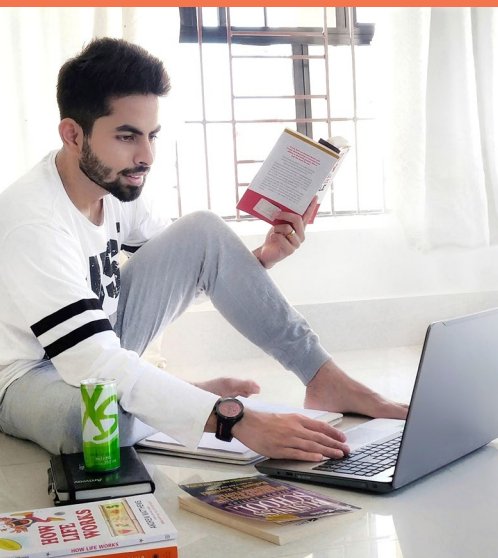




# MONEY & REWARDS

ALL IBO EDITION

A reference guide to Amway IBO compensation and non-cash awards for Performance Year 2023



UPDATED  
APRIL 2023

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. Earn recognition and awards along the way!

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



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# Key Concepts

Understand how to build a strong business by getting familiar with core concepts and terms. For more details, please refer to the [Amway 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 percentage (up to 25%) used in calculating your bonus.

## BUSINESS VOLUME (BV)

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

## 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 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 begins September 2022. If total monthly personal volume does not meet the requirement, BV will be prorated accordingly.

## VERIFIED CUSTOMER SALE (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. 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 growth incentives and non-cash awards, an IBO 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.

## DOWNLINE

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

# Key Concepts

## LEG

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

### LEG STATUS

Platinum in Leg Two Years Ago	Platinum in Leg Last Year	25% Leg Status This Year
No	No	First-Year
Yes	No	First-Year
No	Yes	Second-Year
Yes	Yes	Third-Year

## GROUP VOLUME

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

## SIDE VOLUME

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

Personally sponsoring new legs is key to generating Side Volume. It is an important factor in qualifying for Leadership and Ruby bonuses, along with discretionary growth incentives – including Q12, Platinum Plus/ Elite, and Emerald and Diamond Leadership Growth. Maximize the Plan and optimize growth 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)

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.

## FRONTLINE Q

A Frontline Q month is earned when a frontline achieves 25% bonus bracket.

## RUBY VOLUME

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

# Key Concepts

## Q12 MONTH

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

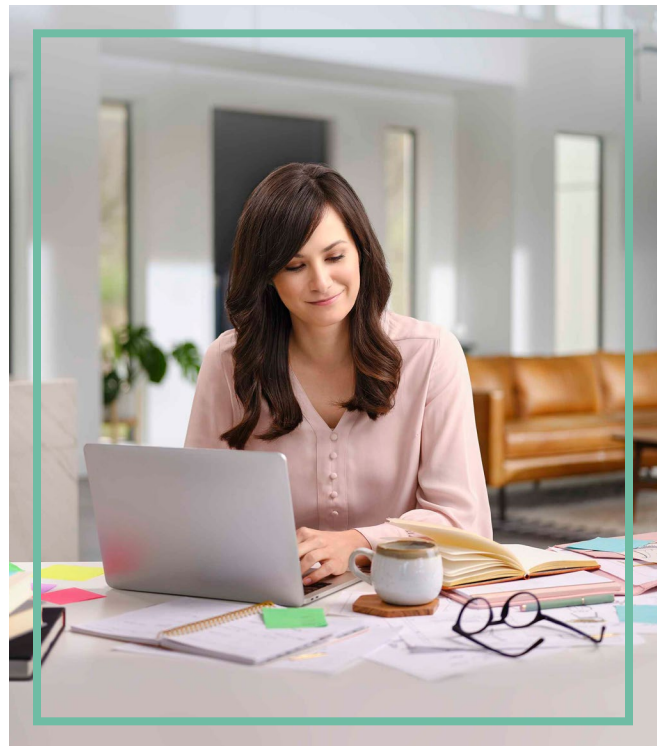
- 7,500 Ruby Volume or
- 4,000 Ruby Volume over one or more First- or Second-Consecutive-Year Legs in the months the leg qualifies at 25%.

