an Amway channel, such as the Amway app, Amway website, Amway Business Center, MyShop digital storefronts or a sale from an IBO's inventory that is recorded with Create a Receipt tool. The sale must capture the customer's name and unique mobile phone number, along with the product and retail price.

## BASELINE REQUIREMENTS

To earn discretionary incentives and non-cash awards, such as events, you must meet baseline requirements for eligibility.

- Average of 150 Personal PV each month (1,800 annually)
- At least 60% of Personal PV must qualify as VCS
- Signed Amway IBO Registration Agreement on file
- In compliance with IBO Rules of Conduct

## UPLINE

The IBO who sponsors you and the sponsors of business owners higher in the Line of Sponsorship.

## FRONTLINE

IBOs you personally sponsor.

## DOWNTIME

All IBOs below you in the Line of Sponsorship, including IBOs you personally sponsor and everyone below them.

## LEG

When you register an individual and help them create a downline group, a "leg" in the Line of Sponsorship is formed.

# Key Concepts

## GROUP VOLUME

Group Volume includes Personal Volume, and Pass-Up Volume from in-market, non-qualified, non-25% Legs. It does not include qualifiers who are at 25% that month.

## RUBY VOLUME / SIDE VOLUME

Ruby Volume, or Side Volume, is the amount of Ruby PV/BV outside any qualified 25% Legs. Ruby Volume includes Personal Volume plus Pass-Up Volume from North American legs who are not at 25% for the month. Volume from qualified downline Platinums is not included, regardless of whether or not they are at 25% for the month.

Personally sponsoring new legs is key to generating Side Volume. It is an important factor in qualifying for Leadership and Ruby bonuses, along with several Core Plus discretionary incentives. Maximize the Core Plan and optimize Core Plus incentives with abundant Side Volume.

## WIDTH

The number of personally sponsored frontlines.

## DEPTH

The number of IBOs in the downline for each frontline.

## SILVER PRODUCER MONTH / QUALIFIED MONTH (Q)

A Silver Producer month is a Core Plan qualification. Earn a Silver Producer month when you achieve one of the following or a combination of all three:

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

## PERSONAL QUALIFICATION (PQ)

Earn a Personal Qualification (PQ) Month by reaching 7,500 Ruby PV OR 4,000 Ruby PV over any 25% Qualified Leg.

Note: If a downline IBO who is qualified Platinum does not qualify at 25% in the month, then you will need to reach 7,500 Ruby PV in that month to earn a PQ.

PQs are used to determine eligibility for the **Core Plus Personal Group Growth Incentive** and for **Achievers**.

## FRONTLINE QUALIFICATION (FQ)

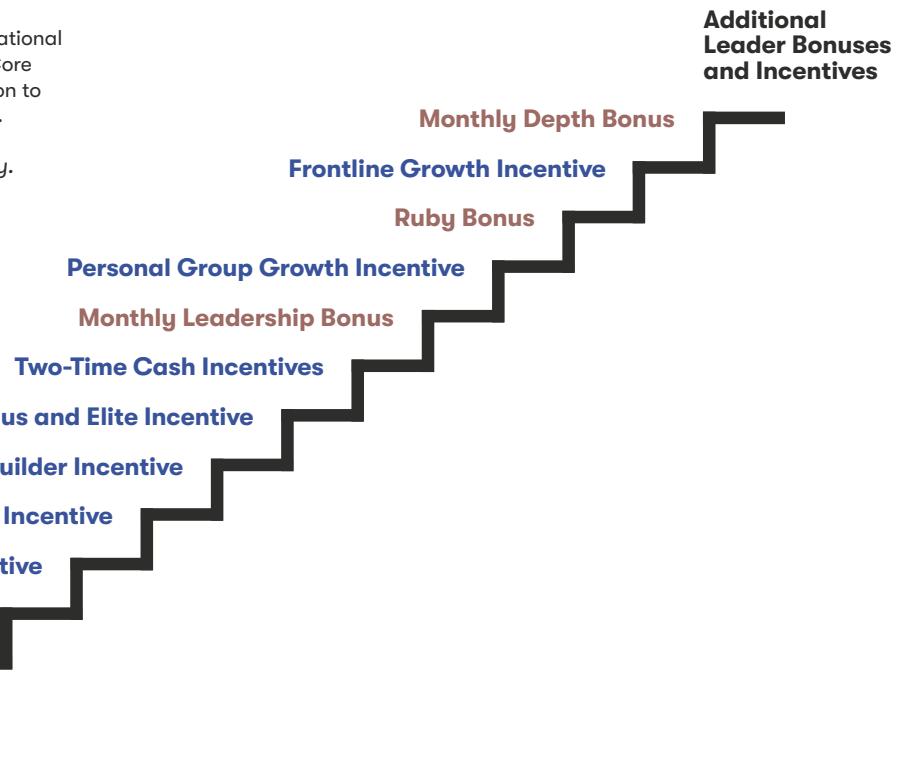
A Frontline Qualification (FQ) is earned for each frontline IBO who achieves 25% Performance Bonus level in the month. For example, if four frontline IBOs achieve 25% in a month, you earn four FQs in that month. Maximum FQs in a Performance Year per leg is 12 (one FQ per leg, per month).

