



## CM Canada Advisor FAQs

### THE CM ADVISOR OPPORTUNITY

#### 1. What do I get for the CAD \$59 annual fee?

When you sign up as an Advisor, you'll receive:

- Your own personal link (URL). For example: [creativememories.com/user/susanjones](http://creativememories.com/user/susanjones). This is what you'll share with customers so they can order products from you. All sales coming through your link will be credited to your Advisor account.
- Electronic sales tools, like promotional banners/product offers to post on social media, a blog or website, or to send to customers via email.
- Access to the Advisor back office, which will include marketing tools Advisors can print...like product flyers, promotional flyers, a 'flippable' electronic catalog, order forms and more.
- Support from the CM Home Office customer service team.
- A weekly newsletter and resources to share and promote best practices.

#### 2. Is there a start-up Kit? How do we get initial product?

Other than the electronic Sales Tools mentioned, there is not a start-up Kit. If you'd like product to show customers, you can order whatever you'd like at your Retail Profit Rate.

#### 3. Are there personal websites, and if so, is there a monthly fee?

The new, modern ecommerce website at [www.creativememories.ca](http://www.creativememories.ca) will double as your Advisor website when customers click through your link to order. Your personal link, i.e., [www.creativememories.ca/user/yourname](http://www.creativememories.ca/user/yourname), will be the way for your customers to order from you and is included in your Annual Fee. *(This link does not require you needing to supply a photo or other content. If you would like to share that information with your customers, we recommend doing so via email and/or social media.)*

#### 4. When you say Advisors need to renew annually, is that from the date you sign up, or a calendar year?

Your Advisor term starts when you sign up and lasts for 12 months. So if you sign up November 10, you will renew the following November 10. **Your term will auto-renew unless you choose more than 30 days ahead to cancel it (annual charge to your credit card on file).**

**Advisors**

- \$59 annual fee\*
- Profit based on account balance
- \$120 credits for each \$2400K/month (personal and/or group)
- Anyone can earn commissions on their group

Profit rate	Account balance	Commission rate
10%	\$0-650	2%
25%	\$651-2950	5%
30%	\$2951-8850	6%
35%	\$8851-17650	7%
40%	\$17651	8%

\*annual fee to cover the cost of Advisor's URL and back office sales support



**5. How should Advisors refer to ourselves?**

We call Advisors “CM Advisors.” All CM Advisors are welcome to sell both Creative Memories and Ahni & Zoe products.

**6. How does the Advisor Account Balance (annual sales) work?**

Upon signup, every Advisor starts with a \$0 balance, which you can grow as quickly or as gradually as you like.

**Your Account Balance = your product orders at retail + your customers’ product orders at retail.** (An easy way to remember: your Account Balance will show what people paid for the product.)

**In this structure, all compensation is based on your Account Balance,** which will grow throughout your first year. After the first 12 months, it will become a rolling year, which means your account balance will reflect the current day plus 364 days of history.

**You will earn:**

- Profit at your Retail Profit Rate (see example below) on your own retail purchases\* and your customers’ retail purchases. ***\*See note regarding Advisor personal purchases on page 11.***

**You may also earn a CAD \$120 account credit when:**

- You have CAD \$2400 in personal sales (at retail) in a calendar month (your purchases at retail + your customers’ retail purchases).

**Example:**

At the beginning of the month, Sarah is at level 1, earning 10% with an Account Balance of \$600. A customer follows her link and places a \$75 retail order. \$75 is added to Sarah’s Account Balance.

Because the order crossed to Level 2, Sarah will receive 10% profit on the first \$50 of the order and 25% profit on the rest of the order (\$25). *If Sarah is signed up for direct deposit, her Retail Profits will be paid weekly into her bank account.*

<u>Level</u>	<u>Profit rate</u>	<u>Account balance</u>	<u>Commission rate</u>
1	10%	\$0-650	2%
2	25%	\$651-2950	5%
3	30%	\$2951-8850	6%
4	35%	\$8851-17650	7%
5	40%	\$17651	8%

Starting balance:  
\$600  
+ 75 order  
\$675 balance

+ 100 order  
\$775 balance

+2425  
\$3200 balance

Sarah is now earning 25% because she is at Level 2. The next day, Sarah places a \$100 order of her own,\* so the amount that goes into her Account is \$100.



