



Money & Rewards

All IBO Edition

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



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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](#).



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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 [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.

DOWNLINE

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 a 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)

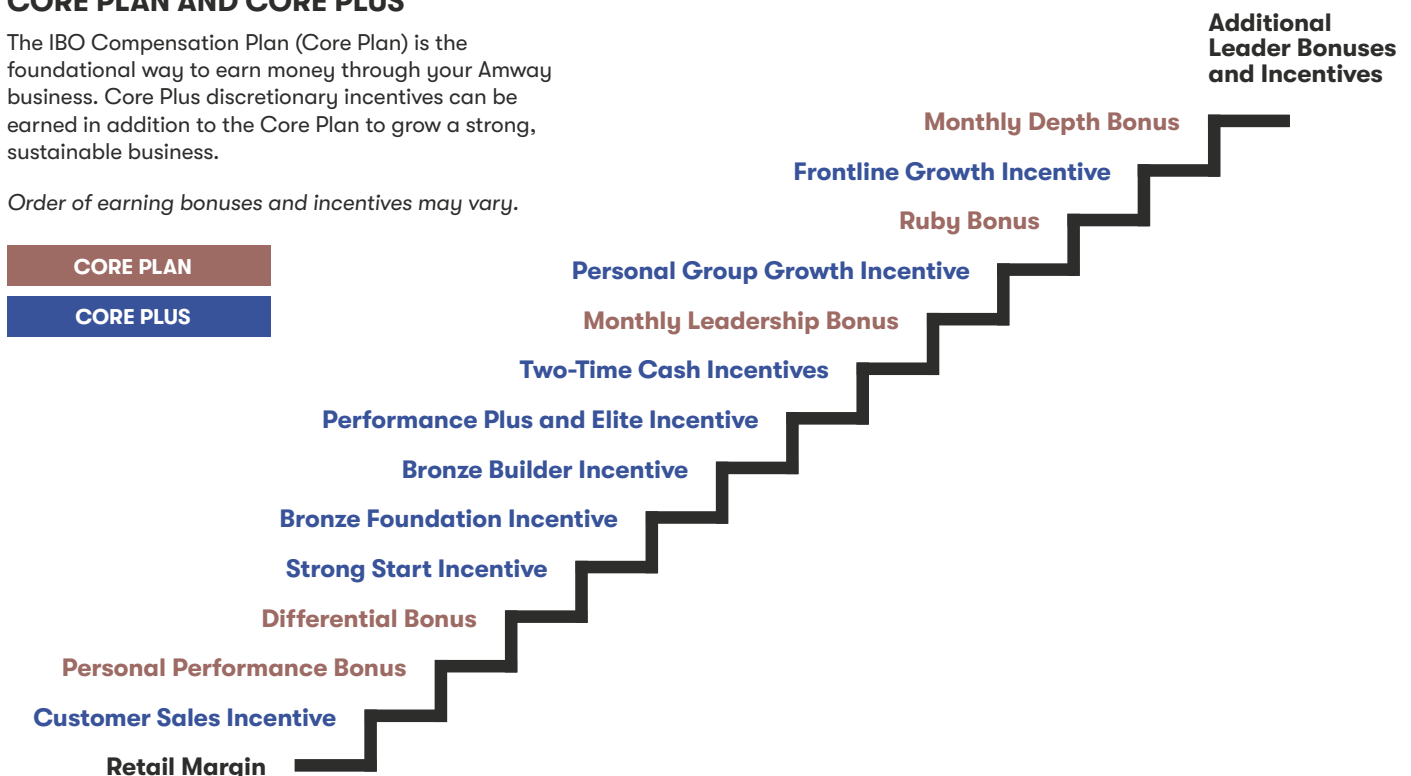
A Frontline Qualification (FQ) is earned for each frontline IBO who achieves 25% Performance Bonus level in the month. For example, if four frontline IBOs achieve 25% in a month, you earn four FQs in that month. Maximum FQs in a Performance Year per leg is 12 (one FQ per leg, per month).

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:	
0%	→ 10%	TOTAL REWARD = 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
Total Earnings		\$44.25

*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.

EXAMPLE: IBO AT 18% PERFORMANCE BONUS LEVEL

DOWNLINE IBOs	PV	BV*	DIFFERENTIAL BONUS†	
DOWNLINE 1	900	3,087.00	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
2,350 PV			Total	\$874.65

*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 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.

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.



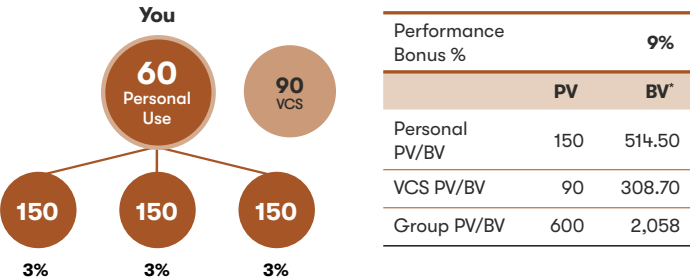
BRONZE FOUNDATION INCENTIVE (BFI)

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.



	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	\$ 500.04
	\$ 183.69	\$ 2,204.28

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!**

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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 September 2019 or after, prior to your first Bronze Builder month, must be below Gold Producer.