FQs are used to determine eligibility for the **Core Plus Frontline Growth Incentive**.

## CORE PLAN AND CORE PLUS

The IBO Compensation Plan (Core Plan) is the foundational way to earn money through your Amway business. Core Plus discretionary incentives can be earned in addition to the Core Plan to grow a strong, sustainable business.

Order of earning bonuses and incentives may vary.



# Building to Bronze

Start earning by generating Verified Customer Sales (VCS). The more you sell, the more you earn! Then start sponsoring team members and helping them do the same.

## RETAIL MARGIN

When you sell Amway products to customers at retail price, you keep the 10% difference between the retail price and IBO Cost. For example, with customer sales of \$478, you can earn a \$47.80 margin (10%).

## PERSONAL PERFORMANCE BONUS

The Performance Bonus available through the Core Plan can be earned each month based on your Point Value (PV) and Business Volume (BV). Every Amway product has a PV and BV assigned, determined by the product price.

Total PV determines your Performance Bonus level; total BV is multiplied by this percent to determine your gross Performance Bonus. In order to be bonused on full BV for the month, 70% of personal volume must be from customer sales (excluding any personal or family use), with a minimum of 60% from Verified Customer Sales.

### EXAMPLE: IBO AT 3% PERFORMANCE BONUS LEVEL

	PV	BV*
Personal Use	30	102.90
VCS	120	411.60
Total PV/BV	150	514.50
Performance Bonus (3% of 514.50 total BV)		\$15.44

\*Assumes BV to PV ratio is 3.43 to 1.

## CUSTOMER SALES INCENTIVE (CSI)

CSI is a Core Plus discretionary incentive that rewards IBOs at or below 9% Performance Bonus level with up to 10% of BV on VCS. CSI is available to IBOs who are in the year they registered and the following two performance years.

The CSI payment is calculated by subtracting the IBO's Performance Bonus percentage from 10%, and multiplying that percentage by BV from VCS. Combined with 10% retail margin, you can earn 20% on VCS. Up to \$75 per month may be earned through CSI.

If Monthly Performance Bonus is:	Customer Sales Incentive is:	TOTAL REWARD
0%	→ 10%	= 10% of BV
3%	→ 7%	
6%	→ 4%	
9%	→ 1%	

## CUSTOMER SALES INCENTIVE (CONTINUED)

### EXAMPLE: IBO AT 3% PERFORMANCE BONUS LEVEL

	PV	BV*
Personal Use	30	102.90
VCS	120	411.60
Total PV/BV	150	514.50
Performance Bonus (3% of 514.50 total BV)		\$15.44
Customer Sales Incentive (7% of 411.60 VCS BV)		\$28.81
<b>Total Earnings</b>		<b>\$44.25</b>

\*Assumes BV to PV ratio is 3.43 to 1.

