

Meet Creative Memories

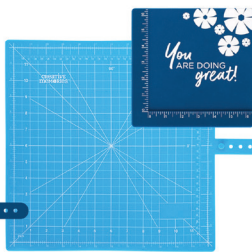
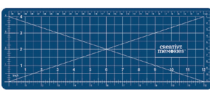
NO HIDDEN EXPENSES	ALL ABOUT SIMPLICITY	ADD TO YOUR EARNINGS
<p>You'll never be stressed trying to meet minimum ordering or inventory requirements. There aren't any. Other exciting news:</p> <ul style="list-style-type: none"> • Personal URL included when you sign up. • You get earnings on everything — catalogues, Advisor Exclusives... if it's for sale on the site, you're earning on it. 	<p>If you like a simple formula to know what you'll earn, you'll love our plan. The more you sell, the more you make.</p> <ul style="list-style-type: none"> • Cross a new level and get the new percentage immediately! • You'll also get paid weekly with Direct Deposit — no waiting on an end-of-month payday. 	<p>Want to earn even more? You can earn \$175 CM Credits:</p> <ul style="list-style-type: none"> • With each \$3,200 of Personal Sales in a calendar month and/or • With each \$3,200 of Group Sales in a calendar month. • Use CM Credits for your own purchases or as rewards for customers or your team.

CREATIVE MEMORIES PLAN

Earn 10-40% on your Personal Sales	As your sales grow, so do your earnings	Earn 2-8% on your Downline Advisors' Sales
Level 1: 10%	\$0 - \$880	2%
Level 2: 25%	\$881 - \$4,000	5%
Level 3: 30%	\$4,001 - \$12,000	6%
Level 4: 35%	\$12,001 - \$24,000	7%
Level 5: 40%	\$24,001+	8%

PROFIT RATE	12-MONTH VOLUME	COMMISSION RATE
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What NEW Advisors enjoy:



\$85.50 in FREE gifts



Redeemable with your first order!

Earn on your personal and customer sales!



Immediately available when you join!



When you reach Level 2 in 60 days!



When you renew for another year as an Advisor!

Transition Offer for CTMH Makers

VALID UNTIL 31 JULY, 2024

We understand that transitions can be challenging. If you have built a business with Close to My Heart and are interested in pursuing a business at Creative Memories as an Advisor, we want to make it easier for you. Please review the transition plan below and if you have any questions email our Advisor Success team at Coach@CreativeMemories.com.

- Calculate your annual Close to My Heart product sales to determine where your annual sales fall into the chart below.** If your sales do not match a Creative Memories Level 3 or higher, you can still sign up as a Creative Memories Advisor and start earning on your first order!
- If your annual sales at CTMH qualify you as a Level 3 or higher at Creative Memories, you have until 31 July, 2024, to apply to this transition plan at: Love.CreativeMemories.com/CTMH**
- Home Office will then be in touch with you to agree to your transition to Level 3, 4 or 5. At this point, you will sign an agreement with the Creative Memories Home Office if you qualify.
- If you have not yet signed up as a Creative Memories Advisor, you'll want to do so now. If you know a Creative Memories Advisor and want to join their team, you can ask them for their link to join (or find them in Advisor search if they are visible).
- Once you have signed up as a Creative Memories Advisor, you can begin to place product orders and share your URL with customers who can also place orders. You can also start adding members to your team.
- As soon as you place an order, you will start earning on your orders at Level 1, 2, 3, 4 or 5 as you grow. This is done automatically in the system and you are paid weekly via Direct Deposit.
- At the end of each month, the Creative Memories Home Office Team will review your orders and will pay you via Direct Deposit (by the 10th of the following month) for any difference in both product profit and group commission earnings between what you were paid and the agreed-upon earnings for the Level 3, 4 or 5 that match the transition plan below. If you haven't had members join your team yet, you will be paid your product profit at that level in the chart. If you have team members who have joined, we will look at all of your team members who have ordered in the month and will pay your difference in group commission earnings on all your team members' orders.
- From the date you join as an Advisor, you will have up to 3, 6 or 9 months in your transition plan based upon the Level agreed upon with Home Office.
- If you achieve the Level 3, 4 or 5 before 3, 6 or 9 months, then the month-end payments will stop because you will have achieved your Creative Memories Level and you will be paid weekly at the correct earnings amount – congrats!

CALCULATE YOUR CM LEVEL

CURRENT TEAM MEMBERS:	CURRENT 12-MONTH VOLUME:				
	Level 1 \$0-880	Level 2 \$881-\$4,000	Level 3 \$4,001-\$12,000	Level 4 \$12,001-\$24,000	Level 5 \$24,001+
0 team members	—	—	—	35% (Level 4)	40% (Level 5)
1+ team members	—	—	30% + 6% on team (Level 3)	35% + 7% on team (Level 4)	40% + 8% on team (Level 5)
Time Period from join date	—	—	Up to 3 months to reach Level 3	Up to 6 months to reach Level 4	Up to 9 months to reach Level 5
Timing of monthly payment (until you achieve this Level or the timeframe ends)	—	—	You will receive your monthly payment as a Direct Deposit by the 10th of the following month.		

Explore the Advisor Perks

Have a passion for photos, memory-keeping or crafting? You're in the right place! Whether you want to gather a few friends once a month to crop or grow your business into a full-time job, you are welcome in the Creative Memories Advisor community!



WHAT DOES
IT COST?

Just \$65

	CUSTOMER	ADVISOR
World-class products	✿	✿
Monthly Virtual Crops	✿	✿
New products & promotions	✿	✿
Sneak peeks & exclusive products		✿
Earning \$ on every order		✿
Earnings on team sales		✿
Free URL & event promotion		✿
Advisor-only groups		✿
Coaching calls		✿
Home Office connection		✿

NO MINIMUMS • GET PAID WEEKLY • INSIDER ACCESS TO EXCLUSIVE PRODUCTS & PROMOS • SUPPORTIVE COMMUNITY

Grow Your Team & Get Even More Perks

It's more fun to work alongside others! When you grow your team, you'll get added benefits and our Advisor Success Coaches will support you along the way with training courses, coaching calls, webinars and more.

What YOU enjoy when you add a new team member:



Earn on your Downline team orders!



For every NEW team member who joins your team!



When your new team members reach Level 2 in 60 days!

Earn Great Perks as You Grow Your Team



Grow by 1, get a **Conversation Starter Bag**



Grow by 4, get the **CM Craft Apron**

Your CM Credits for joining must be redeemed within 31 days of your join date. CM Credits earned for reaching Level 2, growing your team, etc., will expire at different times based on why they were earned. You can find your CM Credits balance at any time by signing in to: My Account > Advisor HQ > My CM Credits.