If you miss one or two Q12 months, you may still qualify for Q12 Incentives. Earn 10 or 11 qualifying Q12 months and 95,000 Ruby Volume annually to qualify. This is also known as Volume Equivalency (VE).

## POTENTIAL Q12 MONTH

A “Potential” Q12 month may occur when an IBO achieves a Silver Producer month with at least 2,500 Group PV and has a downline Q leg in their first or second consecutive year of qualification.

- You can average Ruby Volume over one or more First- or Second-Consecutive-Year Legs. If your total Ruby Volume in the months you have a First- or Second-Consecutive-Year Leg is equal to or exceeds 4,000 Ruby Volume times the number of months you have a First- or Second-Consecutive-Year Leg, you meet the volume averaging requirement to be awarded Q12 months for all the months with a First- or Second-Consecutive-Year Leg.
- If the downline leg does qualify and the upline has a Silver Producer month (reaching at least 2,500 Group PV in side volume over one leg or two 25% qualified legs), the upline IBO can make up the missing Q12 volume (to reach 4,000 Ruby volume) in future months where the downline leg continues to qualify.
- Potential months can only be made up when the Q leg is qualifying.
- If the Q leg does not qualify in a month, the upline IBO will have to generate 7,500 Ruby PV (full volume) for it to be considered a Q12 month.



# Building to Bronze

Start earning by generating Verified Customer Sales. 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 Amway IBO Compensation 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	100
VCS	120	403
Performance Bonus (3% of 503 total BV)		\$15.09

\* Assumes BV to PV ratio is 3.36 to 1. Example does not include discretionary PV uplift.

## CUSTOMER SALES INCENTIVE (CSI)

CSI is a discretionary growth incentive that rewards IBOs at or below 9% Performance Bonus level with up to 10% of BV on Verified Customer Sales. 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 up to 20% on VCS. Up to \$75 USD 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%	

## CUSTOMER SALES INCENTIVE (CONTINUED)

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

	PV	BV*
Personal Use	30	100
VCS	120	403
Performance Bonus (3% of 503 total BV)		\$15.09
Customer Sales Incentive (7% of 403 VCS BV)		\$28.21
<b>Total Earnings</b>		<b>\$43.30</b>

\* Assumes BV to PV ratio is 3.36 to 1. Example does not include discretionary PV uplift.

## 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 [Amway 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	3,024	18% - 9% = 9%	\$272.16
DOWNLINE 2	360	1,209	18% - 6% = 12%	\$145.08
DOWNLINE 3	360	1,209	18% - 6% = 12%	\$145.08
DOWNLINE 4	360	1,209	18% - 6% = 12%	\$145.08
DOWNLINE 5	360	1,209	18% - 6% = 12%	\$145.08
	<b>2,340 PV</b>		<b>Total</b>	<b>\$852.48</b>

\* Assumes BV to PV ratio is 3.36 to 1

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

For the calendar year 2021, the average income from Amway for all U.S. registered IBOs at the Founders Platinum level and below was \$766 before expenses. See [www.amway.com/income-disclosure](http://www.amway.com/income-disclosure) for details. Earnings depend on many factors, including: customer base, business experience, effort, dedication, and quality and performance of an IBO's sales team.

# Building to Bronze

## PATH TO BRONZE INCENTIVE

This discretionary growth incentive is available to all IBOs for as many months as they qualify. The earning IBO must meet baseline requirements by having at least 150 Personal PV with 60% or more coming from Verified Customer Sales in the month.

Earn a \$50 reward every month you have two frontline IBOs who:

- Are within the month they registered their business or the following six months, and
- Generate at least 50 Group PV in the month.

Earn a \$100 reward every month you have three or more frontline IBOs who:

- Are within the month they registered their business or the following six months, and
- Generate at least 50 Group PV in the month.