## DIFFERENTIAL BONUS

In addition to a Performance Bonus paid on your personal volume, Amway pays a bonus on the difference between your Performance Bonus percentage and the Performance Bonus percentage of IBOs you personally sponsor. This Differential Bonus is calculated separately for each downline, based on the difference between your Performance Bonus percentage and the percentage of the downline.

To be eligible to earn Differential Bonus, IBOs below Platinum must have at least 50 PV from VCS **OR** make at least one such sale to 10 different customers. Refer to Rule 4.13 in the *Business Reference Guide* for the complete text of the Rule.

### EXAMPLE: IBO AT 18% PERFORMANCE BONUS LEVEL

DOWNLINE IBOs	PV	BV*	DIFFERENTIAL BONUS†
👤 DOWNLINE 1	900	3,0870.00	18% - 9% = 9%    \$277.83
👤 DOWNLINE 2	370	1,269.10	18% - 6% = 12%    \$152.29
👤 DOWNLINE 3	360	1,234.80	18% - 6% = 12%    \$148.18
👤 DOWNLINE 4	360	1,234.80	18% - 6% = 12%    \$148.18
👤 DOWNLINE 5	360	1,234.80	18% - 6% = 12%    \$148.18
<b>2,350 PV</b>		<b>Total</b>	<b>\$874.65</b>

\*Assumes BV to PV ratio is 3.43 to 1.

†Assumes each downline IBO satisfies customer sales requirement of Rule 4.12.

For the calendar year 2024, the average income from Amway for all U.S. registered IBOs at the Founders Platinum level and below was \$723 before expenses. See [www.amway.com/income-disclosure](http://www.amway.com/income-disclosure) for details and the most up-to-date information. Earnings depend on many factors, including customer base, business experience, effort, dedication, and quality and performance of the downline sales team.

# Building to Bronze

## STRONG START INCENTIVE (SSI)

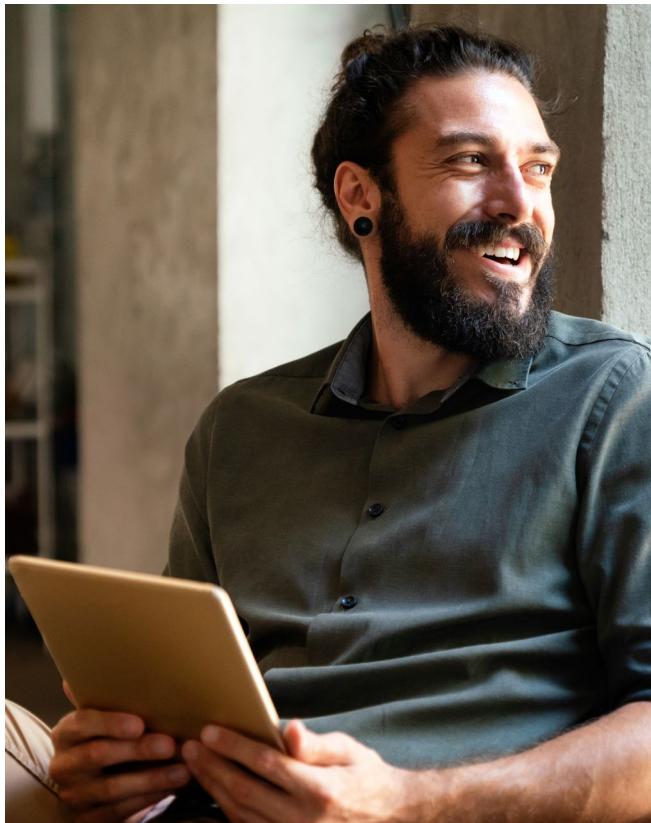
Only eligible to new IBOs who signed their IBO contract in or after June 2024. Learn rewarding behaviors and earn extra money for achieving baseline requirements month after month.