**\*See note regarding Advisor personal purchases on page 11.**

Sarah’s Account Balance now sits at \$775, and between customers ordering through her link (on which she’s now earning 25% profit), a few parties and a crop, Sarah’s Account Balance grows by additional \$2425, for a total of \$3200.

(The system is smart – it knows when an order crosses a Level. On any single order that straddles a level, Advisors are paid both profit levels on the appropriate amounts.)

Sarah is now at level 3 earning 30%. And since Sarah added over \$2400 to her Account Balance in a calendar month, she will receive a \$120 account credit.

**If you have Advisors who have signed under you, the commission rate you earn on your Group’s Account Balances is based on YOUR Account Balance.** So the higher your personal Account Balance, the higher Commission Rate you earn on your Group.

- You will receive Commissions on the growth of your downline Advisors’ Account Balances weekly.
- You may also earn \$120 Account Credits when:
  - The Advisors who have signed under you (your group) have \$2400 or more in sales in a calendar month. *(For Account Credits, it does not matter the level of your account balance.)*

<u>Level</u>	<u>Profit rate</u>	<u>Account balance</u>	<u>Commission rate</u>
1	10%	\$0-650	2%
2	25%	\$651-2950	5%
3	30%	\$2951-8850	6%
4	35%	\$8851-17650	7%
5	40%	\$17651	8%

**Example:**

Sarah is at level 3, earning a 6% Commission Rate, due to her Account Balance of \$3200. She has 20 Advisors in her Group. In December, they purchase \$120 each (*her Advisors’ purchases at retail + their customers’ purchases at retail*), for a total of \$2400. In early January, Sarah will receive 6%, or \$144. She will also receive an automatic Account Credit of \$120 because her Group reached \$2400 in a calendar month.

[If those same 20 Advisors purchase \$240 each in December (\$4800 total in their accounts) Sarah would receive \$288 in Commissions plus \$240 in credits in early January.]

**7. How do I increase my account balance?**

The first thing we recommend is setting up your link/URL and sending it out to everyone you know, sharing it via email\*, social media, putting it on your blog or website, etc. As customers order products from you and



you place orders yourself, your Advisor Account Balance will start growing, and will grow throughout the year.

Your balance will continue to build as you work to share with customers and increase your business during your first 12 months. As you cross different sales levels, you will earn at an increasingly higher Profit Rate on sales to customers and a higher Profit Rate on your own purchases. If you have Advisors who sign under you, as you reach new levels you'll also earn higher Commission Rates on your Group.

**8. How does the rolling year work?**

As an Advisor, your first 12 months will be the period you build your Account Balance. So your work is cumulative.

When you've been an Advisor for more than 12 months, your Account Balance will reflect the current day plus 364 days of history. So as long as you continue the same level of activity consistently over time (your purchases and your customers' purchases), you should be able to maintain your level indefinitely.

Beginning with your renewal date, your account balance will begin going day-by-day. So if you had a few big orders in a month, you will want to plan for similar sized orders at the same time the following year to maintain the same Account Balance.

**Example:**

Debra, who started in November, does a consistent business all year, averaging about \$1,000 per month. Her peak month was November, with Holiday Open Houses and a large crop.

Debra's Account Balance is \$15,500 at the end of her first year, which puts her at Level 4, earning 35% profit and 7% on Advisors under her.

Level	Profit rate	Account balance	Commission rate
1	10%	\$0-650	2%
2	25%	\$651-2950	5%
3	30%	\$2951-8850	6%
4	35%	\$8851-17650	7%
5	40%	\$17651	8%

Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	July	Aug	Sep	Oct
\$4,500	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000

When it's time for Debra to renew the following November, her account balance will begin looking back to the last 364 days. This means that as the calendar advances, the orders from the prior November will start to drop off.

For instance, let's say Debra's \$4,500 in orders were on three separate days, \$1,000 Nov. 2, \$2,000 Nov. 15 and \$1,500 Nov. 25.

- One year later, on Nov. 3 the prior year's Nov. 2 order will fall off.
- On Nov. 16, the prior year's Nov. 15 order will fall off.
- On Nov. 26 the prior year's Nov. 25 order will fall off.



So you can see that Debra will want to repeat or exceed what she did the prior year in order to maintain her Account Balance at level 5.