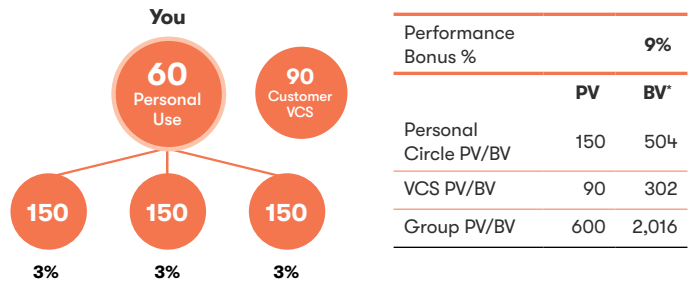
## BRONZE FOUNDATION INCENTIVE

To be eligible for this discretionary growth incentive, IBO must have been at or below 12% Performance Bonus in prior Performance Year.

Earn a 30% multiplier on monthly Performance Bonus by:

- Achieving 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 an IBO earns the Bronze Foundation Incentive. IBOs can continue attaining Bronze Foundation Incentive no matter what level they achieve as long as they are within their 18-month timeframe or until they earn their 12 payments.



	1 Month	12 Months
Performance Bonus	\$ 136.08	\$ 1,632.96
Customer Sales Incentive	1% of VCS BV \$ 3.02	\$ 36.24
Bronze Foundation	30% of Perf Bonus \$ 40.82	\$ 489.84
	<b>\$ 179.92</b>	<b>\$ 2,159.04</b>

Example does not include discretionary PV uplift.

**2X**  
DOUBLE UP  
ON BRONZE  
INCENTIVES

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

For the calendar year 2021, the average income from Amway for all U.S. registered IBOs at the Founders Platinum level and below was \$766 before expenses.

See [www.amway.com/income-disclosure](http://www.amway.com/income-disclosure) for details. Earnings depend on many factors, including: customer base, business experience, effort, dedication, and quality and performance of an IBO's sales team.

Following are the approximate percentages of U.S. registered IBOs who achieved the illustrated results in the calendar year 2021: Path to Bronze Incentive and Bronze Foundation Incentive results not yet available.

# Building to Bronze

## BRONZE BUILDER INCENTIVE

To be eligible for this discretionary growth incentive, an IBO's highest qualification September 2019 or after, prior to their first Bronze Builder month, must be below Gold Producer.

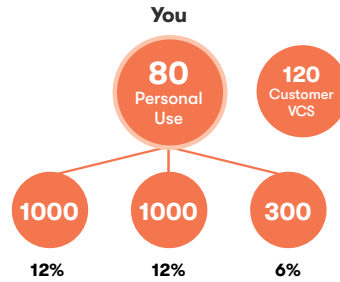
Earn a 40% multiplier on monthly Performance Bonus by:

- Achieving 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 Verified Customer Sales in the month.

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

## BRONZE PIN

An IBO receives the discretionary Bronze pin the first month they earn the Bronze Builder Incentive. It can be the first step to higher business levels like Silver, Gold, Platinum and beyond.



Performance Bonus %	<b>18%</b>	
	<b>PV</b>	<b>BV*</b>
Personal Circle PV/BV	200	672
VCS PV/BV	120	403
Group PV/BV	2,500	8,400

	<b>1 Month</b>	<b>12 Months</b>
Performance Bonus	\$ 645.12	\$ 7,741.44
Bronze Builder 40% of Perf Bonus	\$ 258.05	\$ 3,096.60
	<b>\$ 903.17</b>	<b>\$ 10,838.04</b>

Example does not include discretionary PV uplift.



\*Assumes BV to PV ratio is 3.36 to 1; examples also assume all downline IBOs have satisfied the requirements of Rule 4.12.

For the calendar year 2021, the average income from Amway for all U.S. registered IBOs at the Founders Platinum level and below was \$766 before expenses. See [www.amway.com/income-disclosure](http://www.amway.com/income-disclosure) for details. Earnings depend on many factors, including: customer base, business experience, effort, dedication, and quality and performance of an IBO's sales team.