During your registration month or the two months following, begin the reward period for this Core Plus discretionary incentive by achieving both baselines in a single month:

- Generate 150 Personal PV or more.
- Generate 60% of Personal PV or more qualified as VCS.

Achieve both baselines again without missing any months to earn all three rewards. The more months you qualify, the more rewards you can earn. Each payment can be earned one time.

No longer eligible once a month is missed after month two.



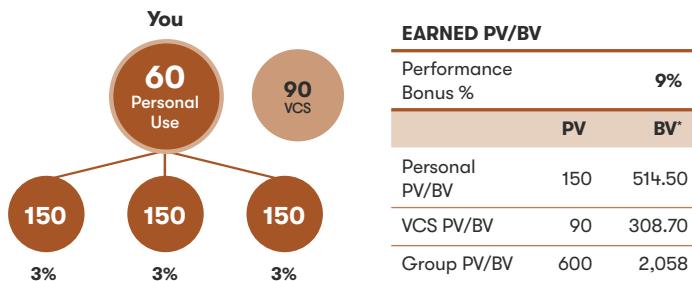
## BRONZE FOUNDATION INCENTIVE (BFI)

To be eligible for this Core Plus discretionary incentive, you must have been at or below 12% Performance Bonus level in the prior Performance Year.

Earn a 30% multiplier on monthly Performance Bonus by achieving the following in the same month:

- Reaching 9% or higher on the Performance Bonus Schedule.
- Helping at least three legs that you have personally or foster sponsored each earn a minimum of 3% Performance Bonus.
- Meeting baseline requirements by having at least 150 Personal PV with 60% or more coming from Verified Customer Sales in the month.

Incentive can be earned up to 12 times within 18 consecutive months, beginning the first month you earn the Bronze Foundation Incentive. You can continue earning Bronze Foundation Incentive no matter what level you achieve, as long as you are within the 18-month timeframe or until you earn 12 payments.



## BONUS CALCULATION EXAMPLE

	1 Month	12 Months
Performance Bonus	\$ 138.92	\$ 1,667.04
Customer Sales Incentive	\$ 3.10	\$ 37.20
Bronze Foundation	\$ 41.67	\$ 500.04
	<b>\$ 183.69</b>	<b>\$ 2,204.28</b>

**2X  
DOUBLE UP  
ON BRONZE  
INCENTIVES**

You can earn the Bronze Foundation Incentive, then continue to build your business and earn the Bronze Builder Incentive during the same 18-month eligibility period for the Bronze Foundation Incentive. That's **two multipliers on your monthly Performance Bonus!**

For the calendar year 2024, the average income from Amway for all U.S. registered IBOs at the Founders Platinum level and below was \$723 before expenses. See [www.amway.com/income-disclosure](http://www.amway.com/income-disclosure) for details and the most up-to-date information. Earnings depend on many factors, including customer base, business experience, effort, dedication, and quality and performance of the downline sales team.

# Building to Bronze

## BRONZE FOUNDATION INCENTIVE (CONTINUED)

In addition to a monthly 30% Performance Bonus multiplier, earn consistency rewards for achieving Bronze Foundation Incentive month after month.

Qualifying months can be achieved any time during your Bronze Foundation Incentive eligibility period. Months do not need to be consecutive.



## BRONZE BUILDER INCENTIVE (BBI)

To be eligible for this Core Plus discretionary incentive, your highest qualification on or after September 2019, and prior to your first Bronze Builder month, prior to your first Bronze Builder month, must be below Gold Producer.

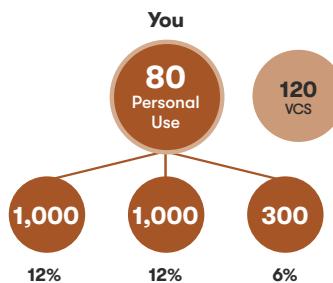
Earn a 40% multiplier on monthly Performance Bonus by achieving the following in the same month:

- Reaching 18% or higher on the Performance Bonus schedule.
- Helping at least three legs that you have personally or foster sponsored each earn a minimum of 6% Performance Bonus.
- Meeting baseline requirements by having at least 150 Personal PV with 60% or more coming from VCS in the month.