**9. If I have an account credit when it's my renewal time, can I use it to pay my annual fee?**

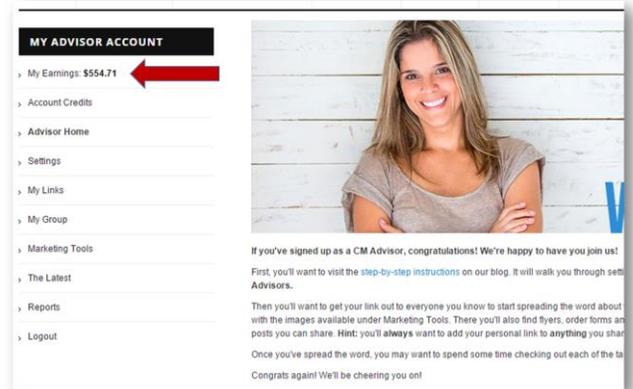
Account Credits can only be used to purchase product.

**10. How often will I be paid, and how?**

**Advisors who have submitted direct deposit information are paid weekly. You receive:**

- Retail Profit from that week's personal purchases
- Retail Profit from that week's customer orders
- Commissions on your group's weekly activity

**Monthly:** If you're due to receive Account Credits, they will appear in your Account at the beginning of the next month, for the prior month's activity.



**11. Do I have to sign up for direct deposit?**

Yes. Once CM has a secure online site to collect banking information, Advisors will be required to use it to sign up for direct deposit in order to be paid weekly Retail Profits and Commissions.

**12. Are levels retroactive? For example, if I reach the 30% profit level, can I get "back pay" for the prior two levels?**

The levels are not retroactive. You'll receive Retail Profit (and Commissions, if you have Advisors under you) based on your level at the time orders come in. For example, once your Account Balance reaches \$2951, your next order will be at the 30% Retail Profit Rate, whether that's in your first month as an Advisor, your 5<sup>th</sup> month or your 11<sup>th</sup> month. If you have an order that crosses over a level threshold, the first portion of the order will be paid at your current level and the second portion at the next level.

**13. Can you tell me more about Account Credits? Are they redeemable as cash?**

You can earn CAD \$120 Account Credits two ways:

1. You have \$2400 in purchases/sales in your Account in a calendar month, or
2. Your Group adds \$2400 or more in purchases to their Accounts (collectively) in a calendar month.

Account Credits can be used to purchase product. You can use them to reward hosts or favorite customers, for your own personal product purchases, or you can turn them into cash by collecting cash/checks for customer orders and using the Account Credit as payment. *(If you have questions about using your Account credits in a specific manner, please contact us.)*

Account Credits expire one year from the date of issue.



## CUSTOMERS

### 14. When customers order through my link, are they paying full price (retail)?

Yes, customers will pay retail prices. If there is a CM Home Office-initiated customer promotion (buy-one get-one, bundles, gift with purchase, etc.), the amount that goes into your Account Balance will be what the customer paid for the product.

### 15. Will I be able to see the name of the customer who purchased from me?

Yes, you'll receive an email when customers order from you and also see their name in your Advisor back office on the My Earnings page.

### 16. Will customers visiting [creativememories.ca](http://creativememories.ca) (not coming through an Advisors' link), be forced to affiliate with an Advisor?

The website will not force affiliation. We will offer an Advisor lookup on the site, so in the event a customer intends to shop with an Advisor, they will be able to find their Advisor by name. If they're looking for an Advisor near them, there's also a postal code search.

When you're working with your customers, be sure they have your link and encourage them to bookmark it so they click through and order with you each time.

## GROUPS

### 17. Is my Commission Rate, on the Advisors who sign under me, based on *their* Account Balances, or on *my* Account Balance?

Your level of compensation, both Retail Profit Rate and Commission Rate, are always based on *your* Account Balance (*your purchases at retail + your customers' purchases at retail*). Your Commission Rate is not calculated on your Advisors' Account Balances. So the more you do and the higher *your* Account Balance, the more you earn on the Advisors who have signed under you.

### 18. Are there 'ranks' or titles?

Everyone is a CM Advisor, whether or not you have Advisors who have signed under you. There are not any other titles or ranks.

### 19. When Advisors sign up under me (join my Group), I understand I will earn a Commissions at my Commission Rate on their sales. If they bring Advisors into *their* Group, will I earn on that second level?

