



Advisor Annual Auto Renewals

Updated February 27, 2019

We are so happy that you are a CM Advisor! All of us at the Home Office look forward to having you on board for another year. With Advisor auto renewal it's as easy as can be.

If you have any questions after reviewing this, please feel free to contact us:

US & Canada: customerservice@creativememories.com

Australia: customerserviceau@creativememories.com

Renewal timing:

Advisors renew each year (each Advisor 'year' is 365 days.) The annual fee includes the cost of your website and all Home Office-developed marketing & sales tools, event support and more.

You can see your personal Join date and renewal timing in your Advisor HQ on the My Reports dashboard under "Dates."

If you joined February 19, 2019, for instance, your renewal date will be February 18, 2020. Renewing early will not change your renewal date. I.e., if your renewal date is February 18 and you renew February 6, your renewal date for the next year will remain February 18.

DATES*:

Customer Order Date:	
Join Date:	02/19/2019
Reactivation Date:	
Renew by Date:	02/18/2020

Credit Card Vault

Vital to auto renewal is the Credit Card Vault. A feature available to both customers and Advisors, Vault allows you to securely store cards for faster checkout and auto renewal for Advisors. As an Advisor, you must designate a Vaulted card for auto renewal. You will find your Vault on the left navigation of your My Account page.

My Account
My Orders
My Downloadable Products
My Wish List
Address Book
Account Information
My Product Reviews
My Credit Card Vault
Advisor HQ

My Credit Card Vault

[ADD CARD](#)

Name	Card Number	Expiration Date		
Jane Doe	xxxxxxxxxxx7671	expires 01/2022	Edit	This card is selected for auto renewal

To remove a stored card from your Vault that has been designated for Auto Renewal, you must first designate an alternative card or [opt out of Auto Renewal](#).

WHAT IS MY CREDIT CARD VAULT?

My Credit Card Vault provides you secure access to our partner PayPal's secure storage. With any action on your My Credit Card Vault page, PayPal encrypts the data, so any transaction is encrypted card. This removes the data transfer risks (entering credit card data which can be intercepted), allows you to make purchase(s) quickly and easily, and provides for secure information...



The information entered in your Vault is hosted and securely stored by our partner, PayPal. When you add a card to your Vault, you will see a charge for a penny (\$.01) on your statement. It is an authorization transaction that will be quickly credited and should 'fall off' your statement within a few days.

Q. Why is my card being authorized when I Vault it?

A. Authorizing the card validates the card details are valid so that when you chose this card for payment of future orders or your auto renewal is processed, issues are minimized. Of course, if your card expires, has been compromised, or has reached its credit limit between the time you Vaulted the card and your transaction, you will receive payment processing errors.

Q. How many cards can I Vault?

A. As many as you like. You may even Vault your customer cards. We recommend you ask your customers for permission. Only one card can be used per order.

Q. I am attempting to Vault a card and am getting this error message: "Your card failed to authorize. Please check your card details were keyed correctly or attempt an alternative card." What should I do?

A. There are several reasons this could occur. You should check to ensure both your CVV code and expiration dates that you keyed are correct. If you are still getting the error, it could be that your card has been compromised, your bank has issued a new card, you are at your credit limit, etc. We suggest you call your bank in this situation until resolved or attempt an alternative card.

Advisor annual auto renewal

With auto renewal, Advisors must designate a card in order to renew each year. You can check to see if you've designated a card - or add one if you have not - on your Credit Card Vault page.

Here is an example of what the page will look like once you have a card designated:

My Credit Card Vault

ADD CARD

Name	Card Number	Expiration Date		
Jane Doe	xxxxxxxxxxx7671	expires 01/2022	Edit	This card is selected for auto renewal

To remove a stored card from your Vault that has been designated for Auto Renewal, you must first designate an alternative card or [opt out of Auto Renewal](#).



Here is an example of what you'll see when there is no card designated:

 Your Advisor auto renewal is turned off. To turn auto renewal on, add or choose a credit card. Your credit card will be charged for your annual Advisor fee 14 days before your renewal expiration date.

My Account
My Orders
My Downloadable Products
My Wish List
Address Book
Account Information

My Credit Card Vault

[ADD CARD](#)

Name	Card Number	Expiration Date	
Jane Doe	xxxxxxxxxxxx7671	expires 01/2022	Edit Delete

[CHOOSE THIS CARD FOR AUTO RENEWAL](#)

Two weeks before your Renew By Date, the system will attempt to charge the card you have designated for auto renewal: U.S. \$49, CA \$59, AU \$65. An email will be sent to you one week prior, letting you know your renewal period is coming and the system will attempt to charge your designated card.

Q. How do I get enrolled in auto renewal?

A. For existing Advisors, you will need to add a card to your Vault and designate it for auto renewal. If you are in your renewal timing, once you've added and designated a card, the system will process your renewal that night, and send you an email informing you of success or failure. When new Advisors sign up, the card they used for signup will be Vaulted and designated for auto renewal.

Q. What can I expect during my renewal timing?

A. If you have a Vaulted card designated for auto renewal, the system will automatically process your annual fee on the first day of renewal timing. A success confirmation email will be sent to you. If there are any issues in processing your auto renewal, a failure email will be sent to you with suggestions on how to fix the issue so that your auto renewal can be attempted again.