Incentive can be earned up to 12 times within 18 consecutive months, beginning the first month you earn the Bronze Builder Incentive. You can continue earning Bronze Builder Incentive no matter what level you achieve, as long as you are within the 18-month timeframe or until you earn 12 payments.

## BRONZE PIN

You can receive the Core Plus discretionary Bronze pin for the first month you earn the Bronze Builder Incentive. It can be the first step to higher business levels like Silver, Gold, Platinum and beyond.



### EARNED PV/BV

Performance Bonus %	18%
PV	BV*
Personal PV/BV	200 686.00
VCS PV/BV	120 411.50
Group PV/BV	2,500 8,575.00

### BONUS CALCULATION EXAMPLE

	1 Month	12 Months
Performance Bonus	\$ 658.56	\$ 7,902.72
Bronze Builder 40% of Perf Bonus	\$ 263.42	\$ 3,161.04
	<b>\$ 921.98</b>	<b>\$ 11,063.76</b>

\*Assumes BV to PV ratio is 3.43 to 1; examples also assumes all downline IBOs have satisfied the requirements of Rule 4.12.



For the calendar year 2024, the average income from Amway for all U.S. registered IBOs at the Founders Platinum level and below was \$723 before expenses. See [www.amway.com/income-disclosure](http://www.amway.com/income-disclosure) for details and the most up-to-date information. Earnings depend on many factors, including customer base, business experience, effort, dedication, and quality and performance of the downline sales team.

# Aiming Higher

Build a strong, qualifying business balanced in width and depth.

## PERFORMANCE PLUS & PERFORMANCE ELITE INCENTIVES

To optimize these Core Plus discretionary incentives, focus on growing Ruby Volume to 10,000 and beyond.

- Available to Silver Producer level and above IBOs.
- Must meet baseline requirements by having at least 150 Personal PV with 60% or more coming from VCS in the month.
- Available every month an IBO qualifies; no limit to the number of payments.

## PERFORMANCE PLUS & PERFORMANCE ELITE INCENTIVES

Incentive	Ruby PV	Monthly reward
Performance Plus	Earn 10,000–12,499.99 Ruby PV	2% Multiplier on Ruby BV
Performance Elite	Earn at least 12,500 Ruby PV	4% Multiplier on Ruby BV

If an IBO qualifies for more than one multiplier, the highest multiplier will be applied.

## RUBY BONUS

Generate at least 15,000 Ruby PV in one month to receive a Ruby Bonus equal to 2% of your Ruby BV for that month. Ruby Bonus is part of the Core Plan, and all IBOs are eligible to earn it.

## PERSONAL GROUP GROWTH INCENTIVE (PGGI)

Earn this Core Plus discretionary incentive on your way to Founders Platinum and beyond.

- Earn a Personal Qualification (PQ) month when you reach 7,500 Ruby PV **OR** 4,000 Ruby PV over a 25% Leg.
  - Note: If a downline IBO who is a qualified Platinum does not qualify at 25% in the month, then the upline will need to reach 7,500 Ruby PV in that month to earn a PQ.
- Available to Platinum and above IBOs. Must qualify for Platinum with six Silver Producer months in the Performance Year.
- No Volume Equivalency option.
- Increase total PQ months compared to the prior Performance Year or achieve all 12 PQ months.
- Must meet annual baseline requirements of 1,800 PPV and 60% VCS.

Current PGGI		OR	New PY26 Enhancement
Number of PQs compared to prior year:	Annual multiplier:		Number of PQs you finish the year with: Fixed amounts you earn:
+1 to 2 PQs	20%	of Performance Bonus in PQ months (Personal and Differential Bonuses)	6-11 PQs \$5,000
+3 to 5 PQs	30%		12 PQs \$10,000
+6 PQs or more	40%		12 PQs w/ 90,000 Ruby PV annually \$15,000
Reach 12 PQs	40%		

Qualifying IBOs will earn the higher of the two payments, either the multiplier or the fixed amount.