This plan pays on one level, so you will not earn Commission on additional lines below your Group. However, because the Commission structure is based solely on each Advisor's Account Balance, Advisors in your group



are motivated to increase their own Account Balances, which will in turn benefit you by adding to your Group Commissions.

**20. If there aren't "leaders," what is the role of an upline Advisor?**

It will be for each Advisor to determine how engaged they plan to be with their Group. If team dynamic, idea sharing and encouragement are important to you, you may want to talk with your potential upline Advisor and see what sort of support/team-building they plan to offer, to ensure the best fit before you sign under them.

**21. If one of the Advisors under me (call her Beth) chooses not to renew, will the Advisors Beth has signed up move under me (i.e., bump-up)?**

Bump-ups are not part of the plan. However, if one of the Advisors who signed under Beth would like you as an upline Advisor instead, she can request that change if Beth does not renew. Because there are no minimums, volume or leadership requirements for Advisors to stay active, many common reasons for deactivations no longer apply. As long as an Advisor pays her Annual Fee to cover the cost of the electronic Sales tools she will remain in active status.

**22. Will we be able to have Advisors under us in different countries?**

Unfortunately not. With the separate website doing business in Canadian dollars, we are not able to offer cross-border Groups or selling. You may sell to customers and sign Advisors who are in the Canadian Provinces and Territories (except Quebec).

**23. When new Advisors join, do they have to sign under an existing Advisor?**

No. The Advisor opportunity is open to everyone, so people can sign up directly with CM if they wish. If someone wants to sign under a particular Advisor, they will need to come to the site through their desired upline Advisor's link.



## TAXES, SHIPPING, ETC.

**24. Will I be responsible for submitting taxes to my city/state/province on the products I sell to my customers?**

You will not be responsible for remitting retail sales taxes. Because you will be placing your Advisor orders at full retail (and receiving your discount back in the form of weekly profit payments), our system will handle retail sales taxes on your behalf. You will, however, be responsible for accounting for, filing and remitting all income taxes.

**25. If I order products for personal use, will I be able to claim the difference on overpaid sales tax?**

You'll want to make note of the products you bought for personal use and the Retail Profits you received on those purchases and include that in the information you provide your tax adviser.

**26. What are the rates for shipping and handling?**

When the site is open for business, these will be the rates for shipping and handling:

Canada (excluding Quebec)	
<u>Retail Amount</u>	<u>Ground</u>
0 - \$175	\$19.95
\$176 - 350	\$27.95
\$351 - 600	\$31.95
\$601+	FREE

**27. Can customers consolidate orders to reach free shipping minimums?**

Customers are free to combine multiple orders to one delivery destination to minimize the costs of shipping and handling. To note: the site allows one credit card for payment. And the product will arrive together (not packaged by individual customer), so it would be the responsibility of the order recipient to sort/distribute products to each respective customer.

## MARKETING TOOLS

**28. What tools will be available for me to show products/market my business?**

Your most important tool is your personal link/URL. You'll want to make sure it's accurate and posted everywhere you represent your business online, is on your business cards and is included prominently in your emails. (Remember your link is case-sensitive, so be sure to share it just as you entered it – page 2.)

In the Advisor back office, you will have access to product flyers (we suggest printing and laminating or putting in protective pocket), banners to put on social media or your blog/website, branded images and messages you can share with customers, and blog posts you can share to help promote the products. We



also provide videos for you to share and three versions of the product catalog: a low-resolution for home printing, a high-resolution for professional printing and an electronic “flippable” version to share via email or posts. (Again, you’ll always want to add your personal link to everything you share.)

We have a print-on-demand service available, Town & Country Printing. You can order business cards, order forms, address stamps, apparel and more: [www.townandcountryprinting.com/creative](http://www.townandcountryprinting.com/creative)

## **CANADIAN PRICING**

### **29. Will Canadians have different pricing for the Advisor annual fee and products?**

All pricing in Canada will be in Canadian dollars. The prices have been adjusted to reflect some of the exchange rate differential. Our plan is to re-examine the CAD prices annually, however, if at any time there is a dramatic and sudden shift in the exchange rate as was the case in January, 2015, we will revisit the CAD pricing prior to the annual review. It is our intention to balance competitive CAD pricing, CAD pricing stability and the CAD/USD exchange rate.