Following are the approximate percentages of U.S. registered IBOs who achieved the illustrated results in the calendar year 2021: Bronze Foundation Incentive and Bronze Builder Incentive results not yet available.



# Aiming Higher

Build a strong, qualifying business balanced in width and depth. Focus on growing Group/Ruby Volume to earn even more.

## PERFORMANCE PLUS & PERFORMANCE ELITE INCENTIVES

To earn these discretionary growth incentives, strengthen your business by building width and growing Group/Ruby PV.

- 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 Verified Customer Sales in the month.
- Available every month an IBO qualifies; no limit to the number of payments.
- Keep growing to earn the Core Plan Ruby Bonus!

INCENTIVE	RUBY PV	MONTHLY REWARD
Performance Plus	Earn 10,000–12,499.99 Group/Ruby PV	2% Multiplier on Group/Ruby BV
Performance Elite	Earn at least 12,500 Group/Ruby PV	4% Multiplier on Group/Ruby BV
Ruby Bonus*	Earn 15,000 and above Group/Ruby PV	6% Multiplier on Group/Ruby BV

\* Ruby Bonus is included in Amway IBO Compensation Plan

## Q12 & Q12 PLUS ANNUAL INCENTIVES

Qualify for 12 Q12 months to earn this discretionary incentive. When you generate more Group/Ruby PV, or grow six frontline Qs, an extra \$3,000 is waiting!

### \$15,000 annually

Available to all IBOs

Meet annual baseline requirements, including at least 60% Group/Ruby VCS average March–August.

Meet one requirement:

- Achieve 12 months of 7,500 Group/Ruby PV **OR**
- 12 months of 4,000 Group/Ruby PV average over one or more First- or Second-Consecutive-Year Legs in the months the Leg qualifies at 25%\* **OR**
- A combination of both totaling 12 months

Volume Equivalency option of 10-11 Q12 months and 95,000 Group/Ruby PV.

Incentive is prorated when an IBO earns below 60% Group VCS.

\* See page 5 for details on Potential Q12 Months.

### \$18,000 annually

Only available to PY22 Q12 Annual Incentive earners

Meet annual baseline requirements, including at least 70% Group/Ruby VCS average March–August.

Earn Q12 with 12 Q12 months (IBOs earning Q12 using VE option are not eligible for Q12 Plus).

Meet at least one growth requirement:

- Increase Group/Ruby PV by 10% over PY22 Group/Ruby PV amount **OR**
- Add at least six frontline Qs over PY22 frontline Q amount

If fewer than six new Qs achieved, IBO must grow their PY23 Group/Ruby PV by 10% over PY22 Group/Ruby PV total.

For the calendar year 2021, the average income from Amway for all U.S. registered IBOs at the Founders Platinum level and below was \$766 before expenses. See [www.amway.com/income-disclosure](http://www.amway.com/income-disclosure) for details. Earnings depend on many factors, including: customer base, business experience, effort, dedication, and quality and performance of an IBO's sales team.

Following are the approximate percentages of U.S. registered IBOs who achieved the illustrated results in the calendar year 2021: Performance Plus and Performance Elite Incentive results not yet available; Q12 Annual Incentive 0.4241%; Q12 Plus Annual Incentive results not yet available; Ruby 0.0828%; Platinum first year 0.1129%, second year 0.0519%; Founders Platinum first year 0.0916%, second year 0.0488%.

## TWO-TIME CASH INCENTIVES

Grow and reach a new pin level, then requalify the second consecutive year to earn this discretionary growth incentive.

- Available for certain levels starting at Platinum and Founders Platinum.
- Must meet baseline requirements by having a YTD monthly average of at least 150 Personal PV with 60% or more coming from Verified Customer Sales.

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

- IBO 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.