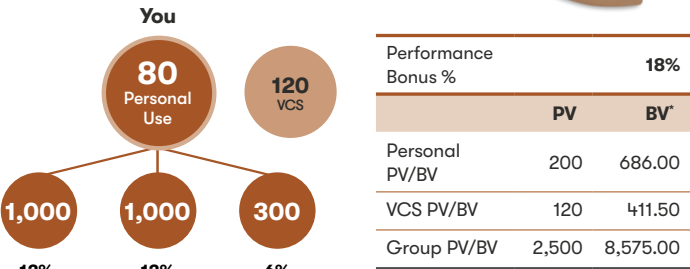
Earn a 40% multiplier on monthly Performance Bonus by achieving the following in the same month:

- 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.

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

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



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

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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.



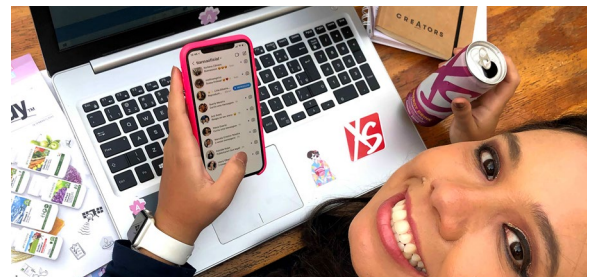
PERSONAL GROUP GROWTH INCENTIVE (PGGI)

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 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 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.

PGGI		OR	PGGI Enhancement	
PGGI	Annual Multiplier is:		Number of PQs end the year with:	Fixed enhanced amounts:
+1 to 2 PQs	20%	of Performance Bonus in PQ months (Personal and Differential Bonuses)	6 PQs	\$5,000
+3 to 5 PQs	30%		9 PQs	\$7,500
+6 PQs or more	40%		12 PQs	\$15,000
Reach 12 PQs	40%		12 PQs w/ 120,000 Ruby PV Annually	\$20,000

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



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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

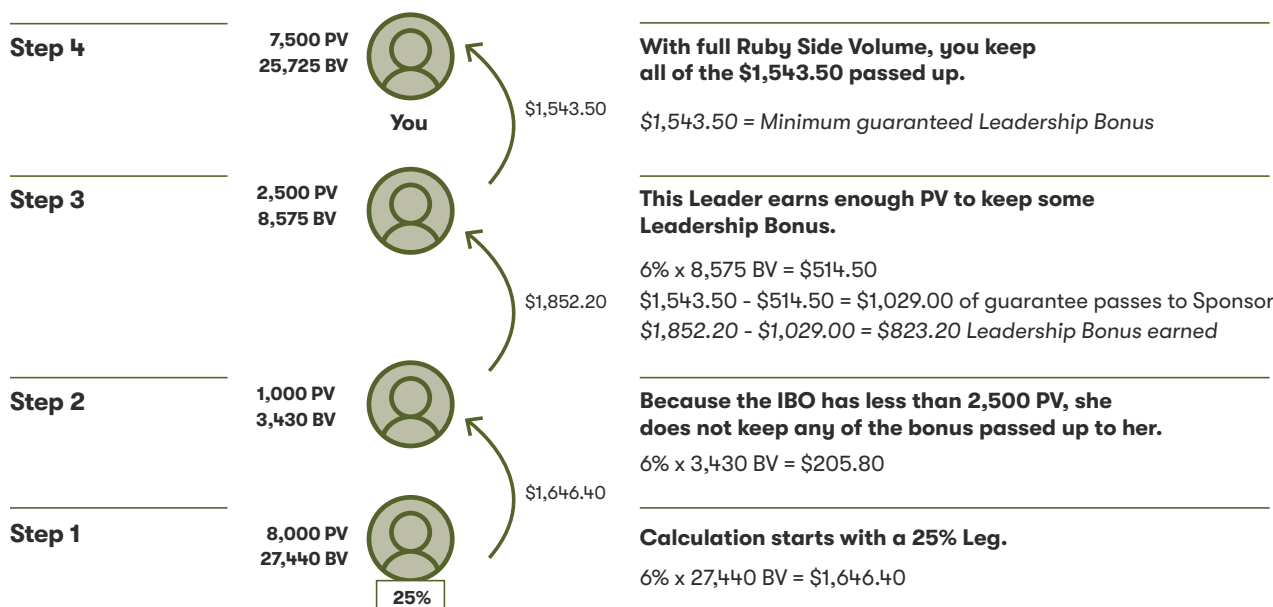
- You can earn multiple payments for multiple qualifications during a Performance Year.
- Second-year payments from a prior year qualification can be paid on top of new first-year payments for achieving higher qualifications.

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.

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.

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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:
Maintain FQs	—
+1 to 2 FQs	25%
+3 to 5 FQs	50%
+6 or more FQs	75%
	of Leadership and Foster Bonus

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.



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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).

Achievers San Diego 2025 Promotion

Criteria

- Must be Qualified Founders Platinum – 3 Ways:
 - 12 Qualification Months (Q Months), or
 - 10 or 11 Qs and 90,000 Group/Ruby PV, or
 - 10 or 11 Qs and 108,000 Total PV
- Earn 9 or More PQ Months (Discretionary Incentives)
- Must reach Annual Baselines (1,800 PPV and 60% VCS avg.)
- EBR and above automatically earn an invitation.

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