## **SIGNING UP AS A CM ADVISOR**

### **30. Can we have other businesses in addition to being a CM Advisor?**

Yes. CM Group will not restrict Advisors from having other businesses or being part of others’ affiliate programs. Our only requirements are that you renew each year and do not disparage CM Group, its products, or its Advisors.

### **31. If I had an upline in Ahni & Zoe or Creative Memories, should I sign under them again?**

The choice is yours. You are welcome to sign up under the same person as before (just be sure they sign up first and you use their link). Or you can sign under someone new (again, through their link). Or you can sign up directly at [www.creativememories.ca](http://www.creativememories.ca) .

### **32. I did not have a leader at the end of Ahni & Zoe/Creative Memories, but like being part of a team. Can you help me connect with someone?**

Until the Advisor locator is available to find someone near you, you’re welcome to contact the Home Office or ask for recommendations from other Advisors. People who love their upline are usually very happy to share who and why!



## PRODUCTS/ORDERS

### 33. How long does in-house processing take?

Our Operations team is amazing. Small-but-mighty, they manufacture, pack and ship hundreds of orders each day in a spectacularly efficient way. Canadian orders currently ship on Tuesdays and Thursdays. The cutoff for shipments on those days is Monday night and Wednesday night respectively.

### 34. Is it possible to change or add something to an order after it's placed?

Generally not. Orders are automated out to the Ops team and they act on them right away, so the ability for customer service to intercept an order is limited. If we are able to intercept, the only option is to cancel that order and reorder to include the items you may have missed. We would suggest careful review of orders before they're placed to avoid reorders/returns.

### 35. Will we be able to do will call/call-in orders?

We will not be offering will call or call-in orders.

### 36. What about pricing? Is it the same/different?

Though there had not been price increases for several years, we are offering both Creative Memories and Ahni & Zoe products at or near their former prices.

### 37. Are the albums the same as they were before (both Creative Memories and Ahni & Zoe)?

Creative Memories coversets have the same construction, Flex-Hinge® binding and authentic bookcloth they have had in the past. They are in the True 12x12 size, so everything is interchangeable. The Ahni & Zoe albums\* feature the soft-touch laminate covers and also are sized True 12x12. Both are proudly made in the U.S.A., in St. Cloud, Minnesota. *\*The original Ahni & Zoe albums were slightly larger. We have resized them to True 12x12.*

Pages and Page Protectors are the same, authentic products and materials (manufactured in St. Cloud) as they were in the past, and they are available in both True 12x12 and 8x8.

### 38. What about tools? Can we expect things like the Border Maker (and cartridges) to come back?

Yes! We're working on the Border Maker and cartridges.

### 39. Will there be digital?

We will explore the options for digital and how we can satisfy the need for people with that preference in a fun, modern way.





**40. If I have product suggestions or requests, where should I send them?**

We welcome them, and ask that you send them to [cmproductsuggestion@outlook.com](mailto:cmproductsuggestion@outlook.com)

## **CM HOME OFFICE**

**41. About how many people work at the Home Office?**

It's a very lean team - there are about 20 of us, which includes both front-office and operations (manufacturing, distribution and maintenance).

**42. Will you offer phone and email support?**

Yes. Hours of operation: Monday – Friday, 8:30 a.m. – 4:30 p.m. CT. We will make every effort to respond to you promptly.

Messages: (320) 281-1424

[customerservice@creativememories.com](mailto:customerservice@creativememories.com)

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640 60<sup>th</sup> Street South  
St. Cloud, MN 56301

We hope these FAQs have answered all of your questions. If not, you're welcome to contact us. Another great resource is our corporate-sponsored Facebook group <https://www.facebook.com/groups/472377136236499/> where you can interact with other Advisors and where members of the home office staff occasionally share information.

We are excited that you've chosen to be a part of our fast-growing company!

***Important note: In this document, references to Advisors purchasing product do not constitute a personal purchase requirement to become an Advisor, or to fully participate in the plan. The Advisor Account Balance, which determines Retail Profit and Group Commission calculations, includes Customer purchases, as well as purchases by Advisors. CM recognizes that Advisors may wish to purchase products in reasonable amounts for their own personal or family use. Buying product for any reason other than bona fide resale (or for personal use in reasonable amounts) is strictly prohibited.***