Q. What address did the system use to determine my tax on my auto renewal order?

A. Since there is nothing shipping to you as a result of your renewal, we use the payment address to calculate taxes on your auto renewal. It does not need to match the address on your card's account.

Q. May I change the card I've designated for auto renewal?

A. Yes. To do so, you need to have more than one card Vaulted and then the system provides you options for designating an alternative card.

Q. Can I opt out of auto renewals?

A. Yes, there is an option on your Vault page.



Q. I automatically renewed and didn't wish to. What do I do?

- A.** Call customer service within 7 days of your auto renewal and we will refund your auto renewal fee and remove your Advisor status. If you used your renewal account credit, we will refund your fee less the early renewal account credit value.

Renewal Account Credits:

When auto renewal has successfully processed during your two-week renewal period, you will earn a **Renewal Account Credit (U.S. \$25, CA \$30, AU \$35)** to be used on a product order within the next year. You'll find the code to use on your My Achievements page in your Advisor HQ.

If your renewal was not successful, you'll need to fix the issue within your renewal timing to remain active and be eligible for the renewal account credit. The system attempts your auto renewal on the first day of your renewal timing so that if issues occur, you have enough time (two weeks) to address them. If an issue occurs, the system will guide you and attempt your auto renewal again the next night.

If you have not designated a card for auto renewal, you'll be prompted via email to do so during your renewal period.

Where to see your renewal order:

Once you have renewed, on your My Account page you will see that your renewal order status is "Renewal – complete."

Recent Orders [View All](#)

Order #	Date	Ship To	Order Total	Status	Action
100403188	10/5/18	Jane Doe	\$52.74	Renewal-Complete	View Order



Advisor Sign up

The credit card new Advisors use for signup will be designated for auto renewal. We do this so that when it is time to renew, the system automatically charges this card with no additional action required on the Advisor’s part.

Because a card is being Vaulted and designated for auto renewal during signup, you’ll see that PayPal has been removed as a payment method for signup.

Upon signup, **new Advisors will receive an Account Credit in their back office of US \$10, CA \$15, AU \$20 to be used on their first order (no minimum order value required)**. It is to be used in the first 31 days after signup so new Advisors can have the excitement of their first CM product shipment right away. The Account Credit can be found in the Advisor HQ, My Achievements page.

You’ll notice that for new Advisors, the Account Information used when they set up their account becomes the default, so there is no need to choose a billing & shipping address during sign up.

If you have downline Advisors:

You’ll find your team member’s join dates, renew by dates and reactivation dates (if applicable) in your Advisor HQ > My Reports > My Team > Team Performance:

My Team Performance and Details - updates daily 2 am CT (7 pm AEDT)

Search Name Filter Go To Reset Reset Sort Export (CSV) Previous Next

Level	Team	PS	Name	Phone	Account Balance	Team Count	<u>New Advisors last 6 months</u>	<u>Personal Sales this month</u>	<u>Team Sales this month</u>	Join Date	Reactivation Date	Renew By Date	In Renewal	Last Order Date
0	●		Doe, Jane	3207613288	\$0.00	2	0	\$0.00	\$0.00	11/04/2014		11/08/2019		
1	●	●	Swanson, Deb	7635163061	\$460.50	0	2	\$0.00	\$0.00	01/30/2017		01/30/2019		01/27/2019
1	●	●	Meyer-Kelzenberg, Lynn	1111111111	\$40.80	1	0	\$0.00	\$0.00	11/04/2014		11/03/2019		01/21/2019

You can sort by any of the column headers that are underlined, which make it easy to see which of your team members are in their renewal timing.

If one of your team members selects a different upline during their renewal period, they will no longer appear on your Team Performance page. You will keep all of their history that impacted your earnings while they were on your team in your reports.



If you would like to choose a different upline:

All Advisors have the opportunity during their renewal period to change their upline if they wish. To do so, they need to let customer service know. Customer service will encourage the downline Advisor to notify both their current and future uplines.

The time period that this change is allowed is 3 weeks prior to the downline’s Renew By date and 3 weeks after.

If you miss your Renew by Date

If you pass your Renew by Date, you will receive an email notification that your Advisor account has been deactivated. What that means:

- You will not have access to the Advisor back office.
- Your personal URL will be released, so you will no longer receive earnings from your own orders, customers’ orders or commissions from downline.
- Your upline, direct deposit information, social security information (U.S.) and profile picture will not be retained.
- Your downline will be notified via email that their upline is no longer active and that they have been moved directly to CM.

Being deactivated is in many ways equivalent to being a customer, though there are benefits for former Advisors.

- Your account will work as it did before with the same login and password and you will see your personal order history.
- You are welcome to order products as you have in the past, either via another Advisor’s site or from the Home Office.
- Vaulted cards will be retained.

Benefits if you re-join:

- Your rolling account balance will be preserved. So if you choose to re-join during the next year and your former orders have not rolled off, you will come back to an Account Balance.
- Your customer and downline order history and reports will still exist. So when you choose to re-join within the next year their data will still be there for you in your Advisor back office.
- When you re-join, your new renewal date will be one year out from your reactivation date.