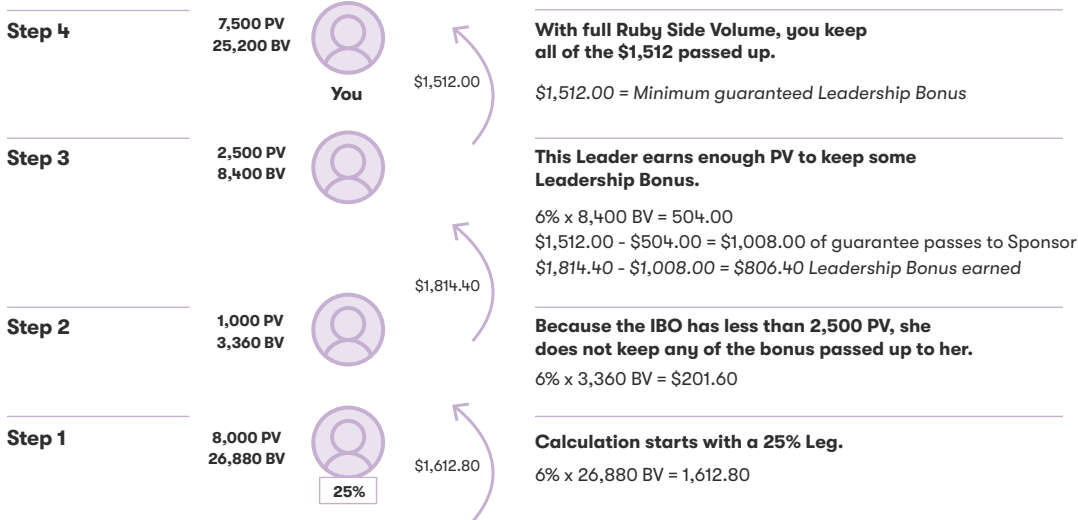
### Qualification Level Details:

- **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: VE qualification with 10 or 11 qualified months and 108,000 Total Downline PV or 90,000 annual total Group PV is acceptable.

# Aiming Higher

## LEADERSHIP BONUS

Receive a monthly **Leadership Bonus** if you qualify at the 25% Performance Bonus level and generate additional group volume, as outlined in the [Amway 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 3.36 to 1; example also assumes all IBOs in the Line of Sponsorship have satisfied the requirements of Rule 4.12.



For the calendar year 2021, the average income from Amway for all U.S. registered IBOs at the Founders Platinum level and below was \$766 before expenses. See [www.amway.com/income-disclosure](http://www.amway.com/income-disclosure) for details. Earnings depend on many factors, including: customer base, business experience, effort, dedication, and quality and performance of an IBO's sales team.

Following are the approximate percentages of U.S. registered IBOs who achieved the illustrated results in the calendar year 2021: 8,000 PV 0.7358%. The average monthly Leadership Bonus for North American IBOs of record was \$2,106 in the calendar year ending December 31, 2021. 50.8090% of monthly Leadership Bonus recipients earned at least \$1,512 in at least one month from Leadership Bonus.

# Event Qualification

Your business can take you places! 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 Verified Customer Sales.

For annual trips, that is a minimum of 1,800 Personal PV total for the performance year and at least 60% VCS total for the year.

## 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.
- The IBO is from North American market.
- IBOs not able to attend the first NPC following their qualification are eligible to be invited to a second conference.
- Have six Silver Producer months with at least three legs at the 6% or higher Performance Bonus percent in those months in the same IBO Fiscal Year as the first-time Platinum qualification. IBOs who do not qualify in the FY they first become Platinum may meet the criteria the following year to qualify for NPC.

## ACHIEVERS

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

- Meet all baseline requirements for events.
- Qualified Founders Platinums who also earn a Q12 Annual Incentive, or
- Qualified Sapphires and above.
- IBOs from the North American region only are eligible to attend.



For the calendar year 2021, the average income from Amway for all U.S. registered IBOs at the Founders Platinum level and below was \$766 before expenses. See [www.amway.com/income-disclosure](http://www.amway.com/income-disclosure) for details. Earnings depend on many factors, including: customer base, business experience, effort, dedication, and quality and performance of an IBO's sales team.

Following are the approximate percentages of U.S. registered IBOs who achieved the illustrated results in the calendar year 2021: New Platinum Conference 0.0642%; Achievers Invitational 0.5107%.

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