

# Meet Creative Memories

NO HIDDEN COSTS	SIMPLE, STRAIGHTFORWARD PAY	EXTRA PERKS, MORE REWARDS
<p>No minimum orders. No inventory requirements. No stress. Plus, get your own personal URL — FREE — with no monthly website fees.</p>	<p>No confusing commission structure. More sales = more earnings. Hit a new level and instantly earn a higher percentage. Plus, weekly direct deposit means no waiting until month-end.</p>	<p>Boost your income with \$100 CM Credits for every \$2,000 in personal or group sales per month. Use credits for your own purchases or as customer rewards.</p>

## 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 - \$550	2%
Level 2: 25%	\$551 - \$2,500	5%
Level 3: 30%	\$2,501 - \$7,500	6%
Level 4: 35%	\$7,501 - \$15,000	7%
Level 5: 40%	\$15,001+	8%
PROFIT RATE	12-MONTH VOLUME	COMMISSION RATE

### What NEW Advisors enjoy:



\$44 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 MAY 31, 2025**

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](mailto:Coach@CreativeMemories.com).

- 1. Calculate your annual CTMH product sales to determine where your annual sales fall into the chart below.** If your sales do not match a Creative Memories Level 4 or higher, you can still sign up as a Creative Memories Advisor and start earning on your first order!
- 2. If your annual sales at CTMH qualify you as a Level 4 or higher at Creative Memories, you have until May 31, 2025, to apply to this transition plan at: [Love.CreativeMemories.com/CTMH](https://Love.CreativeMemories.com/CTMH)**
- Home Office will then be in touch with you to agree to your transition to Level 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 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 6 or 9 months in your transition plan based upon the Level agreed upon with Home Office.
- If you achieve Level 4 or 5 before 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-\$50	Level 2 \$551-\$2,500	Level 3 \$2,501-\$7,500	Level 4 \$7,501-\$15,000	Level 5 \$15,001+
0 team members	—	—	—	35% (Level 4)	40% (Level 5)
1+ team members	—	—	—	35% + 7% on team (Level 4)	40% + 8% on team (Level 5)
Time Period from join date	—	—	—	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 \$49

	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!

## Enjoy Free Advertising for Your Events!

Submit your events to the Creative Memories website and you could be found by a new customer! This additional perk is available to all Advisors.