For the calendar year 2024, the average income from Amway for all U.S. registered IBOs at the Founders Platinum level and below was \$723 before expenses. See [www.amway.com/income-disclosure](http://www.amway.com/income-disclosure) for details and the most up-to-date information. Earnings depend on many factors, including customer base, business experience, effort, dedication, and quality and performance of the downline sales team.

# Aiming Higher

## TWO-TIME CASH INCENTIVES (TTCI)

Grow and reach a new qualification level, then requalify the second consecutive year to earn this Core Plus discretionary incentive.

- Must meet baseline requirements by having a FYTD monthly average of at least 150 Personal PV with 60% or more coming from VCS.
- You can earn multiple payments for multiple qualifications during a Performance Year.
- Second-year payments from a prior year qualification can be paid on top of new first-year payments for achieving higher qualifications.

## TWO-TIME CASH INCENTIVES QUALIFICATION DETAILS:

- **Platinum:** First-time: At least six qualified Silver Producer months within a 12-month rolling period, of which three Silver Producer months must be consecutive. Requalification: At least six qualified Silver Producer months within the IBO Performance Year.
- **Founders Platinum:** 12 qualified Silver Producer months within the IBO Performance Year. Note: Volume Equivalency (VE) qualification by having 10 or 11 Silver Producer months with either 90,000 Group PV or 108,000 Total Downline PV is acceptable.

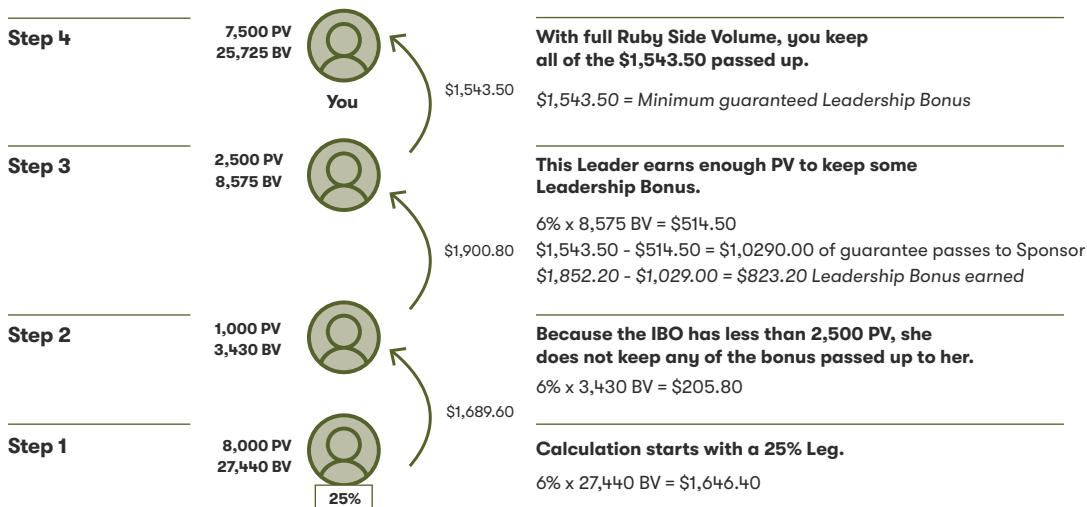
## TWO-TIME CASH INCENTIVES

	1st Year	Consecutive 2nd Year
Platinum	\$1,500	\$3,500
Founders Platinum	\$2,500	\$7,500

**NOTE:** Dominican Republic IBOs may contact their Customer Service or LGS account manager for conversion values.

## LEADERSHIP BONUS

Receive a monthly Leadership Bonus through the Core Plan if you qualify at the 25% Performance Bonus level and generate additional group 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.



Example assumes BV to PV ratio is 3.43 to 1; example also assumes all IBOs in the Line of Sponsorship have satisfied the requirements of Rule 4.12.

