

Summary of How You Earn – UK (November 2020)



1. RETAIL PROFIT

As a FM Business Partner, you can purchase FM products at Business Partner prices (BPP)

You earn the difference between the retail price you charge your customers and the Business Partner price.

Table shows current UK Business Partner prices and RRP for a few of our products.

Examples of Some Products	BP Price £ (inc VAT)	Recommended Retail Price £ (inc VAT)	UK Retail Profit	UK % Retail Profit	Points Value
FM18 Pure Parfum for Women	12.50	16.90	£4.40	26%	50
FM823 Pure Royal Perfume for Men	18.00	26.50	£8.50	32%	72
Alaya Glass Skin Highlighter Palette	26.00	36.00	£10.00	27%	125
Legendary Full HD Lashes Mascara	10.50	15.00	£4.50	30%	42
Nutricode Inner Balance	40.00	60.00	£20.00	33%	200

You get Personal Points on every product you purchase on your FM account.

2. POINTS BONUS (Magnolia Club)

Bonuses You Can Earn in a Month on Personal Points in addition to Retail Profit		
Points In Month	Level Achieved	Bonus if all Points are your own purchases
300-1199	3%	£1.80 to £7.19
1200-3599	6%	£14.40 to £43.18
3600-7199	9%	£64.80 to £129.58
7200-11999	12%	£172.80 to £287.97
12000-20399	15%	£360.00 to £611.97
20400-29999	18%	£734.40 to £1079.96
30,000 +	21%	£1,260 +

You also get Points on the purchases of people you sponsor and their team's purchases too, all these Points including your own help to move you up the Magnolia Levels.

For example with 12000 Group Points you would be 15%.

On your own purchases you earn the bonus based on level you are on. For example, if you were on 15% level and had done 400 Personal Points you would get:

$400 \times 15\% \times 0.2$ (this is the current UK calculation of Points to £) = £12.00 bonus.

On your team's purchases you earn the difference between the % level you are on and the person who you introduced is on. For example:

If you were 15% level and one of your team had 3000 of those points they would be 6% so you would earn 9% (15% - 6%) on their 3000 Points = 270, then $\times 0.2$ to convert to £ = £54 bonus you would earn on that part of your team. Bonuses on rest of your team are calculated same way. More examples can be found in the Marketing Plan booklet.

GOOD NEWS Your current level and bonus is shown on your FM account tree, it is worked out by FM for you.

Please note: It is illegal for a promoter or a participant in a trading scheme to persuade anyone to make a payment by promising benefits from getting others to join the scheme. Do not be misled by claims that high earnings are easily achieved. FM Group does involve work but the rewards are there for those prepared to put in the effort.

The promoter of FM World opportunity in the UK is: FM Cosmetics UK Ltd, Unit 28, Metropolitan Park, Taunton Road, Greenford UB6 8UQ.

3. LEADERSHIP BONUSES

There is also chance to qualify for more bonuses if you reach higher leadership levels called Orchid and Star Clubs. You can then receive a share in global points turnover of FM World. Bonus depends on your structure in any given month, full details, terms and conditions are in the Marketing Plan booklet. * Bonuses shown are approximate average quoted by FM Cosmetics UK Ltd in March 2020 - they are not based on any individual's share. We have not included higher Star Club levels as these are newer and therefore averages would not be a fair indication of future income potential.

Orchid Club Level	Qualification	* Approximate Average Monthly Bonuses
Pearl	1 x 21% leg in your group + minimum 20,000 points in the rest of the group	£800
Amaranth	3 x separate 21% legs	£1,400
Golden	3 x separate Orchid legs	£3,000
Diamond	5 x separate Orchid legs	£7,500

GREAT NEWS These bonuses are in addition to money you earn as Retail Profit and from the Magnolia Club.

Magnolia, Orchid and Star bonuses are also subject to you doing a **minimum of 50 Personal Points** in the month.