For the calendar year 2024, the average income from Amway for all U.S. registered IBOs at the Founders Platinum level and below was \$723 before expenses. See [www.amway.com/income-disclosure](#) for details and the most up-to-date information. Earnings depend on many factors, including customer base, business experience, effort, dedication, and quality and performance of the downline sales team.

# Aiming Higher

## FRONTLINE GROWTH INCENTIVE (FGI)

Earn this Core Plus discretionary incentive by helping downline leaders reach Founders Platinum.

- Earn a Frontline Qualification (FQ) for each frontline IBO who achieves 25% Performance Bonus level in the month. Increase or maintain your total FQs each year.
- Maximum FQs in a Performance Year per leg is 12 (one FQ per leg, per month).\*

- Must qualify Founders Platinum by the end of the Performance Year.
- Must meet annual baseline requirements of 1,800 PPV and 60% VCS.
- Must meet 48,000 Ruby PV annual total.

Founders Platinum – Founders Sapphire		
Number of FQs compared to prior year:	Annual multiplier on total Leadership and Foster Bonuses:	Ruby PV requirement:
+1 to 2 FQs	25%	Meet 48,000 Ruby PV annual total
+3 to 5 FQs	50%	
+6 or more FQs	75%	



\*A leg counts as 12 FQs if it meets any of the following: The Frontline has 12 25% months; the Frontline has 10 or 11 25% months and 108,000 Total Downline PV; the leg has a qualified Founders Platinum in it. The Founders Platinum may qualify via Volume Equivalency by having 10 or 11 Silver Producer months with either 90,000 Group PV or 108,000 Total Downline PV.



For the calendar year 2024, the average income from Amway for all U.S. registered IBOs at the Founders Platinum level and below was \$723 before expenses. See [www.amway.com/income-disclosure](http://www.amway.com/income-disclosure) for details and the most up-to-date information. Earnings depend on many factors, including customer base, business experience, effort, dedication, and quality and performance of the downline sales team.

# Event Qualification

Your business can take you places when you earn these non-cash awards! Invitations to exciting destinations, amazing experiences and important learning opportunities are awarded at several achievement levels.

## BASELINE REQUIREMENTS FOR EVENTS

- Generate an average of 150 or more Personal PV per month with at least 60% coming from VCS.
- For annual trips, achieve a minimum of 1,800 Personal PV and at least 60% VCS total for the PY.
- All award qualifications must be completed/approved in the FY and shall be in accordance with the requirements outlined in the Business Reference Guide.
- Must be in compliance with the IBO Rules of Conduct.
- IBO must be from the North America market.

## NEW PLATINUM CONFERENCE (NPC)

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

- Meet all baseline requirements for events.
- First-time qualified Platinums who have not previously attended.
- In the fiscal year of first-time Platinum qualification, have at least six Silver Producer months (do not need to be consecutive) with at least three legs at 6% or higher Performance Bonus level in those same six months.
- IBOs who do not meet NPC requirements in the FY they first achieve Platinum are eligible to meet the criteria the following year to qualify for NPC.
- IBOs not able to attend the first NPC following their qualification are eligible to be invited to a second conference.



## ACHIEVERS

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

- Meet all baseline requirements for events.
- Earn 12 PQ Months (PQ Month: 7,500 Ruby PV or 4,000 Ruby PV with a 25% Leg).

OR

- Qualify as ANA Emerald Bonus Recipient (EBR).

For the calendar year 2024, the average income from Amway for all U.S. registered IBOs at the Founders Platinum level and below was \$723 before expenses. See [www.amway.com/income-disclosure](http://www.amway.com/income-disclosure) for details and the most up-to-date information. Earnings depend on many factors, including customer base, business experience, effort, dedication, and quality and performance of the downline sales team.

The following percentages of IBOs achieved this incentive trip in 2024: New Platinum Conference 0.031%; Achievers Invitational 0.447%; Diamond Cub 0.024% and Diamond Select 0.009%.